

others the growth of population. The following shows the percentage of natural increase in England and Wales as compared with Scotland in each of the years, 1870 to 1879, the comparison being based on the balance of births over deaths.

Years	England and Wales, Excess of births.	Per cent. to Population.	Scotland, Excess of births.	Per cent. to Population.
1870	276,585	1.23	41,356	1.28
1871	282,549	1.24	41,483	1.23
1872	334,842	1.45	43,132	1.27
1873	337,258	1.44	42,881	1.25
1874	328,324	1.38	43,119	1.24
1875	303,870	1.26	41,808	1.20
1876	377,651	1.55	52,627	1.49
1877	387,704	1.57	52,878	1.48
1878	352,034	1.41	49,932	1.39
1879	354,672	1.41	52,407	1.44
Increase in 10 years.	3,334,491	av. 1.48	461,623	av. 1.43

If the "natural increase" were the only factor in estimating the growth of population the population of England would have risen between 1870 and 1879, by 3,334,491, and that of Scotland by 461,623; but the census of 1881 shows that the actual increase must have been considerably below those figures. Be that as it may, the records of England, Wales and Scotland for 10 years, 1870 to 1879, of the excess of births over deaths, show that the normal "natural increase" was from 1.43 per cent. to 1.48 per cent. of the population, whereas it has been declared by critics of Canada's condition that the "natural increase" is from 2 to 2½ per cent. In regard to Canada's "natural increase" it should be remembered that in a country like this there are a larger number of single men than is usual in a long settled country like England and Scotland; the restraints also upon increases of population are much greater in a climate like ours than in a less rigorous one. Although Scotland's climate is only a little less severe than that of England the figures show that the excess of births over deaths is lower than in the milder part of the old land. The large immigration from England, Wales and Scotland from 1870 to 1879, shows that the population was increasing faster than the opportunities for a satisfactory subsistence and attractive career. In those years there were 314,700 emigrants to Australasia from England, and a large number to the United States, a country which owes its increases of population not to "natural increase" but to immigration. This fact is brought out by the recent American census which shows that about one third of the adults in New York and suburbs are of foreign birth, and have not become naturalized. Canada is being built up more homogeneously, therefore, on lines having greater promise of future stability. Whether there is sufficient moral stamina and social coherence in the people of the States to stand firm in resisting the disintegrating forces at work that threaten grave social disorders in the republic is questioned by eminent Americans, who regard with anxiety the

growing numbers and power of the foreign element in the population of the republic. Nations like men may have unnatural growths, mere excrescences. Canada is not enlarging her population as rapidly as is her giant neighbour, but Canada's growth is a surer foundation for the magnificent national edifice of which the basis is being laid in honour, in industry, in prudent enterprise, in social unity, in contentment with her political conditions and confidence in the coming greatness of the Dominion as an integral part of the British Empire.

ONTARIO AGENTS OF ROYAL VICTORIA.

The Ontario agents of the Royal Victoria Life Insurance Company met in Toronto on the 4th inst. by invitation from Mr. David Burke, general manager of the Company, who entertained them to a dinner at McConkey's. The occasion was a very interesting one to both agents and officers of the Company. Mr. Thomas, supt. of Agents for Ontario, was complimented by Mr. Burke on the results of the organization, the culmination of which was the meeting at Toronto. During their stay the party took occasion to visit the Exhibition. Very interesting addresses were delivered at the dinner by some of the agents upon subjects affecting the business of life insurance.

PERSONALS.

Mr. W. M. RAMSAY, director of the Standard Life, has returned to Montreal, after spending two months very enjoyably in his native city, Edinburgh, Scotland, probably one of the cleanest and prettiest cities in the world. During his stay at the other side Mr. Ramsay met many of his old life insurance friends, all of whom regard Canada as a good field for investments.

Mr. Ramsay, who looks remarkably well, was glad to get back again to a country where he is so popular, and especially to Montreal, where he is esteemed by hosts of friends.

MR. J. FRANK LANG, the popular Secretary of the Union Mutual Life of Portland, Me., made an official visit to the Montreal office of the Company on Saturday, the 8th inst.

COMMISSIONER BARRY OF MICHIGAN says: "Several associations which have been doing business upon the assessment plan have been endeavouring to reorganize or place their business upon a legal reserve basis through the medium of the so-called lien plan. I am frank to say that I have grave doubts of the feasibility of the undertaking. The so-called lien notes are, in my judgment, of no more value to a company than the power to levy extra assessments. This right should never be seriously considered a reliable asset such as should constitute a reserve."