

PROPORTION OF HOUSES TO FAMILIES.

Table No. 11 gives the number of Houses, Families and Population of each of the Provinces and their Census Districts in 1891 and 1901. These appear as follows:—

	Houses, 1901.	Families, 1901.	Population, 1901.	Population, 1891.
Canada	1,028,892	1,070,747	5,371,315	4,813,239
British Columbia....	36,938	38,445	178,657	98,173
Manitoba.....	49,784	51,056	255,211	152,536
New Brunswick.....	58,226	62,695	331,120	321,263
Nova Scotia.....	85,313	89,386	459,574	456,396
Ontario.....	445,310	455,254	2,182,947	2,114,321
Prince Edward Island	18,539	18,746	103,259	109,978
Quebec.....	291,427	307,304	1,648,898	1,488,535
N. W. Territories....	32,195	34,291	158,940	66,799
Unorganized.....	11,169	13,560	52,769	32,168

It is very interesting to note in above returns how closely the number of families correspond to the old proportion of 1 to 5 of population, one fifth of the entire population of Canada being 1,074,260, and the number of families 1,070,747. It is also satisfactory to observe how closely the number of houses corresponds to the number of families, the former in 1901 being 1,028,892 and the latter 1,070,747, so that, throughout the whole of this Dominion, according to the last Census, there were only 41,855 inhabitants without their own separate dwelling house.

This is an exceedingly low proportion, and indicates that a higher than the average standard of domestic independence and comfort is maintained and enjoyed by the people of Canada. For this city the returns are:—

District.	Houses, 1901.	Families, 1901.	Excess of Families.
Montreal, St. Anne.....	4,178	4,576	398
" St. Antoine.....	7,759	8,301	542
" St. Jacques.....	7,899	8,170	271
" St. Laurent.....	8,711	9,338	627
" St. Marie.....	7,956	8,383	427
Totals.....	36,503	38,768	2,265

The congestion of population in this city, which the above figures expose, is highly to be regretted. We find, however, similar conditions in Toronto, as is shown by following:—

Toronto District.	Houses, 1901.	Families, 1901.	Excess of Families.
Toronto, Centre.....	4,829	5,187	358
" East.....	8,586	8,960	374
" West.....	15,495	16,425	930
Total.....	28,910	30,572	1,662

Other cities returns are as below:—

	Houses.	Families.	Excess of Families.
Victoria, B.C.....	4,669	4,752	83
Winnipeg.....	7,496	7,982	486
St. John, N.B. (City and Co.)..	8,298	10,615	2,317
Halifax (City and Co.).....	12,543	14,141	1,598
Hamilton.....	10,802	10,909	107
Kingston.....	3,671	3,815	144
London, Ont.....	5,085	5,176	91
Ottawa.....	9,950	10,836	886
Peterboro'.....	7,979	8,092	113
Brookville.....	3,362	3,414	52
P. E. Island.....	18,530	18,746	216
Hochelaga.....	10,865	11,230	365
Maisonneuve.....	12,696	13,098	402
Quebec.....	11,537	12,880	1,343
Totals.....	127,483	135,686	8,203

Montreal.....	36,503	38,768	2,265
Toronto.....	28,910	30,572	1,662
Totals.....	192,896	205,006	12,130

The above comparisons show that, throughout the Dominion the proportion of houses to families was 96.09 per cent, while in 16 cities (inclusive of all P. E. Island) the proportion of houses to families was only 94.09 per cent. In Montreal the proportion was 94.13 per cent., and in Toronto 94.26 per cent., which are higher proportions than might have been expected in cities of their sizes, where there is so large a number of families dependent upon bread-winners exercising the lowest classes of labour.

It is gratifying to find that, since 1891 there has been an improvement in regard to the housing of our population, as is proved by the proportion of houses to families having been 95.22 per cent. in 1891, whereas in 1901 it was 96.09 per cent. Had the same proportion prevailed in 1901 as in 1891 there would have been about 10,000 families more without their own dwelling house than was the case according to the Census. Such a change is matter for national pride, as is the exceptionally large number of Canadian families living in a separate domicile.

LIFE OFFICE RESERVES.

At the Institute of Actuaries, Staple Inn-hall, on Monday evening, Mr. George King, F.I.A., read an exhaustive and interesting paper on the "Comparative Reserves of Life Assurance Companies, according to various tables of mortality at various rates of interest," of which a Synopsis is given in the "Insurance Observer." The investigation was undertaken by Mr. King because the new British Offices Life Tables, 1893, are coming into use for valuation purposes in place of the old Institute of Actuaries' tables, and the main purpose of the paper was to show how the reserves of a life office are affected by a change from the old to the new mortality experience. For the purposes of his paper Mr. King constructed a "model office," which would in its business represent an average life office in actual existence, and he there conducted a large number of valuations and compared one with another. Speaking generally, the results show that, if an average life assurance company adopts the British offices' O^M table in place of the Institute's H^M table, its reserves at the same rates of interest will be somewhat increased, but if it adopts the O^M and O^M (5) tables in place of the H^M and H^M (5) tables there will be hardly any change at all in the reserves. This result, as was expressed at the meeting, is received by actuaries with relief. It shows that no great disturbance will be caused either