

tively in the matter of obtaining the requisite information. Of course it is too soon yet to say how far or to what extent the Act will be taken advantage of, but I am in hopes, as the scheme becomes known, that the advantages of it will appeal largely to the public in general, and it may interest my hon. friends to know that several rather eulogistic comments on it have been forwarded to me from the United States press, in many of which they earnestly exhort the respective governments of the various states to follow our example and introduce similar legislation. Of course, as I said, it will take some time before we can get the thing properly before the public, but I think parliament has no occasion to repent of the experiment they have introduced.

Hon. Mr. FERGUSON—I am not at all surprised that a great many inquiries have been received by the department with reference to this law, for the subject is certainly one on which the public mind, not merely in Canada, but all over the world, is being forcibly directed at the present time, and as affording an instalment at least of legislation on a very important subject. I really wish that before we had dealt with this Bill—not because the Bill itself contains any controversial matter, but because it affords an opportunity of discussing the progress that has been made—it had been possible to furnish information in detail to the House with regard to the rules and regulations that may have been passed regarding it, and also that we should have information as to the staff that has been appointed to carry this measure into operation. I am aware that the right hon. gentleman has taken charge of it in his own department, which is very well, as he has been the originator of the legislation, and while he presides over the department it is desirable that he should lend it his fostering care in its initiatory stages; but I had some little doubt as to whether my hon. friend would be equipped with properly skilled officials to operate a very technical Act such as this is. There is no doubt if the Insurance Department had charge of it they have men who are very competent to handle a subject of this kind. My right

hon. friend may, however, have got actuarial assistance of a superior kind, and have the Act operating under such guidance. There is only one point to which I wish to refer, and it is perhaps one better suited for discussion in committee than at this stage; that is with reference to the division of the annuity between man and wife. I should almost think—although I may be entirely wrong—that the division is rather arbitrary against the woman, especially if the division is made at a somewhat advanced stage of life. We know the probabilities of life are decidedly in favour of the female after 50 or 55 years of age, while in another stage of life it is in favour of the male. The question is whether this division should not be made on the tables of the probabilities of life?

Hon. Sir RICHARD CARTWRIGHT—It will be.

Hon. Mr. FERGUSON—At one time in the life of the pair the woman would have a right to accept less than one-half, but there might be another time when she should have considerably more than one-half, if a division was made. I think it should be made so as to enable a couple to have the annuity taken, first in the name of one and divided as between the two. If the annuity is paid only to the man and he dies it would all drop, whereas in the case of a division with his wife, if he dies it is continued for the wife as long as she lives.

Hon. Sir RICHARD CARTWRIGHT—I would have great pleasure if I could do so in laying on the table of the House copies of the various tables of annuities authorized by order in council. I shall endeavour to get them before this Bill comes up for the next reading. I may inform the hon. gentleman further that these tables have been carefully prepared by actuaries of the Insurance Department and it necessarily delayed us a little, but it was proper that it should be done. They were employed for several weeks in carefully working out the various somewhat intricate details under which annuities could be granted at various ages and in various conditions. My hon. friend will find that these have been carefully looked into and very fully pre-