

every 1,000 deaths among married males, while of females it is only 1,341.

"In preceding tables a comparison is made between the conjugal status of the same sex, but it is a matter of importance to note whether the conjugal status affects one sex more favourably, or otherwise, than the other." Although such a comparison could have been readily made from the preceding tables, the author gives the following facts to increase the practical value of this discussion:—

COMPARATIVE MORTALITY OF MALES AND FEMALES. Rate per 1,000.

Ages.	THE SINGLE.		Rel. Mort. of	THE MARRIED.		Rel. Mort. of
	Males.	Females.		Males.	Females.	
15-44	9.4	6.2	660	8.1	9.1	1,123
45-64	33.3	21.8	636	20.4	17.4	853
65	107.8	88.7	823	75.0	65.5	873

Comparing the mortality of single males and females, it is shown that at all ages the mortality of women is much more favourable than the mortality of single men.

Mr. Hoffman concluded the first section of his paper by saying:

"These tables, although limited to essential facts and to periods of life rather too long for insurance purposes, conclusively show that, first, the mortality of the single of both sexes is higher than the mortality of the married, and at all periods of life; second, that the mortality of the single of both sexes is less at all periods of life than the mortality of those who are widows at ages under 65, while at ages 65 and over the differences are too slight to indicate definite law one way or the other; third, the mortality of the married of both sexes is more favourable at all periods of life than the mortality of the widowed; fourth, the mortality of single males is higher at all ages than the mortality of single females; fifth, the mortality of married males is higher than the mortality of married females excepting the age period 15-44, where the actual difference is equivalent to 1 per 1,000; sixth, the mortality of widowers is higher than the mortality of widows at all periods of life."

In our next issue we hope to present data very skilfully compiled by Mr. Hoffman relative to the specific diseases affecting the mortality rate of the married and single.

A NOVEL USE FOR LIFE INSURANCE.—When Miss Annie Gould married Count Boni de Castellani she let herself in for more financial fun than she was aware of. Having purchased gimcrackery to the value of £80,000, she found that her husband had such extravagant tastes in trousers and coats, etc., that there was no money left to pay the furniture man. Now, she is ordered by the French Court of Justice to insure her life for the amount of the debt and for the benefit of this creditor—which is quite a novelty in legal practice as connected with life insurance.—"The Review."

THE BANK OF MONTREAL.

The Bank of Montreal has called a shareholders meeting for 7th January next to consider a by-law for raising the capital stock to amount then to be decided upon; also for dividing the shares into par value of \$100 each instead of \$200 each, and for changing the date of annual meeting from 1st Monday in June to 1st Monday in December in each year. The increase of capital was foreshadowed in the general manager's address before the Canadian Bankers' Association. In taking this step an example is set to other banks who desire to secure larger note issuing powers. It is understood that the increase of capital to be proposed is \$3,000,000, by which the paid-up capital will be raised to \$15,000,000. The premiums on new issues of stock being added to the Reserve Fund and an appropriation from the balance at credit of profit and loss will probably enlarge the Rest to \$10,000,000, so that the paid-up capital and reserve fund together will make the grand total of \$25,000,000, and thus still higher raise the rank and prestige of an institution of which Canada has every reason to be very proud.

The sub-division of the shares into \$100 each will be a popular movement. It will render the shares much easier to handle, which is likely to have the effect of enhancing their selling value.

Changing the date of the annual meeting from June to December, will be generally approved, as was a similar change made by the Canadian Bank of Commerce. The holding so many bank meetings in June has long been felt to be undesirable.

THE OTTAWA FIRE.

A fire broke out on the 20th inst. in the handsome building on Sparks street, Ottawa, occupied by the music store of Messrs. J. L. Orme & Son. The blaze started in the basement and, supposed to have originated from a cigar butt, or match thrown into a basket of wastepaper. The following insurance companies are interested:—

Aetna	\$ 1,200	Atlas	\$ 2,900
Equity	2,000	National of Ireland..	2,000
Merchants	2,000	London & Lancashire.	3,000
Phoenix of London..	3,000	Union	3,000
Ottawa Fire	5,000	Phoenix of London...	4,500
		Western	5,000

On bldg. Total loss. \$13,200

On stock. Total loss. \$19,500

The Aetna carried \$800 on the Elevator.

CANADIAN FIRE UNDERWRITERS ASSOCIATION.

The above Association held their usual quarterly meeting in Toronto on the 26th and 27th inst. The meeting was attended by nearly all the managers from Montreal. Some matters of importance were brought before the meeting and discussed.