The Proportion of Capital paid up to Assets, 1872-1902.

Year.	Capital paid up.	Total Assets.	Percentage Capital to Assets.
	$	$	$
1902..	71,137,510	616,326,970	11.50 per cent.
1901..	67,548,410	559,310,148	12.08 "
1900..	66,264,967	494,858,345	13.36 "
1899..	64,327,636	437,787,044	14.68 "
1898..	63,051,104	384,019,461	16.40 "
1897..	62,285,196	356,539,468	17 19 "
1896..	61,725,369	329,512,330	18.73 "
1892..	61,809,372	304,917,753	20.40 "
1872..	45,003,435	144,728,233	31.10 "

The regularity of the fall year after year in the percentage showing the proportion of the paid-up capital of the banks to their total assets is a very noticeable feature, the figures go down like the rungs in a ladder. Of course, the inflow of deposits has furnished the banks with resources from which they have enlarged their loans, which constitute the bulk of their assets, so that they have developed their business, as measured by assets, by over 100 per cent. since 1892, (from $304,917,753 to $616,326,970), while their paid-up capital has been only enlarged to extent of 15 per cent. (from $61,809,372 to $71,137,510). The time has evidently come when the banks which are desirous of progressing in line with the growth of this Dominion will have to acquire more paid-up capital and with it more circulation.

MARRIAGE AND MORTALITY.

The questions relative to the influence of marriage on mortality have been discussed actuarily for half a century, and from other standpoints, medical, social and psychological for centuries. The first divine utterance recorded relating to man puts this whole question into a short phrase, " It is not good for man to be alone." Every thing which has been written on marriage and mortality is an illustration and demonstration of that truth. Two excellent papers on this topic have recently appeared in " The Spectator," contributed by Mr. Frederick L. Hoffman whose ideas and data we have taken the liberty to quote or re-state as follows:—

Mr. Hoffman gives the verdict of Dr. Stark, 1867 to effect that, " The bachelor life as is proved by statistics is much more destructive to the male sex than the most unwholesome of trades," or residence in the most unsanitary district. This position was challenged, it was pointed out that the robust and temperate who have a favourable mortality married while the wrecked and diseased whose mortality rate is high, did not marry. Mr. Hoffman thinks there is much to be said in favour of both arguments, but to insurance companies the problem is not one of cause, but of effect.

The table compiled by Mr. Hoffman, which follows, " will show the comparative mortality of the single and the married with distinction of sex per 1,000 living at three different periods of age. A column has been added showing the relative mortality of the married, being equivalent to the actual mortality per. 1,000 expected on the basis of the death-rates given for the single :—

COMPARATIVE MORTALITY OF THE SINGLE AND MARRIED, U.S. CENSUS OF 1900. Rate per 1,000.

Ages.	MALES.			FEMALES.		
	Single.	Married.	Rel. Mort. of Married.	Single.	Married.	Rel. Mort. of Married.
15-44	9.4	8.1	862	6.5	9.1	1,468
45-64	33.3	20.4	613	21.8	17.4	798
65	107.8	75.0	696	88.7	65.5	738

" This table shows that the mortality of married males has been considerably below the mortality of single males at all periods, the differences being most pronounced at ages 45-64 where the mortality of married males is only 613 to every 1,000 deaths among the unmarried." The married females' data show a different result up to 45, after which age the mortality of married women is considerably more favourable than that of the single. The next of Mr. Hoffman's tables refers to the single and widowed.

COMPARATIVE MORTALITY OF THE SINGLE AND WIDOWED. Rate per 1,000.

Ages.	MALES.			FEMALES.		
	Single.	Widowed.	Rel. Mort. of Widowed.	Single.	Widowed.	Rel. Mort. of Widowed.
15-44	9.4	19.6	2,085	6.2	12.2	1,968
45-64	33.3	37.6	1,129	21.8	24.8	1,138
65	107.8	116.4	1,?80	88.7	88.7	1,000

This table shows " the mortality of widowed males and females to be higher at all ages than the mortality of the single, so much so that, at the ages 15-44 for males, there are shown to have been 2,085 deaths among the widowed to every 1,000 deaths among the single. For women, the result is almost the same, but the mortality of widows is considerably less than of widowers, so much so that, at the ages 45-64, the death-rate of the former is shown to have been 24.8 per 1,000 against a rate of 37.6 for the latter. At ages 65 and over the mortality of the single and widowed is almost the same for males and females." The next table shows the comparative mortality of the married and widowed :—

COMPARATIVE MORTALITY OF THE MARRIED AND WIDOWED. Rate per 1,000.

Ages.	MALES.			FEMALES.		
	Married.	Widowed.	Rel. Mort. of Widowed.	Married.	Widowed.	Rel. Mort. of Widowed.
15-44	8.1	19.6	2,418	9.1	12.2	1,341
45-64	20.4	37.6	1,843	17.4	24.8	1,425
65	75.0	116.4	1,552	65.5	88.7	1,354

" This table shows that at all ages the mortality of the widowed materially exceeds that of the married, the differences for males being more pronounced than for females. At ages 15-44 the relative mortality of widowers is given as 2,418 to