for height some of your readers may be glad to know of aformula which will save them the trouble of referring to their books. The only one known to me is that of Maclagan. He says, 'Take the cube of the height in inches. Then divide by 2,000. The result will be the weight in pounds.' This is not remarkable for simplicity. The formula I have divised will be found in the last edition of my 'Index of Symptoms,' a book which your non medical readers are hardly likely to see. This is it: The weight of a person, clothed, measuring five feet should be 115 pounds. For every additional inch of stature add five pounds. Thus a man five feet six inches high should measure 115 + (5 x 6) 30 = 145 pounds or 10 stone five pounds. There are two tables in use, Hutchison's and Macauley's, and the results of my formula work out at something like the mean. A margin of at least ten per cent. is consistent with a sound constitution."

WAR INSURANCES.—When the campaign started the life insurance companies imposed an additional premium of 5 per cent. upon officers and journalists holding policies who were ordered to South Africa. Protests were in vain. The offices would not admit that the heavy extra charge for war risk was excessive, and for a long time their firm attitude was justified by the mortality returns. It is now recognised that the position is changed. Not only have the majority of the companies abolished the extra charge, but some of them are actually offering officers on active service tempting terms. Military men who are about to leave England to join Lord Kitchener's force have been able to insure their lives and guarantee compensation in the event of permanent disablement for £3 10s. per cent. This commercial estimate, says the "Manchester Courier," may be said to reflect the opinion of the business world that the Boer's power to kill and wound does not prevail to the same extent in brigandage as in actual war.

DO LIGHTNING RODS PROTECT PROPERTY? The New York spectator recently submitted the following queries to several electricians:—1. Is it not true that lightning rods are installed much less frequently on dwellings to-day than they were twenty or twenty-five years ago? 2. Has experience demonstrated lightning rods to be serviceable, or without effect, in preventing property loss? 3. Is the lightning rod a negligible quantity in estimating fire insurance premium rates; or should an allowance be made on buildings equipped with them, or an additional charge made on those without them? From the replies published there seems to be a growing distrust of lightning rods, and scientific observers do not place faith in them. The "Electrical Review" observes: "Protection of electric circuits from lightning has been an interesting subject for research for a number of years, and several highly efficient devices have been constructed for this purpose. To-day lightning is little feared by the station superintendent, and should be very little feared by anyone. The time-honored rule, that it is wisest to keep in the open and not seek the shelter of trees, is one which common prudence dictates. Recourse to the feather bed of our ancestors, however, is no longer necessary, except to quiet the nerves of timorous persons, while the ancient superstitions regarding handling steel instruments and sitting in draughts may be utterly disregarded. A modern building in a city is as nearly absolutely lightning proof and those in it are as nearly absolutely protected from lightning as is possible."

A COMIC INSURANCE DICTIONARY has been commenced in Rough Notes of which the following are specimens:

"**Assessmentism.** as, sss'ment, ism, n. 1. A term commonly applied to a fallacious system of life insurance which thrived in the United States during the last quarter of the nineteenth century. Through skillfully working upon the credulity of the people its promoters wrote a vast amount of this imitation insurance, but the failure of the principles to work out as was promised brought ultimate ruin, and, where assessmentism once spread as a mantle, it now exists only in spots. Its promoters based their hopes on the well known fact that a 'sucker is born every minute,' but they discovered that this was not fast enough for their purposes. 2. Assessmentism is otherwise known as the pocket-reserve system. This has an alluring sound, but, as an available asset, it has been passed up as worthless because it is so blamed hard to collect. 3. Diametrically opposed to 'old-line,' or legal-reserve, insurance."

Twister, twist'er, n. 1. A species of life insurance agent which takes its name from its habit of twisting a policyholder from one company to another. The operation is said to be usually harmful to the policyholder, but the twister finds delight in it because of the financial benefit which he secures thereby. 2. The species is quite common in America, nesting from the Gulf of Mexico to Hudson Bay. It is not to be distinguished from the common type of life insurance agent by any peculiar marking of its apparel, but wears the regulation garb of civilization and the same number of diamonds usually exposed on the person of life insurance agents. 3. Some claim that the name is derived from the resemblance of its subtle traits of character to those of the wily serpent, but a careful investigation of the Talmud and the Handy Guide shows this to be erroneous.

"Where others have sown with toil and care.
The 'twister' reaps a harvest fair." *Fohi Canto X*

STOCK EXCHANGE NOTES.

WEDNESDAY, p. m., September 25, 1901.

The close of the market this week shows an all-round decline in prices, and a decidedly bearish tone is evident. The heaviest loss of the week has been made in Montreal Street, which lost fourteen full points from last week's closing. C.P.R. is considerably easier in tone, and shows a drop in price, while Montreal Power, Richelieu, Toronto Rails and Twin City all record sharp declines. Dominion Coal Common