AN EMINENT MEDICAL AUTHORITY has given it as his opinion that the electric car service has had an appreciable effect in reducing the mortality in some cities by removing persons from congested and therefore unhealthy districts to more healthful surroundings.

A LOCAL ORATOR, A MEMBER OF PARLIAMENT speaking in this city on 20th inst., spoke of the Honourable Joseph Chamberlain as "a former blacksmith of Birmingham." The orator seems able to invent facts to suit the occasion. Mr. Chamberlain comes of an old and prominent family in Birmingham. He was brought up to no mechanical business, but had his independence secured in early life. He is a far more highly educated man than the local M. P. who sneered at his antecedents. From his youth up Mr. Chamberlain has mixed with a circle of friends who would disdain to associate with persons of such low ideas as the local orator.

THE PERCENTAGES OF DEATHS BY AGES from familiar diseases is given below from returns published by the Mutual Life Insurance Co., of New York.

	Per cent. Under 45.	Per cent. 45 to 60.	Per cent. Above 60.
Consumption	59	29	12
Other gen'l diseases	30	36	34
Apoplexy, paralysis, softening of brain, etc	12	33	55
Other nervous diseases	35	38	27
Heart disease	11	33	56
Pneumonia	29	35	36
Other resp'y diseases	24	30	46
Digestive diseases	30	38	32
Bright's disease	16	37	47
Other genito-urinary diseases		..	77
Unclassified and ill-defined	14	23½	62½
Typhoid fever	68	23	9

THE FOLLY, AND SOMETIMES WORSE, OF ALLOWING A LIFE ASSURANCE POLICY TO LAPSE, IS THUS SPOKEN OF IN THE "INSURANCE PRESS." "At this moment insurance policies are lapsing and to-morrow, next week, next month or next year families which might have had the substantial aid that life insurance gives will be without it.

"When a person permits his or her insurance to 'slip, slide or become of no avail,' he or she is piling up trouble for somebody, perhaps for helpless women and little children.

"Life insurance should be the first thing a person who is the breadwinner for others should obtain. It is the last thing he should let 'slip, slide or become of no avail.'

"Don't lapse. No matter how dark to-day may be, nor how downcast you are, keep your premiums paid. Sunny days will come again.

"Don't lapse. The man who leaves no insurance in this world for his family will not take much of a character into the next.

"Don't lapse. Hold fast to that which is good.

"Don't lapse. You will sleep better if you know your wife has an insurance policy on your life payable to her in case of your death."

AP'PLI CANT, AP'LI KANT, n. [Unfortunately we cannot give the derivation as our Greek type is pied with a font of Chinese type and a pound of tenpenny nails. From Rough Notes Insurance dictionary. A misnomer as used in life insurance phraseology. "Applicant" implies voluntary seeking. Few life insurance agents have been compelled to climb a tree to escape the pressure of an eager, surging mob of applicants On the contrary, it is often reported that some so called "applicant" has been discovered in a tree-top or behind the safe, where he modestly retired to escape—beg pardon—to avoid disappointing a large number of life insurance agents who happened to drop in simultaneously. In time possibly the term will be changed to "the persuaded," "the induced," "the allured," or "the prevailed upon." Or more likely the wisdom of taking life insurance will dawn upon the enlightened human intellect and the buyers of life insurance will become "applicants" in spirit as well as in name.

"An agent went, an *applicant*, to see
But found that 'divil' an *applicant* was he."
—*Anonymous*

Mul' ti ple-A ' gen cies, mul'tipl-agen cies (also pronounced a menace to local fire insurance agents), n. A habit of absent-mindedness sometimes afflicting companies, causing them to appoint one or more agents in towns where they are already represented. 2. Too much of a good thing. 3. Not long ago some of the companies became so afflicted with the malady that the position of distinction enjoyed by insurance agents in a community became threatened, and it looked as if every door-post was to be shingled with signs of fire insurance companies. With true zeal for the preservation of the dignity of the profession and an eye to the inevitable result of this general distribution of his daily loaf, the real agent rose to the occasion with sufficient emphasis to enliven the memories of the companies; so, where their signs once appeared in blocks of five or more they are now found but one at a time.

"The little sign hangs not above the door
For *multiple agencies* are not more."

STOCK EXCHANGE NOTES.

Wednesday, p.m., Oct. 23, 1901.

The erratic price movements in Dominion Cotton and the trading in Domion Coal Common this week were the only features of an otherwise narrow and uninteresting market. The downward trend of Dominion Cotton has forced the stock into prominence both as regards activity and interest, and the price of the stock to-day touched the lowest point yet. There have been several rallies during the week, but the reaction after each recovery has recorded a new low level. At the special meeting of Directors held yesterday the Managing Director, Mr. Whitehead, resigned his seat on the Board; retaining the Managership of the Company, and Mr. James Wilson was elected to replace him. The announcement of this in the morning papers seemed to have a strengthening effect on the stock and early sales were made at 63, but this price was not held and the stock gradually declined, the last sales this afternoon being made at 54, a net loss of 9 points in the day's transactions. The trading in Dominion Coal has been fairly active, and the demand for the stock around 46 seems to be good. C. P. R., while not active, has held exceedingly well. The rest of the market was dull and inactive, although the prices of the Steel Stocks show signs of a turn for the better. The Bonds are also in demand at a price slightly in ad-