WHAT THE METER SAID.

It was at a recent gathering of an electrical association, in a small city, at which a week's exhibit of various electrical goods was made, that a New York supply man unpacked his illuminated sign in the pres-ence of the agent of the local electric

light company.

"How much for current to light the sign for the week?" said the supply man.

"Thirty dollars," answered the electric

Too much. I only paid \$35 for four weeks in New York. Give you \$20."
"Call it \$25."
"Not man,"

"Not much; but, say, you put in meter, and I'll pay your regular rates."

The electric light

The electric light man could not let this "bluff" pass him, so he agreed. On the last day of the exhibition, he came around to where the sign was being packed up, and said: "See here; perhaps you feel that I was trying to charge you too much for current for that sign. I've got the meter bill, but suppose you just pay us \$10 and call it square."

The supply man said he had agreed to pay the meter bill, and that was what he intended to pay—neither more nor less, After some argument, it was produced. It amounted to 28 cents.—Electrical

Review.

INSURANCE OF WOMEN.

One of the newest privileges that has accrued to woman is the right to have her life insured on even terms with man, says Harper's Weekly. We all think we know, without asking for statistics, that woman's stay in this world is as enduring as man's. We know there are some risks—such as child-bearing—to which she is exposed, and from which man is exempt, but we know her habits, on an average, are rather better than man's, and that her life is somewhat less exposed. Yet for some reason the life insurance companies have looked askance at her, and preferred not to risk their money on her prospects of living, unless they got larger premiums than men pay. At last it seems they are coming to a better mind on the subject. Some of the strongest companies have lately determined to insure women at the same rate as men, though with certain limitations, which the accident of sex seems to warrant. Married women are not considered safe risks for five years often marriage and women under 20 and after marriage, and women under 20 and over 45 are excluded; but in the main the more progressive companies are insuring women and men on the same terms. No doubt this change of heart in the com-panies will increase life insurance among women, though as long as the man con-tinues to be regarded as the chief source of family support, the bulk of insurance will be placed on him.

THE EXPERT WITNESS.

One of the besetting sins of the expert witness is the habit or tendency to use a lot of Latin words in describing an injury to the jury. In some exceptional cases, doubtless, this is done without affectation or a purpose, but we have no hesitation in saying, that in the majority of instances, it is a very good index of the learning and capacity of the expert, on the assumption that the more words of this sort are used, the more probabily there is that they cover a deficiency of knowledge and thorough grounding on the part of the user. A really able man in his profession will always accommodate himself to of the average juror, use very different forms and methods of expression in testifying before court and jury, than if he were making an address or delivering a

paper on some scientific subject before an

audience of his professional brethren.

A physician, for example, who, when upon the stand, is asked to describe something to the jury, uses all the high-sounddeserves to have very little attention paid to his testimony—and usually gets his deserts. An amusing example of this truth is given in the following account of an actual happening in an English court. It is from a little book entitled, "Hints on Advocacy," published first in England: "I discovered considerable ecchymosis

under the left orbit, caused by extravasa-tion of blood beneath the cuticle," said a young house surgeon in a case of assault at the assizes."

Baron Bramwell.—"I suppose you mean

the man had a black eye?"

Scientific Witness. — "Precisely, my lord.

Baron Bramwell.—"Perhaps if you had said so in plain English, those gentlemen would better understand you.

"Precisely, my lord," answered the

learned surgeon, evidently delighted that the judge understood his meaning. This incident, which might be paralleled

many times in court in this country, carries its own comment. What the jury wants is to be enlightened on disputed points, and the way to do this is not to use purely technical expressions, but to explain in plain, homely language. There is no danger that in doing this the experiment will be liable to detect from the general points. pert will be liable to detract from the general estimate of his own abilities, but rather the reverse will be the case.— Albany Law Journal.

-Agent-"I'd like to make a picture —Agent—"I'd like to make a picture for you like this—Rembrandt and Vandyke ain't in it with this picture. Have you ever been done in oil?" Silas Wayback—"No, stranger; I don't gamble that way—but I've had a gold brick.—Judge.

Agents Wanted

Good, active Agents wanted in unrepresented towns in the Province of Ontario for

THE CANADIAN FIRE

Insurance Co of Winnipeg, Man-

Incorporated by Special Act of the Parliament of Canada.

Full deprisit mad: with the Dominion Government the or otection of its policyholders.

Applications for agency to be m. de to F. K. FOSTER, Branch Manager,

Jan s Block, cor. King & Yonge St. Toronto, Ont.

LAW UNION & CROWN

Insurance Co.

(OF LONDON)

Assets Exceed \$21,000,000

Fire risks accepted on most every description of insurable property

OSWALD BROS.

(J. K. OSWALD)

Special Agents for Montreal. 30 Hospital Street, Room 4.

Canadian Head Office, 67 Beaver Hall, MONTREAL

J. E. E. DICKSON, Manager

Agents wanted throughout Canada.

NEW POLICY

YORK Insurance

JOHN A. McCALL, President

Loans after 2 years. Extended insurance after

t year. Paid-up Insurance after 2 years.

Incontestable from date of issue.
No restrictions as to Resi-

dence, Travel or Occupation.

Re-instatement allowed

within 5 years.

No permit or extra premium required for Military or Naval Service in peace or war.

Life Insurance Agents and Brokers are invited to apply to the company's undernoted Branch Offices for particulars of their lien policy.

For information regarding the Accumulation Policy, The Nylic, or an Agency, and terms of remuneration, address any of the following Branch Offices:

Western Canada Branch, 496 Main St., Winnipeg, Man., J. G. Morgan, Manager. Toront: Branch 20 King St. East, Foronto, Ont.. R. J. Kearns, Agency Director. New Brunswick Branch, 120 Prince William St.. St. John, N. B., H. A. Austin, Manager. Halifax Branch, Cor. Barrington and Prince Sts., Halifax, N.S., W. C. Somers, Cashier.

R. HOPE ATKINSON, Company's Building, MONTREAL

