

son, regard it as equitable for them to contribute to some extent towards providing for other contingencies in which it may be their good fortune not to share. To those engaged in fire insurance business, or those familiar with economic principles, the foregoing may appear elementary, almost, indeed, axiomatic. But, when we hear, as we did last month, an otherwise well-informed merchant charging that fire insurance companies "levy exorbitant taxes on the public," it is manifest that there is a wide sphere for the spread of elementary knowledge regarding fire insurance business.

HARTFORD FIRE INSURANCE COMPANY.

The Hartford Insurance Company enters the closing decade which will complete a century of its existence with every sign of its energy being unabated and its management being kept up to the high standard which has earned this, "the oldest insurance company in Hartford," its eminent reputation and longevity. At the close of last year, a period during which the fire losses in this continent were of unprecedented magnitude, the Hartford Fire possessed Assets amounting to \$10,920,374. The net surplus was \$3,548,179, and the surplus to policyholders, \$4,798,179. Considering the widespread and unparalleled disasters in the insurance field in 1900, we have no doubt that President Chase and his colleagues and staff consider that their company did remarkably well last year. Messrs. G. Ross Robertson & Sons, agents in this city, watch over its interests with care, energy and skill.

CANADIAN ASSOCIATION FOR THE PREVENTION OF TUBERCULOSIS.

If "in the multitude of counsellors there is wisdom," the most beneficent results may be anticipated from the Conference on Tuberculosis held last week at Ottawa. Medical experts from the chief cities of the Dominion were in attendance, including eminent scientific professors attached to Canadian universities and the principal physicians of the leading hospitals of this country. His Excellency, Lord Minto, who attended at the opening, showed marked interest in the proceedings. Sir James Grant, K.C.M.G., presided at the meetings. The conference considered tuberculosis as it affects domestic animals, as well as human beings. In regard to cattle, Dr. McEachran of this city, and Mr. W. E. Edward, M.P., an extensive cattle breeder, testified to the value of the tuberculosis test. Calves from diseased mothers were found, under treatment, to be free from disease in five cases out of six—an important fact as bearing upon the heredity question. The necessity and hygienic value of clean stables, plenty of sunlight and fresh air were enforced by expert testimony. The common belief that tuberculosis was often communicated by milk or meat was regard-

ed as exaggerated. Though this aspect of the question is of great importance, as affecting agricultural interests to extent of millions of dollars, the supreme aspect of the tuberculosis question is the view presented by its effects upon the human race generally, but more especially the people of Canada. The points discussed at the conference were, the nature of the disease; its communicability, its heritability, its curability, the conditions essential to its repression, prevention and relief.

That tuberculosis, or consumption, is infectious was the expressed judgment of the medical professors. That it is heritable seemed to be discredited, though the offspring of those of weak constitution, if they inherit this weakness, are naturally more liable to the disease than the robust. The conference was a unit in endorsing the necessity of providing suitable accommodation for tuberculosis patients in buildings erected for their treatment. Dr. Adami, the eminent professor of McGill College, moved a resolution expressive of the desirability of "establishing a sanatorium in each of several typical Canadian climates, where, under careful medical supervision, the therapeutic effects of dry or moist, high or low forest or prairie climates may be scientifically studied and the results published for the information of the general public," and of preventing the entrance into Canada of tuberculized immigrants. The conference, at the closing meeting, decided to establish "The Canadian Association for the Prevention of Tuberculosis," of which the Governor-General was chosen honorary president, Sir James Grant, K.C.M.G., president, and a number of leading physicians, senators and members of parliament were appointed vice-presidents and secretaries. The main object of the organization was declared to be, the combating and prevention of tuberculosis in Canada. The methods to be adopted were:—1, The establishment of a central office for the preparation and distribution of suitable literature and for correspondence. 2, The institution of public lectures. 3, Articles in the press. 4, Periodical congresses and an Annual Report. 5, Appealing to every province and territory to inaugurate local associations to carry the work into every municipality. 6, Appealing to life insurance companies, benefit societies, railroad, factory and other corporations and institutions whose interests are Dominion-wide and which would be benefited by the work of this Association to assist and afford financial support.

The Association is akin in objects and constitution to one recently formed in Great Britain, of which the King is president. Inaugurated under such auspices, and supported by the medical faculty of the Dominion, the anti-tuberculosis association begins a career of public usefulness which cannot fail to have the most beneficial results in ameliorating the distress, and decreasing the suffering and loss caused by the fell disease against which it has opened an active campaign.