that instance was highly satisfactory, owing to the light mortality actually encountered and the cessation of hostilities before there was general exposure to the severities of a tropical summer.

In England the companies faced a similar problem, and demanded the additional premium on the ground that the insurance contract should be construed as a business proposition, and not in the light of a patriotic attempt to protect those whose lives were imperilled at the expense of policyholders not similarly exposed. The companies were criticised for a time for their "unfeeling attitude," but later on, when the death lists were compiled, it was found that the calculations were not far astray, and that the cost of carrying the risks had been really in excess of the provisions made.

While the war risk proposition as regards military service in China may involve greater dangers than any encountered in wars of recent years, it is hardly likely that the companies will be asked to assume the liability for any large number of policy-holders. The companies can ask about what they please for the hazard, bringing the rate to prohibitive proportions in instances where the exposure seems specially dangerous. A representative of a large American company doing business in China said: "Of course, policy holders in China can demand that we assume the war-risk liability upon payment of the extra rate. We have no alternative. Our policy stipulates that such liability shall be covered by the contract of insurance upon compliance with its conditions as regards the increased premium. But the extent of the charge is for the actuaries to determine, and I do not know as they have been asked as yet to give the subject serious consideration. The war-risk privilege, however, would only be extended to persons already insured, for under no circumstances would we write new business in China to-day.

"We shall not appeal to the Government to protect our interests in China, as we have a representative on the spot who is conversant with our requirements, and will do everything necessary in our behalf. We have no real estate holdings, and own nothing that cannot be removed over night. Our business has been conducted on the principal of quick remittances, so that few funds are allowed to accumulate. While our business in China is considerable, it has been for the most part restricted to special lines, because of our unwillingness to risk very much in a hazardous country. Policies there are made payable in dollars, pounds sterling, or Mexican silver according to contract. Chinamen pay the highest rate in the world; no other nation is sharged so much for life insurance."

GREAT FIRE-SAVING EXHIBITION.

Advance sheets of the Consular Reports, issued by the Bureau of Foreign Commerce at Washington, give the general plan for the International Exhibition of Fire Prevention and Fire Saving Arrangements, which is to be held in Berlin next year.

Following are the divisions of the exhibition:

(1.) Organization of the fire brigade—(a) clothing and equipments of fire brigades, (b) horse equipment, (c) dwellings for the firemen, (d) apparatus—extinguishers, escapes, apparatus for illuminating the way to and at the scene of fire; (e) chemical fire-extinguishing means and machinery, (f) water supply, (g) firearms.

(2.) Assistance in case of necessity and danger—(a) ambulance corps, (b) relieving persons and animals and transporting same in cases of accident, (c) danger caused by water.

(3.) Extra professional work—(a) cleaning streets, (b) watering streets.

(4) Fire-protecting means—(a) fire-proof building constructions; (b) lightning conductors; (c) heating apparatus; (d) chimney sweeping; (e) fire-protecting apparatus—for dwellings, schools, hotels, churches, hospitals, asylums, etc.; for factories; for storehouses; for transporting purposes—on land; on water; for mines; for electrical plants; (f) theatres; (g) insurance against fire.

(5.) Organizations for the benefit of fire brigades.

(6.) Subjects of instruction, art, and literature.

The managing committee is intrusted with the organization of the exhibition. Applications must be made to the exhibition offices and addressed to Mr. Emil Jacob, managing director. Forms of application must be sent in as soon as possible; at any rate by the 1st of October, 1900. The managing committee can, however, shorten or prolong this term. Payments must be made payable to the managing committee and addressed to the Treasurer, Dr. Paul Schwabach, British Consul General (of the firm of S. Bleichroder), No. 62-63 Behrenstrasse, Berlin W.

Only articles which answer the purpose of the exhibition will be accepted. This acceptance will depend on the result of an examination to be made by the managing committee. The decision of the committee will be communicated to applicants in writing. If the articles are not accepted, the payments for rent will be refunded.

Steam, water, gas, and electricity will be supplied to the exhibitors as driving power, according to arrangement made with the managing committee. The exhibitor is held liable, or his articles or goods will be retained as security, for any payments due. As regards the combined display of articles belonging to several exhibitors, the rent of the space occupied by such articles will be charged each exhibitor separately. The managing committee is, however, entitled to make exceptions. Details of decoration, rules affecting transportation, delivery, and removal of goods, insurance of exhibits, etc., are also specified.