

true dynamic pressure of over-population in countries like China, for example,, with which we are now coming into rather close contact, and where the hygienic conditions of life, as understood in the West, have as yet no existence so far as practice among the masses goes.

"Let it be borne in mind, too, that as yet the newspaper does not in these regions record events, and that the sweeping away of tens of thousands of the mere people through an epidemic is not necessarily known as often as may occur to the Western world. Although so much has been published in the way of travel in the East, ordinary persons here cannot realize the conditions under which life is after a fashion supported by myriads of yellow-skinned peoples, and the coming into contact with them, as we are now doing in many new ways, is a thing not without its special peril. The Australians have already discovered to their cost that diseases like the dreaded plague are much more easily introduced, through too much intercourse with Asiatics, than eradicated; and the determined manner in which the Queensland Government has set its face against the immigration of the yellow man is fully justified on grounds of sound public policy. It is admitted, of course, that plague proper is essentially a blood disease. It has been described as a poison whose character evades chemical and even microscopical investigation, and which once absorbed by an otherwise healthy subject, after a period of incubation, entirely transforms the nature of the blood and of the very tissues.

Of course, plague may be found in various states, from a comparatively mild form of fever with glandular disturbances to that virulent stage which defies all known treatment. Dr. Bruce Low, who has paid great attention to the subject, is of opinion that the risk of infection from clothes or even merchandise is small, but he affirms that human travelling and intercourse are the means whereby the plague is spread. Sir Richiard Thorne, another authority, declares that we must trust to local sanitary administration for safety. The great plague of London swept away about 100,000 persons, and, although much has been made of the alleged dirty habits of many people, and the absence of sanitation, as now understood, it must be borne in mind that really London was then a city of very open spaces, that the people were on the whole well off, and that, after all, when once a grave blood disorder gets a hold on a population, the question of a little more or less personal hygiene has less to do with matters than some suppose. Plague is admittedly a mysterious disease, but it is specifically a disease of the Asiatic race, and it probably has its remote origin in some foul habits of the more degraded members of the race, which have induced a state of blood whence comes a specific poison.

It is now said, on the best authority, that anthrax, for example, is the result of original cruelty to cattle

inducing a virulent crisis in the constitution, whence came the anthrax which is, when it attacks the human being, fatal in every case. Probably, if only we could trace things to their roots, we should find that all the very worst diseases represent in material form some vicious ethical state at, perhaps, a long antecedent date, and thus the mortal evil is in the issue scourged by the material plague, whose visitation, unhappily, like the falling tower of Siloam in scripture, may involve those who are blameless in their lives, but who, all the same, suffer through the misdeeds of others at, perhaps, very anterior periods. Anyway, the point is that our increasing contact with Asiatic peoples is certainly fraught with peril in many ways, and the introduction of plague in its worst shape would be a terrible calamity, far surpassing that of the greatest cholera visitation that has ever been known among us. The growing commerce of the world, the ever-increasing rapidity of ocean transit, bringing us nearer and nearer still to vast centres of population, where plague may and does slay its thousands without attracting more than a little local notice, is a grave matter. That some evil must come of the "rapprochement" of the West with the East is certain, and it will no doubt introduce into insurance calculations new elements which, in due season, will have to receive the careful attention of the actuary.

The question of numbers in the Oriental sense has never yet troubled Europe, but if we come into very much closer contact with these vast numbers, we may find that our commerce may yield some results which will prove very costly to communities where the conditions of life have always precluded the incubation of such frightful blood diseases as true plague, which, beyond doubt, is the visible mark of depravity and vice at former periods, inducing such a poisoned condition of the human blood as to change its character from life-giving strength to death-dealing impotence and corruption. In genuine plague, the state of the blood is such as to defy medicine, and the entire system is rendered powerless to cast off what is a paralysis of every healthy function of natural life.

FIRE INSURANCE RATES.

Upon the much discussed subject of a readjustment of rates and the possible failure on the part of the underwriters to come to some agreement, the "Commercial Bulletin" of Wednesday last says:

"The fire insurance business is in such unsatisfactory condition that strong efforts may be made to adjust rates to meet the demands consequent upon the frequent and expensive fires. The "Committee of Twenty-Seven" appointed by the President of the National Board of Fire Underwriters has come to a standstill in its effort to secure a sufficient number of signatures to put the "Agreement of 1900" in effect. This agreement was an elaborate plan to regulate rates, commissions and other details of fire underwriting throughout the United States. It aimed to