they are lepers would be the acme of cowardice and cruelty."

The Chicago "Journal" denounces the exclusion of consumptives from California as "incredible cruelty" to those who need the "God-given air and sunshine" of that State to prolong their lives, and it then berates the authorities in the following fashion:—

"The proposal of a member of the California board of health to slam the door in the faces of consumptives by means of a State quarantine against afflicted persons seeking to prolong their lives in the California climate is so selfish and inhuman that it borders on the barbarous. Were it necessary to the purpose it might have the plea of self-preservation, but it is not necessary. It recalls the ignorant and panic-stricken shot-gun quarantines of the South during a yellow fever scare, and has not half their excuse.

"Most people are reasonably familiar with the manner in which consumption is transmitted. For a long time they have been learning that it is a contagious disease, in most cases incurable, but capable of being controlled somewhat in respect to the amount of suffering it inflicts and the rapidity with which it brings death. People know that it is cured in some cases, and, although they are not placing so much reliance on climate as a cure as they did formerly, many of the victims still prefer being treated where the climate is mild. It is estimated that two thousand consumptives leave Chicago annually for California, Colorado, and other places where the conditions favor them."

What is the best thing to be done for poor suffering humanity is frequently hard to decide, but the sudden action of the Californians certainly has the appearance of a senseless scare.

## PARIS EXHIBITION FIRE HAZARD.

The business of insurance is closely interwoven not only with commercial affairs, but with the social and political condition of a country. No better illustration of this has been given than in the discussion concerning insurance rates on the Paris Exhibition buildings and their contents now being held by the British and French fire underwriters. The somewhat silly suggestion of boycotting the French Exhibition, combined with the recent rioting and disorder during the Dreyfus trial, has set insurance men thinking deeply of the special risk attaching to the Paris business. The "Citizen" of London, in discussing this important matter, places the conditions before insurance men in a very clear light, and the opinions expressed will prove most interesting to Canadian and American underwriters. The paper already mentioned says:—

"It may be assumed that very few manufacturers and the like would be disposed to send over from one to five thousand pounds' worth of goods to Paris without securing first a fire policy and in the majority of cases a contingency bond covering general and extraneous risk. What is he going to pay for this combination? The effect of the popular opinion above indicated will, it is generally assumed, make a considerable claim upon his purse.

"Assuming the boycott of the Exhibition spreads—and there is a reasonable probability of its so doing—it will have a very serious effect upon the financial and social status of Paris in 1900, and this possibility will certainly carry weight with underwriters. Exhibitions invariably bring a great crowd of provincial labor into the city in anticipation of finding remunerative rates of pay, and if by any untoward circumstances this fails to be absorbed serious dissatisfaction invariably sets up. We saw this or something like it at Chicago. So far as the fire offices are concerned, they have the protection of their special clause excluding claims setting up as the direct result of riot, etc., but there is always the possibility in isolated cases of fires of successfully establishing the real cause of the start, and the policy conditions do not then help us much. These facts must be taken into consideration, and we think those offices who have, with an occasional exception, refused to open their books for the Exhibition will command a distinctly more equitable rate when they are disposed to write business. On the contingency side the underwriter is not happy. If he writes "all risk"—and this is what many exhibitors will inquire for—he will come in where the fire offices leave off, and, therefore, will want something substantial in the way of premium. As we say previously, there is an element of distinct hazard about the Paris Exhibition from an insurance point of view which did not exist last week, and men who are going in, and have not yet made up their minds to write, cannot ignore it.

"It is known that a large amount of business is already written, especially by the French and Russian offices, and any amount of guarantee business can be had in London from these sources. That already done would be on the basis of the tariff arranged by the Syndicate Generale des Cie.'s d'Assurance, a tariff we should think which will be anything but slavishly followed this side. Other things being equal, there is a good deal in the Paris Exhibition buildings which would commend them to the favorable consideration of fire insurance men. They are most solidly constructed, and give one the impression of being intended for permanent use. But the uncertainty which prevails as to the prospects of the show will discount our good opinion in this particular, and while insurance managers may not be disposed to absolutely damn the Exhibition by declining to write risks, or by imposing prohibitive conditions, the more keen of them will certainly be found with an open mind for some time to some in regard to accepting business. The tariff arranged by the French offices' syndicate has fixed a minimum for the various blocks, giving a rate for building, contents and the French risk known as the Recours des Voisins (risk to a neighbor's property from your fire). It provides for the groups of buildings in the Champ de Mars, Esplanades des Invalides, Champs Elysees, Trocadero and Cours la Reine."

INFLUENZA AND VENTILATION.—Atmospheric impurity, says the "Lancet," was largely responsible for the recent epidemic of influenza. "If the proper ventilation of private houses, and especially of places of business, were insisted upon by their owners, we should hear much less than we do of the infectious forms of so-called cold. The imperfect provision of ventilation in churches and chapels is referred to in the same connection by the hospital, which considers such buildings as hot-beds for influenza on this account, and on account of the gathering together of persons whose power of resistance has been diminished by recent illness or by other circumstances."