## THE BOER PLAN OF CAMPAIGN.

" The British never once saw the enemy."

Special Correspondent

Ever since the opening of the present serious campaign in South Africa, the Boers have adhered to a plan of campaign which is calculated to harass the best of commanders and to sap the patience and test the courage of the bravest soldiers in the world. The brief official dispatches to the War Office tell the same story after every engagement, and the ghastly lists of killed and wounded only serve to prepare us for the thrilling narratives of personal valour and useless British bravery told by the special correspondents.

We are now informed by the representative of a London newspaper of good repute that at Modder River, which surely Lord Methuen could not have intended to describe as "the bloodest battle of the century," the British never once saw the enemy. Yet, from the meagre dispatches and fragments of unofficial reports of a long day's fighting, we obtain fresh evidence that the Boer plan of campaign is based upon the advice contained in the wise observation handed down from antiquity:—he who fights and runs away will live to fight another day.

At Modder River, the Boers were found to be occupying a well-chosen position—one from which they could shoot down an advancing enemy to the best advantage and at the smallest possible risk. With what followed, every reader of the vivid messages from the battle field is now familiar. For ten long hours the crash and roar of the artillery and the incessant rifle fire of the hidden Boers rendered the result of the day's work doubtful. Then the bugles sounded the advance, and, leaving hundreds of dead and dying comrades behind them, the English lads, and brave hearts from the Shannon and the Clyde, poured over the hill-tops to look for the men to whose skill as marnarksmen Kipling has testified in "Fuzzy-Wuzzy:"

"The Boers knocked us silly at a mile."

Every red tongue of flame is split with a white flash of steel as the British approach the Boers' position. At last, the clusive burghers of the Transvaal and Free State are apparently willing to test their rifle shooting against a British bayonet charge. Nothing of the sort. The tactics of the Boers are followed in this as at other less prolonged and sanguinary engagements. Safely ensconced with his rifle behind a rock, or in a shelter trench, he is a more than formidable foe for the flower of the British army to meet. But, when his position is likely to become untenable, the Boer mounts his pony and rides away. Such seems to be the story of Modder River, and such has been the experience of the British ever since the outbreak of hostilities.

In estimating the cost and duration of the South African campaign, the method of fighting and running away adopted by the Boer will have to be reckoned with. Military critics in plenty will be found ready to condemn the course pursued by General Lord Methuen. But for many an aching heart in the United

Kingdom, some comfort will be extracted from the story of the ghastly, unsatisfactory battle at Modder River. For such an exhibition of patient heroism as that furnished by these British soldiers, who "never once saw the enemy," proves that the Britons of today are worthy descendants of the Norman knights, Saxon bowmen and Welsh lancers, who fought side by side at Crecy and Poictiers.

So-called "military critics," and wise acres all over the world, may criticize the conduct of the British campaign, may prate about the prowess and the preparedness of the Boers, and may predict nothing save disaster for our army in South Africa. But so long as the honour and reputation of the Empire is maintained in the fearless, heroic fashion of those who fought at Modder River, there is no reason for anxiety as to the outcome of the present war.

The Boer method of fighting may carry mourning into many homes throughout Great Britain and her colonies; but victory will ultimately follow like a menial in the train of the splendid army commanded by General Buller.

## PRUSSIAN LIFE INSURANCE COMPANIES ADMIT-ED TO NEW YORK STATE

It was announced in New York a few days ago that the Insurance Commissioner for State of New York had decided to permit Prussian-Life assurance companies to do business therein. Owing to American companies having been refused the right to operate in Prussia a retaliatory clause was placed in the insurance law of New York. This clause reads :—

"Whenever it shall appear to the Superintendent of Insurance that permission to transact business within any foreign country is refused to a company organized under the laws of this State, after a certificate of the solvency and good management of such company has been issued to it by the said superintendent, and after such company has complied with any reasonable laws of such foreign country requiring deposit of money for security with the government of such country, then and in every such case the superintendent shall forthwith cancel the authority of every company organized under the laws of such foreign government and licensed to do business in this State, and shall refuse a certificate of authority to every such company thereafter applying to him for authority to do business in this State until his certificate shall have been duly recognized by the government of such country."

By virtue of this clause, the Aachen and Munich, the Prussian National were deprived of their license, and the Wagdebury was refused one. Early this year the Prussian Government investigated the position of the New York Life, the result being its entrance into Prussia, after complying with certain requirement of that State. The President of the New York Life then made a vigorous effort to secure authority for the re-admission of Prussian companies into the State of New York, which was aided by a petition signed by a considerable number of influential American underwriters and merchants. The Superintendent has decided to re-admit Prussian companies into New York,