

"Krugerism" in Jeopardy. South African affairs and Cape politics have absorbed public attention in Great Britain to an equal extent with the

capture of Khartoum during the present month. The recent elections have resulted in a virtual victory for the Progressive Party, led by Mr. Rhodes, and now general attention is turned to the Transvaal for signs of the results of the elections for the Cape Parliament. English papers are wondering whether Mr. Kruger will be bold and obstinate enough to continue a policy distasteful to settlers in the Transvaal, or whether he will accept the inevitable and extend the same status and political rights which are enjoyed by the Transvaal Boers in the British Colonies of Natal, Rhodesia, and the Cape, to all white men in the Transvaal, regardless of race. The policy which the world knows as "Krugerism," a policy opposed to progress, enterprise and all that the present century believes in, is in jeopardy; and it would seem to be likely that, at last, Oom Paul will be forced to realize that, whatever value the Boers may still place upon their victories at Majuba and elsewhere, he cannot shake off "the paramountcy of Great Britain." It is fortunate that, at a time when Mr. Kruger is called upon to decide what answer he will give to the constant cry of the settlers for parliamentary reform, Great Britain has acquired Delagoa Bay. An article in the *Cologne Gazette*, of the 14th inst., on the Anglo-German *entente*, seems to have been written for the purpose of informing the Boers of the withdrawal of expected German support in any trouble with their Suzerain. The article in question approves of the cession of Delagoa Bay to Great Britain, and then says:—

"It is true that Germany sympathized with the Boers . . . but the reciprocal services which we might have expected to receive for our sympathies have not been forthcoming, and it is only too true the German trade in the English Cape Colony is conducted under more favourable conditions than in the Transvaal, which is ready enough to invoke our aid against attack, but shows less consideration for our trade than does the English Cape Colony."

It is very evident that trade considerations now shape the policy of every first-class power.

Inadequate Fire Protection. Recent fires in the United Kingdom have made the subject of fire protection one of paramount importance, as in many cases, notably that of the conflagration at Sunderland, the inadequacy of the fire protection has been made so manifest, and the resultant loss so heavy, that the insurance companies are forcing the character of the risks to which many towns are exposed upon property owners by a substantial increase in rates. In this connection, the *Finance Chronicle* (Eng.), remarks:—

Under these circumstances it is easy to understand that the working of the Fire Brigades is entirely out of the control of the Fire Insurance Offices, and that there is, as a rule, very little intercourse and exchange of views. Moreover, the offices have no bri-

gade reports from the smaller towns, and, although the superintendents are invariably ready to furnish information, it is left to individual offices to collect such data as they desire.

The contrast between this state of things and that existing in the States and Canada is not in our favour. There the insurance manager has at once at hand printed statistics showing the efficiency of the brigade and the adequacy of the water supply, and can base rates or avoid unprotected or poorly protected towns accordingly. Here information of the kind, if known, is jealously guarded, and it would be scarcely an exaggeration to say that in some cases a serious fire is the first revelation of the shortcomings of the brigade or of the faulty water supply to many of the offices involved.

Provided premiums are sufficient to meet losses and expenses and to leave a fair margin of profit, some underwriters are satisfied to let the good risks pay for the bad and the well protected towns for those without adequate appliances. Others again would use the result of their investigations for the benefit of their own offices and endeavour to increase their share of the business which pays best. But no doubt the majority recognise that if any progress is to be made in fire-underwriting it is necessary that the premium should be approximated as closely as possible to the risk run, and that the question of fire protection is certainly an important factor to be taken into account.

It should not prove difficult for the associated offices to compel local authorities to make such additions to their plant and brigades as are deemed needful or to secure an adequate water supply in places where this is wanting. If their joint representation failed within a reasonable time to induce those responsible for the safety of the town to take action in the desired direction, the offices could bring pressure upon them by imposing a special addition to the current rates of premium, publishing the reason for the extra charge and undertaking to withdraw it upon their recommendations being carried out. Doubtless the authorities, if forced to increase the outlay on fire protection, would endeavour to make the offices contribute liberally thereto, and constant vigilance would have to be exercised by the latter to oppose any clauses inserted with this view in any special Acts. The insurance interest is strongly represented in the House, and the offices as a body should be able successfully to withstand further exactions and even to have the whole question of liability revised to their advantage."

Our insurance brethren across the sea cannot do better than compel the local authorities in every town and city in Great Britain to furnish the fullest information as to their water supply and fire fighting appliances. The insurance managers in Canada usually possess thorough knowledge regarding the fire protection of every town and village in their business district, and are not slow to notify any municipality displaying unwillingness to buy engines and hose, or failing to secure a sufficient supply of water for every emergency, that the insurance rates will depend upon compliance with the reasonable request of the representatives of the fire insurance interests.