

DELAGOA BAY.

The British have been strangely tolerant of the apparent indifference of the Portuguese Government to the use being made of Delagoa Bay as a landing place for all the foreign adventurers and modern "free companions" desirous of seeking service with the Boers. It is ten years since Great Britain had to talk plainly to Portugal. Upon that occasion, a certain Major Serpa Pinto claimed and occupied some territory granted by charter to the British South African Company. He was compelled to withdraw, and his Government was warned against further intrusion on British settlements. Now, there is a prospect of trouble between the two countries, owing to the action of Portugal in allowing war material and men to reach the Transvaal through Delagoa Bay, and again the Portuguese are being warned that Britain is getting angry at their conduct.

We find in an English magazine the following interesting description of the railway connecting Pretoria with the splendid harbour formed by Delagoa Bay:

The railway which now connects Pretoria with Lorenzo Marques was for many years a darling project with President Kruger, who had set his heart on finding an outlet to the sea which should be entirely free from hateful British influence and beyond their control. With characteristic doggedness, and in the face of many very real difficulties, he carried his scheme to an ultimate fulfilment. Broadly speaking, the Transvaal consists of an elevated plateau with an average height of some 4,000 feet above sea level; on its western side this plateau declines towards the Atlantic in a long and regular slope; but on the eastern side the plateau ends abruptly and descends almost perpendicularly on to the fever-haunted, low-lying lands which fringe the coast, on whose margin is situated Lorenzo Marques with its unrivalled harbour formed by Delagoa Bay.

Owing to political and financial entanglements the first attempt to construct the line proved abortive, and for a time the project was abandoned; but with an influx of wealth and prosperity consequent on the development of the gold fields, it was revived and carried to a successful conclusion, the line being formally opened for traffic in July, 1895, when the event was celebrated with transports of enthusiasm in Pretoria.

For about one hundred miles from Pretoria the line runs due east through the open rolling plains known as the Highveld—the scenery of which is monotonous, but the climate cool and healthy—until Middelburg, the centre of the coal mining industry, is reached. From Middelburg the line gradually rises to an altitude of about 6,000 feet, and then begins to descend in sweeping curves towards the edge of the precipice forming the eastern wall of the plateau. So sharp is the descent at this point that a cog-wheel railway is necessary, and a special engine with toothed wheels is attached to take the train in safety to the lower level. And now, instead of barren veldt or wild, inhospitable gorges, the eye rests on the luxuriant foliage of the primeval forests which fringe the coast, but here the sickening smell of malarial swamps is felt, and the white death-laden fever mist may be seen hovering three or four feet above ground.

The terminus, Lorenzo Marques, is a bright, gaily

coloured, picturesque little town, but, unfortunately, through some strange Portuguese incomprehensibility, it has been dumped down right in the heart of a pestiferous marsh, whose inky ooze and foetid vapour are death to the European. The bay, into which three navigable rivers debouch, forms a magnificent natural harbour, land-locked on three sides, and sheltered from all but east winds, which rarely blow, and affords anchorage ground capable of accommodating the whole British fleet. These great natural advantages are, however, almost nullified by the apathy of its Portuguese owners; if only it could be acquired by Britain, it would, beyond all doubt, rapidly develop into a large and flourishing seaport and commercial centre.

It is a strange irony of fate that this line from Pretoria is so soon to pass beyond the influence of the man who schemed so long to make it an accomplished fact, and that in future it will be under the domination of the very Power he was so eager to thwart.

Notes and Items.

At Home and Abroad.

THE BRITISH SOLDIER AND AMBUSCADES.—Ambuscades appear to draw British soldiers as water attracts ducks. Bitter experiences gathered from the days of Braddock and Fort Duquesne down to the present time do not seem to have taught British officers the first principles of guerrilla warfare, nor to have overcome the British instinct for mere hard fighting.—The "Daily States."

A SLIGHT MISUNDERSTANDING.—An esteemed contemporary has caused a flutter in the dovecots of insurance journalism. "There is a common idea," says our contemporary, "that the rate of interest earned on invested funds is the main prop of life insurance finance. It is an erroneous one. Life assurance could go on quite as well if no rate of interest were obtainable at all." Another journal criticising this opinion goes to the opposite extreme, and says that "interest is to life assurance, as at present constituted, what the blood is to the human body. And yet, at the same time, it is true that life assurance could be carried on without interest by adopting the alternative of largely raising the rates of premium, and thereby reducing to a minimum its usefulness, profitability and popularity. But the proposition that life insurance could be carried on without interest is only true in the sense that an army could be carried on without weapons, and in that sense it is, of course, nonsense." The question at issue is one of principle, and the answering journal is influenced by use and wont. The fall that has already occurred in the rate of interest has caused the insurance offices to adjust their operations to suit circumstances as they have arisen, and this will continue as only a matter of course. Cheap money has enabled the necessary changes to be made without injury to the volume of business, and should money become so plentiful that it would bear little interest, insureds would naturally be content with smaller returns. The adjustment of tables of life assurance rates might only affect business infinitesimally, or not at all adversely. But we are thousands of years from the hour when money may be had on loan free of interest.