

**A Decided
Discrepancy.**

While the official news from South Africa, published by the British War Office, places the loss sustained by the Boers in the first battle of the present campaign at eight to nine hundred men, the Transvaal Government is reported to have received the following dispatch from Commandant-General Piet Joubert: "Commandant Lucas Meyer has had an engagement at Dundee. He made a plan of campaign with Commandant Erasmus by messenger. Erasmus, however, failed to appear. It is estimated that the British lost heavily. Our forces suffered; but, owing to the mist, it has been impossible to get all the details. It is reported that ten of our force were killed and twenty-five wounded."

This extraordinary discrepancy between the figures furnished from British and Boer sources seems to promise a lively season for those who are fond of guessing competitions. However, we prefer to pin our faith to the bulletins issued by the British War Office.

**Fire Loss
Adjustments.**

Although one would think that the increase in the number of serious fires would make underwriters more careful than ever before in the adjustment of losses, the New York "Journal of Commerce" of Tuesday last does not hesitate to state that company managers are far from careful in watching this expenditure of a fire insurance institution. The same paper adds:—

"The loss meetings are rarely attended by the executive men of the fire companies, and little effort is made in any direction but the avoidance of bother about the subject."

Not content with complaining that sufficient vigilance is not shown in a matter of such concern to companies, the Journal says:—

"It has become whispered around the insurance district that some adjusters, particularly those who do work very cheaply, have in addition to their recompense from the underwriters illegitimately secured pay from the assured, the sums they received being charged in on the loss. Reputable adjusters have been approached with offers of bribes under circumstances which showed clearly that some of their fellows had been bought. Altogether the loss adjustment branch of the business demands more attention from the principal in each office. The assured is entitled to just what he has lost—no more and no less. He should not be permitted to bribe the adjusters, and that he should do so by a method which saddles the cost of the proceeding on the underwriters puts the latter in a more ridiculous position than the victim of the green goods men. The present irregularities in loss settlements are a fraud upon honest insurers and the stockholders of the companies thus mulcted."

While we hesitate to believe, until some definite change is made and proved, that American insurance adjusters are a come-at-able class, the mere hint at their vulnerability in the way set forth in this New York journal will serve to make managers of fire companies extremely careful in the adjustment of losses.

**What They Will
Do With It?**

The question as to what disposition will be made by Great Britain of the land of the Boers is already being raised and answered. The Press Association has announced with an air of authority, that the Government's plan is to terminate the war in the speediest manner possible after the forts at Pretoria and Johannesburg have been razed, and then to promulgate, by order of the Queen in council, a new constitution for a group of five federal States—Cape Colony, the Transvaal, Natal, the Orange River Free State and Rhodesia—under the title of the Dominion of South Africa, the Crown to nominate a Governor-General and the five States having power each to elect its own Lieutenant-Governor and to have local legislatures, with a dominion parliament to meet at Cape Town. With some modifications the scheme is based upon lines similar to those of our own Canadian Government. That the country when conquered will be absorbed by, and become a part of the British Empire seems certain, and it will probably not be long before globe-trotters will leave Cape Town on a Pullman car named "Rhodesia" to the cry of "all aboard for Cairo."

**Lest We
Forget.**

The capture of a German officer by the British at the recent fighting in South Africa, and the publication of a message sent by him to Emperor William on the outbreak of the war, is likely to revive memories of what happened at the time of the surrender of Dr. Jameson and his companions, and their trial, fine and imprisonment for varying terms in London.

The Kaizer, upon the occasion referred to, despatched a message to President Kruger congratulating him upon his victory over Jameson's raiders, and expressing satisfaction that the Boers accomplished so much "without appealing to friendly powers." This scarcely veiled promise of help was followed by signs of sympathy so strong that Great Britain fairly blazed with wrath. The intensity of anger was amazing to those who had frequently noted the indifference of the Briton to menacing messages from the United States. Many close observers of the present situation in the Transvaal are now saying that to the attitude of the German Emperor in January, 1896, may be traced the steadfast adherence by the present Colonial Secretary to the policy then announced publicly to all the nations of Europe, by which Great Britain is pledged to enforce at any and every hazard her treaty right to control the foreign relations of the Transvaal.

Those were the days when the sons of the Empire rallied round their Queen in her "splendid isolation," and now once again the world is watching the spectacle of Britons everywhere arming for the fray, prepared to uphold their predominance in South Africa, and quite ready to meet their enemies, even if the latter obtain assistance from "friendly powers."