

CHARTERED 1866.

HARTFORD LIFE INSURANCE CO.

HARTFORD, CONN.

R. B. PARROTT, Manager,

For the Virginias, Maryland, and the District of Columbia,

Atlantic Building, Nos. 928-930 "F" Street, Washington, D. C.

FIRST-CLASS AGENTS DESIRED IN THE ABOVE TERRITORY. CONTRACTS UNEXCELLED TO GOOD PRODUCERS.

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Issues All Forms of Modern Policies.

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Crucial Test in All Financial Corporations is Ratio of Assets to Liabilities. The Hartford Life According to Sworn Reports Leads:

Amount of Assets to Every \$100 of Liabilities.	
Aetna	\$119
Connecticut Mutual.....	117
Equitable.....	128
HARTFORD LIFE.....	141
Metropolitan.....	120
Mutual Benefit, New Jersey	108
Mutual Life, New York.....	\$119
New York Life.....	121
Northwestern Mutual.....	128
Penn Mutual.....	115
Phoenix.....	106
Prudential, New Jersey.....	126
Travelers.....	119

The Great Benefit of Life Insurance is Demonstrated Daily.

RECENT PAYMENTS.

Millions Are Being Paid to the Widows and Orphans.

The Late Vice-President Was Insured in the Hartford Life.

ESTATE OF GARRETT A. HOBART, PATERSON, N. J., December 30, 1899.

Col. R. B. Parrott, Manager, Hartford Life Insurance Co., Washington, D. C.:

Dear Sir,—I beg to acknowledge receipt of check in settlement of the policies held by the late Garrett A. Hobart in the Hartford Life Insurance Co., and I appreciate the promptness with which you settled this insurance upon the receipt of the proper proofs from the estate.

Very truly yours,
HOBART TUTTLE, Atty. of Estate.

Hon. D. M. Key,

Ex-Postmaster-General and Judge of U. S. District Court, Was Insured in the Hartford Life Insurance Co.

Read the following letter.

CHATTANOOGA, TENN., Feb. 27, 1900.

Mr. C. M. Fort, Manager Hartford Life Ins. Co.:

Dear Sir,—I beg to acknowledge through you the receipt of a check from the above company for ten thousand dollars in payment of a policy for this amount held by my late husband, Judge D. M. Key. The proof of death left Chattanooga on the evening of the 21st and check was received on the morning of the 27th of this month. I commend your company for promptness and fair dealing.

[Signed] LIZZIE L. KEY.

Letters from the Beneficiaries of the Late Wm. H. Trego, Superintendent of Adams Express, of Baltimore, Md.

BALTIMORE, MD., March 6, 1900.

Col. R. B. Parrott, Manager, Hartford Life Insurance Co., Atlantic Building, Washington, D. C.:

Dear Sir,—Allow me to extend my sincere thanks for the prompt manner in which Policy No. 77076, upon the life of the late Wm. H. Trego, has been settled by your company, and I cannot too highly commend the Hartford Life to those desiring life insurance.

Respectfully yours,
ANN I. TREGO.

BALTIMORE, MD., March 6, 1900.

Col. R. B. Parrott, Manager, Hartford Life Insurance Co., Atlantic Building, Washington, D. C.:

Dear Sir,—Beg to acknowledge receipt of five thousand dollars (\$5,000) in full for all claims under Policy No. 37,907-10 on the life of the late Wm. H. Trego, and take special pleasure in recommending the Hartford Life to those desiring life insurance.

Respectfully yours,
ROSALBA S. EBERT.

THE TRUTH ABOUT THE TRANSVAAL

Views of the Hon. John S. Seymour, Late of South Africa.

SIDE WITH THE BRITISH.

He Says They Are Fighting for Progress and Civilization and Against Oppression, Corruption and Injustice.

Hon. John S. Seymour, late United States Commissioner of Patents and legal representative before the State Department of the Americans in the Transvaal, contributes in the Home Magazine an article on the Transvaal war that will be of wide interest, proceeding, as it does, from such an authoritative source.

The article follows:

To state what the Transvaal war is about, it is necessary to clear away sundry misapprehensions.

Mr. F. V. Engelenberg, editor of the Pretoria Volksstem, in a recent article in the North American Review, states that were it not for the gold industry the Boers would be enjoying the rest and peace which they have longed for and deserved; that it was an agitation in behalf of the native negro population which drove the Boers beyond the boundaries of Cape Colony in 1836; that the Uitlander question is only a mask for a financiers' plot or a piece of exchange jobbery; that as it has steadily kept pace with the gold output it was caused by the gold interest; that the Transvaal is to the present gold-seekers and to most of the Uitlanders only a temporary land of exile, which they endure only for the sake of gold; that from the earliest days of the gold fields the Transvaal was under the control of the British, and that the dynamic monopoly existed; that the agitation against them is unfair, and kept up by men who refuse to listen to the voice of righteousness or to be guided by any noble impulse.

Mr. Bourke Cochran, in a letter to President McKinley, on August 24, 1898, seems to assert in substance that the cause of the unrest is the claim of England to control at the point of the bayonet the electoral franchise in the Transvaal, a country which she calls admittedly independent.

DISTORTED FACTS.

All defences of the Boers that have come to my notice suppress facts and distort the history of the Transvaal. That country is represented as being a compact, self-governed republic of sturdy people, who, for the love of liberty, left the Cape Colony for Natal and the Orange Free State, and when this place came under the control of the British, moved further on across the Vaal river, there to set up their own republic beyond the claims of British sovereignty; that they desired much prefer they had gold. They were found in their country; that those who seek it are intruders; that not criminal trespassers, and that they have encroached more and more upon the natural rights of the Boers in the Transvaal, until they now demand that the country shall be practically surrendered to them by such unwarrantable extension of the franchise as would give them practical control of it without delay. In order to form a just opinion it is necessary to know the facts. The Boers were not oppressed in the Cape Colony, nor were they dissatisfied with their

state. They were not treated differently from other whites. They did not leave in 1835 in order to found a republic based on freedom, but because of the British abolition of slavery throughout the colonies by the act of August 7, 1833, although, with the British respect for vested rights, compensation was made to slave owners. The Boers were slaveholders in Cape Colony, and resented this as an invasion of their rights, and for this reason left Cape Colony, and went north to Natal and the Orange Free State, and when British influence extended thither and broke up the serfdom to which they were subjected, they again moved north to the present Transvaal for the same reason.

But in all these migrations they never went outside the British domains, which in those days nominally extended to the twenty-fifth parallel of latitude, within which the Boer State, as then planted, was situated. Whenever in contact with the British they derived recognition of their self-independence from them, it was always on the condition that slavery should not be tolerated, either in its manifest form or in any form of apprenticeship, the practical equivalent of slavery when imposed upon native races.

To-day the reason why there is not negro slavery in the Transvaal is because in the various conventions with Great Britain, from the Sand River in 1832 to the London convention of 1884, there was included a direct prohibition of it. The Boers have always oppressed the natives, have had frequent wars with them, and have inflicted brutal injustice upon them. Once in the temporary absence of the great Livingstonia a band of Boers sacked his village and carried the natives off into slavery.

OPPRESSED THE NATIVES. John Martineau said: "The native African races were, in their estimation, Camanites, and they as the chosen people might go forth, the Bible in one hand and an ox whip in the other, to exterminate them or to employ them as hewers of wood or drawers of water, and from that time to this the act of emancipation has been looked upon by a large section of the Dutch population as a wrong done to them for which there was no justification."

The Boer dulness to the sense of justice is traditional with them. Another manifestation of it was the selfish and row-dogmatism with which Holland had treated the Cape Dutch, prohibiting them from trading on their own account, compelling them to sell their produce to the Dutch East India Company at a fixed price, and subjecting them

to the caprice of the home government. The annexation of the Transvaal to the British colonial domain in 1877 was not accomplished by force, but grew out of the treatment of the natives, against which the Boers were but poorly equipped successfully to contend. The payment of taxes had ceased, salaries were in arrears, the interest on the public debt was unpaid, there was no public credit, the authority of law was frequently challenged by armed bands, the treacherous murder of friendly natives, men and women, is set forth with such detail and on such evidence as renders belief in these atrocities imperative, and at the same time shows the want of will, if not the want of power, in the existing Boer Government to stop it.

Forty square miles of country had been overrun by the natives, and every house burned just before the annexation. There was much reason to believe that the Boers, who had most of his forces at the borders, would have swept the country up to Pretoria itself had it not been taken over by the British.

Whether at first the Boers honestly acquiesced in the annexation or whether only the more conservative and property-owning class were favorable to it is difficult to make out. There was open acquiescence in it by many who secretly protested against it; there was intrigue and subterfuge; there was finally war against the British in 1881, and defeat for the handful of British soldiers, and under the Gladstone Government, by the Convention of Pretoria in that year, the Transvaal was granted a measure of independence, subject to imperial control as regards foreign relations and certain domestic matters, its relations with native tribes, both within and without, and the payment of the public debt.

The commission appointed on the part of Her Majesty's Government to settle the terms of peace with the Boers had various meetings with the representatives of the Boers, among whom was Mr. Kruger himself. At the conference of May 10, 1881, at Newcastle, the question of the equality of treatment among the white inhabitants of the Transvaal was the occasion of a direct assurance by Mr. Kruger that before annexation British subjects had complete freedom of trade throughout the Transvaal, were on the same footing as the burghers, that there was not the slightest difference; that there would be no objection to that continuing; that there would be equal protection for everybody and equal privileges, and that there was and would be no difference as regards burgher (electors) rights. That this promise was made is also shown by Mr. Kruger's denial that it had been broken, and his assertion to a representative of the London Times on September 28th last that he had always been ready to treat the new immigrants on an equality with the old burghers, but they always refused.

This distinct pledge of equality voluntarily given by Mr. Kruger when taking part in the settlement of the terms of peace in 1881, was repeated by Mr. Gladstone on the floor of the House of Commons, as being the foundation on which the grant of qualified independence was made. It became, therefore, as the true consideration in a deed not necessary to be expressed, but subsisting in fact, or else the whole grant might fall to the ground or might be avoided. The revision of the treaty in 1884 was a hasty work, and furnished ground for controversy; but the British Government in that year and time of the House of Commons, as being the foundation on which the grant of qualified independence was made, and as a result refused to admit any proposal for arbitration, and refused to renounce suzerainty.

The origin of the conference that revised the treaty in 1884 was a letter from the Boer Government, asking Her Majesty's Government (Mr. Chamberlain says these are the exact words) "Not the abolition of the suzerainty, but some restriction of the extent of the suzerainty." A subsequent attempt to submit to Lord Derby a treaty, in the introduction of which the Boers claimed to be an independent State, was refused consideration, and returned to them.

The Boers have not been altogether indifferent to the gold, which, though discovered in 1886 on the Witwatersrand, was yet known to be in the country by more or less clear indications years before. The Boer finances were in a desperate situation, and in 1885 Mr. Kruger declared his intention of encouraging the mining industry. He sent experts to examine the Rand, and proclaimed it a gold field in his report. In September of that year he marked off a township, appointed a mining commissioner, and held a public building site, which brought in £12,000 sterling. This was the founding of Johannesburg. In January following the government held other sales, which realized £40,000 sterling. A public proclamation was made inviting immigration. Those who responded came, therefore, by express invitation, derived their titles by public government sales or through purchases of a private character of lands from Boer residents and burghers, sanctioned by public law, and in the clearest manner it is established not only that equality was promised them, but that the right to equal terms inheres in the facts.

Johannesburg had the experience of re-naming towns—promotions, speculation, fanciful claims, extraordinary expansion of values, and the inevitable collapse; but from 1889 onward gold mining was taken up by a different class. It was prosecuted on scientific lines by capital conservatively invested, and rights became fixed there as elsewhere in settled communities. The increase of immigration in this case was not a surprise to the Boers, but was clearly foreseen, invited and provided for. Then there followed the elaborate restrictions upon the rights of these inhabitants, until in place of guaranteed equality of treatment there has been fabricated the most inequitable scheme of inequality that is anywhere known in the world. Inhabitants not of Boer origin, no matter how able, intelligent or patriotic, nor what their fixed interests in the country may be, could not obtain the franchise within fourteen years. None can obtain

unless he has a considerable property qualification, is registered from the time he came there, has renounced his allegiance to his own country two years before he is to receive the right to vote in the Transvaal, is a member of a Protestant Church, and has taken an oath of allegiance that is repellant to him. But chief pains have been the Afrikaners and not English-born. This, he says, "shows that the British in the Transvaal do not want the franchise."

But the franchise to which the 50,000 are eligible is not the full burghers' right to the vote, but to vote only for members of the second Rand—a mere talking chamber cunningly devised by Mr. Kruger to give the unfranchised the semblance of their just right, while at the same time he withholds the reality.

The wrong which strikes home is the existence of a fort at Johannesburg, commanding not the entrance into the country, but its places of business and its largest population. This is armed with rapid-fire guns of the best class, and is carried absolutely secret from the unfranchised, who are themselves forbidden to carry arms in their own defence. It is manned by Boers, commands the town, and could in a half hour sweep the entire population out of existence. This fort was built almost wholly out of taxes unjustly levied upon the very industry which it guards. The votes for which it is carried are not the votes for which it was taken in a body in which the unfranchised had no representation. It commands in great part the very territory that Mr. Kruger speaks of as registered and entitled to the suffrage, if they would only take it. There are no Boers to speak of in Johannesburg. The contract for the erection of this fort were given out long before the Jameson raid, and its proposed construction was one of the causes that led to that event. Our own Declaration of Independence

I have wanted to let them have the same political rights, but they would not avail themselves of them. Roughly, there are more than 50,000 aliens who have been here more than seven years, and who have registered, thus being eligible to the franchise, yet of the British subjects who have availed themselves of it, the chief part have been the Afrikaners and not English-born. This, he says, "shows that the British in the Transvaal do not want the franchise."



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Laundry Wagons, Delivery Wagons, Dayton Wagons.

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condemned George III. because he refused to pass laws for the accommodation of large districts of people, unless those people would relinquish the right of representation in the Legislature, a right inestimable to them and formidable to tyrants otherwise. "He has endeavored to prevent the population of these States; for that purpose obstructing the laws for naturalization of foreigners; refusing to pass others to encourage their migration hither, and trampling on the conditions of new appropriations of lands.

"He has obstructed the administration of justice by refusing his assent to laws for establishing judicial powers. "He has made judges dependent on his will alone for the tenure of their offices, and the amount and payment of their salaries. "The Boer police is on a level with the despotism that controls it. It has committed numerous atrocities, and has brought to book in court juries have rendered farcical verdicts. Our Declaration of Independence dealt with a similar situation and condemned the king for protecting his forces in any manner which they should respect on the inhabitants of these States. "For imposing taxes on us without our consent. "For depriving us in many cases of the benefits of trial by jury. "We hold these truths to be self-evident, that all men are created equal; that they are endowed by their Creator with certain inalienable rights; that among these are life, liberty and the pursuit of happiness. That to secure these rights governments are instituted among men, deriving their just powers from the consent of the governed, that whenever any form of government becomes destructive of these ends, it is the right of the people to alter or to abolish it, and to institute a new government, laying its foundations on such principles and organizing its powers in such form as to them shall seem most likely to effect their safety and happiness."

A Feminine Predicament. A certain Mrs. Robroy of the North Side was much gratified to receive an invitation to a reception to be given by her old friend, Mrs. Marstar. The afternoon arrived and Mrs. Robroy proceeded to the residence of Mrs. Marstar on Prairie avenue. She was surprised to find four receptions being held on one block. Mrs. Robroy entered a palatial mansion, and after removing wraps and so forth was announced and received by the hostess. She thought her friend had changed greatly, but as they had not met for some years, she let that pass in the hurry and excitement. She marvelled much to find the house and furnishings so luxurious, but concluded that Mrs. Marstar must be prospering. After partaking of daintily served refreshments, and finding no acquaintances, she decided to wend her way homeward. In the dressing-room another guest remarked how Mrs. Marstar had changed, and then exclaimed: "This is Mrs. Marstar's, is it not?" "Why, yes," replied Mrs. Robroy. "Dear pardon," said the maid. "This is Mrs. Costly's." Mrs. Robroy and the other guest stood aghast when they realized they had the parlour of the hospitality of one of the leaders of Chicago society. They hastily donned their wraps and made their exit. They found Mrs. Marstar's upon inquiry, and paid their respects. Ever since Mrs. Robroy has been laughing in her sleeve over her social adventure.—Chicago Times-Herald.

What It Was. "I must confess to a great deal of egotism," said Willie Washington. "Indeed," responded Miss Cayenne. "Yes; I think about myself entirely too much." "Oh, that isn't egotism. That's merely the usual human tendency to worry over trifles."—Washington Star.