the Governor resides. The next station of importance is twelve miles from Hamilton, at St. Georges, and the third in the parish of Warwick, on the opposite side of Hamilton harbor. A rather curious custom is that of closing all the military roads on a certain day every year, to impress upon the inhabitants the fact that these roads are controlled by the militia.

The North American squadron has its winter quarters at Bermuda. The fleet consists of a number of war-ships of various size, two of which patrol the harbour, the others being anchored near the Dockyard. Here is the floating dry dock in which the largest ships are repaired. Although the Dockyard, situated at the extreme end of the curve of the crook while Hamilton is on the main stem (following out the figure), is on a very small island it is the chief naval station, is strongly fortified and has machine

shops and training-ships.

The earliest inhabitants of the islands were pirates, who committed all sorts of depredations and cruelties, part of the wealth thus obtained being enjoyed by their descendants at the present time. The population numbers thirteen thousand six hundred, of whom more than half are negroes. Among the whites, many of whom are of English descent, English habits and customs and English propriety prevail. All appear to have comfortable homes, though there is scarcely a magnificent or expensively furnished house in the islands. There is no poverty and very little crime. The negroes work until they earn a little money, and then rest until that is spent when they go to work again. They form an important part of the population and may be divided into two classes—one of which includes boatmen, pilots, drivers, laborers and servants—the other and smaller class being engaged in the professions. The more aristocratic of them live in a pretty little cluster of houses called Zululand. There is no social intercourse between the two races.

When a man wishes to build he shovels away a foot or so of soil and then saws out the rock underneath into blocks which are left exposed to the weather to harden, the stone being so soft that it will crumble in the fingers. When the house is built of these blocks the walls are covered on the outside with a cement made from the same kind of sand, and on the inside with whitewash. As a consequence, when it rains for several days the dampness soaks through the stone and frequently appears in spots on the wall inside but no one seems to take cold from it. At intervals there are slits in the walls to allow the air to go into the rooms and keep them dry. Clothing, shoes and gloves if not carefully looked after in wet weather become milldewed. The bare white walls and floors in many of the houses have a cheerless appearance to a stranger. The roof is made of slabs of stone placed like shingles, on which the rain is filtered and falls into spouts