

ever, it is found that nearly half of this large increase was due to the wreck of the *Mohegan* on the Manacles, Cornwall, on October 14th, 1898, when 106 souls perished. The cases of total loss and serious casualties fell from 1,367 (the total for the year 1897-98) to 1,276, a reduction of 91; but the cases of minor casualties showed an increase of 167, the total number being 3,764. Life was lost in 131 instances—a considerable increase of 34 as compared with the previous 12 months. The cases of collision represented in the year 1898-99 a large proportion of the casualties, the total being 1,715, or seven more than in the preceding year, and the casualties which involved total loss, collisions not being included, increased from 279 to 309. The total of serious casualties, however, fell from 696 to 644, the minor casualties rising to 2,372 from 2,281. Of the total casualties 4,434 befell British and colonial vessels and 606 foreign vessels. The total of the British and colonial casualties were 21 less than that of 1897-98. On the other hand, the total of foreign casualties showed an increase of 97 cases. Of the 520 lives lost in 1898-99, 46 were lost in foundered vessels, 76 in collisions, 253 in stranded vessels, or 162 more than in the previous year; 56 in missing vessels, an increase of six as compared with the year 1897-98; and 89 in explosions, washed overboard, etc. Only 65 out of the 520 persons who perished were passengers, 455 of them being either officers or members of the crews of the vessels. The Royal National Lifeboat Institution granted rewards in 1899 for saving 609 lives from shipwreck and for the landing of 67 other persons, by means of life-boats, from apparently perilous positions. The 313 rocket apparatus and other stations were instrumental in the year 1898-99 in rescuing 223 persons from a watery grave. This total was an increase of 92 as compared with that of the previous year. The total number of lives for the saving of which the institution has granted rewards has exceeded 42,200.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TORONTO LETTER.

Reception Day—The Strathcona Banquet—A Superb Address—Across the Walnuts and the Ginger Pop—The Toronto Board Honour the Procession—An Interesting Question.

Dear Editor,

We are ablaze with bunting and myriad flags of all kinds and sizes. Toronto has excelled herself in the decorating and dressing of her buildings to welcome her returning sons from African war fields. Such an exuberant manifestation of joy and gladness, never in her annals, I will venture to say, was more general or more pronounced, and there is every reason to believe that the motive, the underlying sentiment of the masses, was genuine and lasting, and betokened a spirit of patriotism and loyalty which we are all proud to think is nowhere excelled throughout this Dominion. Other sections, indeed, may equal us, but not surpass. Of the gladness and joy

in those homes who received back safe and sound, from the perils of war and of sickness, their loved ones after months of anxiety and of wearing suspense, who can sufficiently speak, save those to whom the joy of such a reception has been personal? Nor can we forget in such an hour of rejoicing to sympathize with those families, happily few in comparison, whose hero sons have laid down their lives in support of their flag, and fill honoured, not forgotten, graves in a far country. Remote, yet not "alone in their glory," by rushing rivers, 'mid rocky hills, on grassy veldt, these sacred mounds, wherever raised on African soil, are lasting memorials of Canada's fealty and of her recognition of her place and part of the British Empire.

The banquet given by the Toronto Board of Trade to Lord Strathcona, a distinguished Montrealer, by the way, was a graceful recognition of a great-souled man. It passed off very successfully, but I see the reporters have rendered it but scant praise. It has been said that these gentlemen found no convenient or proper provision made for the efficient discharge of their duties, and so felt naturally aggrieved. The speech of the evening, by unanimous consent, was judged to be that of the Hon. Mr. Ross. Nothing more eloquent, more fit or more timely could have been imagined, and the words of the speaker will be long remembered by the privileged hearers. I am afraid that as a banquet the admitted scored successes, were more of the intellectual, æsthetic and scenic, than gastronomic order. The materials supplied for the drinking of toasts were varied in this way, that if you desired anything out of the way, say wine, or mixed drinks of a spirituous nature, you could order and pay for them yourself, they were not supplied. There was that freedom allowed, you will understand, and otherwise the potables were of the mild and soft kind. Considering that ladies were admitted to the galleries and that interludes in which children took part were introduced, the Committee arrangements in these secondary matters were not misplaced, but all the same there are some natures, like some constitutions, seemingly robust, but nevertheless get easily chilled if changes are sudden and unexpected.

The Toronto Board, not unwillingly passed over their usual Board meeting in order to attend the reception of the contingent. Some of the members I saw in carriages in the procession, some on foot. The Secretary of the Board had a window in the new City Hall all to himself. So you see there are no longer hard feelings prevailing in that quarter, towards the representative of the Toronto Board of Fire Underwriters, as might have been expected after the heated terms which so long prevailed at the beginning of the year, over the rates for the Civic Insurance.

I have been asked the following question: Are officials and representatives of Mutual and non-tariff fire offices, also, Life and Benefit Societies and all Societies who insure the lives of their members, eligible for membership in the Insurance Institutes recently founded in Toronto and Montreal?

If not, why not?

Yours

ARIEL.

TORONTO, 6th November, 1900.