

which requires a greater outlay of capital, and is, therefore, not likely to be put in practice, unless it be forced upon the parties concerned in a way they cannot avoid. Mr. Ballingall thinks that the summary method would be to make insurance illegal. It would be summary assuredly; but I doubt whether it would be effective, or advisable. In the first place, it would be an intermeddling with commerce, which should always, if possible, be avoided; because people can mostly do their own business better than government can do it for them. Self interest makes people sharp sighted. In the next place, the law could be evaded, and would be evaded if it were worth evading. Gambling debts to any amount, whether transacted at Newmarket, or on the Stock Exchange, or at Crockford's, are unrecognised by law; yet, notwithstanding, gambling goes on, and the gambling debts are contracted and paid; and thus would it be with insurance. To attempt to improve the building of ships by abolition of insurances, would be a mere nibbling at the extremities without going to the root of the disease. It is quite clear that the rules for the registry of ships at present in use, afford no indication whatever of the condition of the vessels, and might be much amended. Their only purpose at present seems to be the protection of "British bottoms," against the competition of foreigners; but whether the bottoms be intrinsically good or bad, appears not on the face of the register.

The fact is, that the art of ship building is in a very imperfect condition, both in the commercial and war services, notwithstanding our national boasts about "hearts of oak" and similar clap traps. The construction is unscientific, and the execution is rude. It is an art which is behind most other arts; and it is probably competition alone which will force on improvement. British ships, owing to the peculiar circumstances of war, have enjoyed a species of monopoly on the blue waters; and every body knows that the tendency of all monopolies is to keep things stationary. Take, for example, the packet service of the Post Office. Formerly it was open to competition by contract; and the consequence was, that swift, and safe, and convenient vessels were built, under the superintendence of the very men who afterwards commanded them. But his Majesty's government casting about for fresh openings for patronage, the old channels having been filled up by population pressing against means as in other things, at length cast their baleful eyes on the packet service, and forthwith ordered, that as fast as the existing contracts expired, the vessels should be replaced by ten gun brigs, commanded by lieutenants in the navy, needing good births and possessed of interest.

Having thus taken possession of a particular branch of trade, for the benefit of their proteges, one would have thought that the least the government could have done for the passengers in return was to provide good and safe vessels for them. But they appointed "ten gun brigs," a species of craft known in the navy under the name of "drowning-tubs," or something similar. They were strong enough in their build not to fear their going to pieces: but they were so defective in their mould—of so great a length with so little beam—that, in a sudden squall, it was more owing to the care of Providence than to human skill, if they did not capsiz and drown all on board. They were, moreover, dull sailors; and the unfortunate passengers were liable to have their baggage spoiled by its stowage on the top of the water tanks. A ship is, at best, a prison, with a chance of being drowned: the greatest pleasure in going to sea is the act of making land; but his Majesty's government did what in them lay to make the chance of the drowning into a certainty.

The consequence has been that several of these packets are missing; and the presumption is, that they have capsized at sea, and all on board have perished. It was all very well for the hotel keeping R. N.'s. Drowning was their natural

death, and their gains were in proportion to the extra risk: they did it knowingly; but what had the poor passengers done? Let the thing be once more open to competition, and this grievance will be amended.—One of these packets was formerly on the N. York station; but the price was so high, and the accommodation so inferior to the mercantile American packets, that no passengers would go by it, and it was discontinued. The worthy commander scolded the interloping Yankees in good set terms. It is in spite that our Post Office has now interfered to prevent the Yankees from carrying letters.

After all our boasts, our superiority in our shipping has not been owing to our skill, but to our war monopoly; and other nations are now advantageously competing with us. Our "heart of oak" is getting to be too expensive a material; population is too thick in the British Islands to permit the needful supply; and it is commonly better to manufacture a bulky article, like timber, on the spot where it is grown, if there be the means, than to carry it long distances to make it into ships. The fact that teak ships are built in the East Indies is a case in point. We import large quantities of timber annually; and the expense of it must constantly increase, owing to two causes—a constantly diminishing supply, and constantly increasing competition with foreign builders, who will certainly be interested in keeping back an exhaustible material from rival manufactures, just as the Americans have prohibited the export of their live oak. All hard woods are of slow growth; and in densely peopled lands they are apt to disappear altogether; or if they are preserved, it is more as objects of curiosity than of utility. It is time, then, if the English shipowners mean to maintain a naval superiority, that they should turn their attention to the use of materials apparently almost inexhaustible, and whose supply can always be increased at a short notice, by the application of extra power, without waiting for the slow processes of nature. I allude to our metals—the products of our own soils. It requires no miracle in the present day to "cause iron to swim." Many years have elapsed since an iron steamboat formed a part of Captain Tuckey's expedition to the Congo, in the pursuit of African discovery. At that time it was a novelty; and it was rendered a matter of such fearful risk to put forth an iron boat upon the waters of the Atlantic, that the Lords of the Admiralty, in the plenitude of their sapience, ordered a ten gun brig to be sent by the company, in order to "take care of her!" It was, however, found in practice, on the occasion of a heavy gale, that the iron boat was the protector, and the ten gun brig the protegee. Yet, in spite of this, no endeavour was made to ascertain how far iron might be rendered useful in the navy. It was a government business, and governments have ever been the last in effecting improvements useful to human beings, however earnest they may have been in following up the works of destruction. Since that time sundry iron steamboats have been built; and, latterly, the Messrs Mundsley are constructing them for the Ganges, on account of the East India Company. To make the experiments necessary to bring iron vessels to a state of perfection, requires some considerable cost. Private individuals like not the risk of experiments, while they can command a regular trade; they only resort to them when driven to find new resources. The case in point is precisely that upon which a national experiment might be desirably formed; but our experience of government manœuvres is such as to lead us to fear that more jobbery than utility would be practised till such time as we shall possess a responsible government. Thus it ever is in England. Every project of human improvement which we can name must lie in abeyance until we can accomplish a real reform of Parliament, by making that Parliament responsible. However, the spirit of prophecy is not needed to convince us that many years cannot elapse ere iron will be substituted for wood in the construction of ships. Iron