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**"Shipmates
Ahoy."**

That the Seawanhaka trophy may remain in the possession of Canadian yachtsmen for as many years as the America's Cup has been held by its successive defenders is, whatever true regard and politeness to our manly visitors may dictate, the desire of every member of the Royal St. Lawrence Yacht Club, and THE CHRONICLE echoes the wish that Mr. Duggan and his crew may, at sunset-to-morrow, be able to fly a winning pennant for the first race of the International series. Even those who are unable to journey by land or water to the scene of the exciting contest will be able to follow the races with the assistance of the ubiquitous newspaper reporter, in whose company we can roll about on the press steamer in close proximity to the buoy. For the marine reporter has the skillful hand of an artist, and the warm feeling of a poet, and he can picture a yacht race in a spirited fashion calculated to make a land lubber sea-sick, and an absent devotee to the best and purest of pastimes ill with vexation at his banishment from such a scene. The gifted reporter can make us realize that the wind during the race was capricious as a pretty woman's whims; that the challenger has for the time, only for a time, shaken off the little Canadian clipper, and, with stem straight for the buoy, every stitch of canvas pulling, the sun shining white on her jib, and all else in shadow, is looking every inch a winner. But, a minute later, Mr. Duggan's latest creation is also described passing the press steamer, and, as she gets abeam of us, we, in fancy, can almost hear the swish of the water of Lake St. Louis, as, fretted by the little rater's prow, it rushes along her lee. And then, no matter who wins, we welcome her with cheering and the screaming of sirens; are untiring in expressions of admiration for the lofty spar, shining hull, white deck, and active crew, and quick to attribute the victory to a steady slant of faithful wind enabling Crane or Duggan to make a long leg for the desired buoy. Happy yachtsmen! for the next few days your unrivalled sport will occupy the leisure time and attention of two great nations, and, as we study the most modern models of marine architecture, and see them, if only in fancy, handled by their crews in such fashion as to show off to perfection the beauty of the designers' skill and the splendid handiwork and

cleverness of the sailmaker, we may be pardoned if, even when living far away from the vast and glorious sea, we tilt our caps to a nautical angle, give a seamanlike hitch to our nether-garments, and a hearty welcome to Messrs. Crane, Stackpole and their companions. And thus, with hand to mouth, we hail them, "Shipmates ahoy! what cheer."

Assignment of Life Policies.

The letter of Lex, published in this issue, presents a clear and incontrovertible case of the hardship, trouble, and apparent injustice sometimes imposed upon people by the conditions of a law framed for the general good and, in its way, calculated to protect the wives and children of men who, realizing the caprices of fickle fortune, desire to avert disaster to those dependent upon them. But, in the supposititious case presented by Lex, the contention that the man in comfortable circumstances should have the same control over an insurance policy made payable to his wife or children as he would over any property disposable by his will, and that he should have the same right to transfer said policy as he has to alter his will, seems to be unanswerable. Law-making to suit all eventualities is truly a difficult task, even for the trained intellect of a lawyer or statesman.

Defence.

A very important task is that assigned to the committee of military and naval experts appointed by the British Government, to report upon the defences of the Dominion. The committee is said to be composed of Major-General Leach, C.B., Royal Engineers, who is to act as President; Lieut.-Col. Dalton, Royal Engineers; Capt. White, R. N., and Col. Lake, Quartermaster-General of Canada.

In the commission which has been prepared for them, it is stated that they are to consider questions relating to the organization of the militia and the defences of the Dominion of Canada, as a part of the plan for the defence of the empire. Among the points to be considered are the obtaining of the training, equipment and the terms of service among colonial troops with a view to cooperation with the imperial