

ance companies doing business in the State have been charged with being violators of the new anti-Trust Act since its approval by the Governor. The State sues for the full penalty prescribed, \$5,000, making an aggregate of \$315,000. Under the circumstances the Arkansas agents of the foreign companies are being instructed to take no more risks pending some settlement of the existing difficulty.

Fire underwriters are very naturally most uneasy regarding the situation. Company managers on learning of the suits rushed telegrams to their representatives in Arkansas ordering them to suspend business, and this action is said to have been taken by Hartford, Philadelphia, Chicago, Louisville, Atlanta, Dallas and New Orleans headquarters, as well as from New York. The Arkansas underwriters sent telegrams to all of these points giving notice of the serious condition of affairs. It is believed that nearly every company has protected itself as regards further penalty by stopping operations in Arkansas. The Bulletin adds: Among those whose telegrams went off promptly from New York were the Home, German-American, Caledonian, Commercial Union, Magdeburg, North British and Mercantile, Continental, London and Lancashire, Niagara, Hamburg-Bremen, Royal Exchange, Norwich Union. It was hoped that the Legislature might modify the law somewhat, but it has since become known that it will remain as enacted. The Legislature adjourns on April 15.

But the business men of Arkansas are asking for relief from the situation, and the Legislature is still in session.

THE LOSS OF THE STELLA.

There were harrowing scenes at the offices of the London and South-western Railway at both places. Many Guernsey families lost relatives. Husbands are inquiring for their wives and wives are asking for their husbands, parents are seeking news of lost children and children are looking for missing parents.

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The scene at the moment of the sinking of the vessel was heartrending. Women were screaming and praying and people were clinging to spars and other wreckage in other directions.

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In several cases men lifted their wives and children into the boats and then perished themselves in their presence. One wife, who was thus bereaved, lost her reason.

Some Recent

Disasters and

their Causes.

Apart from the material interest of life, fire and marine underwriters in the recent deplorable disasters on land and sea, there is the equally important interest of the entire travelling public in the lessons to be learned from a revelation of the causes of wrecks and fires, especially when these are attended by loss of life. Following close upon the destruction of the new Allan Liner, "Castilian," we have had reports of several collisions between vessels "proceeding at top speed in a fog." And now, as another

warning to mariners who are deaf to those considerations which demand caution and a slackening of the speed of steamships when enveloped in fog, a sorry story comes from the Channel Islands to sadden the Easter holidays of many English families. Surely, the despairing sobs of the women and children lost with the "Stella" on the Casquet rocks on Good Friday must prove too powerful, as an appeal to owners and captains of passenger ships for greater caution, to be disregarded or forgotten. The testimony of rescued passengers to the perfect order and discipline prevailing after the accident, to the admirable way in which the crew took up their stations when the steamer struck, to the coolness with which they served out the life belts and lowered the boats, and in their care of the women and children behaved like British sailors almost invariably do; all this soothing aftermath of evidence as to what happened at the foundering of the "Stella" ought not to be permitted to blind the survivors and the sorrowing relatives of the drowned to the cause of this latest ocean horror. We have only to recall the following uncontradicted statement of a passenger as to what was happening on board this steamer, laden with her Easter holiday-makers, and we have another instance of the apparently ineffaceable dislike of owners and captains to "slow down" in foggy weather. The passenger in question said:—

"The speed of the vessel in the fog was not diminished, though the fog whistles were sounded." He added that at 3.30 a.m. "the engineer showed him in the engine room a dial registering a speed of 18 1-2 knots, and that the vessel struck within 25 minutes afterwards."

Such is the plain tale of a survivor of the steamship "Stella." Steaming at eighteen knots an hour in a dense fog! What wonder is it that death followed in her wake. Even the pen-picture of the plucky captain of the ship, standing calmly on the bridge, and giving his last orders to the crews of the departing boats, ought not to shut out the dangers with which the travelling public are being much too frequently confronted. No sane man walks or drives with speed and confidence through the streets of London on a foggy day. But on the ocean highway, even in the crowded English channel, a steamer carrying nearly two hundred passengers is permitted to steam at 18 knots through a dense fog. Perhaps it is too much to hope that this latest sorry story of the sea will curb the cupidity and impatience of ship-owners, or cause captains to disregard orders. But, surely the frequency of fog as the cause of many saddening disasters at sea during the past few months will attract the attention of marine underwriters, if only on account of the pecuniary loss attached to the destruction of a fine ship. If all else fails, let us hope that the painful scenes described by some of the survivors of the "Stella" may influence another Plimsoll to plead with Parliament for intervention, if only for the sake of the little ones who perished on the morning of Good Friday last.