come out of it at New York; that if we pleased we might then go on board a Pullman car at New York, loll in an easychair by day and repose in a sleeping-berth by night, and come out six days after at Los Angeles; and that the risks incurred were really not much greater than in the Morningside street car, or the ferry-boat to Burntisland. Still, wise people shook their heads. And very emphatically the directors of an insurance company shook their corporate head, when I wished to purchase from them a couple of accident After extra premiums had been clapped on for travelling in America, and other adjustments made, the arrangement suddenly collapsed at the eleventh hour. It turned out that at our age accident policies would not be granted on any terms! No wise company would vouch for such decrepit lives. I confess I was more amused than disappointed at the extraordinary caution of the worthy directors, though there was no time to apply elsewhere. We were led to think more of the unseen Protector, Anyhow, we did not mind the refusal; possibly because grapes have a way of turning sour when you cannot reach them.

Happily our luggage came together all right, and our berths were fairly comfortable; but it was midnight before we weighted anchor, and the working of the engine and rattling of the chains, as the crew kept lowering the cargo, gave us a concert of the most hideous music under which weary pilgrims ever tried to woo sleep. Meening, as usual, found us at Moville, on the north coast of Ireland, where we took on board our Celtic contingent in wonderfully good condition. Twice before I had witnessed the same process at Queenstown; but whether it was that Moville is in Ulster, or that the condition of the Irish peasantry has improved, our present emigrant cargo was by far the best-conditioned I had ever seen. I remember noticing once at Queenstown that though numberless girls were almost in rags, there was