

hostility. It is in dealing with those who are avowedly loyal but secretly enemies to a country that difficulty arises. No one will take the Cork councillors seriously. It will be regarded as another illustration of the liking of some Irishmen for being in every row. Kipling illustrates the graceful ease with which the countrymen of these bhoys slip into any fight:

There was a row in Silver Street—an' I was in it to;
We passed the time o' day, an' then the belts went whirraru;
I misremember what occurred, but subsequent the storm
A Freeman's Journal Supplement was all my uniform.

"The simple breaking of a stay to-day
wrecked the Shamrock."

Montreal Gazette.

Cruising and Racing Yachts.

The periodical contests for the America Cup give yachtsmen and others the opportunity of seeing beautiful models of marine architecture, handled by professional crews in such a way as to show off to perfection the product of the designers' skill. To watch a yacht like the "Shamrock" beating to windward, or the "Columbia," with her shapely hull barely outlined beneath a perfect smother of snowy cotton, as she crosses the winning line, is pleasure indeed to a sea-loving race. We recall our first impressions of one of the Cup challengers, the "Galatea." The people of Halifax were celebrating fifty years of government by their good and well-beloved Queen, and a yacht race was, of course, the great attraction of the Jubilee in that maritime city. The Haligonians offered a Cup valued at one thousand dollars as a prize, and the "Galatea" and the celebrated American schooner yacht "Dauntless" being in port, sailed over one of the best racing courses in the world for the trophy. On a small steamer, in company with the committee of that celebrated contest, we rolled about in close proximity to an automatic buoy, its wheezy breathing seeming better suited as a warning of storm and wreck than as a guide to the pleasure craft bearing down upon it. Here they come! The "Galatea" has shaken off the schooner, and her stem is straight for the buoy; and on a long starboard tack, every stitch of canvas, including a main staysail, pulling, came also the "Dauntless," and then it was we gained our first true impression of the beauty and speed of these famous cruising yachts. The America Cup challengers and defenders of to-day are equally beautiful; but it seems likely that the ever-increasing desire to build mere racing machines has destroyed the old time sport found in the ownership of fast cruising yachts, such as those mentioned. What the tender Cup defenders and challengers of to-day are like may be gathered from the accident to the "Shamrock," and the following description of the "Columbia," published in Leslie's Weekly:—

"The most impressive feature about this array of costs is that the yachts upon which so much has been spent are useless after the races. The "Columbia," for instance, can race no more, for there will probably be no yacht fit to meet her, and for cruising she

would be a failure. In a year or two her delicate hull will be worth only the metal of which it is made."

Thorough yachtsmen on both sides of the Atlantic must surely long for the day when these costly "delicate hulls" will disappear, and racing shells will be exchanged for the stout cruising cutters and schooners of years ago, able to thrash their way across the Atlantic from Sandy Hook to the English Channel and back without convoy, and with a turn of speed not altogether determined by lightness of hull and spar, and the cost of canvas.

Safety in Railway Travelling.

From the statistics compiled by the British Board of Trade it would seem that, of those who travel by road, river and rail, the passenger by train is quite as safe as the pedestrian or as the man who prefers to journey to his destination by boat. In the year 1898 only 25 passengers were killed and 362 injured from causes beyond their own control. These figures, small as they are, show an increase over the previous year, when the numbers were 18 and 324. That the arrangements to ensure the safety of railway passengers are greatly improved may be gathered from the figures furnished by the Board of Trade showing the proportion killed and wounded to tickets sold a quarter of a century ago and at the present time. In 1874 for every 5 1/2 million tickets issued about one person was killed and 19 injured; now over 42 1/2 million tickets are required to produce one death and nearly 54 million tickets to cause 19 injuries. Even these favorable statistics are really unfair to the British railway companies, because they take no account of "season" tickets, of which last year 1,283,000 were issued.

We have no means at hand of comparing these returns with similar figures for the railways of Canada, but a compilation showing the safety of travelling by any particular line would be valuable to accident insurance companies, and a capital advertisement for any railway able to boast of the success of its efforts to minimize the perils of those who ride behind the iron horse.

Banking Competition.

The mischievous effects of banking competition will probably receive more than the usual amount of attention at the approaching meeting of the Canadian Bankers' Association. It has frequently been made the subject of reference in the addresses of bank managers, and at the annual meeting of the C.B.A. in 1896, the then President of the Association, Mr. Fyshe, spoke with much plainness about "very questionable business, instead of being determined wholly by a consideration of what is reasonable and right, being determined too often by what some competitor would be likely to do." Mr. Fyshe's indictment was regarded as exceedingly severe, but bankers now will generally plead guilty, if not for themselves, for their neighbours. So keen has the competition become that in some cases