Chapter XVIII.

But if the word "missing" brings all hope to an end and settles the loss of the underwriters, the word "overdue" confirms the fears already born in many homes ashore, and opens the door of speculation in the market of risks.

Maritime risks, be it understood. There is a class of optimists ready to reinsure an "overdue" ship at a heavy premium. But nothing can insure the hearts on shore against the bitterness of waiting for the worst.

For if a "missing" ship has never turned up within the memory of seamen of my generation, the name of an "overdue" ship, trembling as it were on the edge of the fatal heading, has been known to appear as "arrived."

It must blaze up, indeed, with a great brilliance the dull printer's ink expended on the assemblage of the few letters that form the ship's name to the anxious eyes scanning the page in fear and trembling. It is like the message of reprieve from the sentence of sorrow suspended over many a home, even if some of the men in her have been the most homeless mortals that you may find among the wanderers of the sea.

The reinsurer, the optimist of ill-luck and disaster, slaps his pocket with satisfaction. The underwriter, who had been trying to minimize the amount of impending loss, regrets his premature pessimism. The ship has been stauncher, the skies more merciful, the seas less angry, or perhaps the men on board of a finer temper than he has been willing to take for granted.

"The ship So-and-so, bound to such a port, and posted as 'overdue,' has been reported yesterday as having arrived safely at her destination."

Thus run the official words of the reprieve addressed to the hearts ashore lying under a heavy sentence. And they come swiftly from the other side of the earth, over wires and cables, for your electric telegraph is a great alleviator of anxiety. Details, of course, shall follow. And they may unfold a tale of narrow escape, of steady ill-luck, of high winds and heavy weather, of ice, of interminable calms or endless head-gales; a tale of difficulties overcome, of adversity defied by a small knot of men upon the great loneliness of the sea; a tale of resource, of courage--of helplessness, perhaps.

Of all ships disabled at sea, a steamer who has lost her propeller is the most

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helpless. And if she drifts into an unpopulated part of the ocean she may soon become overdue. The menace of the "overdue" and the finality of "missing" come very quickly to steamers whose life, fed on coals and breathing the black breath of smoke into the air, goes on in disregard of wind and wave. Such a one, a big steamship, too, whose working life had been a record of faithful keeping time from land to land, in disregard of wind and sea, once lost her propeller down south, on her passage out to New Zealand.

It was the wintry, murky time of cold gales and heavy seas. With the snapping of her tail-shaft her life seemed suddenly to depart from her big body, and from a stubborn, arrogant existence she passed all at once into the passive state of a drifting log. A ship sick with her own weakness has not the pathos of a ship vanquished in a battle with the elements, wherein consists the inner drama of her life. No seaman can look without compassion upon a disabled ship, but to look at a sailing-vessel with her lofty spars gone is to look upon a defeated but indomitable warrior. There is defiance in the remaining stumps of her masts, raised up like maimed limbs against the menacing scowl of a stormy sky; there is high courage in the upward sweep of her lines towards the bow; and as soon as, on a hastily-rigged spar, a strip of canvas is shown to the wind to keep her head to sea, she faces the waves again with an unsubdued courage.