

# THE WRECKED STEAM-SHIP

## SINKING AFTER A VAIN STRUGGLE WITH THE HURRICANE.

A THRILLING STORY OF THE HORRORS OF THE FEW HOURS PRECEDING THE FOUNDERING OF THE VERA CRUZ—SIXTY-EIGHT OF THE SEVENTY-NINE PERSONS ON BOARD LOST—DISTRESSING SCENES IN THIS CITY.

The loss of the steam-ship City of Vera Cruz was confirmed in the dispatches published in THE TIMES yesterday, but without any of the details. The horrors preceding the foundering of the vessel, wrenched and twisted apart by the terrible seas, are now presented in the dispatches from the special correspondent of THE TIMES at St. Augustine. Mason Talbot, a seaman, gives a most thrilling narrative of the steam-ship's battle with the hurricane, the crushing of the life-boats and the maiming and drowning of their loads, the sudden sinking of the steamer, and his own struggle for life, for 26 hours, before reaching land. The company's office in this City was again the gathering-place yesterday of anxious, weeping relatives and friends, for whom there was little comfort. Of the 79 persons on board the Vera Cruz only 10, or according to one dispatch, 11, persons are believed to be saved. It is hardly possible that there can be any additions to this list. The anxiety about the Niagara is allayed by the report of the steamer's arrival in Havana.

### TELLING THE TERRIBLE STORY.

THE BATTLE WITH THE STORM—THE DISTRESSING SCENES ON BOARD AND THE SURVIVORS' FIGHT FOR LIFE.

ST. AUGUSTINE, Fla., Sept. 4.—There no longer remains a doubt, if any such ever existed, that the steam-ship City of Vera Cruz has foundered off the Florida coast. The arrival in this city of seven men who were aboard the ill-fated steam-ship confirms the grave suspicions that were aroused by the finding of the mail matter washed up on the shore on Tuesday last, and bearing the mark: "New-York, Aug. 25, 1880, per City of Vera Cruz." News has been received that three more persons were washed ashore below the Mosquito Inlet, and that they are on their way to St. Augustine, and it is barely possible that within the next 24 hours intelligence of one or two additional survivors may be obtained.

It now seems probable that the Vera Cruz must have gone down between Port Orange, which is at the mouth of Mosquito Inlet, and Cape Canaveral, distant from St. Augustine about 115 miles. The cyclone which caught her came from about a north-easterly direction, and swept across the Florida Straits and the State of Florida with a fury never before known even in this latitude of violent storms. The morning of Saturday, Aug. 27, broke with signs of severe approaching disturbance. At noon the mercury in the barometer was falling rapidly, and that evening the cyclone was upon the coast. All that night the tempest howled frightfully and rolled up immense breakers which pounded the shore with a deafening roar. At daylight on Sunday morning the gale had not spent its fury, and tremendous seas were sweeping over the reefs and far inland. The cyclone left in its track across the country uprooted trees, dismantled dwellings, and destroyed crops.

The Vera Cruz was about 30 miles off shore when the cyclone burst upon her Saturday evening. The heavy seas which she shipped made their way into the engine-room. The fires were extinguished. It became impossible to keep her under control, and preparations were made to abandon her. Several of the boats were launched, filled with passengers and members of the crew, and were dashed to pieces before they reached the water. While the remaining passengers and crew clung to the ship, paralyzed with fear, the vessel suddenly broke in two and went down, carrying them with her. How the seven men escaped to tell the story is almost a miracle. The account given by Mason Talbot, one of the seven, and a seaman, is intensely interesting.

"We were," he said, "about 30 miles from the coast when the great seas began to pile up over the ship and to fill the hold. We were put to work at the pumps, but as fast as we made a little headway another sea caught us, and the water gradually gained so fast that pumping became useless. The water poured into the engine-room, and, work as hard as they could, the firemen could not keep up the fires. These burned so low that it was impossible to make steam, and then the danger really began. The vessel's head could not be kept to the wind, and finally a heavy drag was rigged forward and thrown over the side. This helped matters a little, and, although we were tossing like an egg-shell, now on the top of a mountain wave, the next instant far down in the trough of the sea, with the mountain breaking over us, we had hopes of weathering the gale. The passengers and many of the crew seemed to be panic stricken, and, having provided themselves with life-preservers, were only waiting for the first favorable moment to abandon the vessel. The life-boats were cut loose and swung out upon their davits ready for instant service. Life-preservers were distributed to such as were unprovided, and everybody prayed for the morning light. When day broke the condition of affairs was no better. It brought more coolness, however, to the officers and crew. It was determined to abandon the ship, as the water had gained so rapidly in the hold during the night that it was impossible to remain afloat. One of the boats was swung over the side and manned with a crew. Then passengers tumbled into her as best they could. When she was filled the signal to let go was given. The boat went down with a run, but before she had gained 10 feet the side of the ship coming up with a roll struck it, and those who were not crushed to death outright were dropped, half stunned, into the sea, where they were drowned before our eyes. It was a pitiful sight to see them struggling, almost within our grasp, and then disappear one after another beneath the

waters. Another boat was got ready, and was let off in the same manner. It, too, was ground to splinters against the ship's side, and its occupants met with the same fate as those in the first boat. Meantime the steamer was found to be slowly settling. Every sea shook her from end to end, and if she had not been as stiff and strong as she was, she must have been wrenched to pieces during the night. Those who now remained aboard were so completely unnerved by the horrible sights which they had seen, and the shrieks of the drowning, that they refused to enter one of the boats. The Captain and some of the officers were in one of the boats. It was about 5:30 o'clock when they went over the side. Such a scene I never before witnessed as that now presented. Men and women were in the cabin praying and shrieking, and screaming. All of a sudden there was a snapping sound as of many timbers giving way, and a shock that was felt all over the vessel. She had broken completely in two. She gave one or two plunges, the water rushed in through the wide-open seams and cracks, and the next minute the Vera Cruz went down, carrying all on board.

"I was clinging to the deck and was sucked down with the vessel. I came to the surface, breathless and choking with the salt water I had swallowed. Then one person and another came to the top, grasping wildly for something to support them. The water was dotted with their heads and was filled with heavy pieces of wreck. Some of them were struck by this stuff, and so much stunned that they went down again, never to come up. I saw one or two women drowned in this way. I got hold of a piece of the wreck, but the sea tore it away from me, and then tossed it back again, as if to tantalize me. When I first came to the surface, the water around me was thick with human beings. Some of them caught me, and I had to dive to get rid of their grip. I did this in several cases. I had to do the same thing to avoid pieces of wreck that had bolts sticking out of them. Whoever was struck by one of these bolts was sure to be so maimed as to become helpless. I was tossed up and down all that day until late in the afternoon. Occasionally, as I rose to the crest of some wave, I could see a human being on the crest of another one. Then I was down in the hollow again dodging the timbers. Many times I was driven down two and three fathoms under the water, and if I was lucky enough to grasp a timber when I came to it, it was almost sure to be snatched away from me the next moment. I saw a mother and her daughter tightly clasped together. They rode past me on a wave and disappeared. Their bodies came ashore, still bound in the same embrace. All that Sunday night I was tossed about, and, finally, at 7:30 o'clock Monday morning, after having been in the water 26 hours, I was hurled up on the beach. I lay there exhausted for a long time. The other six came ashore on the same beach, although at long distances apart.

"The last I saw of Gen. Torbert alive he was on the after part of the vessel with Mr. Owen. He was breathing, I was told, when he was cast ashore. A boy dragged him up as far as he could on the beach and then ran for help. When he came back with assistance Gen. Torbert was dead. His dead body was removed to the little village of Port Orange, which is at the entrance to the Mosquito Inlet. There I saw it. His head was covered with bruises, showing that he must have been struck several times by the pieces of wreck. His body was buried at Daytona."

Talbot added that all his companions were more or less bruised by the drifting debris of the wreck. One of them, stripped of his clothing, and, in a naked state, swam until he was cast up on the beach. He had no life-preserver, and was the first one to come ashore. At Matanzas, 17 miles south of St. Augustine, the body of a young man, wearing nothing but shirt and drawers, was found. A few miles further south the bodies of a man of between 50 and 60 years of age, an elderly lady, a girl, and a child were washed ashore.

Daytona, where the body of Gen. Torbert was buried, is 50 miles south of St. Augustine, on the west bank of the Halifax River. Port Orange is about 15 miles to the south-east of Daytona, on the east bank of the Halifax River. Halifax River is nothing more than a channel between the mainland and a long strip of beach which has been thrown up by the sea. Mosquito Inlet is the channel connecting the river with the sea. From this city to Cape Canaveral the shore is covered with wreckage. Within a coast line of 50 miles the wrecks of eight vessels are visible. The brig Caroline Eddy is ashore at Matanzas, and about a mile and a half from land can be seen a vessel bottom-side up, whose anchors fasten her to the spot. Capt. George Warren and his crew, of the Caroline Eddy, were saved. This vessel was from Fernandina to New-York, and was loaded with lumber. The only piece of wreck belonging to the Vera Cruz that has yet come ashore is a red plush sofa, with iron castings, on which are stamped the words: "M. and H. Shrenkheiser, N. Y., Pat. May 23, 1876."

This coast swarms with wreckers who have no hesitation in robbing the dead bodies that may fall into their hands, and stories are told that some of them are fiendish enough to hasten the death of wrecked sailors and passengers in order to steal their property. There are no life-saving stations along the coast, and no organized crews to prevent this piratical work, or to render assistance to survivors. In many instances if the proper aid was at hand, the lives of those who are in a critical condition might be saved. The rings and jewelry on the bodies that came ashore near Matanzas have been secured and await identification. A number of private letters was also found.

Later information from the south is to the effect that several trunks have just been found, and their contents rescued from the hands of the pirates, into which they had fallen. The three men referred to in the first portion of this dispatch are expected to reach St. Augustine either to-night or to-morrow morning. The telegraph lines were all blown down in this region, and it is extremely difficult to obtain satisfactory information regarding the discoveries along the coast to the South.

### THE LIST OF THE SAVED.

The dispatches of yesterday made no addition to the list of the rescued men. The previous dispatches reported 7 certainly, and 3 probably, safe, or 10 in all. A dispatch to the Board of Underwriters places the number saved at 11. Assuming this to be correct, 68 of the 79 persons on board the Vera Cruz are probably lost. The following is a list of

the rescued, as far as the names have been ascertained:

BRADENBURG, CHARLES, First Quartermaster.  
DRUMGOLD, THOMAS, Fourth Assistant Engineer.  
GREENFIELD, JOHN, seaman.  
KELLY, JAMES, seaman.  
OWEN, A. K., passenger.  
SMITH, CHARLES, probably the Second Assistant Engineer, whose name has been given as Carl Smith.

TALBOT, MASON, seaman.

### AWAITING NEWS OF THE WRECK.

DISTRESSING SCENES AT THE COMPANY'S OFFICE—THE MEAGRE DETAILS RECEIVED.

At the offices of the Messrs. Alexandre yesterday the distressing scenes of Friday were re-enacted with ten-fold force. The morning papers had settled the fate of the steamer and seven-eighths of those on board beyond question, and the great anxiety was now to know who were among the saved. As early as 8 o'clock the doorway and passages leading to the Messrs. Alexandre's office, on the second floor, were blockaded with weeping and half-frantic women, vainly beseeching each new comer for news of their missing relatives. Until the doors were opened the women sat on the steps of the stairs, some moaning and others crying as though their hearts would break.

Poor Mrs. Ritchie, who was one of the throng, made tearful appeals to the clerk for some news from her husband, Walter Ritchie. When told that it would take the messenger, who had just gone with a dispatch to Mr. Alexandre's house, No. 29 West Twenty-seventh-street, some time to get back, she wrung her hands piteously: "Oh! it does seem as though I could not wait any longer, and I have waited so long already." She was finally induced to sit down on a settee near the door, where she burst into a flood of tears. Mrs. Loomis, the wife of the steward, who lost her son in a storm off Cape May three years ago, walked the floor in an agony of excitement, wringing her hands and gesticulating violently. "Oh! God, it is too hard," she said, in a choked voice. "To lose my boy, and then Frank too. Oh! the sea, the sea; why did they ever go on it!" The poor woman's grief was well-nigh uncontrollable, and there were few eyes which did not moisten when her sad story was told. Miss Whidbee, the tall, handsome girl in black, was at the office all day Friday to get intelligence of her mother, said, between her sobs, "My mother was a widow, and lived with myself and brother at No. 88 East Tenth-street. She had been a stewardess on the Clyde, Atlas, and Old Dominion Lines for 13 years. When the Eastern Star was lost mother was to have sailed with her on that trip, but she reached the dock too late, and so was saved. She sailed the same day on the Tybee, which rode through the storm which sank the Evening Star. Oh! these West India passages are terrible." Then she looked up through her tears and asked eagerly: "Are there no women among the saved? Oh! why can't they telegraph and let us know the worst, however bad it is."

The first thing definite received in response to the manifold inquiries was about noon. Its text was as follows:

ST. AUGUSTINE, Sept. 3.  
To Charles Dennis, Secretary Board of Underwriters, No. 51 Wall-street, New-York:  
Steam-ship City of Vera Cruz foundered at sea Sunday morning, 6 A. M. Captain lost. All hands went down with the vessel. Only three passengers and eight of the crew saved. Names of passengers saved not known. Names of crew will write. Crew now in Jacksonville in distress, waiting for assistance from owners. Telegraph to me at St. Augustine until Tuesday.

THOMAS S. EELS, Agent Underwriters.  
To this dispatch Messrs. Alexandre & Sons replied as follows:

ST. AUGUSTINE, Sept. 4.  
Send passengers and crew here at our expense. Please telegraph with least delay names of passengers and crew that you can ascertain to relieve minds of relatives. F. ALEXANDRE & SONS.

An answer was received an hour later:  
ST. AUGUSTINE, Sept. 4.  
F. Alexandre, New-York:  
Have ordered that crew and passengers be sent to-day at your expense.

THOMAS S. EELS, Agent Underwriters.  
At a late hour in the afternoon the Messrs. Alexandre said that they were ignorant of the time at which the rescued seamen had started, and also whether they were to come by boat or rail. If by the latter, which was the most speedy, they could not possibly reach New-York before Monday night. The Alexandres had not decided as yet what ship to put on in the place of the Vera Cruz.

At 3:30 P. M. the following telegram, utterly destitute of punctuation, was received from Mr. Eels, the insurance agent at St. Augustine:  
To F. Alexandre & Son, New-York:  
Names of crew saved James H. Kelly Charles Smith Thomas Drumgold John Greenfield Charles Brandenburg other names refused by three sailors two passengers will be here to-day passengers on the way A. K. Owen helped bring five persons three men one young lady one old lady white whiskered man buried I have figure head of ship Gen. Torbert lost.

This was variously translated to mean that A. K. Owen, the young man with Gen. Torbert, who at first refused to give his name, had helped the "three men one young lady and one old lady" ashore; that Mr. Owen was merely referred to as the "passenger on his way," and that Mr. Eels helped "bring" the five persons referred to. From the wording of the telegram it was difficult to determine whether the five had been brought to St. Augustine and buried with the "man with the white beard," or whether the latter had been buried alone. The ambiguous reference to the women excited unjustifiable hopes on the part of Miss Whidbee and the other women present that after all some of the women might have been saved, and for some time they were in a flurry of tearful excitement, hoping against hope that some, at least, of the women on board might have escaped. Meantime a perfect flood of telegrams had been pouring in from every direction inquiring for news of the missing passengers and officers. It was noticeable that while only one or two of the passengers' friends called, messages from them were received in plenty. W. P. Eyre telegraphed from Chester, Penn., that Owen had been saved, he (Eyre) having had a telegram from him. D. T. Sutherland telegraphed from London, Ontario, asking if John Gourlay sailed by City of Vera Cruz, adding that his family were in a terrible state. George H. Lowrie telegraphed from Yonkers asking for news from Capt. Van Sice, and Mrs. Harris, the wife of the First Officer, sent from Greenville, N. J. A dispatch from Athens, N. Y., inquired about the fate of the Bronx boys, both of whom are missing. H. Goldsmith, of No. 919 Girard-avenue, Philadelphia, asked for news of Welsh, one of the passengers. The Havana agents of the Alexandre Line also demanded full particulars, there being great anxiety concerning the wreck in Havana.

Mrs. Peeters, the wife of "Portuguese John," who had for 15 years been employed by the Alexandres as both seaman and interpreter, said yesterday that her husband never liked the Vera Cruz, and often told her that it was one of the worst ships he ever saw in a heavy sea. He said she never rose buoyantly upon the waves, but stuck her stem right through them. The bow of the steamer and the wood-work forward had been several times broken and splintered by heavy seas. When asked by his wife why he didn't ship on some other vessel he said: "No, I've shipped for five years on her, and I'll fight it out or die on her." Mrs. Peeters said she had agreed to go as stewardess on the Vera Cruz on the fatal voyage, but had been prevailed upon by her husband to put it off until the Winter season for fear of yellow fever.

A telegram was received from Havana yesterday, at the office of James E. Ward & Co., announcing that their steam-ship Niagara arrived there at midnight of Tuesday, Aug. 31, 24 hours behind schedule time. She was struck by the storm which the Vera Cruz was wrecked, but escaped without serious harm.

All on board her, the telegram stated, were well on arrival.

## PASSENGERS, OFFICERS, AND CREW.

Additional facts about the cabin passengers and the officers and crew of the lost steamer were obtained yesterday from friends who were making inquiries at the office of the Messrs. Alexandre, and from various other sources:

George W. Cole, cabin passenger, is an American of about 50 years of age, whose principal business was bridge-building. He was employed as master carpenter in the construction of the new passenger depot of the New-York and New-England Railroad, at the foot of Summer-street, Boston. He was on his way to Mexico, having been secured by the Central Mexican Railroad Company to build its bridges and depots.

Walter Betchie, cabin passenger, was a resident of Newark, N. J., where he leaves a widow. He was in partnership with John Gledhill, also of Newark, in the management of a sugar plantation at Espiritu Santo. Betchie had \$35,000 invested in the enterprise. He was in the habit of coming North during the Summer months. He was about 50 years of age.

John Gledhill, Mr. Betchie's partner, was 48 years of age, and leaves a widow, but no children.

E. Littlefield was an American, a carpenter, hired by George W. Cole to assist him in his work on the Central Mexican Railroad.

F. St. Mamer, who was also in the cabin, was a young and prepossessing Spaniard, 27 years of age, who for several years was head waiter in the Hotel del Sol, Havana. St. Mamer had been a waiter in a Spanish boarding-house in Fiftieth-street, this City, and was on his way back to Havana.

O. P. Silva, cabin passenger, was the son of a wealthy Brazilian. His father sent him to the United States to acquire an engineering education, and the son had only recently been graduated from the Scientific Department of Tuft's College, Massachusetts. Young Silva was also on his way to Mexico to enter the employment of the Central Mexican Railroad Company, having been engaged as a constructing engineer.

Mauritz Welsh, who, with his young wife and their only child, a girl of 7 years, was among the cabin passengers, was a native of Prussia, and was 35 years of age. He came to this country when 14 years old, and resided in Philadelphia. For the past 10 years he had been engaged in the jewelry trade in Brazil and Central America, and he was on his way to establish a branch office in the City of Mexico, having already built up a lucrative business at Frontera, in the State of Tabasco, Mexico.

His partner, H. Glashof, was also aboard the ill-fated steamship. They had a large quantity of valuable jewelry with them.

A. K. Owen, who is saved, is a native of Chester, Penn., and has a wife and family. He is about 35 years of age, and by profession is a civil engineer. At one time he was City Engineer of the City of Mexico, and as such much improved the drainage of that city. Several works on engineering improvements of which he is the author are widely known among members of the profession. It is said that he was returning to Mexico to take charge of some important work for the Government of that country. Gen. Alfred T. A. Torbert, whom he accompanied, is believed to have been interested in the same direction. Owen is reported as having refused to give his name to the agent of the Board of Underwriters, who was making up a list of the saved to telegraph to the Messrs. Alexandre.

Of the officers and crew of the City of Vera Cruz, none has had a more eventful career than Frank M. Harris, the first mate, who leaves a widow and a daughter of 12 years, in Greenville, N. J. He comes of Revolutionary stock, his grandfather having drawn his sword in the war for independence, and his family is one of the oldest in Pennsylvania. Several of its members have been connected with the United States Navy. Frank M. Harris was a Georgian by birth, and when a boy became a sailor. His father was Dr. Francis Lee Harris, who was a prominent physician, residing in Thirtieth-street, and who for some time was Health Officer of this port. The Harris family were relatives of Gen. Robert E. Lee. Young Harris was thoroughly familiar with the Southern coast, and when the rebellion broke out and he proffered his services to the Confederate Government, they were immediately accepted. He began a career as a blockade-runner and won the distinction of being one of the most daring and successful of the masters of these vessels. He was given command of the Kingfisher, which did great service to the Confederacy. Admiral Semmes, of the so-called Confederate Navy, and Capt. Harris were warm friends. The Kingfisher was finally captured off Charleston, and Capt. Harris, whose arm had been broken in the running fight which preceded his capture, and his crew were sent North as prisoners. For a long time the Confederate Captain was confined in Fort Lafayette, in this harbor. After the war was over Capt. Harris obtained employment on the Southern and West Indian steamship lines, and commanded both the Prometheus and the Grenada. He had been promised by the Messrs. Alexandre the Captaincy of the new steamship which was to supply the place of the City of New-York, the steamship which was recently burned in the East River, and was meantime filling the office of first mate of the City of Vera Cruz. This was the third time that Capt. Harris had been wrecked.

James H. Kelly, the seaman reported saved, lives at West and Morris streets. He was about 22 years old, had been in the employ of the Messrs. Alexandre about 10 years, and had worked his way up from the position of boy to the rank of Assistant Quartermaster, although he is rated on the shipping agent's list as seaman. Just before the City of Vera Cruz sailed on her last trip Kelly saved the life of an insane man who hung himself overboard at the dock, and fought desperately in the water to prevent being rescued. Kelly had previously saved three other lives.

Jose Peaters was seaman and interpreter, his knowledge of the Portuguese language making his services especially valuable to the ship's officers. He was 41 years of age, and leaves young wife at No. 112 Madison-street. He had been with the Alexandre's about 12 years.

John Nec, fireman, was 34 years old, unmarried, and made his home at No. 400 West Twenty-fourth-street. He had been employed on the Vera Cruz four years. Edward Lane, cook, is a native of London, is 34 years old, and has a wife living on West Broadway, near Canal-street. John Schurz, second steward, has a wife and one child, who live in West Broadway, near Canal-street. John Casey, who for many years had been valet to Capt. Van Sice, leaves a family at No. 223 Avenue A. Dennis Casey, messman, and brother of John, leaves a family at No. 219 Avenue A. Thomas Thornton, porter, leaves a wife and grown daughter in State-street, Brooklyn. Silas E. Whitney, purser, leaves a wife in Eighteenth-street. George Smith, deck-boy, lived with his mother at No. 131 Liberty-street. She is in comfortable circumstances. Edwin Bronk, first assistant engineer, and his brother Henry, third assistant engineer, were born in Cossackie, and have a mother living in Athens, on the Hudson. They were both unmarried. Edwin was 30 years of age, and Henry 35.

## NATURE AND VALUE OF THE CARGO.

Among the larger shippers to Mexico were Echebaud Brothers, who forwarded a general cargo valued at \$10,000, much of which consisted of supplies for the Merida and Progreso Railroad Company. It is fully insured in the Atlantic Mutual Company. M. Echeverria & Co. shipped a general cargo, including some railroad supplies, valued at \$10,000, which is also fully insured in the Atlantic Mutual Company. Joseph S. Spinney, formerly purchasing agent for Meigs, the railroad king of Peru, forwarded a lot of railroad supplies intended for the Vera Cruz and Mexican Railroad, and valued at about \$3,000. The merchandise is insured for its full value in the Phenix Company. John Stephenson & Co., car-builders, built three cars for the Messrs. Alexandre, by whom they were shipped to the city of Mexico. Their value was about \$3,000. A small consignment of plows and sugar machinery, valued at \$250, was made by the Ames Plow Company. Machines valued at \$900, and fully insured in the Boston Marine Company, were shipped by the Weed Sewing-machine Company. Illuminating-oil to the value of about \$2,000 was consigned by Jules Sazerac & Co. Other shippers were: H. Marquardt, L. Brandeis & Co., dealers in bronze powders; Wexel & Degross, arms and ammunition; Navarro & Munoz, J. E. Powers & Co., Lanman & Kemp, druggists; C. G. Ramsay & Co., James Durand, A. C. L. & M. Meyer, Theodore Hermann, F. Nemegeyi, F. Latasa, and M. Strouse & Co.

Of the shippers to Havana, Raimon Menacho forwarded lard, potatoes, corn, and straw paper worth \$26,000, which is fully insured in an English company; Moses Taylor & Co., supplies for sugar plantations valued at about \$1,000, which are fully insured; William Wall's Sons, cordage, valued at \$3,500, and insured in Havana; Maitland, Phelps & Co., potatoes and hams, \$1,231, insured in the Atlantic Mutual; James M. Lawson, fish, \$1,600; J. W. Hayward, lard, \$1,400; J. Campos, four horses, \$1,400; Moran Brothers, lard, \$1,021. Other shippers to this port were Loomis & Co., J. Menedez, J. Durand, J. Renz, and Cullipp & Co.

The entire cargo was what is known as a miscellaneous one, and, in the language of one of the shippers, embraced everything from a needle to the largest pieces of machinery, and provisions of almost every kind. The value of the cargo is not placed above \$150,000. All of the heavier shippers are fully insured, and it is estimated that the loss on account of non-insurance will not equal 25 per cent. of the gross value of the cargo.

The total insurance on the City of Vera Cruz amounts to \$140,000, divided among the following 14 companies: The Atlantic Mutual and the United States Lloyds, of this City; the North America, of Philadelphia, and 10 British and foreign companies—the Sea, the Ocean, the Thames and Mersey, the Merchants, the Ocean, the Thames and Mersey, the Union Insurance Society, the Standard, the London Lloyds, the Liverpool International, and the Glasgow Lloyds. The three American companies hold about \$40,000, the Atlantic Mutual having \$15,000, and the United States Lloyds \$10,000. The remaining \$100,000 is divided among the 10 foreign companies. Both the Messrs. Alexandre and Mr. Tooker, of Johnson & Higgins, who effected the whole line of insurance, declined to give the respective share of risk taken by individual companies. It is understood, however, that it was divided in nearly even proportions.

## THEORIES OF THE DISASTER.

An officer of the Atlantic Mutual Marine Insurance Company, which had \$15,000 of risks on the City of Vera Cruz, said yesterday:

"The trouble with the Captain of that steamer was simply this: He tried to keep on through the thick of the cyclone, instead of bearing away to the north-east, and keeping on the outer edge with the wind over his starboard quarter. On Saturday afternoon, when the hurricane was coming on and

the mercury running down in his barometer, he should have known enough not to try to make headway against it. He had plenty of warning. He was undoubtedly a brave man, but like all sea Captains, especially on the Gulf routes, he could not bear the idea of being detained and getting in a day or two late, and perhaps getting censured by the owners. That is what has sent many a fine steamer to the bottom, and will send many another yet, until companies and Captains learn that safety is preferable to any number of fast passages. Look at it for yourself." The officer took a slip of paper, and drawing a series of concentric circles, said: "The wind in all cyclones moves in a circle. North of the equator the motion is from right to left. South of the equator from left to right. Now, when the Vera Cruz was last seen on Saturday afternoon by the people on the Caroline Eddy she was just on the edge of the hurricane, which was already perceptibly near. Capt. Van Sice, if he had consulted his barometer, would have seen in a moment that the mercury was running out of the tube at a rate that indicated an approaching cyclone of the most intense violence. We have the testimony of the people on this brig, as well as of other vessels and of observatories on shore, that the barometric depression was most extraordinary, and such that no seaman could for a moment refuse to heed. It was 28 and some hundredths. The telegraph says: 'At the time the steamer was sighted, she was headed south. The wind was then blowing very hard and the gale was rising.' Instead of heading south into the heart of the cyclone, which he should have known was certain to be one of intense fury, the proper course would have been to bear away from it altogether. A few hours' run would in all probability have brought the unfortunate steamer on the outer edge of the whirl, [indicating the outer lines on the paper,] where he would have ridden out the worst of the tempest in comparative safety. According to the latest advices it was 9 or 10 o'clock, fully seven hours after the Eddy sighted her, that the Vera Cruz got into the thick of the hurricane, and even then she managed to keep afloat until 5:30 the next morning, although badly stove in and otherwise damaged. But, to sum up, the Captain—against whose gallantry no one wishes to say a word—could, in my judgment, and in that of almost every practical man I have talked with, have escaped the brunt of that cyclone if he had heeded the warning in time, and not been so anxious to push on." The insurance man related the case of a Wilmington Captain, a blockade-runner during the war, who was caught in a similar predicament, and by easing off and running to the north-east, with the wind over his starboard quarter, escaped the fury of the storm, and was carried around the outer circles until he arrived the next morning at the point where he started.

Another criticism against the conduct of the lost crew is that they delayed throwing the deck load, the cars, &c., overboard until the ship was already almost fully swamped. Another point raised by critics is that the Vera Cruz was top-heavy, and unable to carry a full cargo with safety, and the bracing of her wooden sides with iron strips was proof that her frame was not sufficiently stout to withstand the force of a West Indies hurricane. Mr. George R. Cholwell, of the Board of Underwriters, at No. 51 Wall-street, said that he did not believe this, and that so far as he knew there was no better fitted, better manned, or more seaworthy vessel sailing out of the port of New-York than the City of Vera Cruz. She was surveyed and accepted as A1 for insurance, and her owners were liberal men who never hesitated to spend money to make their vessels perfectly seaworthy. Messrs. John and Henry Alexandre, who represent their father in his absence, indignantly denied the reports as to the Vera Cruz's alleged unseaworthiness. They say that the water-tight railing about her bulwark was put up in place of a netting, not for the sake of safety, but simply to keep the decks dry for the comfort of passengers. The iron strips were put across her to strengthen her, because Mr. Alexandre, Sr., was an old seaman, and believed that a vessel could not be made too strong. One of their steamers, a sister ship to the Vera Cruz, went ashore on a reef several years ago and held together for over a year, notwithstanding the buffetings of the waves.