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The \$10,000 insurance coverage on KALOO LAH was divided into three subscriptions. The British North America Assurance Company was exposed for \$4,000, while the Home Insurance Company and the Phoenix Insurance Company were on risk for \$3,000 each. Many years passed before the claim for the loss of KALOO LAH finally was settled. The "Goderich Huron Signal" of May 4, 1871, carried an extensive report regarding the court decision against the Phoenix Insurance Company. Although the other two insurers had paid their shares, the Phoenix had refused to pay its share of the indemnity for the loss of the ship. Its contention was that, in attempting the rescue of the NAPIER, KALOO LAH was not operating in her normal passenger trade, and therefore not covered by the policy. After three trials, Van Every and Rumball were successful in recovering their losses.

Some of KALOO LAH's equipment was salvaged from the bottom of Lake Huron. The anchor went to the BRUCE and it came in very handy soon afterward, as it saved her from being blown ashore at Kincardine in October of 1862. The boilers were raised and advertised for sale in the "Toronto Globe" on July 5, 1865: "Engine Boilers for sale, three second hand steam boilers, recently taken from a wrecked steamer, 19 feet long, 40 inches in diameter; 2 flues in each,, 14 inches in diameter; also connecting pipes and steam dome. Will be sold cheap, for cash or approved credit, and delivered at Sarnia, Goderich or Windsor. Will be sold by the pound. For particulars, address Box 27, Saugeen, July 1."

As a result of this unfortunate accident, KALOO LAH was gone from the steamer route up the lake shore to Southampton. Today, however, as her bones lie beneath the sands of Lake Huron's beach, we recall her years of service and we recognize the place that she rightly earned in our marine heritage.

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Author's Note: The extensive research necessary to give our readers a comprehensive story of the career of KALOO LAH was completed with the combined assistance of several individuals. Many thanks to John H. Bascom and Gordon Turner, of Toronto, to Bill McNeil, of Scarborough, and to John Weichel, of Southampton, Ontario. We also extend our gratitude to the staff of the Institute for Great Lakes Research at Perrysburg, Ohio, and its curator, Robert Graham, and to the staff of the D. B. Weldon Library at the University of Western Ontario, at London.

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Ed. Note: We thank Ron Beaupre for his efforts in compiling this extraordinary history of such an early vessel, and we hope that he will approve of our final version of his manuscript. We realize that some of the quotations from contemporary reports and advertisements may at times seem a little tedious, but we feel that to cut them down would be to ignore some very important period "colour" necessary to understand the times and conditions in which KALOO LAH operated.

Our only regret is that to date there have been discovered no actual photographs of KALOO LAH or COLLINGWOOD which we could use to illustrate this history. Perhaps, on day, a photo will be found, but in the meantime we must make do with two drawings. One, by the late historian and author C. H. J. Snider, shows KALOO LAH in operation; it is interesting to note that Snider spelled the name correctly on the steamer's paddlebox, but omitted the 'H' from the end of the name on the burgee. (We rather doubt that KALOO LAH would have flown that type of burgee in any event.) The other likeness, probably more accurate, shows COLLINGWOOD aground off Michipicoten Island, and is a water colour done by John Fleming, a surveyor with the Canadian Red River Expedition of 1857.

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