

plained that her daughter Clara sheltered beneath the organ with Messrs Blythe and Lundins, while her daughter Ima and the Maori woman crouched beneath some corrugated iron in one of the bedrooms. These were all saved, but Mr Hazard, the two youngest girls, their brother, and cousin all perished. The house, as well as the native village, was partially buried, as tourists who have viewed the spot well know.

"If We Had Known."

"If we had only known as much as we do now," said Mrs. Hazard, somewhat pensively, "we could have all been saved by getting into the strongly-built little place at the back. It was built in lean-to fashion against a fence. We knew it was strong, but thought it contained some of the survivors' dynamite. As a matter of fact it did not, but none of us knew that the explosive had been moved. However, it was to be, and no good can come of further reaping." Mrs. Hazard remarked that when the earthquake shock was felt on the fatal night they were not at first alarmed because they had experienced worse before—shocks that had broken the crockery on the dresser. "It was not what I would call a very severe shock," she added, "but at the same time it was not nearly as gentle as the little tremor which we had in Auckland the other week." The earthquakes did not stop as suddenly as

happiest, as well as the saddest, memories of her family life. She re-visited the locality some six years ago, but the pilgrimage was of a painful nature. When in Rotorua a few months ago, Mrs. Hazard did not go out to the buried village.

A Night in the Hen-house.

It was afterwards learned that the eldest Miss Hazard, together with Messrs. Blythe and Lundins, came out from their first place of shelter before midnight during a lull in the eruption. The night was bitterly cold and as dark as a dungeon. The roaring of the volcano was so awful that they could not hear each other's voices only when separated by a few yards. Miss Hazard had got some blankets from one of the bedrooms, and with the other survivors (Mrs. Hazard excepted) was standing on the verandah when lightning struck the house. Stones commenced to fall thickly, and it was then that the survivors felt their way along the fence to the hen-house, in which they crouched until daylight. The hen-house door was in two halves, stable fashion, and when the refugees got there the level of the mud which had fallen was already nearly over the lower half of the door. Their first care on coming out at about 6 a.m., was to search the ruins for other survivors.

ing been struck down and killed by the beam which held Mrs. Hazard fast. The two youngest daughters and the nephew had been killed by the falling debris. Little Adolphus was also found beneath the ruins close to his mother. "He looked so peaceful," said the latter, "that they did not think he was dead. But I knew that he was."

To the Rescue.

Soon after Mrs. Hazard was taken to Rotorua and comfortably quartered at Brent's Bathgate House, her brother (Mr. Alex. Hazard, now of Franklyn-road, Ponsonby), and Inspector Pope (of the Education Department), arrived from Auckland to do what they could for the survivors. None of the others sustained injuries.

"You will wonder, perhaps," said Mrs. Hazard, "why the names of my brother and my late husband should be the same. You see," she explained, "I married my second cousin. Both families had come out from Canada to settle in New Zealand."

The Other European Victim.

The remaining European victim was a Mr. Bainbridge, a young English tourist, who was the sole occupant of McRae's Hotel, apart from Mr. McRae and the



MR. LUNDINS.

A survivor, one of the survivors, now resident at Wanganni.

hill to view the sight. Realising the danger which threatened the country all around, however, they returned to the hotel, and decided that they should take the servants to shelter in Sophia's whare. As they were leaving the hotel, Mr. Bainbridge stepped back to allow one of the women to pass, and when they reached the whare he was missing. On returning to the hotel, they found that he had been struck down by a falling beam on the exact spot where he had stepped back in preference to the servant. The lives of a large number of natives were also saved by sheltering in the whare of the guide Sophia, whose death recently occurred at an advanced age. On the authority of Mrs. Hazard, it may be stated that Mr. Bainbridge had made up his mind that night that he was doomed, having told some of his companions that three members of his family had been accidentally killed, and that he felt sure he was about to die. By a further coincidence two of the late Mr. Hazard's brothers were accidentally killed, the eldest losing his life in an iceboat mishap while returning home for the vacation from the Harvard University.

Did the Terraces Escape?

Speculation has from time to time been indulged in as to whether the Pink and White Terraces, one of the former scenic wonders of New Zealand—perhaps of the world—were destroyed by the eruption, or merely submerged. Mrs. Hazard gave an unhesitating opinion. "The terraces were simply blown up," she said; "in fact, neither they nor any human being on Lake Rotomahana that night escaped. The bottom of the lake blew up; that was the trouble. For some time jets of boiling water had been spurting up in the lake—a fact which indicated unusual subterranean activity." The rising of the water level in the hot lake (Rotomahana) after the eruption was attributed by Mrs. Hazard to the blocking-up of a river which ran from Lake Rotomahana into Lake Tarawera. That river being right under the mountain was choked up by volcanic mud at the time of the eruption, she said, and so the outflow of water was checked.



THE SCENE OF DESOLATION TEN DAYS AFTER THE CALAMITY.

they commenced, and during the week, while Mrs. Hazard was lying prostrate at Rotorua, violent shocks continued at intervals.

A Mantle of Mud.

As an indication of the dire effect which the eruption had upon the whole country-side, Mrs. Hazard mentioned that after her release from the ruins, and while being carried to a place of safety, she frequently expressed her craving for a drink of water. They told her that none was available, and as they were passing the creek from which plentiful supplies of water had previously been obtained, she opened her eyes and observed that it was choked up with grey volcanic mud and repulsive-looking matter. "They told me," added Mrs. Hazard, with the suspicion of a merry twinkle, "that on the way from the ruins to Rotorua I drank a whole bottle of brandy, but I don't believe it. The man who said that was such an inveterate storyteller that I once asked him if he had ever told the truth in his life." That one fleeting glimpse was the last which Mrs. Hazard was to take for many years of the spot which had been enshrouded with the

The Death Roll.

They found Mrs. Hazard in the partially-buried condition stated. Mr. Hazard's body was found close by, he hav-

servants, Mrs. MacRae and the family being away from home. When the eruption first started, Messrs. McRae and Bainbridge walked to the top of the

Scrubbing the surface of the teeth with powders or paste does not thoroughly cleanse them; it leaves their condition and that of the mouth unimproved.

What the teeth and mouth need is Odol, which antiseptically purifies the mouth, and cleanses every part of all the teeth, not merely where they show.

