

On 30th March 1899 the weather was fine when the *Stella* left the quay at Southampton at twenty-five minutes past nine in the morning, and when she had passed the Needles, her speed was eighteen and a half knots. The captain had his lunch with the passengers and during that time, the Chief Officer Richard Wade was on the bridge to navigate. The horizon was no longer as clear and soon fog began to roll towards the ship. By half past three it was very thick, and those on the bridge could not see more than two or three hundred yards in front of the ship. Even though the visibility was so bad, the ship continued its journey at more than eighteen knots — something which was confirmed at the enquiry after the disaster by two passengers who had spoken with the Chief Engineer at that time and who had seen the revolution counter of the engines. The fog whistle sounded from time to time, but the passengers began to worry because the ship was still going so fast.

A member of the crew was sent to the bow of the ship to listen for the foghorn on the Casquets. The captain knew that he was about forty minutes from the tower and he had to be careful around this reef of rocks — one mistake, and he would find himself amongst the dangerous reefs to the north of Guernsey. Another thing, he would lose some time. Just before four o'clock, everyone on board should have heard the foghorn at the Casquets but they didn't hear anything. At four o'clock they heard the foghorn which sounded in their ears right above the ship, and at the same time, the member of the crew who had been at the bow of the *Stella* came running towards the bridge shouting, "Stop! Stop!" The men on the bridge saw an immense rock which had appeared at the moment the fog had cleared, about forty-five yards in front of the ship. At once, the captain ordered the engineer to put the engines in reverse, but it was too late. The *Stella* scraped along the rock and then drove to the right when another rock appeared and the keel hit three times with a noise, described at the enquiry by a passenger, as if a train travelling very fast was trying to stop. The ship was pushed further on to a reef of rocks with so much force that its engines were torn from their place. It passed over these rocks and found itself in deeper water, but the water was ready coming through a gash cut through its length halfway up the hull.

The Second Officer George Reynolds, the only officer on the bridge who survived, said later that there had been a feeling of a "strange calm." The captain ordered the small life-boats to be put into the water and said calmly, "Women and children first and then the men." There was some panic amongst the passengers. There were some who had been asleep in their cabins or who had been lying in the benches in the saloon and they had been thrown on to the floor. They didn't have time to get dressed and some women didn't forget their jewellery boxes. There were plenty of life-belts made of cork in the old-fashioned way. (700 for the passengers and 43 for the crew.) The men watched as the little boats with their wives and children left the *Stella* but there were some women who didn't know what to do, and they cried out and wept on the deck. They didn't know that the *Stella* had only another seven minutes above water. The sea was filling up the ship rapidly and it was already sinking by the stern 160 to 170 feet of water. The Chief Engineer managed to shut down the engines and to allow the steam to escape and to close two water-tight doors. He realised that it wouldn't make any difference and he went to the bridge to report to the captain. Things would have been worse if the little boats had not been put into the water so quickly. Four boats were carrying almost all the women and children — but not all. There were two stewardesses in the crew — for one, Ada Preston, it was her first