because all the spare money in the hands of the farmers has been sent out of the country for hay. In these counties and on the Island, the outlook is not regarded as particularly bright. The relieving feature of the situation, however, is that notwithstanding the unfavorable conditions, the country is showing satisfactory recuperative power, and everywhere the tone of mind is one of optimism and expectations of better things ahead. Money is pretty scarce and payments are rather slow, but every allowance is being made.

CAUSES OF CONFLAGRATIONS.

Apart from structural defects in buildings and negligences connected with fire appliances, conditions of temperature and of wind, as well as the placing of buildings, have had much to do with the spread of conflagrations. We shall cite a few of the circumstances noted, and give examples of their effect. The fire at Windsor, Nova Scotia, in 1897, occurred at a period of great dryness in the autumn. The strong wind already blowing increased to a gale and carried embers far abroad. At the time of the St. John's fire, of Newfoundland, too, the weather had been very dry and the wind was strong. Yet at such a time the city water was turned off by the authorities to make repairs! At Quebec, in June, 1881, when fifty acres were swept by fire at a loss of \$2,000,000, " the weather was very warm and there had been no rain for six weeks." At the date of the New Westminster fire of September, 1898, "the weather had been dry and warm and every building was in an inflammable condition." It is to be noted also that there being at New Westminster an upper and lower town, that is a higher and lower level of buildings, a relief-tank had been put in, half way up the hill; this operated to throttle the flow of water, with the result of a poor pressure at the lower levels. When the Ottawa fire of 10th May, 1903, broke out, just three years after the \$7,500,000 fire at Hull and Ottawa, "the weather had been very dry for some weeks." For another thing, in the case of both these fires, a strong wind was blowing when they began. At Antwerp in 1901, and in Paterson, New Jersey, the next year, conflagrations took place whose great extent was caused in some degree by the prevalence of strong winds.

A novel cause of fire has been instanced by Mr. J. B. Laidlaw in his paper on conflagrations. At Port of Spain, in the West Indian Island of Trinidad, on the 4th of March, 1895, fire broke out in a retail dry goods warehouse in the centre of the city. It is suspected that the fire was incendiary, being set by a colored clerk in revenge because his employer did not close as early as their neighbors on that day so as to allow him to see the English cricket match, then going on. It is clear that the savagery had not been educated out of this negro's blood. The fire burned or damaged a score of buildings.

"Had the wind been blowing towards the main portion of the town, the experience of Jacksonville in 1901 would probably have been repeated." Such is the remark made by the lecturer about the fire of 9th August, 1904, at Victoria, B.C. Shingles off an old and dry wooden building at the Albion Iron Works were blown, blazing, on to the roofs of dwellings 200 to 500 yards away, with the result that forty houses were consumed.

Any fire which has secured some headway may develop into a conflagration, and as we have seen there are some factors which greatly assist to this end: Flying shingles and flying embers; accidents to a brigade at a crucial moment; lack of water-pressure at a critical time; a long spell of dry weather; a high wind. The Jacksonville fire of 1901 was caused by, at least its great extent was due to, pieces of dried moss (lying on frames drying in the sun outside a factory), commencing to rise in the heated air and being carried by the breeze to the roofs of adjacent shingle-roofed dwellings. The burned area was two miles in length, and from a quarter-mile to three-quarters in width. The property loss was about \$10,000,000, and the insurance \$4,000,000 or thereabout. Shingle roofs were blamed for the conflagration.

Good construction of buildings, proper roofing, and good fire-preventive appliances will result in fewer great fires and of smaller cost. "The first step towards the elimination of conflagrations would seem to me to be," said Mr. Laidlaw before the Insurance Institutes of Montreal and Toronto last week, "the reduction of the area of any unit freely subject to one fire." That is to say, suppose there must be no unit lof construction] subject to one fire of more than 15,-000 square feet area and 15 feet in height, this would permit a building 75 feet by 200, or 100 by 150 feet if of one story only; but if that building be two stories in height then the ground floor area must be reduced to 7,500 feet, if of three stories to 5,000 feet, and so on.

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A CHEAPER TELEPHONE SERVICE.

Sir William Mulock's pronouncement in favor of Government ownership of telephones has created a good deal of interest. The bright prospects, especially for our rural districts, which always spring into some people's view whenever a great reduction in the cost of phones is mentioned, are always acceptable, though they need not blind us to the fact that the proposals for the nationalization of the telephone system are so far very much "in the air." This is not to say, however, that something should not be done to lead to a reduction in the cost of this important service in Canada. Few things, for instance, would be more likely to help stem the stream of country-folk cityward, which even in Canada has begun to look ominous for the future, than a good system of telephones at cheap prices such as could be afforded by the farmers. The Postmaster General's remarks on this subject are worth reading. A special committee has begun its sessions in Ottawa for the purpose of investigating the whole subject. A feature of its meeting on Wednesday last was a report by Mr. Francis Dagger, of Toronto, who is described as an expert on the telephone subject, dealing with the situation in Canada, the United States, and several countries on the continent of Europe. He stated that the rates for telephone service in this country and the United States were higher than in any country in the world, and he thought that the present usual rates might be cut in two, and still leave a satisfactory working profit.

This last is a statement calculated to make the Bell Telephone people "sit up," and if it be capable of contradiction, we may suppose that they will not be long in contradicting it. This and some other of Mr. Dagger's statements cause us to doubt whether he knows as much about the telephone as he is reputed to do. To some people's minds, the undertaking by the state of such a job as the conducting of a telephone system is an easy and a cheap matter—it can