

£655,000; unclaimed lands, £21,504; making a total of £2,706,785. (3).

New Zealanders apparently do not believe in giving a monopoly of the trust business to the Government. The Public Trustee has to compete with the private enterprise of the Trustees, Executors, and Agency Company of New Zealand, at Dunedin.

ERNEST HEATON.

(3) New Zealand Year Book, 1903.

FIRES OF ELECTRICAL ORIGIN.

Among the many causes of fires on this continent, lists of which causes have been many times tabulated, there is a considerable proportion which might be grouped under the general heading of *carelessness*. Fires caused by matches, by defective stove-pipes, improperly built chimneys, gas jets, hot ashes, cigar stumps—all this class are “carelessness fires.” A new group of causes has become operative of late years in the too negligent use or the careless installing of electrical wires or machines. One of the most valuable things done by the National Board of Fire Underwriters in the United States was the appointment a few years ago of an electrician, paid by the board, his duty being to investigate and report upon fires caused by, or supposed to be caused by, electricity. The report of this official, W. H. Merrill, Jr., states that reports of one hundred and thirty-five electrical fires, losses aggregating over \$420,000, have been received by his bureau during the last quarter. One fire, with a loss of over \$3,000,000, has also been reported as probably of electrical origin. There were likewise reports of one hundred and eighty-one fires, losses aggregating \$2,280,000, supposed to have been due to electricity, but they are not included in this report, inasmuch as the causes could not be definitely proven as electrical, principally because the fires destroyed the conclusive evidences of their origins.

But there has been sometimes shown a disposition to lay the blame on electricity for a number of burnings with which electricity had nothing to do. And Mr. Merrill exposes this clearly in the following paragraph of his quarterly report for April last: “Fifty fires, losses aggregating \$535,425, reported as due to electricity during the last quarter, have, upon further and more reliable investigation, been found to have been due to other causes. Of these: A \$115,000 loss, a \$30,000 loss and a \$25,000 loss, respectively, were caused by overheated stoves; a \$200,000 loss was occasioned by an overheated furnace; one of \$20,000 by a defective chimney; a \$17,000 loss was of incendiary origin. Other fires attributed to electricity were found to have been caused by matches and cigar stubs (seven fires), spontaneous ignition, hot ashes, gas from unlighted burner, steam pipe in contact with wood, etc.”

Still, the record for a series of years makes it manifest that the multiplicity of electrical wires, used for telephone, telegraph, and power, especially in cities, has been rightly blamed for causing many fires. A glance at the particulars given in this report shows this in a signal way. No fewer than twenty-four fires are reported as due to crosses of

telephone, telegraph and signal wires with high potential circuits. Six fires were caused by crosses of low and high potential circuits. Thirty fires were due to the grounding of circuits, of which eleven were on gas pipes, and in nine cases the pipe was punctured and the gas ignited.

Eighteen fires in electric cars are reported, of which six were caused by resistance coils. Eight fires were caused by short circuits in flexible cords. Seven fires occurred in show windows. Seven fires are reported the cause of which was grounding of circuits in damp moulding. Five fires were occasioned by open link fuses. Six fires were due to loose connection in switches, arc lamp terminals, etc. Strong arguments are presented by these facts for good mechanism in electrical machinery; careful and experienced workmanship in putting in electric wires and appliances; and for practised skill in the management of dynamos and switches. There is much faulty wiring, both in the States and Canada; imperfections are too often found in appliances; and electrical engineers sometimes are either careless or incompetent.

A BANK STAFF IN CONFERENCE.

A novel gathering was held in the Queen's Hotel, Toronto, one afternoon and evening last week. It was held upon a holiday, Victoria Day, for indeed it would not have been practicable upon any ordinary week day. This was a meeting for conference of principal officers and the branch managers, in Ontario, of the Sovereign Bank. So far as we know, this scheme of a conference is a novelty. One who was present on the occasion we describe gives us an idea of the remarkable amount of knowledge conveyed to all of those present by an interchange of experience in different places. It is certainly an unusual thing to find that thirty-six men willingly gave up the recreative benefits of an inviting holiday to sit in a room nearly all day and discuss business with their general manager and each other. It says a good deal for the loyalty of the staff and the “esprit de corps” existing in the bank. One thing, which perhaps makes it easier to understand why the proposal of this conference was so cheerfully taken up is that, as we are informed, there was only one person in the gathering whose age exceeded forty years. The staff of the Sovereign Bank, therefore, is an uncommonly youthful one, and we know that young men are apt to be more taken with novelties, as well as more likely to display enthusiasm than their elders. This we say in despite of Thackeray's lines telling us that one must wait till his fortieth year for wisdom:

Forty times over let Michaelmas pass,
(Grizzling hair the brain doth clear;)
Then you know how a boy is an ass,
Once you have come to forty year.

It was a shrewd provision on the part of the general manager, however, to let it be known that a generous dinner would follow the business conference, for, as we learn on the distinguished authority of William Scott, Lord Stowell, “a dinner lubricates business.” The prudent provision was made that this dinner should be absolutely without alcoholic stimulants, the view prevailing that without them diners are best preserved in good physical and mental condition. A word as to the utility of such conferences by the members of a banking staff. Such things may be new to the banking world, but they are not unknown in commercial circles. We happen to know that the whole staff, editorial and reportorial, of one of the most important trade journals in the United States hold a conference every week; which is found of distinct benefit to every department of the paper. And manufacturing firms, here and there, as well as wholesale firms in the large cities, confer weekly with their travellers and heads of departments, meetings which convey information of mani-