considerable sum each year, but presumably enough will be paid to prevent the rate payers being taxed for the improvements. There is no evading this work any more than there is in evading the improvement of the water supply. The insurance companies made the latter an absolute necessity by raising the rates of insurance in the business district of St. John which they agree to lower as soon as an efficient water service is provided. At a large expense the city has demonstrated the practicability of St. John as the winter port of Canada and there is now more trade than its present facilities can provide. Too many cities are looking for this trade for St. John to ignore the request for facilities equal to the growing importance of the winter trade. It would be unwise policy to decline to make further expenditures as we might greatly endanger the trade we There is a strong sentiment among the people of St. John that this port should recieve assistance from the Federal government but we all know the difficulties there are in the way of obtaining a quick response to requests made to the Federal government. It is improbable that anything beyond, granting the use of a dredge will be done this year and therefore the city to protect its already large investment must spend more money.

To summarize the situation briefly reform can only be brought about in the St. John city government and a reduction of taxation affected by

I -Revising the Charter and Bye-Laws of the city. 2-A new assessment act.

3—Taking stringent means to provide against over expenditure.

4—The appropriation of every dollar of income to some defined purpose.

5—The consolidation of the debt and sinking funds.

6—The revision of the rent roll of real estate owned by the city.

7—Placing all public utilities on an expense paying basis.

There are no doubt other things that might be done, that would greatly improve the financial position of the city which time will develop. Already the Common Council is moving. An active public sentiment will make that body move more rapidly. The people of St. John have been invited to adapt the Chicago method of reform to St. John. The circumstances are entirely different. Chicago is one of the chief centres of graft in the United States. Dishonest methods had made civic government in that city a bye word. Neither graft nor dishonesty is changed in St. John. It is only bad business management and an inattention to the requirements of the people, and the city's necessities that is the trouble.

The people are quite as much responsible for present conditions as the Board of Aldermen. They have demanded almost every expenditure, that has been made. The Council however is solely to blame for the tinkering with the Water service, which is now fortunately at an end, and for the scandalous mismangement of the streets.