

be shown to have been expended upon any of her husband's liabilities; that if the original deed (another one) of 1891 had been signed by Sir Tatton, the signature was obtained by deceit; and that the deed in question was not signed by his client. Although the counsel for the plaintiffs suggested the strong probability that Lady Sykes induced her spouse to sign the second deed in the same way as she had got him to sign the first, the jury were not convinced, and cruelly preferred to regard it as a case of a lovely woman stooping to an indiscreet use of her husband's name.

THE MUNICIPAL FINANCE SYSTEM OF ONTARIO.

In no other country is there so admirable, or so well-worked, a system of self-government by municipal institutions as that which exists in Ontario. We emphasize the words "well-worked," because unless the spirit of a people is in full harmony with its system of self-government, and unless their general intelligence is equal to the duties of its wise administration, the most perfect system would, of itself, fail to secure the advantages which such system is capable of conferring. It would be invidious, as well as unjust, to claim for the people of Ontario a higher degree of intelligence, or public spirit, than is possessed by those of other Provinces of Canada. We reject Ontario rather as typical of Canada than as a contrast to its sister Provinces, and because the Ontario Government most commendably furnishes materials for observing the operations of the municipalities and their financial working and conditions.

Ontario was first settled by immigrants from the Eastern States of America, who were the descendants of English Puritans, who in 1620 and 1629 left the old land to enjoy liberties, which were there denied them. Before the first emigrants landed, they drew up an agreement for the self-government of the colony they were about establishing which, says Bancroft: "Was the birth of constitutional liberty," a judgment from which other writers dissent, who are supported by the fact that, equal civil and religious liberty among all classes was established in Massachusetts, by Royal Charter against the practice of the Puritans from 1631 to 1692. There is no question that the seeds of the American Revolution were planted by those whose descendants were driven to Canada by that event, and who brought here that sturdy love of self-government which is exhibited in our municipal institutions. Soon after settlement, an Act was passed by the first Legislature of Upper Canada, now Ontario, for local government, and, in 1841 and 1849, this crude Act was the basis of legislation which instituted municipal bodies much as they now exist. They work well because they were developed out of the spirit of the people of which they are the natural expression. The municipalities are divided into, Townships, Cities, Towns and Villages, each having its special powers,

functions and administrative arrangements, and each being governed by a Council elected by the people on a very broad franchise. The power of taxation in cities, towns and villages extends only over the resident ratepayers, or non-resident property owners. The County Council has taxing power over the whole area in its boundaries, but the taxes levied on properties within a narrower municipality are not levied directly but are collected from such municipality, so that, "the farmer, in one tax' bill, pays his township rate, his school rate, and also his county rate, and the township treasurer turns over to the county treasurer the county taxes so collected." This may seem complicated, but it works with remarkable smoothness, owing to their being so large a number of citizens, who are good business men, of long experience in municipal administration. We have heard some hot debates in a County Council over levying taxes for some new bridge, or other work, but these bodies usually are controlled by a spirit of fairness, and, as they are more prone to err on the side of economy than otherwise, the friction which arises is never serious. School extensions give rise to disputes, which, much to the credit of Ontario, are usually ended by the party of progress being victorious, as educational privileges are highly prized—a point which enhances the value of debentures issued for school purposes. The expenditures of the municipalities are closely watched by the ratepayers, a number of whom are always in attendance at Council meetings, and, at times, are very free in their remarks on what the aldermen or councillors are proposing to expend. This keeps each Council in close touch with the ratepayers whom it represents, and acts as a wholesome check upon the officials in preventing jobbery and boodling from which, we believe, the Ontario municipalities are remarkably free. In smaller places, where an adequate salary cannot be paid to the Treasurer, or Clerk, there has been negligence from lack of experience in accounts, and some cases of dishonesty which arose from such negligence and ignorance rendering fraud easy. Since 1897, however, a municipal auditor has been at work appointed by the government whose duty it is to see that all accounts are kept on a uniform system, to examine the finances, and to be at the call of officials who desire advice. The municipal auditors must make their report within one month after the close of the year. Previous to each election for Mayor, Reeve, Aldermen, or Councillors, the Treasurer must publish a preliminary statement, informing the ratepayers as to the financial affairs of the municipality. Over this statement some electoral battles are fought as fiercely as those of a General Election, and woe betide the candidate who is convicted of lack of watchfulness or any neglect of the ratepayers' interests; while he who has shown zeal and capacity may, if his ambition is of that kind, be put on the road to higher honours, a large number of members of Parliament having won their spurs in a municipal council. We append a statement of the