

have been laying bare this scandal of modern life asurance with a view to rousing the best men in the profession to the growth of an evil practice, the same journal said: "As to stopping rebating—well, when the wind never blows in Chicago, when the falls of Niagara turn upward, then, but not until then, will rebate cease—and not one minute before."

Yet we find this gigantic abuse which has crept into the business of life insurance has again become the chief subject of discussion among underwriters.

THE CHRONICLE has frequently said and, in view of what has transpired at Buffalo, now reiterates that even if rebating cannot be immediately suppressed, publicity may throw it into disfavour among honest men. It may not be possible to curb the mad race for business, but when the present unrestrained conditions of competition are changed for the better, the system of rebating will be on the wane. If agents are educated to a knowledge of the inevitable results of rebating, the most intelligent and the best and brightest of them will surely abandon it of their own volition. The true way to suppress rebating involves, as suggested at Buffalo, either a reduction of the commission compensation paid to agents, or a distinct change in the method of payment—or both. If this be impracticable or inexpedient, then perhaps a compact between the companies is the next best thing, but it certainly can never constitute such a radical and effective remedy as the exigency of the occasion requires.

Nevertheless, if such compacts be brought about, agents are likely to understand that the companies withholding their ratification are probably secretly encouraging rebating, and therefore it is extremely advisable that the companies should be practically unanimous in any action.

If rebating be an offence, criminal in its character and its tendency, then no greater slur was ever cast upon a profession founded, as Mr. Gunn, President of the Actuarial Society of Edinburgh, justly says, on "the three-fold basis of exact science, true benevolence and honest business principles" than to say that rebating cannot be stopped until the falls of Niagara turn upward and the wind ceases to blow in the city of Chicago.

ONTARIO MUNICIPAL STATISTICS.

The Province of Ontario contains a population of about 2,100,000. Outside of Canada it is doubtful if there exists an equal number of people, within the boundaries of a political division, who are as contented, prosperous, and well-governed as those resident in that Province. Nor could there be found in any other country a people who more generally take an active interest and share in the work of self-government, nor who conduct their municipal affairs with more frugality, business-like ability, or freedom from influences which interfere with the absolute freedom of the electorate in their choice of those who are the

best qualified for municipal office. Though the associations which men form in the sphere of politics naturally tend to draw together in other spheres those of the same party, for, by working together, men learn to judge each others' capacities for public life, yet, in the strictly municipal sphere, the Mayors, Reeves, Deputy Reeves, Aldermen, Councillors, of Ontario cities, towns and villages are, as a rule, elected on grounds apart from party politics. Hence in a large number of the Councils in Ontario are found business men, and professional men, who were elected without a thought having been given by the voters to the politics of the candidate for municipal office. This commendable spirit gives the electors a wider choice of persons suitable for office, as selections are made from the large number of those who decline to commit themselves to any political party. It also ensures the more harmonious working of the municipal machinery, and exclusive attention being paid to the business interests of the locality. These conditions need to be thoroughly understood by those who are financially interested in the municipal system of Ontario, or its working in any special locality. While the Federal Parliament, and the Provincial Assemblies, have, in too many instances, since Confederation, expended the public revenue for purposes which bear the appearance of outlays made for political purposes mainly, the expenditures of the municipalities, though at times ill-advised, have been directed to the promotion of local interests only. The money by each Council has been spent under the direct observation of the tax-payers, who, in Ontario generally, watch where their money goes with most commendable attention to their own interests, which, of course, are the interests of the municipality.

Ontario is divided into 38 counties and districts, which are subdivided into 497 townships, 13 cities, 99 towns, and 136 villages. The population of these several divisions at the close of 1897, was as follows, compared with previous years:—

	1897	1895	1893	1891
Townships.....	1,113,530	1,109,631	1,096,984	1,116,347
Cities.....	430,940	416,215	397,665	395,229
Towns.....	312,947	300,655	292,285	287,854
Villages.....	133,560	130,889	123,125	122,691
Totals.....	1,990,977	1,957,390	1,910,059	1,922,121

It will be noticed how the drift of population has been towards cities, towns, and villages. Since 1886 the townships have lost 35,320 inhabitants, while the cities have gained 111,306, and the towns 25,093, and villages 86,502. The same trend of population towards cities, etc., is seen in most other countries. Ontario, however, has contributed liberally to the work of populating Manitoba, and the North West.

The following shows the total amount for which the property in Ontario is assessed, with the amount of it, per head, of the entire population, and the total taxation and amount of it per head for the years 1897, 1896, 1895. Also the gross amount of the debentures, and the floating debt of all the Ontario