

Greece Will Firm. UNTIL Greece submits to the demand of the great powers of Europe, it will be premature to regard continued peace assured. The strength of Greece in this crisis is her weakness. The powers are patient because at any moment they could annihilate the navy and army of the power which sets them at defiance. The island of Crete presents in history and to-day an appalling spectacle of the consequences of racial strife. Homer, writing nearly 2,700 years ago, spoke of five languages being spoken in that small island. There are as many diverse tongues in use to-day. But the root of the trouble is the intense animosity of the Turks to Christians. Until law and order are enforced by a stronger hand than that of either Greece or Turkey, Crete will be in tumult. We trust the present crisis will result in some arrangement by the great powers of Europe for maintaining civilization in that ancient and naturally wealthy island.

Auditing Municipal Accounts.

THE Ontario Government has introduced a measure to provide for a more efficient system of auditing the accounts of municipalities. It is also proposed to have all the accounts of the municipalities kept on the same system. Both these provisions are desirable. The accounts of the larger municipalities are now audited by professional accountants such as are found in our large cities. In some of our villages, the auditing is too commonly done by residents, whose qualifications are imperfect, who have had no experience in book-keeping outside a village store, or in some commercial position where little could be learnt. The municipal auditor should have a thorough knowledge of the bearings of municipal law upon the accounts he has to examine. He needs also to be acquainted with the by-laws of the municipality, and to keep track of the proceedings of the Council in order to see that every payment is authorized by law, and in accordance with the resolution of the Council. He should see that all the outlays are charged to the right account, and that no entries are made to counteract or over-rule the decision of the Council. Auditing the debt account requires special knowledge and skill. Considering the large number of municipalities the cases of irregularity in their accounts have been remarkably few. As a general rule the Reeves and Deputy Reeves of Ontario towns and villages are men of established and high reputation for business sagacity, prudence, and zeal for the honor of the municipality they represent. In many cases they carry on an informal audit of the accounts, by constantly over-looking the books, and requiring all vouchers, etc., to be kept in strict order. A municipal auditor who will be authorized to put all the accounts on the same basis, and to supervise the local auditors, will be a very valuable public officer, if the right man is selected, and we have confidence in the Honorable Mr. Harcourt, the Provincial Treasurer, arranging the appointment of a well-qualified expert.

A Question of Liability.

THE following is a brief statement of the circumstances which have arisen between two companies as to which is liable for the payment of a loss. Company A, having underwritten a risk wished to re-insure a portion thereof. The agent of Company A, offered it to the agent of Company B., and the latter, acting on instructions from his Head Office, gave an interim receipt for the premium, taking the I.O.U. of the agent of Company A. for the amount. Company B. refused to take it as re-insurance, but accepted it as direct from the insured. At the request of Company A's agent, Company B's agent undertook to deliver to the insured the interim receipts of Companies A. and B., both together covering the total insurance in exchange for the original renewal receipt which the insured held. The insured, however, decline to make the exchange without first consulting with Company A's agent in whose hands he had placed his insurance, and he added that he would see him on the following day or the day after. The property was burned two days after the interview, and the insured had failed in the meantime to see Company A's agent. Company B. disclaim any liability on the ground that their receipt had not been accepted by the insured. Company A. is under the impression that Company B. is morally bound to pay its portion of the loss. Is it legally or morally bound to do so?

An Ungenerous Sneer at the Prince of Wales.

OUR Boston contemporary, *The Standard*, in alluding to the Prince of Wales' Hospital Fund, says: "One item is conspicuous by its absence,—the amount His Royal Highness is to personally contribute." It styles the Hospital Fund "a very pretty scheme the Prince of Wales is working," and remarks that before the insurance companies are appealed to the personal gift of the Prince should be known. What is our contemporary's position? Does he object to any contribution to a philanthropic object until the originator has set an example satisfactory to those appealed to? Are we to wait to see what the clergyman gives himself before we contribute to the offertory? Pray, what has the personal action of the Prince got to do with the desirability or otherwise of raising money for a Hospital Fund? Is it not a marvellous spectacle for an American citizen to avowedly withhold his sympathy from a philanthropic object until he has an example set him by a Royal Highness? The people of Great Britain do not wait for "an example," such as one American citizen craves for. If the cause is worthy, they give; if not, they abstain from giving. It is, however, a fact that the Prince has set an example in this matter. The personal activity he is putting forth to help the hospitals will secure such publicity to the claim as will bring pecuniary help compared with which any private gift of his own must be an insignificant bagatelle. The noblest ideal of a Prince is fulfilled when one who is on the verge of a throne denotes his energies and his influence to the work of charity. Sneers at the Prince of Wales for "working a pretty scheme" to help the Hospital Fund will find no echo in the breasts of the generous people of the United States. His warm heartedness and broad sympathies have made the Prince the most popular of living men. To Americans he has been especially hospitable and courteous. The splendid reception he gave the Boston Artillery Company last year ought to have protected him from any unkind remarks from a Boston journal.