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1011 1015
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Office in Grubin's Block
Phone 2201
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Office in Wear Block

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H. C. JAMES, who on February 1st becomes assistant general passenger agent, Canadian Pacific Railway with headquarters at Montreal. Mr. James is at present district passenger agent for the Company at Saint-John, N.B., and brings a wealth of experience, earned during his 23 years Canadian Pacific service, to his new post.

The Dickson Hill Cemetery Company

Take Notice
The Annual General Meeting of the Dixon Hill Cemetery Company will be held in the Dixon Hill Church, on Wednesday, January 26, 1938 at 10:30 a.m. for the purpose of receiving the report of Directors for the year 1937, for the election of a Board of Directors for the year 1938, and for any other business that may be brought before the meeting. A cordial invitation is extended to all who are interested in this cemetery.
Let each one try and bring someone to the meeting who is interested in the cemetery and wishes to join the company.

Simeon Hoover, Secretary
D. L. Stouffer, President
Dickson Hill, Jan. 14, 1938

Notice to Creditors

IN THE MATTER of the Estate of WILLIAM TOPHAM, late of the Township of Markham, in the County of York, Farmer, deceased.

TAKE NOTICE that pursuant to the Trustee Act and Amendments thereto; that all persons having claims against the Estate of William Topham, late of the Township of Markham, in the County of York, Farmer, deceased, who died on the 19th day of July, 1935, are hereby notified to send to the undersigned Administratrix full particulars of their claims on or before the 29th day of January, 1938, after which date the assets of the said estate will be distributed amongst the parties entitled thereto, having regard only to the claims of which the Administratrix shall then have had notice.
Dated this 13th day of January, 1938
LUCY M. TOPHAM,
Unionville, R. R., Ontario,
Administratrix.
McCullough & Button,
Stouffville, Ontario
Solicitors for the Administratrix

Notice to Bondholders

of the
BETHESDA & STOUFFVILLE TELEPHONE CO., LTD.

The Bondholders of the above mentioned Company are hereby notified that pursuant to a Resolution passed by the Directors of the said Company on the 5th day of January, 1938, pursuant to a clause in the Bond Mortgage securing the said Bonds for the redemption thereof; that the said Company will redeem the said Bonds on the 1st day of March, 1938, and that all Bondholders are required, within 30 days after the last publication of the herein notice to deposit their Bonds with The Chartered Trust & Executor Company, 34 King Street West, Toronto, Ontario, the Trustee named in the said Mortgage, for the purpose of redemption; and that all Bonds not deposited with the said Trustee at the expiration of the said 30-day period as aforesaid shall cease to bear interest, and the same shall be redeemable by the said Telephone Company at any time thereafter by paying the principal thereof in addition to the interest up to the 1st day of March, 1938.
The last publication of this Notice will take place in the Stouffville Tribune on the 26th day of January, 1938, and the said Bondholders are requested before depositing their said Bonds as aforesaid to detach the Coupon bearing date March 1st, 1938, and to cash same at the Bank in the usual course.

DATED at Stouffville this 13th day of January, 1938.
The Bethesda & Stouffville Telephone Company Ltd.
Per A. D. Bruce, Pres.

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Which of These Auditors Do You Prefer?

Defalcations of Municipal Treasurers

If every Canadian newspaper editor gave prominence annually to a practice which persists throughout the Dominion whereby hundreds of municipalities collect taxes every year without making provision for any check whatsoever on their proper disbursement, he would be performing a distinct public service to his community. As the calendar year marks the fiscal year of municipalities, the importance of the subject at this time prompts us, in the interest of efficient administration of municipal affairs, to call attention to the irresponsibility of not a few elected councils and to the inefficiency and, in some cases, to the barefaced thievery of some trusted employees.

In a recent editorial the Ottawa Journal referred to the arrest of an official of a rural municipality after a belated examination of his books had revealed a shortage of not less than \$8,500 over a period of years and pointed out that it was by no means the first time a community had lost money through defalcations permitted by a pernicious system. The wonder to us is that ratepayers, contentance such conditions as are typified here since they themselves are the ones defrauded. Possibly the main reason is that having cast their vote on election day ratepayers are unconscious of any further responsibility in the administration of their municipality, and being trustful souls they assume so complacent and apathetic an attitude towards their elected councils and officials and all their doings that the reports of periodic thefts of municipal funds are to them merely newspaper headlines.

Surely a change is long overdue. We have more than once in these columns made reference to the frequent misappropriation of municipal funds and to the need of a proper audit of public accounts. The interest shown by the Ottawa Journal then is encouraging, and we take the opportunity of quoting the view of its editor whose remarks we fully endorse. "Many rural municipalities," he says,

"have installed in positions of trust men of character, of high standing in the district, but lacking in experience with bookkeeping and accounting. To check on them they appoint auditors with perhaps little more experience of accounting than the men whose books they are to audit. Out of such a situation, repeated time after time, has come a long record of shortages—shortages that begin in innocence and inexperience, that would be caught promptly by thorough and complete auditing, that unchecked so often attain formidable proportions. The fault must be shared by the system as well as by the individuals. The trained auditor spends years in his apprenticeship, and he insists upon proper accounting methods. Under his vigilant eye a shortage is quickly detected, and the foggy sort of system that almost encourages theft has no chance to establish itself. In justice to their ratepayers and to their officials every municipality, even the smallest, should engage professional auditors to supervise its business. The alternative may be a little cheaper at the moment, but in many instances it has proved far more expensive in the long run."

False Economy
Here the editor has pointed to one of the principal causes contributing to this situation, that is, the cheap audit. We recall being approached some years ago by a reeve to audit and report on the accounts of his village. As the amount of the auditor's fee was to him the only matter to be considered in an engagement of this nature, he announced at the beginning that the usual remuneration of fifteen dollars would be paid. He did succeed in picking up somebody to assume an undertaking which a chartered accountant and an assistant would have taken several days to execute. This is not an isolated case; every professional accountant can give similar instances of the examination of municipal accounts by individuals who, knowing little or nothing about bookkeeping and with no statute to deter them, make a perfunctory examination of the books of municipal treasurers. And to add to the seriousness of their act, on the published statement of the municipality they designate

themselves as auditors. In this connection we think it unfortunate that a few members of the legal profession, learned in the law yet with only an elementary, if any, knowledge of the science of accounts, allow themselves to be appointed to the office of auditor of a municipality.

Municipal Audit Specialized
In the references here to effective audits and to the prevention of embezzlement we do not wish our readers to conclude that professional accountants are infallible and that their engagement is a guarantee against every conceivable theft of public moneys. The fundamental fact to be impressed on the minds of all town and country councils is that the audit of municipal accounts is one that demands specialized training and a high degree of technical skill. This explains why the examination of the accounts by local auditors largely fails of its purpose. To be more specific, may we mention some of the points discussed in a conversation we had a few months ago with a member of our Association with many years of experience in municipal auditing? Our discussion was prompted more or less by the outcome of a current court case in which a municipal treasurer had been found guilty of defalcation. The thefts had been going on for years under the very nose of the local auditor who in his court testimony made the naive observation that when in his examinations he had noticed the bank pass book showing a greater balance than that which appeared in the treasurer's cash book he concluded everything was satisfactory.

It is usually found that in all such perfunctory examinations the emphasis in the audit is misdirected. Most of the work done by the local auditors is in the cash disbursements; vouchers, pay warrants and cancelled cheques are usually inspected, but the bank deposits are often not checked either in detail or in total against the cash book entry for receipts, and the balance as shown by the bank pass book or bank statement is seldom reconciled with the balance as shown by the cash book or ledger. Moreover, the cash receipts are too often taken for granted by the local auditors; little or no effort is made to discover whether or not all amounts owing have been received and entered. Unusual items such as cheques from county treasurers for taxes and from neighboring municipalities for work done or supplies sold, and grants from the Provincial government as well as railway taxes and the Clergy Reserves funds (occurring in some Ontario municipalities) are seldom searched for—all of which provide the most fruitful source for investigation for defalcations. The available ready cash received from tax collections, water rates and the like, makes it all too easy for the treasurer to deposit the Government and other cheques, take the equivalent in cash and make no entry in the cash book. The local auditors being entirely unaware of these sources of income except without question the cash receipts as being correct and incapable of check. Another opportunity for dishonesty is tax arrears since an effort is seldom made by a local auditor to reconcile the yearly tax rolls with the tax collections for the year as shown by the cash book and the tax arrears, taking into account discounts and penalties. In our discussions this chartered accountant stated that during all his years of auditing municipal accounts he could not recall any case where the local auditors had sent out tax arrears statements for confirmation by the taxpayers. This is however being done today by many municipalities but never adhered to the practice heretofore.

WHITCHURCH TOWN HALL

Here is a little item that may be a surprise to some. In 1921 the municipal council built the present hall at Vandorf with public funds.
About 1875 a small frame hall was erected further south, which served till 1921 when it was destroyed by fire.
As early as 1842 the township contained a population of 3836. There were 4 grist mills, 14 saw mills. The farm crops totalled 7,600 bushels of wheat, 8,000 bushels of oats, 22,000 bushels of peas, 4,200 bushels of potatoes, 40,000 bushels of turnips, 48,000 lbs. of maple sugar, 27,000 lbs. of butter. By 1850 the population increased to 4242, and by 1871 it was 5,014.
Now to come back to the enterprise of the men of 1837. At that early date an agitation was started for a Town Hall. Why not? Everything was progressing, Bogartown mill, which cost \$10,000 was exporting flour to the Old Country and at every cross roads there were little industries operating. The following committee was appointed to open subscriptions—Adam Gorham, John Millard, Simon Beels, Joshua Willson, Ezra Clubine, Frederick Wiedman, Eli Gorham, James Edmondson, Jacob Lang, Jas. Lloyd Jr., Thos. Macklem, J. Burkholder.
Then something happened. A lot of history was made in 1837. The

Justices of the Peace, (whose meetings in Quarter Sessions meant something in those days) issued an order "that there would be no election on account of rebellion consequences." "The Township officers were to remain as they are, except those commissioners known to be under bond, or implicated."

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Box Social

One of those joyous events, an old time Box Social will be held in the lodge rooms of L.O.L. No. 1020, Button Block, Stouffville, on Wednesday, January 26. Euchre, croquinoles, and other entertainment. Start at 8 p.m. All welcome. Admission free. Ladies please provide boxes

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