other banks are joint-stock banks and savings-banks, of which the first was opened at Gothenburg in 1820. the post office savings bank was opened in 1884.

*Coinage.—*The counting unit in the Swedish coinage is the *krona,* equal to 1·1 shilling. The monetary unit is 10 kronor gold, and gold pieces, not widely met with in circulation, are struck of 20, 10 and 5 kronor. The krona equals 100 *öre*. Silver pieces of 2 and 1 krona, 50, 25 and 10 öre are struck, and bronze pieces of 5, 2, and 1 öre. Sweden, Norway and Denmark have the same monetary system.

*Finance.—*In the budget for 1910 revenue and expenditure were estimated at £12,674,300. The principal sources of income in the ordinary revenue are railways, forests, telegraphs and rent from Crown lands; and those in the revenue voted *(bevitlningar),* which is about seven-eighths of the whole, customs, the taxes on spirits and beet- sugar, and income from the post office The departments to which the bulk of expenditure is devoted are those of the army, the interior, the navy and education. A large proportion of the army expendi­ture was formerly defrayed by a system of military tenure on certain lands. Land-taxes, however, were finally abolished in 1904, and their place was taken by an increased taxation on real estate, revised triennially, and by an income tax arranged on a sliding scale, up to 4% of the income (9∙6 pence in the £), settled according to individual declaration. The national debt was practically nil until *c.* 1855, and the debt contracted thereafter owes its existence almost wholly to railway construction. It increased from about £2,300,000 in i860 to £6,400,060 in 1870 and £18,600,000 in 1900. In 1904 it exceeded £19,000,000. The greater proportion of communal revenue comes from income and property tax. the sale of spirits under the Gothenburg System, and contributions from the treasury. Primary education, poor relief, and Church purposes form the principal items of expenditure.

*Constitution and Government.—*Sweden is a limited monarchy, the constitution resting primarily on a law *(regerings-formcn)* of the 6th of June 1809. The king is irresponsible, and executive power is vested in him alone. All his resolutions, however, must be taken in the presence of the cabinet *(statsråd).* The cabinet councillors are appointed by the king and are responsible to the parliament *(Riksdag).* They are eleven in number, one being prime minister, two others consultative ministers, and the remaining eight heads of the departments of administration, which are justice, foreign affairs, land defence, naval defence, home affairs, finance, public works, agriculture. the councillors must be of Swedish birth and adherents, of the Lutheran confession. the appointment of the majority of public officials is vested in the king, who can himself dismiss cabinet ministers and certain others, whereas in most cases a judicial inquiry is necessary before dismissal. The king shares legislative powers with the Riksdag, (parliament or diet), possessing the rights of initiation and absolute veto. He has also, in certain adminis­trative and economic matters, a special legislative right.

The Riksdag consists of two chambers. The members of the first chamber are elected by the *landsthing,* or representative bodies of the *län,* and by the municipal councils of some of the larger towns. They number 150, and are distributed among the constituencies in proportion to population; the distribution being revised every tenth year. Eligibility necessitates Swedish birth, an age of at least 35 years, and the possession, at the time of election and for three years previously, either of real property to the value of 80,000 kronor *(£4400),* or an annual income on which taxes have been paid of 4000 kronor (£220). Members are unpaid. The members of the second chamber number 230, of whom 150 are elected from rural constituencies and 80 from towns. The members receive a salary of 1200 kronor (£66), and are elected for a period of three years by electors, or directly, according to the resolution of the electoral district. If a member retires during that period, or if the chamber is dissolved, suc­ceeding members are elected for the remainder of the three years, and thus the house is wholly renewed at regular intervals, which is not the case with the first house. The franchise was for long extremely limited in comparison with other countries, but in 1907 universal manhood suffrage was introduced, after protracted dissension and negotiation between the two houses. Eligibility to the lower house necessitates possession of the elective franchise, an age of at least 25 years, and residence within the constituency. Both chambers have in theory equal power. Before bills are discussed they may be prepared by committees, which play an important part in the work of the house. The agreement of both chambers is necessary before a bill becomes law, but when they differ on budget questions the matter is settled by a common vote of both, which arrange­ment gives the second chamber a certain advantage from the greater number of its members. By revisers elected annually the Riksdag controls the finances of the kingdom, and by an official *(justitieombudsman)* elected in the same way the adminis­tration of justice is controlled; he can indict any functionary of the state who has abused his power. The bank of the kingdom is superintended by trustees elected by the Riksdag, and in the same way the public debt is administered through an office *(riksgäldskontoret), whose* head is appointed by the Riksdag.

*Local Government-*-For the purposes of local government Sweden is divided into 25 administrative districts called *län,* a list of which is given in the paragraph dealing with population. The elected representative body in each is the *landsthing,* which deliberates on the affairs of the län and has a right to levy taxes. The chief official of the län is the *landshöfding,* under whom are secretarial and fiscal departments. Privileged towns, receiving their privileges from the government (not necessarily on the basis of population), are under a mayor *(borgmästare)* and aidermen *(rådmän),* the aider­men being elected by the citizens, while the mayor is appointed by the government from the first three aidermen on the poll, is paid, and holds office for life. Gothenburg has two mayors, and the city of Stockholm *(q.v.),* a län in itself, has a special form of govern­ment. The major rural divisions are the *fögderier,* under bailiffs, a subdivision of which is the *länsmansdistrikt* under a *länsman.*

*Justice.—*Justice is administered by tribunals of three instances.

(1) There are 119 rural judicial districts *(domsaeor),* which may be subdivided into judicial divisions *(tingslog).* Each *tings la g* has a court *(häradsrätt),* consisting of a judge and twelve unpaid assessors *(nãmndemän),* of whom seven form a quorum, elected by the people. These, if unanimously of a different opinion to the judge, can out­vote him. The towm-courts in the privileged towns are called *rädstufvurätter,* and consist of the mayor and at least two aidermen.

(2) There are three higher courts *(hofrätter),* in Stockholm, Jönköp- ing and Kristianstad. (3) The Supreme Court *(Högsta Domstolen)* passes sentences in the name of the king, who is nominally the highest judicial authority. The court has a membership of 18 justices *(justitieråd),* two of whom are present in the council of state when law questions are to be settled; while the body also gives opinion upon all proposed changes of law.

*Army and Navy.*—General military service is enforced. Every Swedish man belongs to the conscripts *(värnpligtige)* between the age of 21 and 40, during which time he serves eight years in the first levy, four in the second, and eight in the reserves. The con­scripts were formerly trained for 90 days, but according to the law of 1901, the conscript is bound to serve in time of peace—in the infantry, position artillery, fortress artillery, fortress engineers, and the army service corps a total of 240 days; and in the cavalry, field artillery, field engineers, and field telegraph corps a total of 365 days. The permanent cadres number about 22,000, and about 85,000 men are annually trained as recruits or recalled for further training. The organization of the army in time of peace is as follows; 82 battalions of infantry (28 regiments), 50 squadrons of cavalry, 71 field artillery and 7 position artillery batteries, 10 fortress artillery, 16 engineer, and 18 army service corps companies. There are six divisions, quartered at Helsingborg, Linköping, Sköfde, Stockholm (two), and Hernösand; in addition to the Gotland troops quartered at Visby. A division in time of war would probably consist of 2 batta­lions of infantry (4 regiments, 12 battalions), with 4 squadrons of cavalry, 1 artillery regiment, 1 company of engineers, &c. A cavalry division would consist of 2 brigades of 8 squadrons each, and I brigade of horse artillery. It is estimated that 500,000 men are available for service in the various capacities in case of war. There are fortresses at Stockholm (Vaxholm and Oscar-Fredriks- borg), Boden on the northern railway near the Russian frontier, Karlsborg on Lake Vetter, and Karlskrona; and there are forts at Gothenburg and on Gotland. The reforms of 1901 abolished the *indelta,* a body including both infantry and cavalry who lived in various parts of the country, in some cases having their houses provided for them. This peculiar system of military tenure *(indel- ningsverket)* originated in the 17th century, when certain landowners were exempt from other military obligations if they provided and maintained armed men. The navy is small, including 11 ironclads of 3100 to 3650 tons. The personnel consists of a cadre, reserve and about 17,000 conscripts. It also includes two coast-artillery regi­ments, with headquarters at Vaxholm and Karlskrona. The prin­cipal naval station is Karlskrona, and there is another at Stockholm.

*Religion.—*More than 99% of the total population belong to the Swedish Lutheran Church, of which the king is the supreme head. Sweden is divided into 12 dioceses and 186 deaneries, the head of the diocese of Upsala being archbishop. The parish is an important unit in secular as well as ecclesiastical connexions. The rector presides over the local school board, which is appointed by the church assembly *(kyrkostämman),* and thus an intimate relation between the church and education has long been maintained. A peculiar duty of the clergy is found in the *husförhör* or meetings