

## UP-TO-DATE VILLAGE REFORM

A mountain hamlet may relatively speaking, be more in need of social reform and uplift than an urban industrial center. A flourishing and outwardly attractive suburb may have as much graft in its government as the city where its men earn their incomes and where its women find their amusement and do their shopping. Whether the suburb has honest government or not depends in the last analysis on the same conditions that determine urban probity or venality.

This was conclusively demonstrated in Dobbs Ferry, a New York City suburb in an election just held. Candidates were forced to assent to or dissent from a clearly defined community program that took a look ahead; to pledge themselves to favor free public discussion by citizens of all proposals involving expenditure of money; to promise to keep town accounts and to make assessments after a plan devised by expert municipal accountants; to establish a local information bureau with facilities for enlightening applicants at any time and to unite with officials of adjoining towns in campaigns outlined to promote the well-being of all persons in that region of Westchester County.

It is superfluous to remark that even a campaign run on such a plan of tactics would be educational even though reform candidates were at first defeated. But they were elected. **What Dobbs Ferry has done other villages can do**, especially if, as in this case, women intent on civic uplift are numerous. The Bureau of Municipal Research of New York City lives to serve; and it knows no distinctions based on size of the community applying for aid.—The Christian Science Monitor.

## OUR EXCESSIVE FIRE WASTE.

Fire losses in Canada during the first four months of the present year are 65 per cent. greater than they were for the same period last year, and almost 100 per cent. in excess of the figures for 1910. At the present rate of going, Canada's fire losses for the year 1913 will prove the highest on record. As it is, we burn up in an ordinary year anywhere from \$21,000,000 to \$24,000,000 worth of property, or almost \$2,000,000 per month. This year's record promises to eclipse all previous fire losses.

The fire loss per capita in the Dominion last year was \$3.02, while that throughout Europe was in the neighborhood of 33 cents. The reason we are forced to pay so much higher insurance rates in this country and in the United States than are paid in Europe, is simply due to the fact that our fire losses are so much in excess of what they are in Europe.

The annual average losses per capita for six nations in Europe are: Austria 29c., Denmark, 26c.; France, 30c.; Germany, 49c.; Italy, 12c.; Switzerland, 30c.—The Shareholder."

## A MEAN CONCERN

Some holders of fire insurance policies seem to be rather small in their ideas. A New York building, insured for \$3,800,000, was the scene of a blaze the other day, and the owners put in a claim which was duly adjusted and settled at \$15.50. Some of the companies had to pay twenty cents, but most of them got off for ten cents. The cost of making the adjustment far exceeded the entire fire damage. There are, perhaps, some persons in the world who, under the circumstances, would have made no claim upon the companies.—Insurance Times.

## Canada's Example

In a campaign for single tax in Seattle, Ore., the example of Canadian cities was used in many ways, particularly in posters like the one below

# SINGLE TAX MEANS BETTER TIMES NEW BUILDINGS —AND— PEOPLE TO USE THEM

## COMPARE BUILDING PERMITS

SEATTLE	VANCOUVER	VICTORIA	CALGARY
	SINGLE TAX	SINGLE TAX	Partial Singletax
1910 - \$17,163,080	\$13,150,365		
1911 - \$ 7,491,156	\$17,652,642	\$4,126,315	\$12,000,000
1912 - \$ 8,415,325	\$19,428,432	\$8,208,155	\$20,394,220

**VOTE FOR CHARTER AMENDMENT NO. 2**

## The Good Citizen

Many a man plumes himself on being a good citizen today who is in reality a hopelessly bad one—hopelessly so because he thinks himself in no need of change. To be a good citizen requires two essential qualities—knowledge and action. An ignorant citizen is one of the dangers of a republic. An inert citizen is an equal peril to democracy. To know and to act are not always simple and easy duties. But they are fundamental, and a free country demands them from its people, as the very conditions of its liberty and its existence.—The Outlook.

## An Exemption from Taxation

No doubt when in 1905 the city council of Calgary entered into an agreement with the Canada Cement Company, by which that concern was exempted from taxation for twenty years, it had good reasons for making that concession. At that time it was anxious to secure local industries as the nucleus for future development. But the resultant loss to the city should provide a salutary object lesson both here and elsewhere as to the inadvisability of making such an arrangement too elastic.

This company owns ninety-two acres of land which it can sell, lease, or give away, and the city is alleged to be powerless to tax it, the agreement of 1905 having been supplemented by a further arrangement made five years later. The company has leased two parcels of this area to other firms, which are exempt from taxation, these leases representing some \$25,000.—Calgary, Alta., News-Telegram.