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It is a well known fact that the man who is most successful in the management of his private business, or whose interest in real estate gives him a large share of taxes to pay, does not take the active interest that he should in the work of municipal legislation and administration. While there are cases that might fairly be said to be explained, if not excused, by honest discouragement, it is evident in cities and towns that at least one other constraining cause not so innocent has to be considered. It is the habit of non-interference growing out of investment in, or their relation to business enterprises, particularly private corporations which depend for existence on municipal franchise or patronage or both.

When the number of private corporations dependent in various ways on municipal favor, is considered, the influence is seen to be enormous. Any of the men composing these private corporations will discuss municipal reform with interest and some of them are enthusiasts, all would resent the imputation that their relation to municipal politics is warped or biased by undue solicitude for their investments, while others are frank enough to say that they can make enough out of the municipality to more than make up their share of excessive taxation, the result of municipal mis-management. It is both apathy and inactivity caused by self-interest that form the greatest barriers to-day in the way of straight forward municipal administration.

Although it is often suggested there is no reason for the statement, that the municipal representatives of to day are inferior in character and ability to the average of their predecessors; but it is the case that the spread of education, and the general elevation of public opinion have made the public very observant and sensible to the defects in local administration. There is a demand for honest local government, and it will be well indeed if it results in the elimination of politics from our municipal elections. This would be a great help towards the attainment of politics as it should be.

It is of the greatest consequence that the pupils of our public and high schools

should have a knowledge of local institutions. The questions of transcendent importance in government are not the tariff or the banking system. The difference in the effect of free trade, and the most extreme form of protective tariff would be less to the average citizen than the difference between extravagance, corruption or incompetency in local government, and a thoroughly honest and intelligent management of local or county affairs. If the greatest attention is given to local government, information and interest will be increased where it is most needed. It is in local affairs that the progressive citizen will find the greatest opportunity of exerting a wholesome influence, especially if his understanding of local government is clear and thorough.

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In every township you can find statute labor divisions in which the work is very poorly done, and in fact, it would be better in many instances if it were not done at all. How to remedy this is the first question to be considered in advocating road reform. The Municipal and Assessment Acts, authorize councils to pass by-laws providing for compulsory commutation for the whole or any part of a township. In divisions where the work is not now employed in a profitable manner, the council should pass by-laws to provide for compulsory commutation in the future.

In many instances where a section of a township has been divided into village lots and forms an unincorporated village, compulsory commutation should be the rule. In this way sidewalks and other street improvements required in these small communities would be provided for. By thus introducing this system of compulsory commutation, its good results would be noticed, and but a short time elapse before it would be the rule instead of the exception as at present.

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Collectors should be prompt and insist on the payment of taxes during office days. We have yet to learn of a municipality in which the council ever increased the collector's salary when they extended the time for the return of the collectors' roll. The only way for the average collector to make reasonable wages is to enforce the collection of taxes, and return his roll if possible on the 15th December, and in any event not later than the 31st December. There is no reason for the careless manner in which collectors rolls are handled in some municipalities. We have heard of cases where a collector had two or more rolls on his hands at one time; the auditors had no opportunity of making a report thereon, and a subsequent loss to the municipality was the result.

Councillors should advocate the payment of taxes promptly, and see that the collector pays over all moneys collected as required by the Assessment Amendment Act, 1894.

The question of Municipal Insurance is one that will be brought prominently before the legislature at the next session. A number of cities have signified their intention of co operating with Toronto for an Act empowering them to pass by-laws to provide for a department of municipal insurance.

In this they should have the active support of every municipality. The question is one that is more likely to be best understood by the rate-payers of townships in which Mutual Fire Insurance Companies are at present in operation. No one acquainted with the work of these companies will say that they could not be as efficiently managed by the municipal council, and their officers as they are at present, without in any way interfering with the efficiency of the Municipal administration. Those who performed the work would of course require to be remunerated, but we venture to say that a reasonable increase in the salaries of the clerks, and other officers who would do the extra work, would result in an efficient discharge of the duties, and a considerable saving compared to the management of private companies as at present.

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The magnitude of the question of municipal insurance is such that but few care to discuss it, owing to the lack of data or reliable information on which to base their calculations. In the last issue of the WORLD we based our calculation on the estimate prepared by the Guelph board of trade in reference to that municipality. In Toronto it is claimed that one-half the present premiums paid would pay all fire losses, keep up the fire department, and save \$75,000.00. We extended these estimates to the whole of the Province, and showed that a saving equal to six-sevenths of the taxes in city, town and village corporations would result.

It would cost but a very small amount for the council of any town or other municipality to pay their assessor to go through a ward and ascertain from the residents the amount of insurance premiums paid, and other particulars in reference to fire losses. It would then be possible to make an estimate for the municipality that would be reasonably correct, and if it is found that any considerable benefit would result from the establishment of an insurance bureau to be conducted on business principles, every effort should be made to assist those municipalities that have already decided to obtain legislation necessary to put the system in operation.

It is to be expected when an organized movement for this purpose is instituted, that considerable opposition will be offered by the insurance companies whose interests would no doubt be seriously affected; every municipality should at once endeavor to ascertain the extent to which they would be interested, and govern themselves accordingly.