

Collectors' Duties.

In cases where collectors have to resort to compulsory measures, although they are authorized to levy in person, and without the authority of any process, yet it is scarcely contemplated that the collectors themselves would, as a matter of course, act the part of bailiffs and auctioneers in seizing and selling; so, while the power is given to the collector, still it is also said he may, by his agent, levy, and when the bailiff or agent is appointed he should receive a warrant in the following form:

City of _____ }
 To A. B., my Bailiff.

to wit:
 You are hereby authorized, and required, to distraint the goods and chattels of C. D. of, etc., which you shall find on the premises of the said C. D. at, etc., or any goods and chattels in his possession wherever the same may be found within the county of, etc., for the sum of, etc., rated against him for taxes on the collector's rolls of, etc., for the year, etc., and now in arrear and unpaid, and in default of payment of such arrears of taxes and the lawful cost of the said distress according to law, for the recovery of the said arrears of taxes together with said costs, and for you so doing this shall be your sufficient authority.

Given under my hand etc., this
 day of _____ A. D., 18
 E. F., Collector.

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In section 124 it stated that the collectors may levy the taxes with costs by distress of the goods and chattels of the person who ought to pay the same, or of any goods or chattels in his possession wherever the same may be found within the county. The person who ought to pay the same is the person in possession of the land in respect of which the taxes are payable at the time of the seizure. If he is not actually assessed for the premises, etc., as mentioned in section 27 of chap. 143, R.S.O. 1887, he is entitled to exemptions mentioned and enumerated in section 2 and following sections of chapter 64, R.S. O., 1887. If there is any agreement between the person actually assessed, and the person in possession as to payment of taxes, they should fight it out between them, and the collector or his municipality should not be compelled to enquire into or be guided by the terms of the agreement

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Costs allowable to collector or his bailiff in enforcing warrant of distress:

Enforcing warrant:

Where amount of taxes does not exceed \$20.....	\$ 50
Where amount of taxes does not exceed \$60, but above \$20.....	75
Where amount of taxes exceed \$60.	1.00
For every mile necessarily travelled in going to seize under warrant, where money made, or paid after levy.....	12

Every schedule of property seized, not exceeding \$20.....	30
Exceeding \$20 and not exceeding \$60.....	50
Exceeding \$60.....	75
Every bond, when necessary.....	5c
Every notice of sale, not exceeding three, each.....	15
Necessary disbursements and allowances for removing or retaining property seized.....	3%
Five per cent. on the amount realized from the sale of property seized, such percentage not to apply to any overplus.	

If warrant be satisfied in whole or in part after seizure and before sale, collector or his bailiff to be entitled to charge and receive three per cent. on the amount realized.

Municipal Insurance.

The Peterborough board of trade considered the question and decided that they had not sufficient information to take definite action. An argument advanced against the scheme was "That councils were not as careful as corporations and companies, and that municipal insurance would be unfair to the people."

The Galt Reformer says:

The question of municipal insurance will be looked at very much from the experience of the locality where it is discussed. Taking Toronto, Guelph, Hamilton, London and Galt, there is very little doubt such a system of insurance would pay them well, but taking other places without a proper system of waterworks, and with them it is very questionable.

The question must be argued out fairly. We all admit the immense advantage which our insurance companies have proved to the insurer, and without the clearest proof of advantage it would be folly to adopt a newer plan. Insurance companies have their periods of heavy losses and depleted exchequers, only it is possible that they have to take the income from the good places to pay the losses in the bad. The board of underwriters is largely responsible for the agitation in favor of municipal insurance in those localities where it is strongest. That board, nearly all the places we have named say, discriminates against them in the rating given them and despite the facts of few and trifling losses in proportion to the income derived from their insured properties, every now and again issues a new rating which has discovered that some added implement increases the risk and that over all there must be an additional rate of ten, fifteen or twenty cents, until no matter what the additional fire appliances may be, the rate creeps up to practically what it was in the days of volunteer brigades and hand fire engines.

The Ensign, an assessment insurance paper, contributes the following expert opinion:

The Guelph board of trade estimates that something over \$60,000 per year profit would result from the adoption of the municipal insurance plan in their little city. To compare this with Toronto's estimate of \$73,000 profit, it must be borne in mind that Alderman Lamb's committee calculated upon charging only 30 cents per \$100 for the insurance, and charging the cost of the whole fire protection, patrol force, extension of waterworks, interest and debentures, sinking fund, etc., to the insurance account before arriving at the balance of \$73,000 profit. Still we believe Guelph's estimate is either a misprint or a miscalculation. Nothing like half of the sum stated can be saved in so small a city. The same basis of estimate would indicate that \$65,000 can be

saved by this system in St. Thomas, which is somewhat larger than Guelph.

Although we are conscientious advocates of mutual insurance in all its forms, and do not believe in making profit out of the misfortunes of others by trading upon their fears, nor that insurance should mean other than "protection," we are in extreme doubt as to the "rosy" figures from the Royal City. Visionary calculations will do infinite harm to the movement. The committee of council of the city of St. Thomas, assuming Guelph's calculations to be right, has approved of the plan, but will give it further detailed consideration for the purpose of reaching independent statistical conclusions.

The canton of Basel-Stadt, Switzerland, enjoys the municipal fire insurance system. Basel-Stadt consists of the city proper, with a population of 60,000, and three rural communities. It forms part of the Swiss republic. It is independent, so far as its independence and legislative powers are not restricted by the federal constitution. Its legislative authority is exercised by the great council, consisting of about 130 members, elected by universal suffrage. The executive is vested in the government council, consisting of seven members, and elected by the great council.

The General Obligatory Mutual Fire Insurance Institution provides compensation for damage sustained on buildings caused by (a) fire; (b) lightning, with or without ensuing fire; (c) water, or measures taken to prevent the spreading of the fire.

The carrying of additional insurance with other companies is prohibited on such buildings as are subject to insurance in the Fire Insurance Institution.

The noting, valuation and classification is made by the valuation commission. The valuation commission is composed of five regular and two supplementary members; it is selected by the government council on recommendation of the finance department.

Aldermen at Large.

The cities of St. John and Fredericton, N. B., have abolished the ward system, and will hereafter elect aldermen by a vote of the whole city. The advocates of the change urge that as the work, good or bad, done by the aldermen, generally affects the whole city, and not a particular ward, the extension of the voting power is the only rational method of election. The evils of the ward system are admitted, and in many of our larger towns and cities the reduction of the number of wards has been tried, in hope of bringing about a reform. The experiment of doing away with the wards altogether, now being tried in New Brunswick, is a more radical step, and the result will be closely watched.

NO USE.—A peculiar application was made recently at one of our municipal councils, a farmer formally making in all seriousness a claim for \$1 refund for dog assessment for 1892 on the ground that he had no use for him,—*Uxbridge Journal*.