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Municipal Mutual Insurance.

To the Editor of THE MUNICIPAL WORLD:

DEAR SIR,—While the subject of insurance by municipalities engages so much attention, especially in Toronto, it will be opportune, for one who has studied the progress of the mutual fire insurance companies for years, to suggest that the present statute, chapter 167, R. S. O. 1887, section 8, etc., could, with the addition of a few paragraphs, be made the convenient means of testing the working of a municipal mutual system, and of educating the people to the advantage of it. Under that law the mutuals of Ontario, seventy odd in number, have their powers, and they might appropriately apply to the legislature, by resolution of their annual convention, or petition, for certain permissive clauses, which, if formally adopted by the companies, would strengthen them as insurers, economize official time and expenses, draw greater public attention to their operations, with advantage to all property owners within their districts, and, in fact, throughout the country, and probably settle the agitation in favor of insurance by municipal corporations.

Assessments upon members of these companies are usually collected once a year, in the fall. The first charge upon all property is the municipal tax. The second should be the insurance premium, which even a mortgagee should be willing to admit, as it protects him.

Power might be granted, by the clauses mentioned, to any mutual company to deposit a copy of its assessment premium roll, certified by president and secretary, with the proper officers of the municipalities in which insured properties lie, in time to be placed upon the tax roll. The duty of placing the sums on the tax roll in a separate column, and of making such collections might be imposed upon the municipalities; also that of paying over the amounts with an account thereof, less such commission as the clause may fix, which should be a small commission, as it will be a clear gain to the municipality, offsetting in part the collector's salary.

The practical effect of this would be that, although a municipality would not be directly responsible for fire losses, the property of all the insured pro rata would be, thus making mutual insurance the soundest that can be offered to owners, mortgagees, trustees, estates, etc. It would render it cheaper even than before by economy of time and expense in making collections, its most difficult feature of management, or afford more means for canvassing and efficient inspection. It would enable policy-holders to settle in one transaction both taxes and insurance, which one receipt, properly worded, would

cover; and "premium notes" might be done away with, thus removing a feature of the business that has always been objectionable from every new member's standpoint. Should the municipal laws need amendments in accordance, that would be a simple matter. A fair trial of such a municipal mutual insurance law could do no harm, in any event, but if successfully operated in the case of but a single company it would place the possibilities of co-operative insurance upon an unequivocally high plane and immensely develop it in both city, town or country.

Yours, etc.,

G. K. M.

St. Thomas, 25th February, 1896.

The Woodstock Sentinel Review, referring to the article on county councils published in the February issue of the WORLD says: We agree very largely with the views here expressed. Our county councils are now too large. They are expensive, cumbersome and inefficient. If they were as efficient as they might be the expense of them would be no objection. But a body between the township councils and "the big county council" at Toronto is necessary in each district. It should be smaller than at present. Its members should not all be elected each year. And it should represent the district, or large sections of it, rather than the township councils from which county councillors now come.

Sir Oliver Mowat:—Mr. Marter had asserted that the reduction in the number of county councils was not wanted. What had he been doing with himself? Sir Oliver again asked. The table of the house had been loaded with petitions looking to that end, and the grangers for some years had scarcely had a meeting without passing a resolution to that effect. The general sentiment in most counties was in favor of some measure of reduction. Various means of reducing the membership had been suggested, but all had met with objections, though the people were almost if not quite unanimous in desiring some measure of change.

M. Y. McLean, M. P. P.:—There is a growing feeling that in Ontario the people are overgoverned, he said. It was the opinion of the speaker that the work of the county councils has been to a large extent relegated to the municipalities, while, at the same time, their number has been increased. He was in favor of a reduction in this direction.

J. L. Haycock, M. P. P.:—As to the county councils he strenuously advocated a reduction in the numbers of those bodies. He was pleased that the government had decided to legislate on this subject.

Toronto News:—The bills to be submitted include one to reduce the number of members of county councils, which at first sight is a very sensible looking measure.

A Highway Commissioner.

Since the organization of the Ontario Good Roads Association in 1894, the question of good roads has been kept prominently before the municipal authorities and people of the province. The members of the association feel that they have not worked in vain; the opposition which was at first noticeable in all quarters has almost disappeared. It was a surprise to many that the association did not recommend the construction of expensive roadways and endeavor to secure amendments to the law abolishing statute labor. The work of the association has been wholly educative. The attention of the people was directed to the bad state of the roads. This was shown to be the result of the careless performance of statute labor and the expenditure of money on the roads by inexperienced commissioners. An effort was made to estimate the loss from this source and the desirability of commuting or abolishing statute labor was considered. The maintenance of all roads by paid labor properly directed is the desideratum and to equalize the expenditure necessary to place leading roads throughout a county in proper condition the association have made their one recommendation in favor of a county road system connecting all local municipalities in a county.

The preliminary work having been completed, the Government recognized the importance and value of what had been done, and, with a view of keeping the question prominently before the public, have been pleased to place an appropriation in the estimates sufficient to pay a highway commissioner, who will in the future take charge of the work of road reform. It will be the duty of the commissioner to collect statistics, prepare bulletins, hold meetings, and generally to constitute himself a bureau of road information for the benefit of the province at large. Councils considering the question of road improvement will be able to avail themselves of his experience. The councils of cities and towns, although the most progressive in roadmaking, have directed their energies to the construction of expensive block and other pavements, overlooking the fact that cheaper and more durable roadways might be constructed, and maintained by home labor. The highway commissioner who ever he may be has a great work before him, which if properly carried on, will in time solve many of the economic questions now before both the philanthropist and politician. The Ontario Government and especially the Honorable Minister of agriculture are to be congratulated in having decided to appoint a highway commissioner.

The Cobourg town authorities have several vacant lots of the town flooded and rinks made for the amusement of those who are too poor to indulge in a season ticket for the skating rink.