

ating influence in municipal finance and which must, more or less, control our actions in this Province, since the east will for a number of years to come, be the principal buyers of our municipal securities. We do not think that these broad powers given to a Local Government Board to deal in such a loose way with moneys which are held in trust will meet with the approval of experienced investors.

The Act continues to state that on the 31st of January in every year the treasurer of every municipality shall transmit to the Local Government Board a complete statement of the condition of the sinking funds. The financial powers of the municipalities are set out under trade licenses, general licenses, statute labor and commutations, and the manner of ascent of electors. The municipal council shall have power to assess for purpose of taxation railways and public utilities within the jurisdiction of the municipality and shall exempt from taxation churches, burying grounds, hospitals, orphan asylums, property of agricultural societies not exceeding five acres, municipal properties, crown properties and land and improvements by act of the legislature. The Act provides for the method of valuation and assessment which is precisely drawn up and defined, appeals to courts of revision, operations of courts of revision and estimates of expenditures on or before the 20th day of November in each year.

In regard to taxation the Act provides that municipal tax shall take precedence over every other claim against the property taxed. That it provides for method of collection and revision of taxes, and states that taxes shall be considered as in arrears when not paid for by December 31st of the following year. It also provides for percentage additions and specifies that on the first of July in each year the collector shall add to the current taxes 10 per cent. of the amount thereof and shall make a further addition on the first of October in each year of 5 per cent. The Council is given the power to vary the dates but not the total amount of the addition which shall be 15 per cent. of the taxes imposed. The taxes on land and improvements, with percentages added, shall bear 8 per cent. interest per annum. The Act further provides for pro rating of taxes on sub-divisions which have been cancelled, and on taxes of crown lands, the title of which inhere in the crown subject to agreements of sale which have defaulted.

The Act provides the remedy for the non-payment of taxes and contains the right of action by the municipality

in any court of competent jurisdiction against the owner. This is apart from recovery of arrears of taxes through tax sale. The Act provides that, on the 30th day of September in each year, the Council shall offer for sale all parcels of land in arrears of taxes as provided in the Act, and shall continue the sale until all properties so affected are disposed of. The upset price of the land so put up to tax sale shall include delinquent taxes on land and improvements, taxes in arrears, amount of interest due to date of sale, current year's taxes and a 5 per cent. over-riding charge with \$5.00 charge to the land registry office. In case no bid is received equalling this price the municipality shall be declared the purchaser.

The Act then goes on to describe the rights of the purchaser at tax sales in as precise a manner as will not admit of any clouds on titles so purchased. The owner of property sold under tax sales has one year from date of sale in which to redeem his property with payments of 8 per cent. interest thereon and further provides for actions against municipalities regarding illegalities or irregularities in tax sales.

The concluding feature of the Act calls for the manner and method of special assessments and also provides for competent audit of the books of each municipality which must be completed not later than the first day of March in each year and that such statement shall be sent to the inspector of municipalities under the Act.

In commenting upon the liability of the owner of property to the municipal corporation for tax arrears as a debt to the owner individually rather than a charge on the land itself, we think that the Act is going too far. With the provision that the tax sale by each municipality is mandatory at the end of September in each year, we think that tax arrears so accumulated could never amount to more than the value of the property and that the municipality could not be the loser by relinquishing this right of recovery from the owner at the time. If this provision of the Act is made law we think that it will work a hardship on owners and involve the discouragement of purchase as well as involve innocent individuals in loss. Priority of tax with regular periodic enforced collection of same should be sufficient without bringing in personal liability of the owner in addition to security of the property so taxed.

## Sprinkler Protection in Reduction of Fire Waste

Part of Paper Read Before Insurance Institute of British Columbia by Mr. F. C. Broadfoot, Engineer of the Mainland Board

Mr. F. C. Broadfoot, engineer of the Mainland Fire Underwriters' Association, Rogers Building, Vancouver, read a paper on sprinkler protection before the Insurance Institute of British Columbia, in the board room of the Association, on Tuesday, February 11th. Mr. Broadfoot laid out what proper sprinkler protection called for and the developments that have been made in bringing this system up to the point of efficiency which it has attained under proper inspection at the present time. He continued:

In the ordinary type of sprinkler equipment of today water is maintained in the pipes under pressure. An equipment of this kind is called the Wet Pipe System, but where buildings are not sufficiently heated to prevent freezing in winter the Dry Pipe System must be used. This system is one in which there is air under pressure, instead of water in the pipes; but before going into the differences in these two systems it might be well to deal with the features which have to do with both wet and dry pipe systems.

As automatic sprinkler protection is based on the principle of discovering and controlling a fire at its origin, thus insuring a minimum loss, combined with a minimum use of water, we must have thorough protection in all areas, quick and positive action of the heads, and an adequate supply of water under sufficient pressure. The system as a whole and in all its details must be thoroughly inspected at regular intervals, maintained in efficiency and be under the constant supervision of some employee who is familiar with its operation and repair, or it must be under central supervision.

Acceptable supplies may be furnished by public water works, gravity tanks, air-pressure tanks or automatic pumps.

Two independent water supplies are absolutely essential for the best equipment. This is in order that one supply may always be available in case the other is temporarily out of service, and also in order that a primary supply of limited capacity, or light pressure, may be reinforced by a secondary supply. At least one of the supplies must be capable of furnishing water under heavy pressure.

The public water works' supply should be sufficient to give good pressure at all hours to the highest line of