

## BRITISH COLUMBIA'S MUNICIPAL CHANGES

Principal among the provisions of the proposed changes in the Municipal Act of British Columbia is the establishment of a Local Government Board, which has been favorably considered by the provincial administration. The proposal is to have it and the public utilities commission combined to save extra machinery, and while the government would escape certain duties which would be performed by the board, it would assume the responsibility. The new act is designed to give municipalities almost carte blanche in legislation under the supervision of a local government board, the proposal being that they would not need to go to the legislature year by year to obtain powers to pass by-laws to meet new conditions which may arise. This is practically transferring to municipalities the legislative powers which are now centred in the legislature itself.

With wider powers, councils will be able to initiate measures, and, after submitting them to the board, put them to the people to be decided. In this way, every financial or other scheme would receive full consideration before it was finally passed. One of the radical changes of the new act will be to eliminate police commissioners, the councils doing the work, and a system of county crown attorneys will be set up. This will give the attorney-general more power in this field. The local government board will fix the number of policemen in each municipality.

The innovation has met with the approval of the United British Columbia Municipalities which met in Penticton a week ago, and is viewed with favor by business men generally. At first view, it may be thought that the powers to be conferred are rather great, but the same has been thought in other instances, but it was found that everything worked out satisfactorily. It is considered that the establishment of a board of this nature will be of value in promoting financial stability, and the fact that it will be active all the year round will be of immense benefit to municipalities. The board will no doubt have power to settle difficulties existing between adjacent municipalities, who will have the privilege of putting their case before it and thus obtain immediate settlement. The objection has been raised in one or two instances of the local government board and the public utilities commission being combined, but it is regarded by others that not only will extra machinery be saved but the board will have a greater insight to municipal problems by reason of the matters which will come up.

***Every time you purchasers of Victory Bonds read of what Canadians are doing in France, you can truthfully say, "I had a hand in this—It is partly my work."***

## FIGHTING THE FIRE DRAGON

October 9th is to be observed as fire prevention day in the Province of Ontario. This action is taken in co-operation with a similar observance in many of the United States, and the propaganda work in Ontario is undertaken by the Provincial Fire Marshal's office. Public appeals are being made in every possible way, and the organization of the schools will be utilized to impress upon the children of the province the destructibility of fires and the necessity of preventing them. The Ontario government is also operating through a Fire Prevention league, which was formed a month ago; through this organization those directly or indirectly interested in the work are enabled to co-ordinate their efforts with those of the fire marshal.

Preventive work of this kind is something new in Canada, but a similar league is being planned in British Columbia. The action is stimulated by very heavy losses of late years in Canada, and more particularly during the nine months of this year which are already past. Canada's fire losses are unquestionably too heavy, and many of the fires can be prevented. In comparing statistics of fire losses here with those in European countries, however, it is well to remember that our property wealth per capita is much greater than that of those countries, and our loss of property by fire would, therefore, be expected to be proportionately greater. However, when this allowance is made, our showing is still quite unfavorable.

While every one admits the necessity for fire prevention, opinions as to ways and means are not so unanimous. It is already apparent, however, that no single measure will prove fully effective. Effort, it seems, must be individual, corporate, and public, and must be stimulated by the sense of monetary loss and gain, as well as the more remote advantage of national interest. There must be no such thing as over-insurance, because where this is permitted the advantage of the property holder at once comes into conflict with that of the public. Insurance companies have everything to lose by any laxness in this direction, and their constant effort is to prevent over-insurance. They are not, however, concerned with the volume of fire loss as a whole, because their profit is derived from a margin over and above losses, and rates are fixed accordingly. If losses are increasing while rates are fixed, they will, no doubt, incur temporary loss, and vice versa; but ultimately rates will be determined by the proportion of loss to property insured, plus a margin for dividends and the cost of management.

What can be done by public action remains to be seen; it is unfortunate that in work of this kind there is no accurate means of checking up the return on money expended. Efforts of this kind by states across the line have, however, already met with appreciable success, and unquestionably Canada offers an excellent field of opportunity for work such as Ontario has initiated.

At a meeting of the citizens of the rural municipality of Victoria, held at Holland, Man., called by G. H. Balls, organization manager for the district, it was decided to organize and assist in every way. The following executive committee was appointed:—J. J. Staples, A. W. Goulding, W. R. Ross, W. H. Wiggins, D. Evans, F. H. Dagg, Alf. Smith, D. J. McGowan, Wm. Jeffrey, Wm. Turner, Chas. Hooper, Jos. Morrow, Donald Carnegie, Rev. H. Heynen, J. Langman, Alex. Sundell, Wm. Tuckwood, A. K. Berry, E. Barnville and F. H. Campbell. J. Rinn was chosen publicity manager.