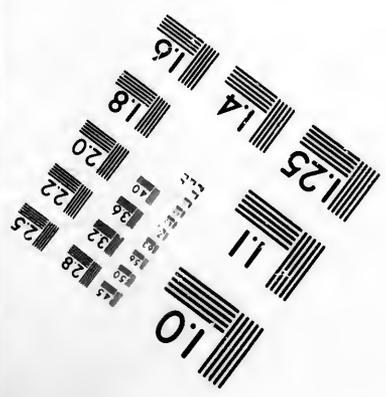
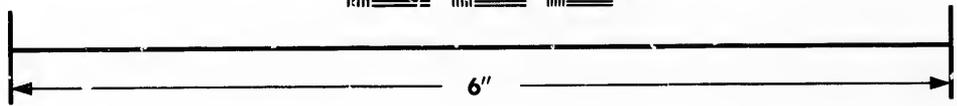
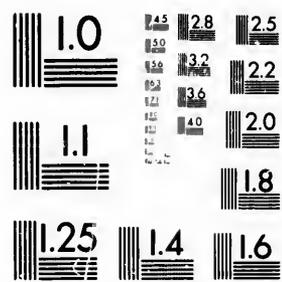


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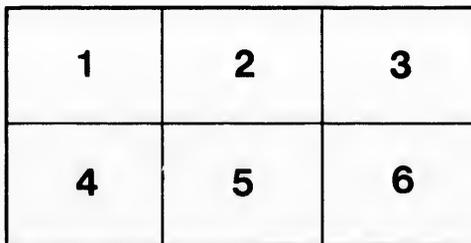
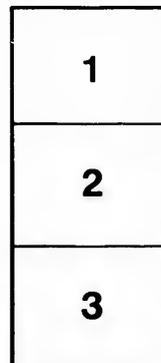
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DISCUSSION

BY

THE HALIFAX BOARD OF TRADE,

ON THE

TAX REFORM,

PROPOSED BY THE

HALIFAX TAX REFORM ASSOCIATION.

HALIFAX, N. S.:

PRINTED BY WILLIAM MACNAB, 3 PRINCE STREET.

1892.

Public Archives of Nova Scotia

BOARD OF TRADE.

. HALIFAX, N. S., March 23, 1892.

The Board of Trade met at 3 P. M.

Mr. PICKFORD, president, said that this meeting was called to afford an opportunity for some members, who are also members of the Tax Reform Committee, to place their views before the Board, after which he would be very glad indeed to hear the views of other members of the Board. He then called on Mr. W. J. Stewart, of the firm of M. S. Brown & Co.

Mr. STEWART said: Mr. Chairman and Gentlemen. In bringing this matter of tax reform before the Board of Trade, I would say at the outset, that while the tax reform committee to some extent have been a separate organization, there are a great many members of the Tax Reform Association who are members of the Board of Trade also. It might be well, before the discussion opens, to review the history of the tax reform.

About a year ago a number of business people who felt the injustice of the present scheme, decided to hold a meeting, and requested his worship the mayor to call a meeting for that purpose. A meeting was called in the committee room of the City Council Chamber, and there was a very large attendance. The matter was brought before the meeting, discussed at some length, and several ideas were thrown out: chiefly, that the merchants of Halifax were laboring under a great disadvantage as compared with Montreal and other cities in

Canada, chiefly on account of the system of taxation, which was oppressive to the merchants of this community. At that meeting a committee of fifteen was appointed with power to look into the matter, and, after looking into the various systems in Canada and the United States, to report back a scheme which they thought would be effective in carrying out a reform in Halifax. That committee, although appointed at random, was a representative committee. It has been thrown out in different quarters, that that committee was composed simply of wholesale people who were endeavoring to get clear of their taxes, and to "unload," as was said in the City Council, on other members of the community. It also happened that that committee represented real estate as well as personal property. That committee represented some \$700,000 of personal property and just about the same amount of real estate. It was simply a representative committee, embracing members of the leading firms and representing a very large number of business houses in the city, both wholesale and retail. It was not a movement of the wholesale people any more than a movement of the real estate owners or retail merchants. We reported back in pamphlet form, going over the ground carefully, stating reasons and giving figures and facts as to the manner in which the reform could be carried out. We showed that at the present time the city required for civic purposes \$341,000, and real estate paid in the vicinity of \$225,000, leaving about \$115,000 to be made up out of other sources. The committee endeavored to bring back a scheme that would in no way interfere with the present adjustment of real estate. The real estate assessment had been discussed and revised in the year 1883, after a great deal of consideration had been given to it by Mr. Mackintosh; and Mr. Mackintosh in submitting his scheme, which he carried in the City Council and the House of Assembly, stated that one chief object was to take personal property at a market value and to make the taxes a lien on the property; that was carried out, and Mr. Mackintosh then stated at that time, in reference

to personal property, that it should be assessed on its actual value, and that the taxes should be a lien.

The first object of that reform has to some extent been realized—that is real estate. Real estate has been assessed to its whole value, but in the matter of the reform as related to personal property, expectations have not been realized. Personal property in Halifax, as well as in other cities, has been found very difficult to be reached by the tax assessor. It is something like the matter of income. All the people who have made taxation a study—political economists and others—while admitting that in theory income may be defined, practically it cannot be defined. So with personal property, and while in theory and by law it is supposed to be all assessed, it is really only such personal property as reaches the eye that is assessed. I think this can be verified in each case. In the City of Halifax to-day there are only four and one half millions of personal property that is taxed. Now, any one who is familiar with the personal property in the City of Halifax must know very well there must be seven times that amount. When you take into consideration all cash, stocks in banks and otherwise, everything in the line of personal property, and you learn that only four and one-half millions is assessed out of some thirty millions, you realize how imperfect and unjust the present system is in its operation. Consequently this Reform Committee looked about for a redress in this respect and to bring about an adjustment which would not bear heavily on any class in the community. In doing so we have gone into the assessment schemes of Canada and the United States. Mr. Bishop, the Secretary, wrote to various cities, and in most cases received replies. We found that in a great many cities similar agitations were going on, and especially in cities where they had a tax on personal property. In reports from Toronto, Ottawa and Hamilton, they all pointed to the fact that they were bringing about an adjustment on the principles laid down by the Montreal Assessment Act. That led us naturally to look into the Montreal system, and we found that it has been

in force there for twenty years, and was satisfactory. There will be a number of letters read here this afternoon to show that the people of that city are satisfied with their assessment law. We found in the State of Maine, that they thought the Montreal plan a satisfactory system of taxation. For that reason we based our adjustment on the Montreal system. The Montreal system is extremely simple, and that is one of its great merits. They have first a tax on all real estate limited to one per cent. on the assessed value. We find that in the City of Halifax there are some five millions of dollars of real estate that would be subject to a business tax as in Montreal. They next have a business tax based on the value of the premises in which the people do business, so that every store or office in Montreal is subject to a business license. Then their system provides for the taxation of a large class in the community such as insurance companies, telephone companies, auctioneers. We are carrying the system out and adapting it as far as practicable to Halifax. In making this report our whole object was this—it was to present to Halifax a scheme of taxation that would not be oppressive. The present system we claim is oppressive. The system of taxation here is not peculiar to the City of Halifax; it is peculiar to other old cities, in the New England States especially, although the conditions are better carried out than in Halifax, still they exist; and the nature of the personal property tax is such that a man is not taxed on the premises he occupies; he is not taxed on his income; he is simply taxed on the amount of personal property he requires to make his living out of.

Now, I think that every gentleman here will admit that one of the greatest disadvantages that the Halifax merchant is labouring under is the assessment on his stock. The stock in the first place represents an amount of interest, whether it belongs to the firm or is borrowed from the banks, a man has to admit that his stock represents a certain amount of interest. It next represents deterioration and a great many other things

in the handling which are great disadvantages to people doing business with stock, and stock is not an end, it is simply a means; it is really the machinery, or the earning power of a man's business, and we claim that it makes very little difference to the city of Halifax whether a store has \$5,000 or \$10,000 in it; a man's business should not be handicapped because he is compelled to carry a small or a large amount of personal property to do his business with. When the present scheme of taxation was first introduced into the city of Halifax some 50 years ago, the whole condition of affairs was different, competition was not keen, and the city of Halifax had a monopoly of all the trade of the Province. It is well known by the older members of the community that profits were larger than they are now, consequently Halifax had this personal property tax and bore up under it when the people were making large sums of money, because there was no outside competition. Then again, they had this advantage previous to the year 1883 that the stocks were not taxed anything near their value; the chief assessor had his ward assessors appointed by the City Council; the valuation depended upon these gentlemen selected to assess the goods, and they were business men and understood the necessities of business. But when the law which Mr. Mackintosh advocated came into force it changed this state of affairs. Permanent assessors were appointed, and the first thing they did was to go round the city and assess a certain amount of personal property, stocks and all, then fix the rate of assessment. The amount of assessment was soon increased, and they kept on increasing it until they in time compelled most of the wholesale people to appeal and declare the value of their stocks, and so stocks of the wholesale people are to-day assessed to a fraction of their full value, and for that reason the people who feel that burden have begun this agitation. It is a real burden; it is not an imaginary one. It is necessary to compete with larger cities, and, in order to keep our business establishments alive, we were compelled to agitate for a reform. In the Council

we were met by a body of gentlemen who have a perfect right to petition the Council as we have, but they met us on grounds that we consider unfair. They were not large tax-payers; they did not go there as tax-payers of personal property. The whole amount of taxation paid by them on personal property does not amount to much over one half paid by one firm I could name in the city. The reform was not an effort to unload on their shoulders. It was simply a movement to adjust taxation so that every one of the community would pay their fair amount. Why, to-day I know of one firm in the city doing quite a large business, employing some ten teams, and that firm contributes only the amount of \$15.00 on personal property, while their business is larger than some other firms who are paying as much as \$500 on personal property. This is just an example. It is not an example from the retail grocers. It is simply an example that might be used against them. A great many of the gentlemen engaged in small lines where they turn their stock over very frequently are not compelled to carry large stocks. The present system allows them to go free on a small taxation, while those merchants who carry the same amount of stock all the year round have to pay large amounts. We say that it is unfair. We say that the city should regulate the tax on the frontage or the value of the building. The city is in no way interested in the color or class or the value of goods in the inside of a building. The city has the responsibility of keeping the streets in order, of building sewers and adjusting the affairs of the city on the frontage, and not on what is in the interior: a store may be used one year by a merchant or a firm that is carrying very little personal property; it may be only, say to the amount of \$1000, in that case the city would only receive \$14.90, while next year it may be used by a merchant carrying \$10,000, and the city would receive \$149. This is not based on any equitable system of taxation. We take the case again of a gentleman in the West India business. We have known of large cargoes that have only been in the city two

months which have been assessed for taxes for the whole year, while other cargoes which had been in the city from eight to ten months and sold out before the date of assessment were not assessed at all. Why should a merchant be assessed upon a cargo of goods which is only in the city for two months, while another merchant who has a cargo here ten months in the year goes scot free. (Hear, hear.) We take each of the different classes of business and we propose in our scheme to do away with taxation upon property that does not cost the city anything for its care. The city should have their assessment on some fixed principles.

We say with regard to ships that it is to the interests of Halifax to have ship-owners in the city, to have steamships registered here, and to encourage people to go into that class of business. But under the present system of taxation it virtually says to wharf owners here if you build, buy or own ships here we will make you pay for them, and we would sooner have the stranger come here than that our own merchants should own the ships. Now that is the system against which we are fighting.

Messrs. Pickford and Black, we all know, pay large sums of money on steamships. We propose to do away with the taxation on those steamers and make that and similar firms pay a tax on business premises. I think our chairman is with the Tax Reform Association. I think I am safe in saying that there are merchants in the city to-day who are not paying as much under the present system as they would under the new. It would be to their advantage to have a fixed rate.

A gentleman here said that at one time he thought of going into a speculation and the goods he wanted would have to be brought to Halifax. It was at the time the assessors were going around and the assessment would have been very large upon the same. He decided not to touch the matter, and Halifax lost the handling of those goods and every advantage in connection with the transaction.

We all admit that since Confederation we have been in

direct competition with the larger cities of Canada, with Montreal in particular, and Montreal has a system of taxation which enables its merchants to do a large business with very little expense, because the whole amount of taxation is distributed over the whole business community. In conversation with a gentleman the other day, (just to bring the thing to a point before the meeting, a gentleman who pays out \$50,000 a year in wages, and who does a very large manufacturing business, he said to me, "I would like to know my rate of taxation and have it fixed. I am in this unfortunate position that I have to compete with Montreal; the class of goods I make are made by large manufacturers in Montreal, and the enterprise is almost new in Halifax. I am compelled to make my goods up early for the summer trade, and it is necessary to import the cloths here in the fall so that the goods may be manufactured and delivered to the customers early in the year. But under the present system I order my goods ahead in the mills of United States and England and tell them to wait for a cable before shipping them, and when the assessors pass my doors I have the goods shipped to me. In the meantime I have to discharge large numbers of men and girls to my own and their disadvantage, because I throw them out of employment during this time waiting for the assessors. If I had the full amount of goods here when the assessors came to assess my stock my taxes in the City of Halifax would be almost equal to the rent and taxes in Montreal. Now, Mr. Chairman, that is a nice state of affairs in Halifax. A man who pays in wages \$60,000 a year in the City of Halifax has to contribute to the city directly for taxation as much as he would in the City of Montreal for taxation, and rent as well. There are so many examples that can be used. We take a street and you will find one store, a very small retail store, from the nature of the business carried on it is necessary to have a stock of the value of \$10,000 on which \$150 will have to be paid as a privilege for doing business. One small firm on Granville St. has to pay \$150; his next door neighbour, who is perhaps doing twice as

much business, paying \$30 ; and along further you will find a grocery store paying a sort of random assessment on \$800, and so on, which clearly shows that even if the principle is not wrong, it is not effective and is most unjust.

I would just like to refer to the item of real estate. I hold, and many of the committee hold, that real estate is different in quality and is distinct in character from personal property. In the first place, real estate requires an amount of money to be expended to build streets and sewers,—and the funded debt of the city to-day is largely made up for the work on streets,—consequently, when you go out into the suburbs in the western part of ward two, the city, before you can erect a house there, has to borrow a lot of money—and the interest has to be paid every year—in order to construct streets and sewers. Personal property can be brought here in thousands and tens of thousands of dollars, and can be kept here year after year or month after month. It might be claimed that it requires police and fire protection :—we say, the cost of that charge is out of all proportion to the rate of the tax. It is necessary for this personal property to be stored in real estate, and if it did not come and make use of the real estate, how much value would the real estate have ? It is the business which is done here that makes real estate valuable. The real estate pays taxes which include those for fire and police, and it is unfair to make the personal property pay the same tax over again. For that reason we think it unfair that the real estate owners should take any exception ; and I claim that if the real estate owners would look into our scheme thoroughly that the reform suggested would bring about a great benefit to real estate. It may be said, How do you know ? How can you base figures without facts ? Just as surely as the City Council has a base or which to levy a rate on household effects and other personal property, so we have the same data upon which to make up a business license. We find, in the city, that five millions of dollars of real estate would be subject to a household tax, that would be eleven millions, leaving nearly

five millions that would not be subject to either tax. The household tax is a tax which was decided upon by the City Council. We approved of it; so we have ascertained facts to go upon, and in the report which will be presented later you will see, Mr. Chairman and Gentlemen, that our scheme is not a scheme on paper only, but it is a scheme based on facts, and all we want is the fullest discussion. If there are any items in reference to the present scheme we can supply, we will be happy to give them.

E. G. KENNY, Esq.: Mr. Chairman and Gentlemen. After the very full and lucid explanation which Mr. Stewart has just given us of the situation it only becomes necessary for me to reiterate what he has said, and I do so very cheerfully. It seems that under the present system of taxation, as is well known to everybody here, about 50 firms in Halifax are paying one-half the taxation on personal property. It is consequently presumed by the city assessors that 50 firms own one-half of the personal property in the city of Halifax. Now, that is a supposition which anybody in this room knows is incorrect. It is thoroughly improbable and not true. Take the city of St. John, which has a population something like our own, though not so wealthy. I understand that they are taxed on nine millions of dollars of personal property, a very large amount escaping. It is fair then to assume that with our population and wealth here that our personal property is of greater value, and that it is probably in the neighbourhood of some 25 millions of dollars. Now, under the present system, Halifax is only taxed on four and one-half millions of personal property, so that we may say 21 millions of dollars of personal property annually escapes taxation. I think and believe that if that 21 millions was taxed, as it should be, that is to say, if we were all to contribute alike on our property in the city there would be very little cause for complaint. but owing to the manner in which the present Act is carried out, or rather is not carried out, it seems that the only pro-

erty which can possibly be taxed to its full value is the stocks of merchants in the city. Now, as you know, these stocks are held chiefly by the larger firms in the city who give a great deal of employment. They require a great number of employees to look after these stocks, require a number of people to move them, employ a good number of truckmen, wharfmen, &c., handling the goods. In this way they give so much more assessable property to the city as represented by these people whom they employ. So that you may say indirectly they help the city very materially in its taxes on real estate as well. Besides this, as Mr. Stewart has pointed out, they themselves are large real estate owners. In olden times the question of taxation was one which did not enter very materially into the minds of business men here. In those days profits were large, and the innumerable expenses of a business were not so closely watched as they are now, and they were very much less.

In the wholesale trade of to-day we have the expense of travellers, and as you all are aware travellers are well paid, very much better than clerks were paid in the old days; their expenses on the road are heavy. In this way it forms a large expense and is a necessary appendage to the business of to-day. Upon examination of the expenses of any business in this city to-day, you will find one of the largest items is that of taxation, and in this respect it bears very hard on the wholesale merchants, as they are taxed on every dollar of old or new stock in their premises, and we think for this reason that the merchants have a very serious grievance. They are taxed—and I can say it for our own firm—up to the handle. We have appealed from our assessment in the courts twice. Once we were over-taxed \$11,000, and on another occasion \$5,000. I have no hesitation in saying that 50 firms in Halifax are bearing one-half the taxation on personal property in this city, while they probably own only one-eighth of it. Now it seems that the present system of taxation is so unsatisfactory to outsiders that men, having come here with the idea of starting busi-

ness—(I know of two concerns, one a wholesale stationer and the other a wholesale boot and shoe firm), and inquired into the cost of taxation in this city—found the taxes so unsatisfactory and heavy on their different lines of business that they were obliged to go elsewhere; one went to Moncton and the other to Quebec. So you will see that the present system is driving business from Halifax, and I think all will recognize that the only chance of success for a community is its commercial prosperity; and if the commercial prosperity of Halifax is to hinge on this system of taxation,—and it does,—then it needs redress and should be altered. It seems to me that the present system tends rather to grind down a few with heavy taxes while the many escape; and what we want is a redistribution of the taxes in fair proportion. I do not see why one class in the community should pay for everything in their stores while others should escape. The opposition to the reform in the City Council was largely, I think, from a class of gentlemen who, under the present system, are not paying a fair proportion of their taxes; and I think, if they will only look into the scheme as proposed by the Tax Reform Association, they will see that they will have to pay less than they should under the present system; so that if a redistribution of taxes took place, and all paid their fair proportion, there would be very little grievance. I do not know that there is much more that I can say, Mr. Chairman and Gentlemen, but I would wish to impress upon the merchants here present, that it is in the interests of the retail as well as the wholesale men that some reform should take place, not necessarily the reform as specified by the Tax Reform Association verbatim, but some measure of relief should be given to the oppressed wholesale trade.

GEOFFREY MORROW said: Mr. Chairman and Gentlemen. We came before you to-day so that we might get the citizens generally interested in this scheme and endeavour to explain as far as we were able how it would work. It is impossible

by writing in the press to get our scheme fully before the public, so we thought it a good plan to move it before the Board of Trade so that it would be fully discussed and engage the attention of the citizens all over this city. I was going to apologize for taking up so much time, but we considered that there is no need for any apology. This subject of tax reform is one of the most important things that has ever been brought up in the City of Halifax for years. (Hear, hear.) It affects everybody in the community, and when the members of the Tax Reform Association who are in favour of this thing come before the public at first sight it looks as if it was only in their own interests. It may be said, if you look fully into it, you will see that nearly all these people are working to have their taxes reduced. Now they are working to have their taxes reduced because they have to meet competition from other cities which are not labouring under such unfavourable circumstances. It has also been urged against this Association that they are speaking for themselves—as I said before they speak for everybody—wholesale, retail, manufacturers and others. A reduction in the amount of taxation of wholesale merchants is asked because they have to meet the keen competition of other cities, which they cannot continue to successfully do if further subject to the burden they now bear. Without labour there is no production, and therefore there would be no consumption of food, so I say that houses doing business which are interested in imports, exports and manufactures, are concerns from which the business of the city comes. I am sure you will agree with me.

I have written down a few notes of various things to be brought before this meeting. We want to impress upon the people of Halifax that the present system of taxation is not only unjust but with respect to a large class of the community it is impossible for it to be carried out in the way intended by those who framed it. If the present system could be carried out, as has been said before to-day, we would not have as great a grievance as we now have. We went to the City Council

and discussed this matter and were received very kindly and we went fully into it and appointed a committee, and this committee reported back to the Council, and when it was up before the Council one gentleman said he acknowledged that a great many people had a grievance, but if they did not like it they could "get out." Now, Mr. Chairman, if they did get out the whole city would be done; there would be no Halifax worth mention—a skeleton of Halifax—and these people who are opponents of this scheme would be left in more ways than one. One reason why we urge this system of taxation upon the people of Halifax is because it has been adopted in Montreal for some time and it has been found to be easily worked. The present system of taxation is impossible to be carried out. It is impossible to get at personal property. The assessment books show that it cannot be got at. We are not blaming the assessors, although we are blaming the system. If you take up the system of a business tax instead of one on personal property it would be a very easy thing to go through the city and assess every building where a business is done. A great many buildings are occupied as shops and dwellings. The whole of that building would not pay a business tax, only that part which is used for business purposes. The other part would pay a household tax. With this business tax we would increase the value of real estate, because the wholesale trade are obliged to import large stocks of goods. They will import larger quantities because they will not be called upon to pay one and one-half per cent. on their value. Under the present system in some cases the taxation makes it impossible to speculate in some instances. Now, if the wholesale trade was not handicapped they could import all the goods they wanted. It would give a great deal of employment to labor, and all those engaged in labor would have more money with which to trade in various ways with the retail businesses in the city. It would also increase the value of real estate. There is a great deal of real estate in the city to-day very little used, and therefore the assessors do not value it, and, justly so, very highly,

but if this real estate came into use it would pay the business tax, and therefore there would be a great deal more real estate to pay the taxes than there is now.

Now, I may say that the Retail Grocers' Association have attacked our scheme vigorously, doubtless they did so with the best of intentions, but I am sorry to say that they have been misled. They base their arguments largely on circumstances which do not occur.

I have taken the trouble to go through the City Assessors' books from ward one to ward six, and have taken a number of businesses in each ward, not wholesale businesses but ordinary retail shops in every line. I took twenty-eight examples without any reference to what the result might be. I made up what these different places of business would pay, what the owners of these different lines of business would pay under the new scheme and what they paid under the old, and for convenience I used the rate of one and one-half per cent. instead of 1.49 p. c. ; it did not make much difference. I was astonished to find that under the proposed scheme that the twenty-eight business establishments under the new scheme would only pay \$28 dollars more taxes. I know from the books of the assessors that there are a large number of small business places which are assessed at a ridiculously low rate for the stock they carry—and as I said before we are speaking of the city as a whole—there is a greater portion of the personal property in the city untaxed and always will be under the present system.

A proposal made by the Retail Grocers' Association, which is dangerous to the business of the City of Halifax, and which should be vigorously opposed, is that every vessel coming into Halifax to sell products of all kinds should be subject to a tax large or small as the case may be. Now, sir, the whole business of the city of Halifax depends on these coasting vessels landing produce here, and, after landing their products, buying their necessaries from city merchants. If we say to them, "Before you come here you must pay us \$25 for

the privilege of coming here,"—why, sir, the world would laugh at us; it is monstrous and ridiculous. But, I would like to point out to the Board, that the system as proposed by us is in force in the city of Montreal, and has been for some years, and it has been found to be very successful in its working. In Quebec it is in successful operation. In Ottawa they have made an attempt to adopt it, but the movement was defeated in the City Council. I would ask the members to read page 25 in the tax report which is now submitted to you in reference to Ottawa. The city of Detroit is adopting the same system, and, to show how it is looked upon in Ontario, I may mention that at the last session of the Ontario Provincial Legislature a Bill was passed authorizing all municipalities to adopt the scheme of the business tax in place of the present system of taxation on merchandize and machinery. In Ontario, each city does not have to go to the Legislature and pass a Bill to use this system, all they have to do is for each municipality to pass a by-law and it gives them power to put the scheme in force. Now, Mr. Chairman, if Montreal, Quebec and Ontario can adopt this thing and find it a good scheme, surely Halifax can take the benefit of the time and attention which has been given to it by these places and their experience, and adopt it. Of course, we do not want the people to adopt it without looking at it carefully and discussing it, and that is the reason we came before the Board of Trade to press upon the people to look at it in an impartial manner and study it fairly.

ROBERT PICKFORD, Esq., said: That the present system of taxation needed an equitable readjustment such as this proposed. It is demanded in the best interests of the city, and, he said, I therefore trust that you will give it your full and hearty support.

Mr. T. K. JENKINS said: I most emphatically approve of this agitation on the part of the Halifax Reform Association, and I may add that, although not taking a prominent part in

this movement, that the house I represent is very seriously taking into consideration the present taxation in this city. We have been imposed upon both on real estate and personal property. They are taking into serious consideration whether they shall remove from the city and close up what interests they have in it, and I may say that they have considerable real estate, and all will be absolutely closed unless some remedy is affected under the present system of taxation. I complain of the present taxation in this city and feel we have a very real grievance. Assuredly the time is very near when "the shop at the corner" may retire to another city where they can enter into business without a severe handicap.

THE FIRST RESOLUTION.

T. K. JENKINS then moved the following resolution:—

That the Halifax Board of Trade, recognizing the fact that the present system of personal taxation is unfair in operation and detrimental to the commercial prosperity of the city of Halifax, recommends a readjustment of city taxation.

MR W. J. CLAYTON seconded the resolution, and said that he was strongly in favor of the new scheme, not so much on account of any reduction in the amount of his taxes as from the fact that there would be a definiteness in the amount to be paid. His firm had to carry goods from 18 months to two years, and the first year his stock was taxed as raw material, then as the manufactured article. If the system worked well elsewhere we should have something equally good. Montreal was our great competitor, and we should be placed on a fair footing with that city.

The resolution was then put and carried unanimously.

MR. ROBERT TAYLOR said that in reference to the cost of manufacturing that he could go to Montreal or Quebec and do three times the amount of business at three-quarters the taxation. That statement was not founded on mere heresay, but was based upon known facts. There had been much opposi-

tion to the scheme from the corner grocers, but out of the \$70,000 dollars per year which he paid out, it is probable that a dozen of them are maintained, and yet they cry out against any relief from unjust taxation. The present system was utterly unfair and calculated to drive business from the city. If it were not that his real estate tied him to Halifax it would be to his interest to remove his business to Montreal.

MR. STEWART said he would like to add a few words to what he had already said. The matter of income has been discussed to some extent, and when this Association was first formed they had some idea of recommending it. I can give you the names of firms who are paying ten per cent. of their net income to the City of Halifax for the purpose of doing business, and I can give you the names of other firms paying twenty per cent. of their income, one-fifth of their net income for the privilege of doing business, and when I say that, it is in addition to the real estate tax. It has been urged against us that we are simply merchants representing personal property, and in a letter written by James Thompson, Esq., he mentioned three firms—I would just like to mention this to show the injustice. The three firms that James Thompson mentions in his letter pay on \$191,000 of real estate, the individual members of the firm themselves \$200,000 on personal property. So you can see, Mr. Chairman, that this effort is not from the business people alone.

GEORGE MITCHELL spoke of the obligation due to the members of the Tax-Reform Association for the information they had obtained and the work they had done. Any man who had any idea of business in Halifax and of the way taxes are levied, cannot come to any other conclusion than that the many escape while the smaller number bear the burden and heat of the day. It is the most enterprising who are called upon to shell out. He characterized the treatment of the scheme in the City Council as disgraceful. The talk of the "poor man's friend" was all rot. The members of the Tax

Reform Association were the real "poor man's friend." Perhaps the most unjustly taxed in the city are the manufacturers. They who do so much for the city are the most hardly dealt with. He moved the following resolution :

That the Halifax Board of Trade approves on the whole of the re-adjustment on a new basis proposed by the Halifax Tax Reform Association, modeled after the system that has been for a long time in satisfactory operation in Montreal.

MR. WILLIAM CROWE said that he had much pleasure in seconding the resolution. "After listening to the last few speakers there is very little else to say. As one of the smaller retail men of the city I am very much pleased indeed to endorse the work which has been done by the Tax Reform Association, I do not like the sentiment thrown out that the work has been done by a selfish few. We have plenty of information before us to warrant them in being selfish. I think the interests of the city depends more on the manufacturers than on the retail grocers. As conducting one of the smallest retail dry goods or fancy goods houses in this city I think I may state without fear of contradiction that I pay more taxes than any five of the retail grocers put together, and I guarantee that I do not do one-quarter of the business they do in the year. I have a stock which happens to be in the store when the assessors come round to assess. I cannot gauge my imports to suit the assessor. I have had to take them year after year. However I do not second the resolution or endorse the Tax Reform Association from that selfish view. In our mode of taxation Halifax is a long way behind other cities. The amount of labor and effort that the Tax Reform Association has gone to voluntarily to elucidate these things, to bring this matter before the citizens of Halifax for something better, more honourable, just and equitable, is deserving of the close and careful attention of the business people of this community, and the way it was treated in the City Council may be accounted for from the fact that there is a civic election near at hand. I will close by simply stating that I have much pleasure in seconding the resolution.

Mr. MICHAEL DWYER said : Mr. Chairman, so much has been said on this question that it is not necessary for me to say much. Mr. Stewart stated when he first addressed the meeting that the agitation commenced about twelve months ago. Well, sir, I know that it has existed, and men's minds have been agitated on the subject for many years past in this community. I met on a committee several times down in the old police building to see if we could adjust the existing taxation, as it was oppressive to the wholesale people of this city. On that committee was another wholesale merchant and we proposed a scheme, a very liberal scale of licenses. The suggestion was considered a very wise and good one, but it so happened that on the committee were two wholesale merchants, one of whom had a very large amount of property stored in Pryor's warehouse the year before, in which he had paid very heavy taxes. It was pointed out that under the new system of licenses that these very wholesale men of the committee would get off with some three, or four or five hundred dollars less than they paid the year before. Then the committee were accused, as the wholesale merchants are to-day accused, of selfishness in making the change. Now, sir, the gentleman who was acting with myself understood the business wants of the community. He stored large quantities of goods, and when he found he had to pay large amounts on those goods he refrained from importing them and from doing so afterwards. We were actuated solely in the interests of the city. We felt that the present system of taxation was a clog on the commercial interests of the city, and I say, and I challenge contradiction, that the commercial interests are the great interests of the city, and without commercial prosperity in this city what have you got? Where is your real estate and what is going to keep it up? We felt that the system of espionage, visiting doors, getting clear of large stocks before the assessors came around, was a great clog to the commercial prosperity and enterprise of the city of Halifax. We had to dissolve the committee. We were met by those arguments

that we were actuated by selfishness, and we had to dissolve the committee, and could not effect anything. But I did feel at that time that the time would come when the merchants of Halifax would rise up against the present system and cry out for a change, and the time has come. Unless there is a change made you will have no commercial prosperity in this city. Those gentlemen who opposed us talked about the wholesale men being actuated by selfishness, and that they were trying to unload their taxes upon others. Take any commercial city, and take its commercial houses out of it and what have you got? You have nothing but the skeleton. Take your wholesale houses out of any city, and you would have nothing but depreciated real estate and stagnation. And I trust that the gentlemen who opposed this scheme of readjustment will really give the wholesale men of the city of Halifax—the wholesale merchants of this city who are identified with its prosperity, and who are here to remain—that they will give them credit for something besides pure selfishness.

ARTHUR P. SILVER said this subject is one that should deeply concern this Board of Trade whose duty it is to safeguard the commercial interests of Halifax, for it deeply concerns our wholesale dealers who carry valuable stocks of merchandize, our manufacturers who make use of expensive machinery, our West India merchants, our owners of shipping—in short, that important class of our community that beats off the keen competition that comes from abroad, and meets the rivalry for trade from other Canadian cities and ports, which is every day growing sharper. This business class of our community, employing capital on a large scale in business and manufacture—this class that stands up manfully to beat back competition from abroad—from abroad; this class whose enterprise employs labor, distributes wages, enhances the value of real estate, feeds the growth of the city and the sources of taxation—complains that our present method of assessment unduly and severely burdens them in meeting their severe

competition, and demands a more equitable system of taxation that shall allow them to meet that competition on equal terms.

The Tax Reform Association find fault with the present method of assessing all the property of the citizens, both real and personal, at a uniform rate, because the assessment of the personal property is utterly defective. Were all the personal property existing in the city reached by the assessors, the rate would fall below one per cent.; thus those who escape paying their share on personal property, as defined by the Act, throw on those who do pay a burden of fifty per cent. more than is proper.

The Act assumes that all personal property is assessed before the rate to be imposed is fixed; it is only after assessing all the property in the city liable to assessment in the possession of the citizens, that the Act gives jurisdiction to the Board of the City Council to fix the rate. Therefore, as it is a notorious fact that only a small part of the personal property existing in the city is actually assessed, the rate that is arrived at—one and a half per cent.—is not the rate contemplated by the statute; is not therefore the legal rate.

It can be proved that there exists in Halifax to-day upwards of \$15,000,000 of personal property. There is probably a vast deal more, some say in the vicinity of \$30,000,000. Now were \$14,000,000 actually reached for assessment, we would have real estate \$15,000,000, personal property \$14,000,000, total \$29,000,000. To raise the amount at present produced from the taxation of real and personal property, viz.—\$285,287, a rate of under one per cent. would be all that was required. This means that if personal property were reached, not in its entirety, but in a reasonable proportion, that real estate owners, merchants, in fact all rate payers would be to-day paying at the rate of under one per cent. instead of at the actual rate of one and a half per cent, and there would be no complaints. It is a fact that the ratepayers under the present system not only bear their own share of taxation but

bear the taxation on the personal property of owners who escape or evade assessment. The gross injustice of the present state of things is therefore conspicuous.

The Tax Reform Association believes that while there exists a great deal of personal property that might be reached for assessment that is not reached, yet that there is a vast deal in an occult form—for instance—"moneys invested in public or private securities, moneys in the custody of a bank or other party," (See 30^c Amended City Charter) which humanly speaking, it is impossible for assessors to reach.

The Tax Reform Association have made diligent enquiry concerning the operation of our present system in other cities, and from every quarter where a uniform rate is imposed on all property, have heard nothing but long and loud condemnation of this system, and disgust and dissatisfaction at its arbitrary and unjust operation. The inadequacy of even the most severe and stringent measures to discover and estimate personalty in its recondite shapes is abundantly proved by many States of the American Union, where even a listing system with tremendous fines and penalties for wilful misstatements has failed to elicit the existence of property that can be effectively concealed. In spite of oaths and enormous fines, a large proportion of personalty escapes all taxes, wherever such a tax exists. It has been found to work disastrously wherever tried. Its mistaken principle has long since been recognized throughout Europe and Great Britain where it has been entirely abandoned. It has ever failed to reach occult forms of property and therefore throw undue burdens on property in tangible and visible shape; it has always proved detrimental to business prosperity. For example: the law committee of the Philadelphia Council reported concerning the adoption of such a tax, "That it would injure the business interests of the city and stop or retard the growth of our industrial establishments." They proved that the absence of a personal property tax had made Philadelphia the largest centre of manufactures in the country. "Capital,

business and industrial establishments," they stated, "alone give value to the city real estate. With it the real estate can be made to produce revenue and maintain or increase its value. Without it comes depreciation of values and want of occupation for large classes of people." They firmly insisted that a personal property tax would seriously imperil the acknowledged commercial supremacy of their city. The Tax Reform Association, deeply sensible of the impossibility, as proved by the experience of all other cities that have tried the system in operation at Halifax, of ever making this system effective in practice and equitable in operation, have recommended to the City Council the abolition of the tax on personal property, and they presented to their consideration a carefully prepared system, modelled after that of Montreal, based on the value of rentals, a system that has stood the test of long experience, has given great satisfaction, is in accord with the spirit of the times, requires a proportionate and equal sacrifice from every business man, and which would without doubt cure the evils that now result from an undue taxation of capital employed in industrial and commercial enterprise, and the consequent harm to the city. The City Council threw out this measure by a majority of only two adverse votes. It is believed that some were misled by erroneous figures, and that, if the proposed measure were clearly understood, and its operation grasped in detail, that it would be acceptable to all classes of citizens. The Tax Reform Association wish to be assured that they carry public opinion in their favor before they proceed further; when the people of Halifax are convinced that they are asking for a salutary reform, they feel that then, and only then, will their cause be won, and they request this Board of Trade to give their verdict on the subject. It is of no avail to talk about abolishing taxes on personal property, however, unless something is substituted that is effective, workable and fair in operation.

Professor Ely (Professor of Political Economy in the John Hopkins University, etc.), a recognized authority the world

over on taxation, page 322, "Taxation in American States and Cities," thus refers to the mode of taxation in effect in the City of Montreal on which the scheme proposed by the Tax Reform Association is based :

"The City of Montreal lays a tax on business which is a percentage on rent, and it works very satisfactorily. The percentage is seven and one half, and merchandize is exempt, and the system seems to give very general satisfaction. Real estate owners do not complain because they realize that it helps to bring business to the city and that that raises the value of their property."

Next, from many letters in our possession, expressing the general satisfaction with the civic assessment of the City of Montreal, let me read to the Board the following strong expressions of approval :—

MONTREAL, January 15th, 1892.

Gentlemen,—We have much pleasure in answer to your enquiry for information in stating that in our opinion the system of municipal taxation in the City of Montreal has worked satisfactorily, that it is generally accepted as an equitable system, and has not been complained of by any section of the citizens.

H. SHOREY & Co.
 D. MORRICE, SONS & Co.
 GAULT BROS. & Co.
 JAS. JOHNSTON & Co.
 DUNCAN BELL.
 H. A. NELSON & SONS.
 JAS. CORRISTINE & Co.
 H. & A. ALLAN.

N. B.—With the exception that we are opposed together with a large number of ratepayers to exemptions of any kind.

*To the Committee of the Merchants' Tax Reform }
 Association, Halifax, N. S. }*

OFFICE MONTREAL BOARD OF TRADE,

MONTREAL, February 17th, 1892.

Dear Sir,—As requested, I submitted to the Council of this Board your letters of 16th and 26th ults., with the result that I was instructed to inform you that, in the Council's opinion, the present system of civic taxation in Montreal (which has been in operation for a long period of years), while capable of improvement in some respects, is found to be workable, and is generally acceptable to the business community of the city.

I append a leaf from our City Directory, whereon is recorded particulars of our municipal taxation.

I am, dear Sir, yours truly,

(Sgd.) GEO. HADRILL, *Secretary*.

A. P. Silver, Esq.

(*Of the Committee of the Merchants' and
Manufacturers' Tax Reform Association.*)

QUEBEC, January 30th, 1892.

A. P. Silver, Esq., Halifax, N. S.

Dear Sir,—We send you by concurrent post to-day a copy of the Annual Report of our City Treasurer for 1890-1891. This will give you the results of our system of municipal taxation. The details you will understand from the tabulated statement at the end of the book.

Our system is a good one, is quite workable, and, we believe, gives general satisfaction.

We are, Sir, respectfully yours,

(Sgd.) G. R. RENFREW & Co.

TELEGRAM FROM SECRETARY QUEBEC BOARD
OF TRADE.

ARTHUR P. SILVER :

Our system municipal taxation quite satisfactory ; no complaints ; particulars mailed.

N. LEVASSEUR.

Quebec, March 22nd, 1892.

LETTER FROM JOHN BEATTIE, MANAGER OF THE
CENTRAL AGENCY, TORONTO.

TORONTO, January 9th, 1892.

Mr. ALEX. LESLIE, Halifax :

Dear Sir,—Your telegram is received, and for the information of Mr. Silver, I now beg to say that the working of the business tax and the system of municipal taxation in the City of Montreal generally is quite satisfactory.

Trusting that this may furnish the necessary information required by Mr. Silver,

I am, yours truly,

JOHN BEATAIE.

EXTRACT FROM LETTER FROM GEORGE E. AMYOT,
MANAGER OF THE DOMINION CORSET MANU-
FACTURING CO., QUEBEC.

QUEBEC, January 30th, 1892.

ARTHUR P. SILVER, Esq.,

Halifax, N. S. :

Dear Sir,—Yours of the 26th is received, and complying with your request, I will indeed with much pleasure, give you an idea of our system of taxation. It is very simple and justice is rendered.

My kind regards, and believe me, yours truly,

GEO. E. AMYOT.

The proposed reform is not a venture on an untried path, but it is found to be most satisfactory where it has been tested by the actual experience of a long term of years. I will next proceed to give in detail a statement of

THE READJUSTMENT PROPOSED BY THE TAX REFORM
ASSOCIATION.

Real Estate Assessment on \$15,058,000, at 1.50 per cent	\$225,870
Business Tax, based on value of real property for business purposes as per assessment books on \$5,080,275, at 10 per cent on value of rental ...?	50,802
Household Tax of $\frac{1}{4}$ of 1 per cent on about \$7,529,000 to yield at moderate estimate, houses at rentals under \$125 a year to be exempted.....	16,000
Banks as at present $\frac{3}{8}$ of 1 per cent paid up capital.	16,143
Liquor Licenses as at present	10,000
Insurance Companies.....	12,000
3 Guarantee Companies at \$100.....	300
1 Telephone Company.....	1,000
2 Electric Light Companies at \$1,500	3,000
1 Gas Light Company	4,000
Street Railway.....	2,000
2 Telegraph Companies at \$500.....	1,000
2 Cable Companies at \$250.....	500
2 Commercial Agencies at \$100	200
Incorporated Companies.....	1,000
Auctioneers and Clerks.....	700
Private Bankers, Brokers, Commission Agents.....	1,000
Professional Men, \$10 each in cases where taxes otherwise do not amount to this sum.....	500
Pleasure horses, 300 at \$6 each	1,800
Horses kept for working purposes, 400 at \$5.....	2,000
All other horses, say 200, \$3	600
Dogs	500
Ice Carts, 10, at \$10	100

Circuses, Theatres, License Fees	500
Pedlers	250
Tug Boats	200
Fines in Police Court, average	4,500
City Marshal's Fees	650
Rents of City's Property	3,009
Interest as at present	4,000
	\$364,115

I may here mention that the Committee of the City Council added to the above scheme an income tax, "to be imposed on all persons in receipt of annual salaries, wages, fixed revenues and incomes to the amount of \$500 and upwards," (*i. e.* not to take effect on incomes of less than \$500.) "The rate on incomes from \$500 to \$2,000 to be one per cent. On the excess from \$2000 to \$5000 to be the ordinary rate of real estate (*i. e.*, 1½ per cent). No incomes in excess of \$5000 to be taxed for the excess. Such income tax only to come into effect when a person's other taxes fall below the amount that he would be liable for under this form of tax, and all other taxes paid to be deducted from such income tax." Subject to this addition, and a few minor modifications, the Committee of Aldermen recommended the above method to the City Council, but it was lost by a majority of two votes. The Tax Reform Association have therefore not suggested an income tax and find many objections to it, which this is hardly the occasion for recapitulating.

It will be apparent from the statement I have given, that the proposed re-adjustment will yield a surplus, say roughly of \$20,000 or \$22,000 over the amount of \$341,728 at present collected from rate-payers. In order to cut down the excess two alternatives are proposed. One is, to lower the rate on real estate, as has been done in Montreal, where the rate has recently been reduced from 1¼ to 1 per cent; the other alternative is, to reduce the rate of the business tax to the level

of the Montreal business tax. The latter alternative is strongly recommended for two reasons,—

1. The rate of 10 per cent. on 10 per cent. of assessed value of premises is much in excess of the Montreal rate of $7\frac{1}{2}$ of $7\frac{1}{2}$, the proportion being 100 to $56\frac{1}{2}$. This means that, although the Halifax business class will be greatly relieved by the proposed change, that their taxes will still be much heavier than the Montreal ratepayers. It is desirable, therefore, to reduce the business tax if possible, and make it level with that of Montreal.

2. The small retail dealers are opposed to the change on the ground that their taxes will be increased. Were the present law impartially carried out against this class, they would in many cases find the business tax as proposed a relief; but, as a matter of fact, a reduction of from 50 per cent. to 60 per cent. is commonly made by the assessors off the actual value of the stocks of small dealers, while a reduction of not more than 20 per cent. is made off the actual value of the heavy stocks of merchants. A reduction in the rate of the business tax would still further tend to disarm the aversion of small tradesmen to the proposed change who really have no sound reason for their alarm.

In regard to the business tax, it has much to recommend it. As a general rule, with few exceptions, a man's business is commensurate with the store or warehouse that he occupies, and its extent is indexed by his rental. There is also no sound reason why the occupant of a spacious building, carrying on an important business without merchandise, should not contribute the same taxes as a neighbor occupying a similar building where from the nature of his business he requires to store goods of value. The city furnishes the same advantages in each instance—the same police protection, streets, lights and business facilities. Hence under the proposed reform a basis is arrived at which would diffuse taxation equally and equitably among all business men. This form of tax cannot be shirked or evaded and does not.

admit of abuses, favoritisms, and exemptions, as the personal property tax. Moreover, it is easy to fix and collect, and would admit of economical administration.

In regard to the household tax, it is designed to replace the present tax on furniture, just as the business tax replaces the tax on merchandise and machinery.

The same points may be alleged in its favor. A man will usually reside in as good a house as his income will warrant, and hence a sound basis is arrived at. At present one householder is often assessed on his furniture for twice the amount as his next door neighbour, who has an equal amount of furniture. Such irregularities and unfair mode of at random assessment would be corrected. This tax is also a certain one, does not admit of evasion, abuses or deceit, is easy to fix, and cheap to collect. It would distribute taxation equitably among all householders. It is proposed to exempt all householders from this tax who occupy a house at a lower rental than \$120 per annum in the same manner as it proposed to exempt small shopkeepers whose rental falls below \$50 a year.

It is estimated that the combined proceeds from the business tax and the household tax will amount to the sum that is derived at present from the personal property tax. It is claimed that it will correct the present abuses that undoubtedly exist, remove the disabilities that capital employed in business and manufacture at present labors under, and diffuse the burden of taxation equitably and fairly.

A feature in the new system is that individuals and corporations who use the public streets should pay an adequate remuneration. It is deemed fair that street railways, electric companies, telephone and telegraph companies, that make use of the public streets for their advantage and often make the streets unsightly and inconvenient, should pay an adequate remuneration for their privileges. Then horses, it is considered, should be made to contribute some adequate revenue. The tax on professional men is very light, only \$10, and is not

intended to be collected where taxes to that amount or over are already paid by him, and any taxes otherwise paid are to be deducted from this amount.

Auctioneers are to be raised in some degree to a figure proportionate to that of most other cities. A tax of \$50 is proposed on commission merchants, private bankers, and brokers. A tax of \$25 is also proposed on tug boats, excursions boats, and other steamers for hire at \$25 each. A tax is proposed on pedlers.

In regard to special taxes, however, the Tax Reform Committee, while proposing to fix the tax upon a few of the more important objects of taxation, propose to leave the others to the regulation of the City-Council, under a general provision in the charter enabling that body to deal with the subject by by-law, subject to the approval of the Governor-in-Council. The Committee suggest that there should be one Chief Assessor appointed, a supervising head to the Tax Department, an officer of ability and intelligence at a salary commensurate with his important duties.

The Merchants' Tax Reform Association submit their proposals to the consideration of the Halifax Board of Trade. In the words of their report. they firmly believe this change would give the city of Halifax a system of taxation, sound and defensible in theory and just and efficient in practical operation, to replace one which is wholly incorrect in principle, inefficient and unjust in operation, and that the proposed system, while making no radical change in the taxation of the mass of the community, would correct the inadequacy of existing methods to discover valuable interests, and the consequent injustice that is damaging to public morality, and would relieve capital employed in industrial enterprises from the imminent danger now existing of being driven abroad, and with it all the manifest benefits that come to our city from its expenditure in our midst. It meets the danger that is now threatening Halifax, that the higher order of business will be diverted to other cities with fairer municipal arrangements ;

it corrects a state of things that tends, in the course of time, to the wiping out of her large concerns that now stand up in fetters to do battle with competition from abroad.

Mr. Silver read a telegram from Quebec and letters from other cities which had adopted the business tax instead of the personal property tax, expressing complete satisfaction with the change.

THE LAST RESOLUTION.

Mr. E. G. Smith, as one of the largest taxpayers of the city, repudiated any motive of selfishness in wishing the readjustment asked for. He was in favor of it from a deep and earnest desire for the welfare of the city, and he believed that if the public were aware of the facts t' e whole city would be with the advocates of tax reform. He moved, and James Halliday seconded, the following resolution:—

That the Halifax Board of Trade memorialize his Worship the Mayor to bring the subject again before the City Council with a view of a better discussion of the change proposed by the Tax Reform Association on its own merits, and of a reconsideration of the whole subject of civic taxation.

The Resolution upon being put was passed unanimously.

APPENDIX.

QUEBEC SYSTEM OF CIVIC TAXATION.

Yielding, 1890-91

Real Estate Household Tax, 15 per cent on value of rental.....	\$169,277
Business Tax 12½ per cent on value of rental of business premises.....	47,194
Poll Tax payable by every man over 21 years of age	52,706
Horses and Vehicles.....	5,691
Proceeds of licenses to ferrys, boats, butchers, pedlars, street railways and revenue from all other sources of taxation.....	275,500
	\$550,368

COMPARED TO PROPOSED TAX REFORM FOR HALIFAX, WITH BUSINESS TAX AT 7½ PER CENT OF 7½ PER CENT OF ASSESSED VALUE OF BUSINESS PREMISES.

Real Estate, 1½ per cent, \$15,058,000.....	\$225,870
Household Tax, ¼ of 1 per cent, \$7,529,900.....	16,000

N. B.—The present Real Estate Tax, with the proposed Household Tax, will make the rate of these two forms of taxes 17½ per cent on value of rental (assuming rental at 10 per cent of real value). Quebec rate is 15 per cent, and there is a proposal on foot to make it 17½ per cent.

Business Tax $7\frac{1}{2}$ per cent on $7\frac{1}{2}$ per cent of assessed value of business premises, \$5,080,275	27,077
Banks	16,143
Liquor Licenses	10,000
Insurance Companies	12,000
Gas Company	4,000
Proceeds from taxes on horses, street railway, auc- tioneers, Electric Light Cos., Telephone Co., and all other sources	31,000
Total	<u>\$342,090</u>

