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M U N I C I P A L I T Y

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H A I F A,
(Palestine)

B Y

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A M E R I C A N U N I V E R S I T Y O F B E I R U T

An essay presented to the
Department of Commerce in
Candidacy for the Degree
Of Bachelor of Business
ADMINISTRATION

.....

April 15, 1931.

TO

MISS FLORENCE M. WARE

Whose generosity and kindness
Have made possible my College
Work I God wish to give grate-
ful recognition.

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CHAPTER I

FOREWORD

A. SUBJECT.

There are about twenty two municipalities in Palestine of which four are in the Jerusalem District, eight in the Southern District, and ten in the Northern District (1). The municipality of Haifa which I shall discuss in the following pages, ranks foremost among the municipalities of the Northern District.

If we go back in mind as well as in body to the year 1914 and before, we find that the municipality of Haifa, as well as any other municipality in Palestine, has had to face varied changes and phases of administration. The sources of revenue and ways of expenditure have increased immensely. Better methods of keeping books, checking and controlling accounts, vouchers, etc., have been instituted. Daily and monthly reports (submission of accounts & returns) were ^{not} submitted to the government as they are at present. Although municipal books, accounts, and vouchers had been examined by public auditors, yet the examination undertaken was not reliable and accurate due to reasons more than one.

The municipalities in Palestine differ from each other in financial and accounting methods. The methods practised by the municipality of Haifa are not necessarily the same

(1) Palestine, Blue Book of Palestine, Section VII, p. 68.

or rather similar to those of Jerusalem or Jaffa. Each goes according to rules and regulations prescribed by the High Commissioner for Palestine. These regulations before being enforced by any municipal authority have to be approved by the District Officer and the Municipal Council. (2) Nevertheless, all seem to agree in the practising Single Entry Book-keeping.

The accounting methods adopted by the Palestinian municipalities do not present complicated problems as those of greater cities in the West where the Water Supply, Electric Service, Tramways and sometimes Educational institutions are owned and controlled by the municipalities. (3) Methods of procedure adopted by those municipalities could not be applied to ours.

B. Scope.

In the following pages, I shall attempt to discuss the Financial And Accounting systems of the municipality of Haifa. The first part shall deal with the Budget, its formulation, and contents. The second part (accounting) shall take up the following points: Books used, methods of reporting, methods of checking and controlling accounts, books and vouchers, etc. Practical suggestions, if deemed necessary shall be given in details.

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(2) Mr. A. J. Hajj to F. Khuri, (conversation), April 6, 1931.
(3) Mc. Call, Municipal Bookkeeping, p. 3.

PART ONE

FINANCE

CHAPTER II

FORMULATION.

The formulation of the budget involves four separate steps. These are:

1. Preparation.
2. Action.
3. Execution.
4. Control.

PREPARATION

The mayor writes to the heads of the municipal departments requesting them to prepare their preliminary estimates and to submit them to the municipal council for executive consideration on or before January 15th. of each year. The heads of the departments in the course of preparation consult the officers of the government department who are interested in the respective municipal services namely, Public Health, Public Security, and public Works. (4) In the event of any disagreement between the municipality and the government departments, the mayor promptly reports such a disagreement to the district governor for settlement. (5) Proposals for new expenditures are accompanied by explanations and reasons to justify their inclusion in the programme of the coming year. Before the submission of these tentative estimates by the respective departmental heads, the mayor assisted

(4) Palestine, Financial Standing Orders for Mun., Art.9, p.1.

(5) Ibid., Article 10, p. 2.

by the Chief Accountant, meet with them informally and scrutinize their estimates, trying to reduce some and cancel the others

ACTION

Upon the submission of the tentative estimates of receipts and expenditures by the respective departmental heads and after the mayor has ascertained from the District Governor the approximate amounts estimated to be due to the municipality from the government on account of house rates, grants-in-aid, etc., the council convenes to discuss the tentative estimates submitted to it. (6) The council may call before it the departmental heads for a discussion and explanation of their requirements. Hearings are held from the date of the receipt of the tentative estimates until February 15. At these hearings the officers concerned are given an opportunity to state their needs and justify their request for appropriation. The amounts finally agreed upon are the ones included in the budget. After the budget is in its final form and it has been approved by all the members of the municipal council, it is submitted to the District Governor for his consideration and approval. Once it is approved it becomes effective. (7)

EXECUTION

At the beginning of the fiscal year the heads of the various departments are officially notified of the amounts

(6) Ibid., Article 15, p. 2.

(7) Ibid., Article 13, p. 2.

they are authorized to defray as well as those amounts to be collected by them directly or indirectly. Actual payments are effected by the municipal treasurer upon receiving a requisition signed by both the head of the department concerned and chief accountant. (A detailed discussion of this point shall ensue).

CONTROL

It has been said that the control of expenditures is the most important and urgent need of the government and the municipality, and it is the most difficult of realization.

The control is exercised mainly through a regular system of reporting and through the approval of the municipal council of all expenditures to be made. Moreover, the treasurer never pays any sum of money to any person before receiving a requisition signed by the head of the department concerned and approved by the chief accountant. The chief accountant, before approving any requisition for payment, must satisfy himself of the following:

1. That there is an available appropriation to meet the requisition, and
2. That the requisition has been made by the head of the department concerned.

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CHAPTER III

CONTENTS

A. SOURCES OF REVENUE

The municipality of Haifa derives its revenue from the following five sources:

1. Public Domains.
2. Grants-in-Aid.
3. House Rates.
4. Betterment Charges.
5. License fees. (8)

1. Public Domains

Public domains consist of movable property, such as, wooden shops, mules, donkeys and carriages, and immovable property, such as staples, slaughter house, and an old building which accommodated ^{are accommodated} diseased as well as running dogs. The value of the whole property is about 5750 pounds Palestinian ((Staples 5000; Slaughter house 500; Building 200.) (8)

The wooden shops are rented to persons within the jurisdiction of the municipality. The annual return approximates one hundred and fifty pounds palestinian each year. ~~These~~ Butchers who transfer their killed animals by municipal vehicles are charged 15 and 50 mills for each sheep and oxen respectively.

(8) Palestine, Blue Book of Palestine, Section VII, p. 68.

(9) Mr. R. Khuri with F. Khuri, (conversation), Feb. 3&4, 1931

2. Grants-in-Aid

Grants are recent and date back to the year 1924. Such grants are effected when:

a- The estimated expenditures are in excess of the estimated receipts; and

b- The municipality undertakes to construct a principal road.

The government is justified in meeting this deficiency first, because it has abolished some of the municipality's revenue producing sources, such as the one per cent import duty, salt duty, and fish duty. Second, because the municipality is performing a public service which ought to have been undertaken by itself (Government). Twenty five per cent of what the municipality pays for the constructing of the principal roads is met by the Government.

3. House Rates

Rates are based on the net rental value of immovable property within the municipal area. These rates are levied by the government and not by the municipality. The share of the municipality is 7.66 of what is collected by the Govt. (It should be noted in this connection that a new order was issued to the effect that the municipality shall be in charge of collecting the tax and not the government. With the exception of few municipalities of which Haifa is one (of them),

this order has not been put into execution). The amount received by the municipality as its pro rata share approximated 17,500 pounds Palestinian. (10) This sum constituted 50 per cent of the total revenue. It is important to note that the amount varies from year to year. Some years it is more than 17,500 pounds, while in others it is far less. The change is due to the fact that the rate is based on the net rental value of immovable property which value changes every now and then.

4. Betterment Charges

The cost of any improvement undertaken by the municipal authorities is covered by the payments made by the citizens of the town whose property has increased in value as a result of such an improvement. (11) Such charges are laid down by a special local committee who distributes the cost on an equitable basis. It should be mentioned here that the municipality pays all charges involved from its own funds & then it recuperates itself from funds gathered from those receiving the benefit.

5. License Fees

a. Dogs.

The license fee amounts to 250 Mills. Fifty mills

(10) Ibid.,

(11) Palestine, The Secretariat, Official Gazette, No. 36, p.7.

are paid for the metal plate . Shepherds are granted licenses free of charge. (12)

b. Selling intoxicating liquors (13)

Bars which sell liquors in cups are charged five pounds a year for the license. But if coffee is sold with it, that is, if the place serves as both a Cafe' and a drinking place, the fee would be eight pounds per annum.

Hotels, however, are charged differently depending upon the class of hotel we have in mind. If, for instance, it is a first class hotel, then it would be charged twenty five pounds per annum; if it is a second class hotel it would be charged more than that.

c. Public Entertainments (14)

This term includes theatres, cinemas, dancing halls, and other amusement places. Premises used for cinemas are charged different rates depending upon the number of seats the place accommodates and upon the grade of that cinema or theatre. Cinemas or theatres containing less than hundred seats are charged 12, 10, and 8 pounds for first, second, & third grade respectively. If ^{the} number of seats in those particular places is more than 100 and less than 200, it would be charged 20, 17, & 15 pounds for first, second, and third grade respectively. If more than 200 seats then the charge would be 30, 25, & 22 pounds for first, second, and third grade respectively.

(12) Mr. A.J.Hajj with F. Khuri, (Conv.), Dec. 5, 1930.

(13) Palestine, Secretariat, Official Gazette, No. 72, p.5.

(14) Ibid., p. 5 & 6.

d. Slaughtering of Animals.

The license fee for the slaughtering of animals amounts to five hundred mills per annum. Such a license would be issued to those who have been able to secure a certificate from the veterinary officer.

e. Trades and Industries. (15)

Trades and industries are divided into classes, each class being charged a certain definite sum of money. Class one which includes all trades and industries, such as, bakeries, butchers' shops, flour mills, laundries and many others are charged five hundred mills per annum. Class two which includes, mirror factories, candle, paper and soap factories etc., are charged ^{one} two thousand mills per annum. Class three which includes tobacco and cigarette factories, mineral oil stores, etc., are charged two thousand mills per annum.

An extra license fee of five hundred mills must be paid by shop keepers who sell side line commodities.

f. Building Permits.

The municipality distinguishes between two classes of newly constructed buildings. These are: Buildings erected for dwelling purposes, and those erected for commercial purposes. Buildings falling under the first category are charged ten mills per square meter, while those falling under the second category are charged fifteen mills per square meter.

(15) Ibid., No. Extraordinary, p. 82.

g. Machinery.

Motors and machines are divided into ~~two~~ three main divisions namely, those of five or less than five ~~horse~~^{horse} power, those of more than five and less than ten horse power, and those of more than ten horse power. The first category is charged two pounds, the second, five pounds, and ~~t~~^{third}, ten pounds per annum. The basis for ~~division~~^{division} is the number of horse power a machine possesses. The use of these machines or motors is immaterial.

h. Street Traders.

Street traders pay hundred mills for the license and fifty mills for the metal plate.

i. Stalls and Booths.

The fee varies from two hundred to five hundred mills. Any person who places such stalls and booths before the his shop is subject to this license fee.

j. Signboards.

Persons are strictly forbidden from erecting signboards or name-plate before obtaining a license from the municipality. The price of the license depends upon the size of the signboard or name-plate. Signboards or name-plates whose size is five hundred square cm. for instance, ~~is~~ are charged five pounds palestinian.

A. SOURCES OF EXPENDITURES

In the preceeding pages I have tried to show where the municipality's revenue comes from. The next question or questions that arise are: What does the municipality do with this money? What safeguards does the the government possess against corrupt or wasteful expenditures? (The last two questions shall be taken up when we discuss the item of expeditube under a separate heading.)

Municipal expenditures fall under three general heads namely, (16)

1. General charges including:

- a. Administration charges
- b. Collection charges
- c. Public Service charges
- d. Public Security charges
- R. Relief Service Charges.

2. Public Health Charges including:

- a. Antimalaria Services
- b. Scavenging
- c. Conservency

3. Public Works Charges including:

- a. Street watering
- b. Establishment
- c. Drainage and sewerage
- d. Public gardens.

Classifying expenditures on the basis of departments,
we have:

1. Engineering Department
2. Public Health Department
3. General Administration Department

The expenditures for the year 1930 of the Engineering,
Public Health, and General Administration departments were
7,555; 10,536; and 8,409 pounds palestinian respectively (17).

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(17) Ibid.

ANNUAL ESTIMATES FOR
YEAR ENDING MARCH 193.

ESTIMATED Receipts	Estimated Sub-Heads of Rec.	Estimated Heads of Re	Estimated Sub-Heads of Actual Rec. for Prev. Yr.	Estimated Head of Actual Rec. for previous year.
Estimated Bal. in hand at the close of the year ending March 31st. 193.....
I. Rev. derived under the authority of the Ottoman Mun. Tax Law.
1. Building permits 2. Stalls & Booths 3. Auction fees 4. Machinery Lic. 5. Sales of Anim. 6. Dog Licenses. 7. Market fees 8. Etc.
II. Rev. from various Ottoman sources
1. Lease Fees 2. Official Tax 3. Other Items
III. Rev. derived from Ordinances of the Palest. Govern.
1. Intoxicatin. L. 2. Pub. Entertain. 3. House Rates 4. Trades & ITC. 5. Road Trans. F.

ANNUAL ESTIMATES FOR

YEAR ENDING MARCH 31st. 193.....

ESTIMATED Receipts.	Estimated S. Sub-Head of Receipts	Estimated Heads of Receipts	Estimated Sub-Heads of Actual Rect. for Prev. Yr.	Estimated H. Heads of Act. Receipts for Prev. Year.
<p>III. (Con.)</p> <p>6. Tobacco Sales</p> <p>7. Water rate.</p> <p>8. Lighting rate</p> <p>9. Fines</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>IV. <u>Miscell. Receipts</u></p> <p>1. Rents from Pro.</p> <p>2. recoveries on account of Serv.</p> <p>3. Sale of Mov. Pr.</p> <p>4. Sale of Innov. property.</p> <p>5. Interest on Dep.</p> <p>6. Refunds.</p> <p>7. Tax Arrears.</p> <p>8. Sale of garden produce.</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>V. <u>Grants & Contrib.</u></p> <p>1. From Govert.</p> <p> a. F.I.A. Duty</p> <p> b. Game Licen</p> <p>2. From other Sour</p> <p> a.</p> <p> b.</p> <p> c.</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>VI. <u>Extraordinary D.</u></p> <p>1. Loans from Gov.</p> <p>2. Loans from othr.</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>

ANNUAL ESTIMATES FOR THE

YEAR ENDING MARCH 31st. 193.....

ESTIMATED Expenditures.	Estimated s. Sub-Heads of Expenditures	Estimated Heads of Expenditure	Estimated S Sub-Heads of actual Exp. for Pre. Yr	Estimated Heads of Act. Expenditures for Prev. Yr.
I. General adminis- tration & Collect. Charges.
1. Establishment 2. Stores. a. Stationery b. Furniture c. Clothing d. Miscell. 3. Pensions
II. <u>Public Services</u> 1. Lighting 2. Water Supply
III. <u>Public Security</u> 1. Establishment 2. Stores & Equip.
IV. <u>Public Health</u> 1. Establishment 2. Scavenging 3. Anti-Malaria S. 4. Conservancy 5. Disinfection 6. Slaughter House 7. Others.

ANNUAL ESTIMATES FOR THE

YEAR ENDING MARCH 31st. 193.....

ESTIMATED Expenditures.	Estimated Sub-Head of Expenditures	Estimated Heads of Expenditure	Estimated Sub-Heads of Actual Exp. for prev. Yr.	Estimated Heads of Actual Exp. for Prev. Yr.
<p>V. <u>Public Works.</u></p> <p>1. Establishment 2. Town Planning 3. Drainage & Sew. 4. Roads. 5. Street watering 6. Public Gardens 7. Municip. Prop.</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>VI. <u>Relief Services</u></p> <p>1. Grants to Paup. 2. Burial of .."</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>VII. <u>Miscellaneous</u></p> <p>1. Rents. 2. Festivals 3. Taxes.</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>VIII. <u>Extraordinary</u></p> <p>1. Repayments of L. 2. Interest 3. Payment of S. F.</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>IX. <u>Contributions</u></p> <p>1. Education 2. Medical</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>
<p>X. <u>Res. Can. Fund.</u></p> <p>TOTAL</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>	<p>.....</p>

PART TWO



ACCOUNTING



CHAPTER IV

BOOKS USED..

According to article 154, section 10 of the Financial Standing Orders, the following books should be kept by the municipality:

1. Cash Book
2. Tax Ledger Books (for all taxes, rates, and other forms of revenue)
3. Ledger Books (Receipts & Expenditures)
4. Deposit Ledger. (18)

CASH BOOK.

The cash book is a three columnar book. It is divided into two main parts, "Receipts" and "Payments". The "Receipts" side consists of the following particulars:

- a. Date of transaction or transactions.
- b. Name of payer.
- c. Description of transaction or transactions.
- d. Receipt number (No. of receipt given to tax payer)
- e. Voucher number.

The "payments" side consists of:

- a. Date of payment.
- b. Name of payee.
- c. Description of payment.
- d. Voucher number, that is the "Charges Voucher".
- e. Check number.

The two sides have the following in common:

- a. One column for "Cash"
- b. Another column for "Bank"
- c. And a third for "Totals".

All cash and bank transactions are entered in this book. These transactions are numbered consecutively in the order of their occurrence. The numbers (of these entries) are affixed to "Charges & Receipt Vouchers". The receipt book as well as the charges vouchers serve as books of original entry. Entries appearing on the debit side of the cash book are brought from the receipt book, while those appearing on the credit side are brought from the charges voucher. Payments, the amount of which exceeds two pounds palestinian, are not made by specie but thru the bank by ~~means of the check.~~ (19)

It is interesting to note in this connection the duties of the mayor. These are:

- a. The mayor is expected to examine daily all entries appearing in the cash book.
- b. He is supposed to Balance it, and compare the balance with the cash at hand at the close of each day.
- c. He is supposed to compare weekly the bank pass book with the bank transactions in the cash book.
- d. He should see that any surplus which cannot be explained is credited to the Revenue Account, while the deficiency should be charged against the Cashier.

(19) Ibid., Article 118, p. 10.

CASH BOOK

RECEIPTS

Date	From whom received.	Full description of Receipts	Receipt NO.	Voucher NO.	Cash	Bank	Totals.
		Brought forward		
		Carried for.					

CASH BOOK

PAYMENTS

Date	To whom Paid	Full Description of Payment	Voucher NO.	Check NO.	Cash	Bank.	Totals
		Brought forward.					

TAX LEDGER BOOKS.

Amounts due from rate payers are recorded in these tax ledger books. (THE rates, taxes, and fees are arranged in accordance with the Annual Estimates arrangement). Such recording is done only after the assessment has been approved by the members of the municipal council and prior to the date when municipal taxes, rates, or licenses fees fall due each year. After the tax ledger books have been compiled, and have been found on examination to be correct, they are endorsed by the members of the assessment commission concerned or by the members of the municipal council, depending upon whether, or not the assessment has been undertaken by special assessment body.

(20) At the inception of the fiscal year, the chief clerk furnishes the tax collectors with lists of rate payers according to which they make their collection. These lists are extracted from the tax ledger books. When the rate payers settle their accounts, the chief clerk puts a mark against their names to indicate that they have settled their accounts.

(21).

LEDGER BOOKS.

There are two ledger books, one for "Revenues" and the other for "Expenditures". The first is called "A Revenue Ledger" and the latter "An Expenditure Ledger".

Revenue Ledger.

Each item of revenue has a separate account in the

(20) Ibid., Articles 46 & 47, p. 4.

(21) Mr. Elias Sarafin, with F. Khuri, (Conv.), Sept. 15, 1930.

ledger. These accounts are arranged in accordance with the Annual Estimate arrangement. The assessed amount is recorded at the top of that particular account. Receipts relating to this particular account which represents a definite item of revenue are recorded in the body of the account in the order of their occurrence. The balance shows at any time the amount which has not been collected for some reason or the other.

Expenditure Ledger.

This is essentially the same as the previous one. Each item of expenditure or appropriation has separate account in it. They are classified under the various heads and sub-heads displayed in the Annual Estimates. The assessed amount, similar to Revenue Ledger, is recorded at the top of that particular account. Payments relating to it are recorded underneath. The balance shows at any time the amount that has not been spent yet.

DEPOSIT LEDGER.

In this book a record of all deposits made by the public is kept. These deposits arise when the municipality undertakes to perform a certain service or services, for the benefit of certain individuals. When the applicant pays the sum agreed upon two entries are made. One is by debiting the Cash with what is received, and the other by debiting the Deposit Ledger with the same amount. When payments are made

on account of that and similar work two entries are made. One is by crediting the Cash account and the other by crediting the deposit ledger accounts. An account is open for the person who has paid the deposit and for whom the work is to be performed. He is credited with what he has paid and debited with what the municipality has paid on his own account in performing the service in question for him. If the account shows a credit balance, that amount might be given to the depositor or retained by the municipality. But if it shows a debit balance, then the depositor has to pay the amount which the municipality has spent from its own funds.

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CHAPTER V

RECEIPTS

- HOW HANDLED..-

RESPONSIBILITY FOR COLLECTING MONEY.

The collection of money is centralized in the hands of one officer called the "Tax Collector". This collector who is authorized in writing might be any officer of the municipality. His duties as discussed in the Financial Standing Orders are as follows: (22)

1. He is responsible for collecting all the taxes, fees and rates which ought to have been prescribed by the mayor.
2. He is required to submit to the mayor periodical reports regarding those who refused or without good reason delayed the payment due from them.
3. He should give a receipt for all amounts gathered by him. The form of the receipt should be similar to the one appearing on the following page.
4. He should under no condition or for no reason issue personal receipts for amounts collected by him no matter whether it is a fee, a tax or any other form of revenue.
5. He should collect all taxes, fees, and other forms of revenue assigned to him in accordance with the "Tax Collectors' Rate Schedule" which is an extract

(22) Palestine, Fin. Standing Orders for Mun., Art. 59, 70, & 72, p.6&7.

from the Tax Ledger Books.

6. He should never collect any tax, fee, or any other form of revenue that is not provided for in the Tax Collectors' Rate Schedule which has been approved by the mayor.
7. He should give back the counter foils of all the receipts he possessed to the officer who handed him the receipt books.
8. He should turn over all money collected to the Cashier as promptly as could be. Money should never be retained by him for more than one day. At the end of day, he should pay it to the Cashier and get a receipt for it.
9. In case he retains the money for good reasons, then under those circumstances, he is held responsible and accountable for it.
10. He should guard himself against partial payments of taxes and fees. Many a tax collector collects part of the tax, keeps it in his possession and later when the payer gives the remainder, he issues a receipt for the whole sum. Such practice is strictly forbidden and those collectors following it are put under strict and severe penalties. (23)

(23) Mr. R. Khuri with F. Khuri, (Conv.), Feb. 3, 1931.

RECEIPT FORMS.

There are three forms of receipts issued by different officers and institutions against payments made by tax payers to the municipality directly or indirectly. These are:

1. Tax Collectors' Receipt.
2. Bank Receipt.
3. Accountant Receipt.

Tax Collectors' Receipt.

This form of receipt is issued by municipal tax collectors only against payments made by tax payers directly to them. Its main features are:

- a. Name of tax payer.
- b. Amount paid for both the current and past year.
- c. Kinds of taxes for which payments are made.
- d. Other features. (24)

Bank Receipt.

When sums to be paid to the municipality by either tax payer or tax collector exceed twenty pounds palestinian the payment es is not to be made to the Cashier but to the Bank instead. The bank gives the payer a receipt acknowledging the payment made to him. (In as much as this form of receipt is issued by the bank and not the municipality, we need not discuss its features.) (25)

(24) Palestine, Fin. Standing Orders for Mun., Appendix, p. 15.

(25) Mr. R. Khuri with F. Khuri, (Conv.), Feb. 4, 1931.

TAX COLLECTOR'S RECEIPT

Instalment-----Quarter----- Serial No:

No; of Ledger.....

Kind of Taxes	Past Year	Current year	T O T A L
	:	:	:
	:	:	:
	:	:	:
	:	:	:
	:	:	:
	:	:	:
	:	:	:
	:	:	:

Received from.....

The sum of

On account of

For the financial year.....

DATE.....

SIGNATURE.....

Accountant Receipt.

This form of receipt is issued by the accountant against payments made by either the tax collectors or tax payers to the municipal treasury. It is essentially the same as that of the tax collectors receipt except that it bears the signatures of the mayor, accountant, and cashier while the tax collectors' receipt bears the signature of the tax collector only. The features of the above mentioned receipt are:

- a. Name of the payer.
- b. The sum paid.
- c. Reason for such payment.
- d. Signatures of :
 - i. Cashier.
 - ii Accountant.
 - iii Mayor.

RECEIPT VOUCHER.

All entries pertaining to receipts are vouched for on a form especially made for the purpose. When a person wishes to pay a sum of money to the municipal treasury, he is supposed to prepare and submit to the accountant a statement called "Receipt Voucher". This voucher is supported by the Tax Collectors' Bordreaux. (26) Illiterates are helped by accountants in preparing the receipt voucher. Any alteration made

(26) Infra, p. 31.

ACCOUNTANT RECEIPT

.....

MUNICIPALITY OF HAIFA.....

NO.....

Date..... Sp..... Mils.....

Received from.....

The sum of.....

On account of

.....

CASHIER

.....

ACCOUNTANT

.....

MAYOR

in the voucher should be signed by the maker of that voucher. The accountant on receiving the voucher and before getting the money from the payer satisfies himself of the following points:

- a. That the voucher contains the full particulars,
- b. That the arithmetical and calculations are correct,
- c. That it is signed by the payer,
- d. That the items of revenue are classified in accordance with the Annual Estimate arrangement,
- e. That they are numbered consecutively in the order of their occurrence.

TAX COLLECTORS' BORDREAUX.

At the end of each day the tax collector enters in the Tax Collectors' Bordreaux which is a form of a schedule the following:

- a. Names of those who paid their obligations
- b. Date of collection
- c. Amounts received under each subheader head of revenue or other form of receipt
- d. Serial numbers of the receipts issued
- e. Kinds of taxes.

The purpose of this schedule is to reduce the amount of work needed to enter all receipts in the cash book. (27)

(27) Mr. Jamil Khawam with F. Khuri, (Conv.), August 20, 1930.

RECEIPT VOUCHER

.....

...

Municipality of Haifa

Voucher No:.....

Heads of Estimates.....

Sub-Heads of Estimates.....

To the Mayor of

.....Municipality

Please receive the sum ofPounds.....

.....Palestinian.....Mils.....being

Description	{
of	{
Payment	{
	{

£P.....Mils.....

Signature or (.....
Mark of Payer(

Witness to Mark.....

The different items embodied in this schedule are posted by the accountant to their proper accounts in the different prescribed books. The accountant does not accept the schedule if it is not supported by a "Receipt Voucher" (28) After these documents have been submitted to him and have been proven to be correct, he transfers the receipt voucher to the cashier and retains the schedule for further use.

DUTIES OF MAYOR.

The duties of the mayor with regard to "Receipts" are as follows: (29)

- a. To exercise strict supervision over all the municipality's officers entrusted with the receipt of municipal money, and to maintain efficient checks against fraud, carelessness, or otherwise.
- b. To check the details of the "Daily Cash balance Certificate" with the actual cash at hand.
- c. To see that the tax collectors bring in their total receipts daily so that they do not hold them and make use of them.
- d. To inspect the accounts at all times to find out mistakes, if any, and to insure that accounts are correct and that the books have been kept properly.

(28) Supra, p. 29.

(29) Palestine, Fin. Standing Orders for Mun., Article 2, p.1.

CASH BALANCE

At the end of each day the cashier balances his cash and bank accounts. He makes a record of both balances in a statement called "Daily Cash and Bank Balances Certificate". This statement consists of two parts. One part shows the balance brought down from the previous day plus the total receipts of that day, while the other side shows the amount paid during that same day. The difference between the two sides shows a debit balance. This statement is submitted by both the mayor and accountant and the cashier to the mayor so as to allow the latter to check it with the cash and other records in the books.(30)

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(30) Infra, P. 44.

DAILY CASH & BANK BALANCES CERTIFICATE

Date	Particulars.	Cash.		Bank.		Date	Particulars.	Cash.		Bank.	
	Balance brought down from.....day.....19.....						Total Expenditure during this.....day.....193.....				
	Total Receipts during this day of.....193.....						Balance in hand at the close of business hours on the.....day.....of.....193.....				
	T O T A L						T O T A L				

We certify that the above amounts are the cash and bank balances . and that they agree with balances shown in the cash book at the close of business hours on theday of.....19.....

DATE.....
 Sig. of Cashier
 Sig. of Accountant

CHAPTER VI

EXPENDITURES & PAYMENTS

A. EXPENDITURES.

Authority & Control.

The complete authority requisite for the expenditure from municipal funds consist of:

1. A vote in the annual estimate which ought to have been approved by the district governor; &
2. The approval of the municipal council of each disbursement. (31) Disbursements of urgent need, however, the aggregate amount of which does not exceed the amounts determined by the district governor from time to time could be authorized by the MAYOR without previously obtaining the sanction of the members of the council provided:

- a. That the disbursement should be brought to the attention of the council to be approved by them in the meeting held just after the disbursement;
- b. That the mayor should give his reasons for effecting such a disbursement; and

(31) Palestine, Fin. Standing Orders for Mun., Article 48, p.5.

c. That in case the council or the majority of the members decline to approve the whole or part of the disbursement, the mayor shall be held personally liable for it.

Councils' Approval

The approval of the council is very necessary in works contracts involving twenty five pounds or more. It (approval) should invariably be obtained before the works are put into execution. It should be mentioned at this point that municipal officers incurring expenditures without the written approval of the municipal council are held liable for the disbursement. (32)

Exhaustion of Votes

A vote is not^r be exhausted before the last day of the financial year to which the vote relates. In case a vote is exhausted before the expiration of the period to which it relates, the mayor should submit to the district governor a statement stating the reasons that led to the premature exhaustion of that particular vote. If municipal officers prematurely exhaust a vote without the approval of the municipal council and the district governor, they would be held liable to disciplinary action. (33)

(32) Ibid., Article 57, p. 5.

(33) Ibid.

B. PAYMENTS.

How controlled.

Before any payment is made by the municipality that payment should be vouched for on a special form or forms prepared for this purpose. These voucher forms have certain particulars which are worth mentioning. These are:

- a. Name of claimant
- b. Date or dates, quantity or quantities.
- c. Reference to contracts.
- d. Reference to the number and date of deposit voucher in case of repayment.
- e. The appropriate authority for expenditures as under:
 - i Number of head & sub-head of approved estimates.
 - ii Number and date of the municipal council authority for payment. (34)

"Other Charges Voucher"

Besides the salaries and wages voucher, the municipality issues another form of voucher called "Other Charges Voucher". (35) This form of voucher has in addition to the above mentioned particulars the following:

- a. A statement made by the mayor to the effect:
 - i That the services specified have been performed.
 - ii That the prices charged are reasonable &

(34) Ibid., Article 89, p.7.

(35) Mr. R. Khuri with F. Khuri, (Conv.), August 22, 1930.

OTHER CHARGES VOUCHER

Heads of Estimates.....

Sub-Heads of Estimates....

DR. to.....

Voucher NO:.....

Date	Detailed description of Service or a article	Quantity	Rate	Amount
				:
				:
				:
				:
				:
				:
				:
				:
No. & date of Mun. Council decision.			Total	:

(1) I certify that the above account is correct and was incurred under the authority quoted above and that the rate price charged is fair and reasonable, and that the payment will not cause an excess over the amounts voted under the head and sub-head of estimates.

Date..... Sig. of Mayor.....

(2) I certify that the above account is arithmetically correct

Date..... Sig. of Accountant.....

(3) Received this day of..... 193..... in payment of the above account the sum ofpounds pal.sils.

Date..... Sig. of Receiver.....

(4) I certify that the sums indicated above have been duly paid by me to the persons entitled thereto.

Date..... Sig. of Cashier.....

- are in accordance with the contract price;
- iii That the authority of the municipal council has been obtained.
 - iv That the payment effected is has been authorized in the approved annual estimates;
 - v That it is not in excess of the vote charged;
 - vi That the arithmetical calculations are correct; and
 - vii That the person or persons named in the voucher are really entitled to the payment(36).
- B. Another one made by the accountant to the effect that the accounts concerned are arithmetically correct.
- c. A third one signed by the "RECEIVER or RECEIVERS" to the effect that the money due them ~~has~~ have been received.
- d. A fourth one is made by the cashier indicating that he has paid the amounts specified.

"Salaries & Wages Vouchers".

The particulars of this form of voucher are the same as the above mentioned voucher, except that both the head of the department concerned and the mayor certify the accuracy of the accounts and other essentials.

General Considerations

Normally, payments are made to those named in the voucher.

(36) Palestine, Fin. Standing Orders for Mun., Article 94, p.8.

SALARIES OR WAGES FOR THE PERIOD							
AS FROM TO 193.....							
Heads of Estimates.....			Sub-Heads of Estimates.....				
Office	Name	Period		Amount	Deductions.	Actual Amount Paid ablo.	I/We hereby acknowledge the receipt of the amount opposite my/our names.
		From	to				

(1) We hereby certify that the above is correct statement of the accounts payable to the persons named in respect of their services for the period stated, and that their employment at the rates of pay specified were duly authorised

Date..... SIG. of Head of Depart..... SIG of Mayor.....

(2) I certify that the above statement is arithmetically correct.....

Date..... SIG. of Acc'tant.....

(3) I certify that the sums indicated above have been duly paid by me to the persons entitled thereto.

Date..... SIG. Of Cashier.....

When payments are made to persons other than those named in the voucher, the authorities under which they are made liable is registered in the municipal office, and notified on the voucher.

Vouchers made in support of payments to illiterates, must bear the mark or seal of the payee. This and similar acts must be witnessed by some municipal officer. All payment vouchers must be numbered consecutively in the order in which they are received by the cashier. The numbers of the vouchers shall be entered in the cash book. (37)

Forms of Payment.

Payments are made either in cash or by means of the check. If the amount is less than two pounds palestinian or if it is to meet laborer's wages, then the first form of payment is followed, that is cash. But if the amount exceeds two pounds and is not intended to meet laborer's wages, then the second method prevails, that is, the check is used. The cashier draws a check payable to "Order". He draws it on the municipality's bank. It should bear the signature of the mayor or his substitute and that of the accountant. else the drawee bank will not cash it. The counterfoils of the checks are signed by those signing the checks. (38)

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(37) Ibid., Article 94 104, p. 9.

(38) Ibid., Article 134, p. 11.

CHAPTER VII

SUBMISSION OF ACCOUNTS & RETURNS

Municipal accountants furnish the municipal council and the district governor with daily, monthly, quarterly, and annual accounts and returns. These accounts and returns help to check the work undertaken by the accounting section and help to discover errors made intentionally or unintentionally.

Daily Returns.

The municipal accountant presents to the mayor at the close of the business hours of each day a statement called "Cash & Bank Balance Certificate". (39) This statement as I have said before, shows the balances of the previous day, the amount of money received during the ^{day} in question, etc., When the mayor receives it, he checks it with the cash and bank balances to ascertain its correctness.

Monthly Returns

Within three days after the close of each month, the municipal accountant furnishes the municipal council and

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(39) Supra, P. 35 & 36.

STATEMENT OF ACCOUNT FOR THE
MONTH OF.....19.....

R E C E I P T S	Actuals for Month		Annual Estimates	
	Subhead	Heads	Sub-Head	Heads
Balance in hand at the close of the month of.....19.....
Heads & Sub- Heads of Receipts in this statement should be arranged in accordance with the Annual estimates arrangement.
Grand Total of Receipts

Certified true extract of the Financial transactions for the
month of193.....

Date.....

.....

.....

Sig. of Mayor

Sig. of Account.

STATEMENT OF ACCOUNT FOR THE
MONTH OF.....19.....

EXPENDITURES	Actual for Month		Annual Estimates	
	Sub-Head	Head.	Sub-Head	Head
	:	:	:	:
	:	:	:	:
	:	:	:	:
	:	:	:	:
	:	:	:	:
	:	:	:	:
	:	:	:	:
	:	:	:	:
	:	:	:	:
Total of Cash & Bank Balances	:	:	:	:
Grand Total of Expenditures	:	:	:	:

Cash Balance \$P.....
Bank Balance \$P.....
TOTAL.....
Certified true extract of the Financial transactions for the Month of.....193.....

Date.....
Sig. of Mayor Sig. of Accountant

the district governor, through the district officer, accounts and returns consisting of:

1. A certified monthly statement of receipts and expenditures for that month. Such statement is supposed to have with it all the counterfoils of receipts and payment ^vouchers made during that month.
2. Also all "Cash and Bank Balances Certificates" submitted to the mayor by the accountant during this month together with the outstanding checks. (40)

Quarterly Returns.

At the end of each quarter, that is at the end of June, September, December, and March, the municipal accountant submits to the municipal council and district governor through the district officer, the following accounts and returns for them to examine and check inaccuracies:

1. A certified quarterly statement of receipts and expenditures effected during the three months under consideration.
2. A quarterly statement of all arrears of revenue(41)

Annual Returns

At the end of the financial year (march 31st.,193..),

(40) Palestine, Fin. Standing Orders for Mun., Article 158,p.13.

(41) Ibid., Article 159, p. 13.

STATEMENT OF ACCOUNT FOR THE QUARTER

ENDING193.....

EXPENDITURE	Exp. for last q.		Exp. for the period that lapsed for the Annual Estimates. Financial year....			
	SubHead	Head.	Sub-Head	Head.	SubHead	Head

Balance in hand
Grand Total.....

Cash Balance\$P.....
 Bank Balance\$P.....
 TOTAL.....

Certified true extracted of the
 financial transactions for the
 quarter ending.....193.....

DATE.....

.....

.....

Sig. of Mayor

Sig. of Accountant

the municipal accountant furnishes a certified annual statement of receipts and expenditures to the municipal council and the district officer who in turn passes it to the district governor after they have scrutinized it carefully. These statements of accounts are published at the end of the financial year in newspapers. (42)

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(42) Ibid., Article 160, p. 13.

STATEMENT OF ACCOUNT FOR THE FINANCIAL YEAR
ENDING MARCH 31st. 193.....

R E C E I P T S	Annual act. Receipts		Annual Estimates.	
	Sub-Head	Head	Sub-Head	Heads.
Balance in hand at the close of the year ending 31st. 193.
GRAND TOTAL

Certified true extract of the Financial transactions for the
Financial year ending March 31st. 193.....

DATE.....

.....
Sig. of Mayor.

.....
Sig. of Accountant

STATEMENT OF ACCOUNT FOR THE FINANCIAL YEAR
ENDING MARCH 31st. 193.....

EXPENDITURES	Annual Expenditures		Annual Estimates	
	Sub-Head.	Head	Sub-Head	Head.
Balance in Hand
Grand Total.....

• Cash Balance CF..... Verified true extract of financial
 • Bank Balance CF transactions for the financial year
 • Total Balance CF..... ending March 31st. 193.....

DATE.....
 Sig. Of Mayor Sig. of Accountant

CHAPTER VIII

METHODS OF CHECKING AND CONTROL

A. INTERNAL

The municipality of Haifa, as well as any other municipality in Palestine, does not employ special persons (auditors) to check daily and weekly the work of the tax collector, sahs- cashier, accountant, or any other municipal officer responsible for the receipt and payment of money. The amount of work daily transacted by the municipality is not enough to occupy the time of a specialist. (additor). This difficulty has been ~~ar~~ surmounted by arranging the duties of the staff in such a way as will enable the actions of one member thereof to be automatically checked by another in the performance of his duties. (43) The three municipal officers whose work is daily or weekly checked are:

1. Tax collector
2. Accountant
3. Cashier

Tax Collector

The tax collector is furnished with a list of all those who have taxes, or fees to pay to the muni-

(53) Mr. J. Khawam with F. Khuri, (Conv.), Aug. 20, 1930.

cipality for the current year. This list is extracted from the tax ledger books which contain all the names who are indebted to the municipality . (44) The tax collector is supposed to collect from those and only those names embodied in the list. At the end of each day the tax collector submits to the accountant "A Tax Collector Bordreaux" (45) that is, a list of all taxpayers who have settled their obligations. The accountant gives him a receipt for it, but before transferring the money to the cashier he compares the items appearing in it with the stubs of the receipt book to assure himself that no fraud has been committed. When this is done and satisfactory results are obtained, the accountant certifies the list, pays the money to the cashier and retains the list so as to check its contents with the content of the tax ledger books from which it was extracted.

Accountant & Cashier

The municipal accountant and cashier are required to submit daily to the mayor a statement showing the cash and bank balances up to that date. § 46) It is the duty of the mayor on receiving the statement to examine the books, vouchers, and accounts and satisfy himself that the contents of the statement are correct(47)

(44) Supra, p. 22.

(45) Supra, p. 31.

(46) Supra, p. 35, 36 & 44.

(47) Supra, p. 33.

B. EXTERNAL

The government in Palestine requires that all of the books accounts, and vouchers of a municipality to be examined yearly by a licensed auditor so as to discover fraud and detect errors if any. The relation of the auditor to municipality could be discussed under the following:

1. Appointment
 - a. Qualifications.
 - b. Remuneration
2. Duties
3. Authority

Appointment.

The auditor is appointed by the municipal council and not by the taxpayers nor by the government. The situation is quite different with corporations which have their auditors appointed by the shareholders. (48) The municipal council on appointing the auditor notifies the government of its action. If the government, on knowing of the action, has any thing against the auditor it informs the municipality of that who in turn informs the auditor that his services are no more needed. It then elects another one subject to the same limitations. Silence on the part of the government means that it ratifies the action. (49)

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(48) Mr. Fuad S. Saba with Faiz Khuri, (Conv.), Sept. 10, 1930.

(49) Ibid.

a. Qualifications

The auditor should secure a license from the government in order to practice his profession. In order to secure the license wh he ^hould possess certain professional diplomas that are acknowledged by the government. (50)

b. Remuneration

The auditor is remunerated from municipal funds. Such item of expenditure is usually included in the annual estimates. The amount paid ranges from forty to fifty pounds palestinian. (51)

DUTIES

The duties of the auditor are:

- a. To examine the books, accounts and vouchers of the municipality; and
- b. To present a report to the municipal council who in turn forwards a copy of the same to the government. The report should be supported by:
 - i. A statement showing the receipts and the payments for the year; and
 - ii. A statement of resources and liabilities.

The report should too, certify:

- i. That the accounts are in order; and
- ii. That the accounts present a true and correct view of the transactions.

50) Ibid.

51) Ibid.

AUTHORITY

The authority of the auditor could be summarized as follows:

- a. He shall have a right of access to the books, accounts and vouchers of the municipality; and
- b. He shall have a right to the ask the mayor , accountant and any other municipal officer for information and explanations that may be necessary for the performance of his duties. (52)

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(52) Ibid.

CHAPTER IX

CONCLUSION

In conclusion, the following points should be kept in mind:

FIRST, that the municipality of Haifa submits to the District Governor a tentative estimate of "Receipts & Expenditure" for his executive consideration and approval. Once these are approved they become effective and the Departmental heads could draw against their own appropriations. Actual payments however, are made by the Treasurer upon receiving a note signed by both the head of the department concerned and the accountant.

SECOND, that Public Domains, Grants-in-Aid, House rates, Betterment charges, and License Fees such as, Licenses for selling "Intoxicating Liquors", for "Trades & Industries", for "Public Entertainments" etc., are the sources of revenue, while the sources of expenditure are: General Charges including collection, public service, and relief service Charges; Public Health Charges including antimalaria service, scavenging, etc; and Public Works Charges including Street watering, drainage & sewerage, public gardens, etc.

THIRD, that the municipality is required is to keep the following books:

1. Cash Book, in which all cash and bank transactions are entered;
2. Tax Ledger Books, in which all amounts due from tax payers are recorded;
3. Ledger Books, in which each item of revenue and expenditure has a separate account; and
4. Deposit Ledger, in which a record of all deposits made to the municipality is kept.

FOURTH, that the collection of \$ money is centralized in the hands of a tax collector who issues receipts against payments made to him by the taxpayers, and that he is required, just as any other person making payments to the municipal treasury, to prepare and submit a receipt voucher in lieu of his payment.

FIFTH, that the complete authority for the expenditure from municipal funds consists of:

1. A vote in the approved annual estimates: and
2. The approval of the municipal council of each disbursement. Exceptions to this rule prevail subject to certain limitations as have been pointed in the previous pages.

Payments before being ^eaffected by the treasurer should be vouched for on "Payment Voucher". This means that before a sum is paid by the treasurer the mayor, ^{and} accountant and should approve of it.

SIXTH, that the municipal accountant furnishes the municipal council and district governor with daily, monthly, quarterly, and annual accounts and returns. All of them contain certain particulars relating to the period covered.

SEVENTH, that the municipality of Haifa does not employ permanent auditors to examine daily the work of the municipal financial officers. This however, has been achieved by arranging the duties of the staff in such a way as will enable the members to check each others' work. The municipality is required to have its books, vouchers, etc, examined annually by a public auditor.

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