

DECORATIONS—The dining room to be frescoed with Apples, Oranges and Bananas.

GLAZING—To be best cut glass lemon(ade) color. Any glass of other than this color brought on the job will be entirely at contractors' risk.

TILING—To be best brown glazed Spanish (T and Coffee) make of tiles, finishing at ridge with tooth pick ridge-roll to special detail.

EXTRAS—Are to be paid for when ordered. G. H. Mumm & Co., Extra Dry.

Note—This work must be strictly carried out according to details, which will be supplied by architect, after the completion of work.

This however was not the whole business of the evening. A toast list followed and speeches by Mr. N. T. Gagnon, the President, Mr. E. M. Roberts, the Vice-President, by Messrs. J. W. Hughes, W. E. Doran, Ex-Ald. Charpentier, C. H. Catelli, Vice-President of the Chambre de Commerce, James Simpson, G. H. Hood, John S. Archibald, President of the the Province of Quebec Association of Architects, Professor Percy S. Nobbs of McGill University, Messrs. Joseph, J. H. Lauer Secretary of the Exchange, George Hadrill on behalf of the Board of Trade, J. W. Arcand, Secretary of the Painter's Association, J. Thibault, President of the Plumbers' Association, J. Lefebvre, President of the Plasterers' Association, John Duthie, for the Granite and Marble Employers, and W. B. Shaw, for the Electrical Association.

Between the toasts there was music; Songs by Messrs. F. H. Cowen, D. McGill and J. Penman; Concertina selections by Mr. Gray, and violin solos by Owen Page.

SYNOPSIS OF ADDRESS BY J. S. ARCHIBALD IN REPLY TO TOAST OF "PROVINCE OF QUEBEC ASSOCIATION OF ARCHITECTS."

After thanking Builders' Exchange for heartiness displayed in the drinking of the toast, which spoke well for the happy relationship existing between the two bodies, Mr. Archibald pointed out the duty which all incorporated bodies and associations owed to the public and public interests, such duty to the public interests must be kept more strongly in view than the individual benefit to be derived by the units composing such Associations. The speaker questioned very much whether we were all recognizing that duty and living up to its dictates. Whilst something has been done, much more remains to be done.

"One question calling for immediate attention is the technical education of a mechanic. Very little is being done in this respect. He is being allowed to pick up a knowledge of his trade, under cramping influences. I recognize with pleasure the work being done by the Provincial Government in this respect, but this should only be an impetus to urge us on to better things. It is necessary for the healthy development of the young man that he receive a training independent of that which he receives under an employer."

"Workshop influences do not conduce to the highest development of man; there being industrial as well as economic reasons which make it impossible to expect the employer to give his best attention to the progress of the apprentice."

Mr. Archibald considered it was the duty of the Government to assist the movement in a stronger manner. "It is the duty of the state to foster and develop all interests which make towards progress and prosperity. The government has already recognized that duty in the elementary and secondary education of the young. The speaker called for the combined action of the government, the city and all corporations who would benefit from a better condition of affairs, so that each and all might take their share of the work to be done in order to place at the disposal of our young men, means whereby they may attain to high position in the vocations they select."

The speaker next touched on the question of fire insurance and the high rates being charged in an city, and spoke as follows:—

"Discussion is ripe in these days respecting the necessity for larger water mains, increased water

pressure, and additional fire-fighting appliance. The Underwriters are fighting with the city and vice versa. It is the duty of those of us whose daily occupation it is to erect those structures which are at the bottom of the whole trouble, to agitate for an improvement in these conditions which at present lend themselves as a cloak to the Insurance Co's."

"What is the use of crying for such improvements in our water and fire fighting services when a man can erect any old fire trap he likes in a city; when a man can erect on Notre Dame Street, right in the heart of our city, a building three stories high the front of which is constructed entirely of wood and covered with galvanized iron. In that building we have a standing monument to the inadequacy of our building bye-laws. These building bye-laws are at the root of the whole question. Such buildings should be made impossible. The building inspector was appealed to in this matter but he quotes the bye-laws which permit the erection of such a building 'covered with uncombustible material.' These bye-laws must be completely overhauled and remodelled. The P.Q.A.A. have been appealing to the City Council for such a remodelling but with very little success so far. We also claim that any amendments to the building bye-laws should be submitted to the Association before placing them before Council. We have succeeded in having this principle adopted, in part, by the Fire and Light Committee only 'last week.' These bye-laws must be improved along fire retarding lines and all our influences must be brought to bear at the proper quarter, to gain this much desired end.

"So far so good as regards the City's duty in the matter, now as regards the Underwriters. Improved conditions in the building bye-laws are all very good, but that is not sufficient, something must be done on the other side.

"At present the Insurance Companies do not encourage the erection of good fire resisting buildings in a city. For them to plead building bye-laws is beside the question, they should be in the van, encouraging by means of adequate reduction in rates, the erection of buildings according to fire resisting methods.

"This is a matter of fact world and with little room for sentiment and tradition. Architecture is a nice word for the university, but in everyday life it means the materialistic investment of filthy lucre. Utility, economy and profit are the watchwords.

"The first duty an architect is called upon to fulfil is to prove to his hesitating client that the money he intends to invest in a building will assure him a good profit. Anything that does not lend itself to this must be eradicated. If we suggest improved methods of building we must show adequate financial compensation. About the only financial compensation we might enlarge upon is that of reduced insurance rates; but we receive very little encouragement from the Insurance Co's on that score. They (the underwriters) will tell you they have, what they dignify by the term 'specific rating.' The underwriters of Montreal don't know what 'specific rating' is, or if they do, they fail to apply their knowledge in a way to be beneficial to the community.

"They have a few general phrases which seem to them to fully particularize the component parts of a building, but they are applied in such a manner as to be useless. The fact of the matter is that specific rating in Montreal consists of the amount of influence you can bring to bear at the proper quarter in order to obtain a reduction in the prevailing rates. We must combine to compel the Insurance Companies to get into line on this matter, and this along with improved building regulations will aid considerably towards that much desired goal of lower Insurance rates and reduced fire-losses.

"Both tasks are large but for that very reason should be inviting. Let us all take up our responsibilities and duties as members of associations and citizens of a city which is only now in the making. What it will be in the future, depends upon our present actions. Let no spirit of selfish aggrandisement blind our eyes to the possibilities and opportunities of the moment."