

as a source for such revenue rather than exact that revenue from the toiler who is producing the wealth of the community? In other words, under our present assessment law, if a man improves his property, contributes to the progress of the community, he is immediately taxed on the improvements he makes and thereby penalized to provide funds to further contribute to the progress of the community; whereas the man who owns land, permits it to remain idle and unimproved, who is contributing nothing to the real growth and progress of the community reaps in the increased value of his land the results of the toil of his neighbor and the expenditure of the municipality without contributing his fair share to the municipal exchequer. **What this bill therefore proposes to make possible is this: that in any municipality where the electors so decide, they may encourage improvements and development and discourage the holding of land idle for the purpose of speculation, by relieving to some extent the burden of taxation now imposed upon improvements, and transferring a portion of this burden to land.** If you increase the burden of taxation on unimproved land, you discourage the holding of this land idle; it becomes unprofitable to leave it idle; the owner must put it to some good use in order to derive the revenue necessary to pay his taxes; and in this way you encourage progress and development.

WOULD HELP WORKINGMEN

Another most important aspect of this matter touches the question of housing. Under our existing assessment law, with the great and rapid growth of industrial centres, it is proving a very profitable speculation to purchase unimproved lands, to hold them for a rise in value and to sell at greatly enhanced prices, due to the industry of others and the general growth of the community—with this unfortunate result in a city like Toronto: the land values have grown so high that, according to the testimony of representatives of labor, who appeared before the Assessment Committee of the Legislature in 1912, **it is not possible for working men to-day, under existing conditions, to acquire land convenient of access to their work at a price at which they can afford to purchase.** Nor is it possible, due to a similar cause, which has greatly increased rents for thousands of working men's families, to rent a house of their own and enjoy the comforts and blessings of home. Land is so high; rents are so high; the cost of living is so high that workers must crowd together, two or three families in a house, in order to divide the expense between them; and many others cannot provide even this accommodation. In Toronto we are face to face with the problem of overcrowding in an acute form. I wish to say that no greater calamity