

Town sites which are not sewered or drained present, during the spring, intolerable conditions.

Engineers as a class think logically and appreciate the difficulties connected with and the complaints apt to arise from local disposal of water in congested areas, and from the nature of the problem can recognize the economic advantages of a general system,—advantages mainly of a town-planning nature; that is, advantages not capable of full realization to-day but which appear more markedly as the town grows and congestion increases.

### Substantial Return in Health Insurance

The most potent appeal, however, comes from the fact that investments promoting improved sanitation offer a substantial return in health insurance. This, of course, is not so apparent in towns hitherto blessed in having a general absence of disease, but is most assuredly so in all communities in which avenues for the approach of disease, hitherto wide open, are forever closed.

Of all classes benefiting by the sanitary improvement brought about by the extension of water and sewerage systems, the poorer industrial class benefit the most; and of all age groups showing improvement in mortality statistics, the group under one year, or our infant death rate, shows the greatest.

The connection between the living conditions of the laboring, or industrial classes and infant mortality is very great. Those of you who have been following the infant mortality statistics of recently published reports in the United States must have been struck with the fact that the highest infant mortality was invariably associated with the lowest incomes. Unfortunately, in our industrial towns, housing is expensive and the families with small incomes must accept very inferior accommodation. Frequently they must inhabit property which the landlord will not improve except when coerced.

The medical officer of health who is remiss in his duty and does not pursue such landlords and insist on destruction or improvement, must accept full responsibility for a portion of our infant mortality; often (so far as can be gathered from the meagre statistics as yet available) not less than three per cent. of the total births in the communities which he serves. So far as the workmen's cost of living is concerned, the increased rent chargeable to the installation of sanitary conveniences, and a connection to the sewer, never need exceed \$17 per annum, \$3 of which is for local improvements, \$2 for sewage disposal, and the interest on \$200 at 6 per cent., or \$12 per annum. In terms of monthly rent this equals \$1.45; or at an average figure, an increase from \$15 per month to \$16.50.

### Seventy-Seven Cents Per Capita

The other economic aspects of the question are fairly summed up in a statement appearing in the financial statistics of the United States Bureau, to the effect that the combined annual cost of sewerage and waterworks operation in American cities of between 20,000 and 30,000 population was \$3.65 per capita, and in a further statement in a report of the consulting sanitary engineer of the International Joint Commission, to the effect that for border towns an average annual per capita charge of 77 cents represents the cost of constructing interceptors and sewage treatment satisfactory for the protection of the purity of the boundary waters.

Available figures in Ontario are not greatly different, and it can be shown that \$16.20 represents the per capita cost of installing a sewerage system in the average town. Interest and sinking fund retirements amount to \$1.40 per capita per annum, to which must be added a small

maintenance charge (at an outside estimate I would say \$1), totalling \$2.40 per capita per annum.

### Should Study Town Planning

Both the Canadian Public Health Congress and the Medical Officer of Health Association might derive great profit from closer studies of town-planning movements. A little over a year ago I had the privilege of inspecting a great deal of the new housing and town planning work in England and Scotland. Unless we in this country exercise greater care than we are doing to-day, we are going to perpetrate conditions akin to those from which they are endeavoring so hard to escape. The fault lies not with our legislature, which has shown itself only too ready to advance municipal betterment, but in ourselves,—in our calm indifference to social wrongs, the growth of which to-day might well promote a stench in our nostrils.

Private philanthropy has at no time solved the housing problem, and in England even in those industrial centres where the greatest amount of money has been spent, such as at Port Sunlight by Messrs. Lever Brothers, the working class housed in the model village is less than 30 per cent. of the total persons employed. Industrial expansion, whether it takes place with high wages or with low, has in the past shown itself alike indifferent to the housing of the working man. The laborer cannot afford to pay the exorbitant profits on housing such as is asked by our real estate exploiters who at present control the flow of money to housing enterprises. This is well evidenced in Canada also, for we find that practically no advantage has been taken of the Ontario act to encourage housing accommodation in cities and towns, in which it is provided that a company incorporated under the Ontario Companies Act with a share capital, whose main purposes of incorporation are the acquisition of land in or near a city or town in Ontario and the building thereon of dwelling houses of moderate size and improvements and conveniences, to be rented at moderate rents, may petition the council of such city or town to guarantee its securities in order to enable or assist it to raise money to carry out such main purposes.

### Six Per Cent. Insufficient

Section 12 of the Act is the obstacle. It reads: "No dividend upon the capital stock of the assisted company or other distribution of profits among the shareholders shall be declared or paid exceeding six per cent. per annum in any one year."

Why cannot some representative body, such as our bankers' associations, be requested to come forward frankly with a statement that for speculative purposes, to which we have relegated housing enterprises, six per cent. is not enough, and state what they deem is a proper per cent. to attract the necessary money?

The first step in a forward move of this kind is to create a supervisor who will undertake the preliminary work, including compilation of statistics, much of which must be done by the municipalities themselves.

It is to be regretted that at the present time our municipal government, with the exception of one or two cities, is lamentably lacking in statistical information of any kind relating directly to the boards of health. No effort, even, is made to determine accurately the number of houses in the cities and towns in Ontario. A census is returned annually to the Department of Agriculture showing the assessment valuation of each town which, if properly prepared and analyzed, should yield information concerning

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