

same proportion, and will object if tenders are submitted based on the larger figure. So, after all, it is to the interests of all contractors that even a rival should get a good living price for work done, and a contractor's ignorance or mistakes are a thousand times more to be feared in a bidding competition than an accurate competency in making estimates. In country places and in our towns and villages there are very seldom works of such magnitude that the local builder cannot encompass, but he should not forget that even in buildings of similar size, and built of similar materials, the style of finish may vary so much that he will be treading on dangerous ground if he adopts the method of estimating by "comparisons," for that system is delusive and will surely lead its adopter into trouble. Figure everything—leave not a nail or a screw unthought of, for it is just such small things that make all the difference between profit and loss. A contractor seldom makes mistakes in the larger things in a building. His figures for the walls, roofs, floors, stairs and other costly adjuncts are generally correct; and when a leak does take place, it will be found that it has its existence among the smaller matters in the contract; hence the necessity of having a reminder of all these little things at your elbow when making up an estimate. It may be a little troublesome to be obliged to refer to a schedule every time an item is to be figured on, but it should be remembered that money is not earned without trouble, and that it is much more satisfactory to know you are safe and sure, even if you have to work for it, than to take a contract at hap-hazard, and be sorry afterward.

WE have always thought that charging **Carpenters' Repairs** an ordinary day's wages with a percentage of profit to the boss or contractor was not doing justice to the workman who may be sent to perform the work. Repairs, generally, are of such a nature that the workman is compelled to use tools or material he would not be called upon to work up if he remained in the shop, thus destroying or seriously injuring costly tools for which he receives no recompense. Repairs, too, are much more destructive on the workman's clothes, a matter of considerable importance to him, and a matter that ought in justice to be considered. Workmen as a rule do not like repairing, partly for the reasons mentioned, and partly because repairing about old houses is too often a very disagreeable service and seldom satisfactory to anyone. After much experience and observation in the matter of repairs, the writer has come to the conclusion that at least 25 per cent. should be added to the present scale of charges for this work, and that this extra percentage should be equally divided between the master-builder and the workman. In contracting for repairs, enough extra should be provided to pay the workman employed upon them, at least ten per cent. extra, for undue wear and tear of tools and breakages.

BUILDERS' SUPERSTITIONS.

"You would be surprised how superstitious some men employed in the building trade are," said an elderly builder's foreman representative. "For instance, it's considered by some a most unlucky thing to lay the top brick at the north side of a building. I've known men do all sorts of things to escape this duty. They will undertake some harder work, sham dizziness, or even lose half a day's work. To brick-up in the recess of a

wall a cast horseshoe with a penny tied to it is usually recognized as a sure forerunner of a season when work is plentiful. Another belief, that by substituting a sovereign for the penny a man will never meet with an accident or be out of work, is very often talked about; but I have never heard of a man trying it. All sorts of things are bricked up in walls, 'just for fun,' and not because they have any charm or good omen about them. Newspapers, old boots, bottles, and such-like things are served in this way, and a favorite way of playing a joke on a 'mate' is for a man to conceal his beer can in the wall, and then build it in."

PROMINENT CANADIAN CONTRACTORS.

IV.

MR. F. T. HARDING.

ALTHOUGH only thirty-five years of age, Mr. F. T. Harding, who forms the subject of this sketch, has already attained a prominent position in the contracting field, being senior member in the firm of Harding & Leathorn, of London, Ont. He was born in Cornwall, England on April 12th, 1862, and after leaving school



MR. F. T. HARDING.

resolved to seek his fortune in America, arriving in New York in the year 1880, where he remained for only a short time. For two years he was engaged in contracting work for the Pennsylvania Mining Company at Iron Mountain, Michigan, leaving there in 1883 for London, Ont., where he commenced business as a general contractor. In 1885 he became associated with Mr. Christopher Leathorn, when the partnership now existing was formed.

Mr. Harding is endowed with unflagging energy, to which can be attributed much of the success which he has attained. He is recognized as a reliable and conscientious business man, and enjoys the full confidence of all who have business transactions with him. He is a member of the Masonic Society, an advanced thinker on social problems, and a constant reader, by which he is kept in touch with the many improvements affecting his business.

The firm of Harding & Leathorn have constructed a number of important works, among which are the Petrolia trunk sewer, the waterworks systems at Warton and Goderich, and a number of contracts in connection with the London waterworks, being now engaged in building sections "P" and "F" of the new London sewerage system, a work which requires skilful workmanship and careful management.