

### A BANK MANAGER ON MUNICIPAL AFFAIRS

Mr. Crombie, Manager of the Quebec Bank, Thorold: Ont., recently delivered an inaugural address as President of the Board of Trade, which has far more than local interest. Thorold is a town in the Niagara Peninsula a few miles from the Falls, near St. Catharines, on a direct line between Port Colborne, Lake Erie, and Port Dalhousie, Lake Ontario. This district contains an amount of water power not exceeded by any equal area in the world. Mr. Crombie urges consideration being given to the utilization of this possible source of wealth. He regards the location of the town as one full of promise of development, as in this age of electricity, when water power and electrical forces work together, the proximity of Thorold to Niagara Falls, where great factories have been and are being erected for new articles of commerce, opens up a prospect of similar enterprises being established in that locality. He remarks:

"In this period of rapid transit, steam and electric railways, bicycles and easy communication by telephone and telegraph, the advantage of having factories owned and controlled by the same companies, only a few miles apart, cannot be gainsaid. Have we not an instance already in the purchase by Mr. Willson of water powers for the manufacture of the new acetylene gas, and for which the factories are now being erected. Then again there are several through electric railways proposed, and for which charters have been applied, connecting Toronto, Hamilton and Niagara Falls, and boat connection with Toronto; Lincoln radial electric railway, the Welland Canal Power and Supply Company, described by J. H. Kelly, an engineer, in the *Canadian Engineer*, as the greatest water power scheme in the world. This is at our doors. This is a plan to tap the Welland river five miles from its entrance into the Niagara river, at or near Chippawa, and the water is to be utilized near Thorold. He says there will be an available fall of 320 feet, with a possible horse power of 300,000. There is also a similar scheme projected with outlet at Jordan—all these schemes may or may not eventuate, but it is evident the eyes of the capitalists and promoters are turned in this direction."

He suggests a list of all vacant water powers being secured with all the information necessary for treating with prospective investors. While urging improvements and extensions of electric lighting, he recommends better regulations by the municipality for placing telegraph and telephone poles, which are put up of the most unsightly kind without any authority or regard for public convenience. Thorold is not alone in having strong grounds for complaint on this score. Touching a local grievance caused by an electric line taking the people elsewhere to make purchases, a growing trouble in many small towns, Mr. Crombie asserts that the business could be kept at home if local merchants showed more push and enterprise. He is right, old styles of store-keeping have had their day; the country merchant must adapt his methods to those of his city or large town rivals if he intends to retain the local business. He goes on to recommend efforts to secure more favorable freight rates, a good suggestion, as our smaller towns suffer from some unfairness in this respect. The organization of an agricultural society, with

buildings for displays of products, etc., is urged; this also is good advice, such a society would attract farmers and advertise the town widely.

A park and grounds for holding band concerts is urged as likely to be not only a source of enjoyment to the townspeople, but an attraction to visitors. In this Mr. Crombie shows a level head, a town in these days without a park and without conveniences for recreation is a town without enterprising, public-spirited inhabitants, it is a place behind the times and bidding fair to be left behind in all that is honorable to a community.

The new President enters a strong plea for waterworks. It is certainly an extraordinary thing for a town to be boasting of its water power resources while it has no public water supply for the people. "Can anyone suppose it possible," he asks "that any family individual seeking a new place to reside, unless compelled to live here, would select Thorold without waterworks to any of the other places with them? Thorold with waterworks would. I believe, in two years be one of the prettiest towns in the county. Where there are waterworks, the people, as a rule, from the highest to the humblest, take a pride in keeping their lawns or little plots in front of their homes neat, and are encouraged to indulge in the cultivation of flowers and shrubberies to beautify the town." We may add, and increase its healthfulness, for an ample supply of water for domestic use is exceedingly helpful in lowering the risk of sickness. Another serious consideration he puts with much force: "Look at the advantages we would gain:—Reduced rates for insurance, and in consequence more demand for factories. Companies will not locate where they have to pay heavy insurance besides the danger they would be in of having their buildings destroyed by fire; increase in value of real estate, increase in rents by reason of more people always coming into the town. Waterworks, I am told, could be built at moderate cost, and could be made self-sustaining."

Having the advantage of the practical ideas and knowledge of their President of the Board of Trade, we trust the pretty little town of Thorold will endeavor to realize its possibilities of development. When its waterworks are started, "may we be there to see," and to congratulate the people on their wisdom in taking Mr. Crombie's advice, which we commend to the attention of many other towns in this Dominion.

### A BANKER'S LIEN CASE.

A somewhat singular case was recently settled in appeal by the Court of Session, Edinburgh. A customer died owing the Royal Bank of Scotland \$5,200. His executors in winding up his estate paid into the same bank \$5,120 to their account as executors of the bank's debtor. Thereupon the bank seized this money and applied it to liquidate the debt left by their deceased customer. Their plea was that the executors were merely representatives of the estate which was indebted to them, and the deposit was practically made on the same account as the one overdrawn. In a lower court Lord Darling granted this plea, upholding the