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#### TRAINING FOR THE NEW CITIZENSHIP.

That the spirit of democracy will be stronger than ever after the war is becoming more apparent every day. One's country is to be a huge co-operative enterprise, and every partner is to receive and to give the finest service. idea of fitting the soldier to take his place as an effective citizen in peace times is entirely new to the world and is one of the many benefits which fighting against Hunnish frightfulness has conferred on the whole world. Good citizenship has come to be recognized as a priceless heritage for which one must prepare and for which one must keep worthy. An evidence of this realization is the establishment of the Khaki University. Originally intended for Canadian soldiers overseas, it has been adopted for Australian troops, and now a still greater outgrowth appears in the step taken by the British Government.

Sir Henry Hadow, Principal of Armstrong College, New-

castle, has been made Director of Education on the lines of communication in France. His own College Council has granted leave of absence to Sir Henry for the duration of the war and through the period of demobilization. Training in citizenship will be his work, and he begins at once. Lectures and classes are already organized behind the front, the leaders being chosen by the men themselves, as a rule. The course is modelled on those of the Khaki

There are several special funds devoted to this business of converting the discharged soldier into a dynamic ci' notably among them the Kitchener Memorial Fund. The University of Pensions, the Board of Education, the Appointments Department of the Ministry of Labor are all cooperating along this line and have organized a department to train and place men and officers in civil life after the war. Local educational authorities are asked to give vocational training to disabled men and, in some instances, grants have been made for this purpose. The great dangers which seem to threaten this scheme for citizenship training are that schemes will be too general and leave the individual men untouched, except in theoretical training and that folks at home will not become sufficiently interested to co-operate efficiently with the military authorities.

### MUNICIPAL LEGISLATION IN OUEBEC.

The Editor:

I have read, in your valued September number, the record of the proceedings of the Convention of the Municipal Executives of the Province of Quebec. As this meeting was held during my absence on a brief holiday, may I be permitted to make one or two comments in reference to the questions that have arisen.

The recent act or acts of the Legislature respecting municipal affairs is without question an advance step in the regulation of Municipal Government. There are some things now in the law which may require further consideeration; the most important being the question of sinking funds and how they shall be dealt with. As the law now

exists, I understand it to provide as follows:-

1. For every loan hereafter effected by a municipality in this Province adequate provision shall be made by a sinking fund to redeem the bonds at maturity, excepting the bonds issued which are re-payable by annuity instalments. A further exception being that during the war, with the approval of the Minister of Municipal Affairs, bonds may be issued for shorter terms than the term fixed in the by-law. Sinking funds in connection therewith to be provided as if the issue were for the term as fixed in the by-law.

That these sinking funds shall be deposited with the Provincial Treasurer, unless the Lieutenant-Governor-in-Council authorize otherwise; (it is to be presumed from this provision and the explanation made by the Deputy Minister of Municipal Affairs that such Municipalities as have in the past been handling their sinking funds in a satisfactory manner will be permitted to continue to do so).

That the rate of interest to be allowed by the Government on such sinking funds shall be 31/2 per cent.

4. That the term of such bonds shall be as specified in the Provincial Statute, the maximum period being forty years.

The principle that for every loan effected there shall be adequate provision for its redemption at maturity will not be questioned by any financier, and is certainly one that every lender of money will demand compliance with. Therefore, the Government's action should receive the hearty co-operation of every Municipality of this Province.

That provision should be made by the Government for the handling of sinking funds that cannot be efficiently handled by a municipality, is to my mind a necessity, in order that the lender of money shall be protected, and if he is so protected the credit of all municipal borrowers in this Province will be maintained at a higher level than otherwise. On the other hand those municipalities that have been wisely administering and making adequate provision for sinking funds should not be interfered with.

Should there not be some guarantee given that the sinking funds of the municipalities of the Province, as they are paid into the Provincial Treasury, would be efficiently handled? That the Government will do so is not any more certain than that the municipalities will do so. The present Government has made a record for itself that few, if any, of our Provincial Governments have equalled. There have been Governments in the not distant past that it would have given no satisfaction to the lender of money to know that such Government was to manage all the funds upon which the redemption of all provincial securities was going to depend; therefore, one suggestion that I would make is that there should be appointed, by the Government, a Provincial Sinking Fund Commission to include the Provincial Treasurer and an incorporated Trust Co., and that to such commission there be entrusted the administration of the law respecting Sunking Funds.

Such a Commission would enable a satisfactory adjustment to be made respecting the rate of interest to be alloewd the municipalities. I think the Government can easily be convinced that for the next forty years a minimum of 4 per eent. can assuredly be earned by the safe investment of such funds. It is necessary that a minimum be established, as otherwise there would be no basis, certainly no uniform basis, for the computation of what sinking funds would be adequate to provide for the redemption of the bonds at the several periods named in the Statute. A minimum rate of interest being guaranteed by the Government the Sinking Fund Commission each year or semiannually should distribute to the credit of the municipalities depositing sinking funds pro rata the actual earnings of the investments after deducting expenses.

Of course, every municipality has the option, under the