

## Chambers of Commerce Why I Believe In Them.

By Sir Walter Townley, K.C.M.G.,

I have no hesitation in saying that the principal reason why I believe in such institutions as Chambers of Commerce (provided, of course, that these bodies are what they are primarily intended to be) is because I believe in the wholehearted development of foreign commercial relations on a thoroughly organized basis, as opposed to the haphazard growth of trade influence abroad by the unorganized efforts only of individual traders. In my opinion, therefore, the first thing for which the Chamber stands in matters of international commerce is Organisation, and as such, is bound to carry with it those advantages which accrue to Organization whenever and wherever it be found. But the functions of the Chamber extend further than that of merely placing trade abroad upon a properly organized basis. It is, amongst other things, an institution which stands for the promotion of international comity. Indeed, what the Foreign Office is to Embassies, Legations and Consulates abroad in matters of international diplomacy, that should the Chamber of Commerce be to the body of British trade engaged in operations in any one country beyond Chambers of Commerce Promote Peace the seas.

### Chambers of Commerce Promote Peace.

The Chamber of Commerce, however has a natural advantage over the bodies above mentioned, owing to its non-political character, which places it at once in a position to effect the most cordial relations between the country of origin and that of its commercial operations. There is little doubt that the one thing which more than any other helps the peace between nations is commerce and for this reason alone I am convinced that Chambers of Commerce are the institutions best fitted to promote and maintain the future peace of the world. Where Embassies, Legations and Consulates fail, especially in matters concerned with the foreign trade of Great Britain, owing, of course, to their official and political constitution, there it is nevertheless, open to the Chamber of Commerce to succeed unhampered as it properly should be, by any external influences.

But the Chamber of Commerce is not only the natural promoter of international comity. It is, what is more, the proper explorer of possible fields of commerce hitherto untrod as a whole by trade in the United Kingdom. It is the one institution which is out to provide for British Trade abroad a central information bureau of the most valuable and helpful kind. Without such an information bureau, the difficulties facing individual traders in attempting to operate in new fields of commerce, perhaps many thousand miles away, can well be imagined. The trader has no one to turn to, but must rely entirely upon

his own resources and connections. He is without any knowledge, except from hearsay or other casual sources of information, regarding the people or firms he proposes to deal with, but what is more, he remains unaware of all the great possibilities awaiting him in the country of his proposed trading operations. On the other hand, the Chamber of Commerce is not so placed. It is an organized and, therefore, influential body. It has but one aim and one object, and that is to promote trade in the country of its commercial operations—and it sets about its task, or at any rate should do so, in an organized, broad, business-like fashion with a distinct influence in affairs from the moment it has been established. It is in a position to acquire within a very short while the information which it would take years for the individual trader to obtain. It is in touch with all matters of international finance. It has at its fingers' ends the up-to-date position of the foreign markets generally, and the information which it is capable of providing ranges from the bona fide and financial status of individual foreign concerns to the broad question of the financial and commercial relations generally existing between any two countries.

### Necessary to Develop Foreign Trade.

If the above remarks therefore are true generally of Chambers of Commerce — and they should be true, provided that these bodies do not fall into the error of becoming merely a mask for social international intercourse — there can be little doubt that their existence is reasonably regarded as essential to the properly organized development of British trade abroad. Moreover, international commerce just now is entering upon a new era of history. One of the greater lessons learned of the war, perhaps the greatest lesson is that a nation's foreign commerce can never be too earnestly or too broadly developed on properly or-

ganised lines to ensure the security of that nation in times of international crises. Had Germany perceived this truth in 1914 there would have been no war at all. Had Great Britain been convinced of it in pre-war times, in the case especially of the Netherlands East Indies, many of the economic difficulties with which this country was faced vis-à-vis the Dutch during the war would probably have never arisen, to the discomfort of both nations alike.

### Economic Security of Nations.

Diplomacy at any time has a definite limit to the steps which it can take to preserve the best possible relations between one nation and another, and to protect the interests of foreign trade, but this is not the case with Chambers of Commerce. The Chamber's scope in the direction of promoting international comity does not depend upon considerations of a political character. These are mere sentiments compared with the demonstration of practical goodwill which is embodied in the operations of trade. Chambers of Commerce are neither restricted from taking the broad view, nor limited in the action which they may take, so long as it lies in the interests of international trade. To such bodies, at any rate, it is open to so strengthen and cement the bonds of trade interests between nations that it is never within the popular interest of any two countries concerned to resort to war except as a last extremity. But if the worst came to the worst, the Chamber of Commerce is even then in a position to offer some sort of protection to the investments of foreign trade. In any case, the close interweaving of international commercial interests — and this in my opinion is the primary business of Chambers of Commerce — would appear to be the secret to the future peace of the world, as well as to the economic security of nations. And this is another reason why I believe in Chambers of Commerce.

## NEW HOUSING ACT IN ONTARIO

According to official reports, 1,184 houses were built in Ontario in 1919 under the terms of the Federal loan and the Ontario Housing Act of 1919 at an average loan per house of \$3,106.40, or a total of over \$3,500,000. The amount appropriated to municipalities by provincial orders in council was over \$10,500,000. It was also estimated that to meet all requirements of the various municipalities for 1920 about \$8,000,000 extra would be required. The province's share of the Federal loan is \$8,753,91.93, leaving about \$10,000,000 to be provided from other sources. Of this amount the province of Ontario has agreed in an informal way to provide two million dollars.

To provide for the housing needs unmet by loans already arranged, or when Ontario's share of the Federal loan is exhausted, the province has enacted this session the "Municipal Housing Act, 1920." Amendments to the Ontario Housing Act of 1919 provide that its provisions shall apply only to such municipalities as were already operating under the 1919 Act before the Municipal Housing Act, 1920, was passed.

The latter Act is very similar to the Ontario Housing Act of 1919, except that instead of enjoying the Federal Loan at 5 per cent, debentures issued by the municipalities, and guaranteed by the province, will probably mean money at 6 per cent to the owner building a house. Also, while the maximum costs of house and land for solid construction, under the 1919 Act is \$4,500, under the Municipal Housing Act of 1920 it is \$5,100. The maximum cost for the purpose of loans on frame and veneer houses will be practically the same as prescribed under the terms, as amended, of the Federal project.

A commission appointed under the 1919 Act may be appointed, by by-law, a commission under the Municipal Housing Act. The Ontario Director of Housing considers that about 50 per cent of the commissions operating under the 1919 Act will also operate under the Municipal Housing Act, and that probably some 3,000 houses will be built this year under the two Acts. It is stated that but for the high cost of construction, probably 10,000 houses would have been built in Ontario under the Act.

## Overseas Trade Bureau Suggestions by Former Trade Commissioner.

The organization in Canada of an efficient and business-like bureau of overseas trade is urged by J. H. Wilkie, who has recently resigned his position with the Government as a member of the Canadian Trade Commission, and who is leaving the Government service. Speaking to the Canadian Press, Mr. Wilkie declared that in order for Canada to hold the foreign trade she had obtained during the war it will be necessary to have the Trade and Commerce Department made a living organization. During the war, Mr. Wilkie stated, Canadian products sold themselves, but now Canada must face competition from other nations. The amount allowed by the Government for the expansion of the commercial intelligence branch of the Department of Trade and Commerce has not allowed this branch to keep pace with the expansion of our export trade, Mr. Wilkie claimed.

### Business Men Want It.

During his work with the Government, Mr. Wilkie stated that he had discussed the situation with many exporters and importers and he found that business men desired a Bureau of Overseas Trade, at the head of which there should be a man of outstanding ability, not necessarily a politician under the necessity of resigning with every change of Government. The function of this bureau would be to promote the extension of Canadian commerce in every direction and to work in connection with the different Canadian departments. The bureau would need a board of expert advisors, which should include representatives of the great producing and business organizations, other governments, and experts from the various trades, who could be called in when matters in connection with the particular trade were being discussed.

The Government, Mr. Wilkie urges, should be prepared to pay its trade commissioners a salary sufficient to induce men with the necessary experience and qualifications to enter the work. The present system of appointing commissioners has proven unsatisfactory, he declared, and has not attracted the best men to the work.

### Cooperation Essential Too.

Co-operation between the different departments of the Government, Mr. Wilkie declared, was absolutely necessary to the proper development of trade. At the present time the different classes of products are handled largely under the direction of the Government departments organized to deal with that branch of industry. Inquiries for fish are handled by the Marine Department; for cereals, food-stuffs, canned goods meat and fruit by the Agriculture Department, and for manufactures by the Trade and Commerce Department. Mr. Wilkie expressed the hope that Mr. Pousette, who has recently been appointed commissioner of commerce, would be given a fair chance by the Government to develop a policy which would put Canada on equal footing with other countries in her efforts to expand her trade.