SUNDAY MORNING

THE TORONTO SUNDAY WORLD

ARENA SHOW TORONTO BIGGER AND RICHER THAN FOURTEEN OF ONTARIO'S **OTHER CITIES PUT TOGETHER**

Toronto has a greater population than the aggregate of the next fourteen Ontario centres, which include Hamilton, Ottawa, London, Brantford, Windsor, Kingston, Peterboro, Berlin, Gualph, Owen Sound, Sault Ste. Marie, Chatham, Galt and Niagara Falls. As shown by the table below, in the early months of 1913, when the assessment rolls were compiled, Toronto's inhabitants numbered 445,575, while the total of the group of other provincial cities was 440,753. In a comparison of assessments, Toronto's buildings are placed at \$181,140,050, while the next highest assessment is that of Ottawa, at \$38,022,145, closely followed by Hamilton, at \$31,924,910. In land assessment, Toronto real property is placed for 1914 at \$442,089,027, while the total for the group amounted to \$300,969,657. It is interesting to note that, with a tax rate of 19 mills, Toronto has the lowest, with the exception of Sault Ste. Marie, at 18 mills, of any of the other cities included in the list. Probably the most important feature of the table is that Toron to's people are living in one-half the space of the inhabitants of the provincial cities. That a comparative congestion exists is clearly indicated.

ASSESSMENTS OF ONTARIO CITIES FOR THE YEAR 1913-14.

		ADDEDDIALE								Area of city Pop.		
	Cities.	Land.	Buildings.	Business Assessment.	Income Assessment.	Total Assessment.	Exemptions.		Pop. 100.808	in acres. 7.500	to acre. 13.44	
1 2	Hamilton Ottawa London Brantford Windsor Kingston Peterboro Berlin Guelph Owen Sound Sault Ste. Marie. Chatham Galt	6,669,688 9,344,700 3,370,910 4,921,370 3,916,578 3,541,038 2,395,625 7,946,835 2,145,966	16,184,453 11,163,625 10,404,375 6,944,537 7,028,910 5,937,921 6,194,710 4,159,400 2,824,825 4,280,595 5,070,155	\$7,300,220 9,947,726 3,239,956 1,976,090 1,149,800 1,201,215 735,760 911,608 856,277 608,270 540,625 730,792 798,487	\$2,331,005 2,987,087 1,305,630 445,500 138,375 432,915 177,344 201,957 130,508 109,155 453,655 138,196 162,876	\$75,781,555 101,345,326 32,969,216 20,254,903 21,037,250 11,949,577 12,863,384 10,968,064 10,722,533 7,272,450 11,765,940 * 7,295,549 8,192,540 8,067,499	\$13,080,555 29,966,250 3,924,090 2,575,750 1,177,275 3,982,590 2,037,640 1,333,597 2,157,250 1,339,900 816,840 1,234,055 1,133,292 597,500	21 24.90 23 22.50 23.50 25 22.25 24 28.50 18 24 22 27.30	100,808 100,180 55,026 26,454 22,080 21,015 20,150 18,338 16,319 12,612 12,100 12,039 11,932 11,700	4,984 8,102 3,000 2,300 2,787 1/2 2,821 3/4 3,095 3,200 2,909 3,100 1,650 1,550 1,440	20.10 6.79 8.81 9.60 7.53 7.14 5.92 5.09 4.33 3.90 7.29 7.29 7.69 8.12	
	Niagara Falls	. 2,113,077 \$145,379,824	5,449,272 \$155,589,833 \$181,140,050		13,450 \$9,027,603 \$16,867,508	\$340,485,786 \$516,489,032	\$65,356,584 \$66,602,756		440,753 445,575	21,647	20.58	

Total\$145,379,824 \$155,589,833 \$80,488,526 \$9,021,505 \$50,189,032 Toronto\$260,948,977 \$181,140,050 \$57,532,497 \$16,867,508 \$516,489,032

*19.30 P.S.; 24.30 S.S.



Dealers say that between 30 and 50 per cent. in the cost of a house can be saved if old building material is used, notwithstanding the fact that the demand is generally larger than the supply. The demand would be much bigger if the amounts that can be saved by the use of hand-me-down material were more widely known. Altho used material suffers in looks, it is seldom seen, and its reliability has been proved.

The individual home builder will be surprised at the saving if he will specify second-hand material, stone, brick, beams, scantling, laths, doors, windows, frames, etc., whenever possible. a number of persons who have had that pleasant experience add that a house so built have developed few shortcomings. ond-hand material has been tried and has been found not wanting,' says a leading dealer. "This is par-ticularly the case with lumber. In these days we live at such a pace that we do not let timber get thoroly seasoned. Seasoning takes time, and time is money. The consequence is that much green lumber is used. I have seen material delivered to a builder that was still oozing sap. "Wood of this kind shrinks greatly in a few years. It bends and warps and the result is the building does no remain true to plans. Big cracks open, not only in the plaster, but even in the walls. Doors sag. windows stick and cellings fail, usually because green wood was used. Saving in Bricks.

Widow and Orphan's Sure Protection Is In Realty

Real estate is fundamentally an investment proposition. It will repay a good net return, better than the average with ordinary care and without loss of principal, but you cannot play "threecard monte" with it, for it will rise and "swat" you just one, and you won't need another. It will stand a lot of misuse, apparently, but not so in fact. He who misuses it always pays; only in real estate denouement is delayed in time and circumstance. It is the one sound investment that is safer than government bonds. Governments will change by violence more often than title deeds. Real estate saved the U. S. banks in the 1907 panic, and it is the anchor to windward when the paper, founded on going business (that don't go), blows away like a ship's canvas in a hurricane

The stock market disclaims from habit against real estate. It locks up money a man might use readily over night, but it is the sure protection to the widow and orphan. All other kinds of investment seem to melt away unless the strong hand of a man of power holds them tightly gripped, but realty is so guarded that a baby may own it and enjoy the use of it when he arrives at man's estate.

Millions That Will Be Spent on Improvements to Toronto Forecasted in the Exceedingly Interesting Exhibits.

DEVELOPMENT

DEPICTS BEST

IDEAS IN CITY

EVERY LINE IS WELL REPRESENTED

Real Estate Firms, Builders Material Companies, Civic Guild, Toronto Housing Co. and American Cities Are in Show.

Toronto is the healthiest city on the continent. Toronto is the fastest growing city on the continent. Toronto.

growing city on the continent. Toronto, during the next half decade, will have a per capita expenditure on improve-ments probably unrivalled in the world. A century ago the site on which Toronto stands was purchosed for ten shillings from the Indians. Tor-3.12 population today exceeds five d thousand—half a million. onto's hundred hundred thousand—half a million. During the next five or six years over a quarter of a million will be spent on civic improvement in Toronto, an amount that exceeds the entire cost of the National Transcontinental Rail-way by more than twenty-seven mil-lions of dollars. That means that for every man, woman and child in Tor-onto five hundred dollars will be spent on give development and improve **PROMINENT BROKER VERY OPTIMISTIC** on civic development and improve-ment, five hundred dollars per capita

Greatest Demand in Vacant in five years! Between forty and fifty million dol-Between forty and the improvement lars will be spent on the improvement of the city's shipping facilities alone. Consider the work the harbor board has in hand; the esplanade viaduct, the new union station, the new freight yards and buildings, the North Tor-onto depot and viaduct, and the underground western entrance of the "Everything points to a good year n vacant land," said M. S. Boehm, of M. S. Boehm and Company. "We find C. N.

Welland Canal Benefits. that the greatest demand at present is With the deepening and widening of the Welland Canal much of the grain for the cheaper properties, and since the first of the year we have sold in that heretofore has been shipped via the Erie Canal to the Atlantic will be diverted to the Canadian Waterway, because the Canadian route will pro-vide cheaper and more rapid transporthe neighborhood of fifteen thousand feet in our sub-divisions. Keelesdale, which property lies on the corner of tation. The benefit that will redound to Toronto is obvious. As a lake port Eglinton avenue and Weston road has Toronto harbor will rank second to none; as a seaport Toronto harbor will gain practically all that Buffalo, Albany and Montreal lose by the ditaken very well, while City Line Gardens has been practically sold out, even tho it was only placed on the

"One of our largest deals since the tation that is economically to follow in

Marked Improvement In Situation Brings Six Per Cent. Loans

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One of the most interesting illustrations of the general setting down of financial conditions and the solidifying of business, is shown in down of financial conditions and the solidifying of business, is shown in the loan business. Especially that taking care of the smaller business. Mr. Herbert Waddington, managing-director of the Standard Reliance Mortgage Corporation, which handles a large number of mortgage loans thruout the Dominion, expressed the opinion that the bright-ening of the financial outlook this spring is just the beginning of a period of sound development for this province, which will extend

over many years. "The situation in the west has changed," said Mr. Waddington to The Sunday World. "Owing to the financial stringency that has existed in the prairie provinces for the last year or two, borrowers in those districts have not been able to take care of their mortgages, and at the same time pay their current trade accounts. This means that at present and for the next two years, or at least until one or two good crops alleviate matters, the farmers will have all they can do to get out of debt without borrowing more money. There will not be the same amount of money for farm loans.

SHORTAGE OF HOUSES IN EVERY CITY. "At the same time the Ontario small capitalist has learned such a lesson from the recent crisis that he is turning his attention to Ontario for loans. In every town in Ontario where there is any manufacturing at all, there is an enormous shortage of houses," continues Mr. Waddington. "Toronto is even worse off than the others. Manufacturers are concerned how to get their men housed, and anything that can be done to encourage the building of homes for the workingmen should be done. The manufacturers at present have not enough free money to spend on the building of homes for their men, while the loan companies cannot do very much, as the aver-age workman has not enough means to make their help possible and profitable.

"This active period of building, which at present promises to be continuous and solid for a considerable period, means that there will be a persistent demand for loan company moneys. The development is steady, and marked by the almost total elimination of the spec-ulative buyer, who has been replaced by the builder, who is in need of ready cash to meet the current bills supplementary to the erection of many houses.

ANNEXATION WILL ASSIST BUILDERS.

ANNEXATION WILL ASSIST BOTHER of will also "The annexation of any considerable areas to the city will also assist the builders, and make the obtaining of money easier, as 1 companies will not lend money on properties away from modern conveniences. The creation of districts that can be developed along high-class lines, without the fear of depreciation by unde-sirable surroundings, is also tending to solidify the loan business, as the security is much safer than on unrestricted property.

"The man with small capital has had his lesson-in learned pretty dearly. He is now looking out for safety with fair returns, rather than insecurity with the possibility of a turnover. This means that the money, instead of being squandered, is going to get into correctly house it with the possibility of a turnover. get into careful hands, where it will be used to increase the wealth of the country, rather than drain it, as has been the case recently.

ONTARIO MONEY WILL STAY HERE.

"Civic development and the steadying of the general loan and financial business, will go hand in hand. The time has come when both can no longer be carried out without respect for the future, and, while for our large capitalistic enterprises, we must still look to foreign lands, where smaller rates of interest are acceptable, we must now place our money right here in Ontario, instead of rushing west, as we have in the past."

According to Mr. Waddington, the general easing of the money situation, and the interest the people are now taking in realty mortgages and mortgage debentures, mean that Toronto builders will be able to get money in a few weeks at six per cent.

large American cittes. The benefit strikingly illustrate the purchasing power in terms of improvements of the purchasing out quarter of a billion that is to be exinto the country like the great ten- pended. tacles of an octopus, they act as feed

"The price of second-hand material follows the ups and downs of new," he further said, "and is affected, the not in such a marked degree, by the

supply. "Just make a comparison of prices and you will see what a difference there is and how much may be saved. Take the case of bricks. Second-hand bricks are 'staple' articles with us, and the price ranges about 25 per cent-below that of new. This, too, is in spite of the fact that each brick must be cleaned of mortar by hand.

"Second-hand beams for floors are about 33 per cent. lower in cost than new wood. The supply of big beams particularly cannot meet the demand. Good builders know the value of the second-hand material.

Little That Cannot Be Used.

There is practically nothing, except the plaster, in an old house that we cannot use. The plaster we leave on the ground for the excavaters to cart away, but the rest of the house is taken piecemeal to the yards. Sash-es, doors, casings, stairs, banisters, fireplaces, mantels, plumbing, basins, tubs, chandeliers-all can be used.

"Old steel is always worth its price as junk, but the availability of the material for building increases this price. is only necessary sometimes to make slight alterations in plans to fit the material that one can obtain, for the absolute cost of manufacturing the steel is what one saves.

"Old freplaces are popular, and when an old country house is torn down the fireplace is always removed as nearly intact as possible. The supply of these is far less than the demand. Old oak panels and Dutch doors in two pieces are also much sought."

BUILDING PERMITS

J. T. V. May, Crawford and-Montrose, 3 pair and 1 de-tached brick dwelling 12,000 P. L. Elgie, North from Blyth-... 3.000 Lyall, brick dweiling 2,500 John Boland, Lansdowne, near St. Clair, 2 pair semi-detached 9,000 Dufferin, brick dwelling 2,000 Mouris Dennis, Mackay, near Dufferin, I pair semi-detached brick dwellings Morris Dennis, Mackay, near Dufferin, I pair semi-detached 4.000 brick dwellings H E. Warrington, Muriel and 3,500

Selkink, brick dwelling A. Stephens, Hounslow Heath road, near St. Clair, 2 pair semi-detached brick dwell-

7.600 ings Moss & Sons, Glen road Wm. and Summerhill, 2 pair semi-detached brick dwellings 8,000 W. E. Hill & Son, 72 Chester, brick dwelling 2.000

2.000

Real estate agents deal with concrete realities not with intangibles. They know what can be done with real estate, and when they see signs that the eyes of those who develop big things are fixed on real estate, as a matter of speculative exploitation in bulk, "They bid them with a care." The field has individual speculative profits, but 'tis the man together with the real estate wherein the profit lies, and you cannot hire or cajole the man you need into employ. The right basis for financial action in realty is on an investment basis which offers no startling immediate reward to make it attractive to gorged financial palates.

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the wake of the Canadian canal imfirst of the year in vacant land is just being concluded, and involves over a once on the crection of dwellings to retail in the neighborhood of \$5,000. "There are many enquiries from workingmen who intend to put up their own houses, and in fact a large pro-portion of our business this year has been with this class of buyer. We have had quite a fow investors pur-

market a few weeks ago.

Land Section Is in the

Cheaper Properties.

chase our properties, but the speculator has not appeared this year to any great extent.

Yet, without the shipping advanthousand feet of frontage in Kelvin Park, which is being sold by Guelph interests to a local house-building either of these cities. At the first of syndicate, which will start work at this century Buffalo boasted a popu-Today the population of Toronto ex-ceeds that of Buffalo. And, while Montreal still brags of a population numerically greater than our own, we are rapidly diminishing her muchvaunted lead.

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Lacks Transportation. Toronto, too, has lacked the suburb-an and interurban electric lines, and the commutation arrangements with the steam railroads, that has added so materially in the development of the

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ers to the city from which they radi-ate. In this way farm produce is teresting features of the exhibition the huge relief model of the city, th ty-two feet in length by seventee feet in height, for which all the pub lic buildings and improvements con most readily and cheaply transported to the city market. Distance is there-by diminished, to the mutual advanstructed, under construction and proposed, including the waterfront, bould tage of the producer and consumer. The plotted curve of the (high) cost of living is thereby bent downward vard and park development schem the union station and viaduct to-b the proposed federal square and diag-onal streets, and the Bloor street viapopulation

Radial Schemes.

Toronto is to lack these advantages for but a little longer, and then, if all the program for radial construction is view of Toronto as it will appear in 1920 Harbor Board Shows Work.

for but a little longer, and then, in all the program for radial construction is implimented, the Queen City will be one of the isest radial served cities on the continent. The Hydro Electric scheme and the Mackenzie and Mann All phases of city development are strikingly depicted by means of mod-els, illustrations, relief maps and paintings. The harbor board has a comprehensive display of the work it has in hand, as has also the hydro-elected by may of showing not only scheme and the Mackenzie and Mann schemes are of themselves of tremen-dous importance—and they are not all. Between Toronto and Hamilton alone three separate and distinct right-of-ways have been surveyed. In a de-cade or less it will be possible to cross the province on white-coal lines. Well paved highways leading into a city al-so redound to the mutual advantage of the fammer and the city dweller. Tor-

the farmer and the city dweller. Tor-onto has long been impoverished in this respect but the dawn of a better day has broken. North, east and west of The architectural drawings perso tives and models of buildings un construction and proposed, are attra ing considerable attention. construction and proposed, are attract-Toronto steam rollers, concrete mix-ors, engineers and gangs of laborers are laying road crowns that will be The displays of the various municipal departments are evoking con-

omment, commendator occasionally - otherwis a "joy forever." We're a Young Province. The maps of North Toronto showin

Power is cheap and will be still the proposed new streets, and streets the proposed new streets, and streets in Toronto if the Hon. Adam extensions, the maps showing the Beck redeems his promise—he has a diagonal street plan proposed for the habit of so doing. Toronto is at the country contiguous to Toronto, and habit of so doing. Toronto is at the funnel focus of the richest and most productive province in the Dominion. Ontario is seven hundred miles in breadth by twelve hundred miles in length, with an area that exceeds that of Erance and Corsica combined by of France and Corsica combined by Toronto. St. Clair avenue, and Gerrard over twenty thousand square miles of street viaducts are also proving poputerritory. The average age of the peo-ple of Ontario is younger than that of any other country in the world, eighty per cent. of the population being un-der forty years of age. Ontario's Crops. According to the first authority of

According to the first authority of the province, Dr. Creelman, the land at present under cultivation in On-Tho exhibit of t tario, when more scientifically tilled, will produce double that of last har-vest. As yet the great clay belt of the present deplorable over-crowding the hinterland has been scarcely scratched. In conjunction with the foregoing, consider the vast mineral deposits of the province, some of which —Cobali, for instance area the which that obtains in Toronto, is receiving -Cobalt, for instance-are the richest in the world. Consider the vast timpaintings, strikingly setting forth the development of Toronto from the preber wealth, the water power, in short the natural resources of Ontario lying at Toronto's back door, and say if you can: "The growth of Toronto has been an abnormal, pathogenic inflation that The displays by the various Ameri-can and Canadian cities are interestwill inevitably subside." If such is your answer you are accusing the greates private corporations of being either fatuously purblind or deliberately suicidal in intent, for they are spending, and in many cases suggestive. suicidal in intent, for they are speni-ing millions-more, tens, even hundreds ers' Exchange, the manufacturers of, and dealers in building material, and of millions-in Toronto in anticipa-tion of its continued growth and development. Would it not be more logi-

by prominent real estate firms are of cal to say: "Toronto's growth and de-velopment has been normal and whole-Space forbids the enumeration of many of the interesting features. Su some, and that the signs of the times some, and that the cost about to enter indicate that this city is about to enter on the greatest era of expansion in its history?" Before replying, remem-ber that a quarter of a billion is to be spent on the civic improvement and development of Toronic during the root five vents. indicate that this city is about to enter an exhibition must be

next five years. Huge Model of Toronto. In an effort to stimulate public in-terest in civic affairs, the civic guild. the harbor board, the various city hall the harbor board of the respirations. The exhibition is proving as por departments and other organizations nterested in the development and improvement of Toronto have arranged exhibits of models, relief maps, per-spectives and drawings of improve-ments, proposed and under more their bunching and music is provided ments, proposed and under way, that by a band.

by the pictures of the proposed Court of Honor of Cleveland, and the Civic The exhibit of the Toronto Housing company, showing the excellent work with over bor that organization is doing to alleviate

seen to be sp-

American Displays.

ome in for cism. As she takes the mu west, Toronto much lower cities of com debt is almos while the wes list have bor tion to popul

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The actua end of 1913 Maritimes

> arlottetown Amherst

loe Bay Halifax Sydney St John Moncton Average ontreal lebec herbrooke hree River

Mr. Armstrong of the Toronto Hous-The exhibition is proving as pop interesting and instructive as it is unique. The Arena is tastily decor-Average

So anxious was the Methodist Book Room to get started on its million-dollar home on the Beverley House site, that permission was granted by the City Architect's Department to begin foundation work before the building plans had been checked up and the permit issued. Not only will it be the largest printing establishment in the Dominion, but the equipment will be the best obtainable. The building will cover an ordinary city block, with a frontage of two hundred-odd feet on Queen, John and Richmond streets.



SITE OF CANADA'S LARGEST PUBLISHING HOUSE