ments under its own severe by-laws and after the tenement is built it cannot show a profit over 1%. That is to say these tenements cannot be erected on a business basis or in other words pay 5%. They can by a stretch of imagination be considered to just pay their way on the theory that the community at large is well recompensed for the loss on the land by the removal of a slum area likely to promote, if left in existence all the ills that flesh is heir to.

The application of all this is that (1) we have not got expropriatory powers for this purpose here. (2) We do not know whether the community would be willing to write down the value of expropriated land for the benefits aforesaid. (3) We know that the cost of building is just twice as dear here as in London, and (4) we have no official data as to what the minimum dimensions of rooms and the minimum hygienic requirements ought to be:for to accept the L.C.C. standards in these matters would be in the highest degree unscientific. (5) Our climate is radically different, and (6) the habits of our people differ in a hundred matters which radically effect a plan. So that with what we do and do not know, one thing alone is certain and that is that there is a great deal to be found out. As to how this is to be done I shall venture a suggestion

Turning now to the co-partnership problem we are met with even graver difficulties. A Garden City is a place where all the inhabitants are each other's tenants and each other's landlords. A place that is where there are no \$50,000 shareholders, a place where the chance of any property being depreciated by what goes up on the next lot is reduced to a minimum. A place which qualified observers inform us has many of the qualities of the millenium as popularly concieved by Mr. Wells and other well wishers of humanity.

Now an estate managed on the co-partnership basis was impossible in England until certain laws had been torn from the statute books and replaced by new codes. As our laws of property are radically different from those in England it is obvious that very great care not to copy too closely in detail the English precedent in these matters would be necessary before we could make a Garden City possible here. In one matter we could follow that precedent pretty closely. I refer to their first battle: the freeing of the garden city from the local building by-laws, which had the tendency to make building at once expensive and hideous and which were mainly responsible for the agricultural depression, as they precluded the building of country cottages that a laborer could afford to live in or a builder afford to erect. The garden city cottage competition of 1905 proved that there were lots of excellent illegal ways of building a decent home.

We are happily exempt from the tyranny of vested rights of light and air over adjoining properties, another great difficulty in England, but our freedom has been sadly misused and our co-partnership companies will have to educate themselves not to seek every available dollar to be got out of every available foot of land—the land will have to be put into their hands with many unfamiliar restrictions as to its use

and abuse.

Then again the ideal so many of us have in mind of a population of happy working men (and who in Montreal is not a working man) each with a separate home in a separate garden will have to be abandoned. Corner houses cost a lot to heat and do not rent well. I fear even the semi-detached house will be too much for the financial side of our hopes. But terrace houses and two storey tenements need not

necessarily be vain repetitions.

One factor, the heating question, will dominate both the size and the character of our co-partnership schemes. The central heating station is, I believe, the altar on which the co-partners will sacrifice their individualism and there are limits of numbers both ways to decide how few and how many homes can most economically derive heat from one station. This golden number, the full unit of our co-partnership scheme, the engineers have not yet been asked to compute. They must be put to work on it before much useful thinking can be done on other aspects of the problem.

But our greatest and most urgent difficulty is the land question. I fail absolutely to see how a co-partnership scheme can be launched here without expropriatory powers both as to the acquisition and the option of land. England has her great land owners and they can well afford to sell at moderate prices large parcels of