MEN OF TO-DAY

A SPENDER OF MILLIONS

ICHARD T. COADY of Toronto will spend seven million dollars in 1910. This is just about the limit. But of course a man in Mr. Coady's position has a large number of very expensive For instance, there are streets and sidewalks; sewers

and waterworks; parks and gardens; electric lights and a zoo; an Island to keep up and a City Hall to maintain—and sundry other things too numerous to mention. On these costly trappings of civilisa-

tion Mr. Coady lavishes his just about seven millions this year. He spends more than any other City Treasurer in Canada; almost a million more than the Treasurer of Montreal. How Toronto has changed! It used to be mainly "the Good"; "the City of Churches"; the college town; in the memory of many a nice, quiet residence city. Mr. Coady himself remembers that period -so regretted by Mr. Goldwin Smith. In fact, it was just the year before the Professor took up his residence at "The Grange" in what was then the aristocratic centre of residential Toronto that Mr. Coady after four years' experience in the lumber business entered the old City Hall on Adelaide Street as municipal accountant.

He has felt that inland lakeside city shift-if any man has; thirty-seven years of it, handling the revenues and the disbursements; chief accountant in 1877; city treasurer in 1888—and ever since. He has seen Mayors come and go—seventeen of them; has seen shibboleths change; new men and new measures; new City Hall;

Population trebled since 1873, when there were four clerks in his department and now there are scores. He became treasurer just when the fabulous "boom" struck Toronto; when without rhyme or reason thousands packed their trunks and moved to the city from the rural parts. In 1888 the population of Toronto' was 166,800; assessment, \$97,610,000; expenditures, \$1,908,300. Ten years later the population was 183,172; assessment, \$128,000,000; expenditure \$2,863,000. That was a slow decade; the hard times, boom-burst period, when the yearly gain to Population was under 2,000 and yearly gain in assessment \$3,000,000.

Ten years more—and the era of new Toronto set in. In 1908 population was 272,600: assessment \$206,000,000; expenditure \$5,520,000. This was more than double the estimates of 1888. Now in 1910 the Population has got into the nebulous stage where a few thousands more or less make little difference—up to a round total of 400,000, assessed at \$270,000,000 and requiring just about \$7,000,000 to pay the civic bills. Mr. Coady is still the paymaster, and the seller of civic debentures. He has a civic debt of \$35,972,988 which with a sinking fund of \$9,323,590 leaves a net debt of \$26,649,398. The Council and the Board of Control are clamouring for a 17-mill rate of taxation. All very well; but the seven millions must be got Somehow. What is the sense of a low tax rate and a high interest on civic debentures? Posterity won't look after it. Toronto is growing too fast to depend for revenue on juggling a low rate of taxation with a

GIRARD, THE FARMERS' FRIEND

high aggregate of assessment.

N all Canada where will you find a more singular, unostentatious public man than Joseph Girard, member in the House of Commons for Chicoutimi? Mr. Girard would have delighted the soul of Carlyle. He is a farmer; one of the twenty farmer members in the Commons and one of the most constructive. His life story in brief has a peculiarly pastoral charm. In Mr. Girard you behold a man in whom the habitant love of land and horses and cattle and children is writ very large and very, very happily. The member for Chicoutimi was born at St. Urbain,

County of Charlevoix, in 1854; son of a farmer; educated at the Quebec Seminary and himself went back to the farm—because he liked it better than towns and cities. In 1880 Mr. Girard moved to a new country round about Lake St. John; to St. Gideon, which was then



Richard T. Coady, 22 years Treasurer of Toronto, who will spend in 1910 just about \$7,000,000 on the City.



Mr. Joseph Girard, Member for Chicoutimi and Saguenay.



Lieut.-Col. S. C. Mewburn, Commandant of the 13th Regiment.

much in the rough and in need of such sturdy settlers as Mr. Girard. He cleared a farm out of the solid bush; axe and saw and chain; logheap and smoke and pulling of stumps; plough and harrow, ditch and snake fence-adding by solid hard labour to the wealth of a nation-in all political economy the main way to make wealth.

In twelve years' time Joseph Girard had become so thrifty and progressive a farmer, taking such high pride in the local affairs of St. Gideon, that he was required by his brother farmers to represent them in the Quebec Legislature. By this time Mr. Girard was a pretty well-to-do man with the best of horses and cattle and sheep and a family of fine children in a remarkably happy home. He was the reeve of St. Gideon; had so been for years; well acquainted in

a business way with most prominent men

in every parish.

Without trouble Mr. Girard was elected to the Legislature, for he was a man of great influence. He was re-elected in 1897. As might be expected, it was agriculture that most claimed his attention. Farmers' clubs were of his creation. Butter and cheese—so interested was Mr. Girard in practical dairying that he worked through the agricultural societies so to improve conditions that the butter and cheese of the Lake St. John district is on record as the all Quebec. Sheep and cattle, finest in hogs and poultry all came under the improving eye of Mr. Girard—who worked hard in season and out of season to improve conditions; but especially among the horses, the French-Canadian's pride—with the result that the Agricultural Society in his district owns several pure-blood horses imported from Europe. Besides Mr. Girard engineered the construction of the railway to Chicoutimi in 1894; the railway to Ha! Ha! Bay; and the dredging of the Saguenay River to deep water. In 1900 Mr. Girard was elected to

represent Chicoutimi and Saguenay in the House of Commons; he was re-elected in 1904 and again at the last general election;

and a more representative French-Canadian than Mr. Joseph Girard of what gives Quebec its distinctive character in Canada, would be difficult indeed to find.

COMMANDANT OF THE ROYAL THIRTEENTH

HAMILTON has probably never had a better advertisement than its famous military regiments of which the "13th" is the oldest. It is said that the Honourable J. M. Gibson, now Lieutenant-Governor of the Province, made the "13th." Whether this is true or not he was actively associated with that regiment for thirty-five years. lieutenant at the time of the Fenian Raid, and that is far enough back in military history to get to the very beginning of things. From lieutenant to lieutenant-colonel is a fairly long stride, and there were many events which made the name of Gibson known among rifle shots while that stride was being taken. In June, 1901, Colonel Gibson went on the Reserve and became the Honorary Colonel. He was succeeded by Lt.-Col. A. H. Moore, who retired in 1907, and then by Lt.-Col. E. E. W. Moore. The latter is now succeeded by Lt.-Col. S. C. Mewburn.

Colonel Mewburn has lived in Hamilton all his life, although that is only a matter of some fortyseven years. He was educated there and has practised law since he was twenty-one. However, with the true Hamilton spirit he was a private in the "13th" before he even became a lawyer. From private to lieuten-ant-colonel is an even longer stride than Colonel Gibson accomplished. Like the latter, Colonel Mewburn has always taken a great interest in military work. He has been at every function in recent years, at which the "13th" was represented. When a hardworking brigade major was required for a Royal Review at Toronto or Quebec, or for a camp at Niagara, Major Mewburn was always sought for. do not select a man because of his good looks when they want a brigade major. He must be a tireless individual with a capacity for detail. The "Royal 13th," as the regiment must now be called, is to be congratulated upon the latest of its long line of capable and progressive commanding officers.

Interest in the Canadian militia is steadily growing, and if the present spirit continues, the country is a long way from compulsory service. All honour, therefore, to

the enthusiastic and self-sacrificing officers who are making the service both popular and efficient. Compulsory service is a matter of necessity and therefore not to be compared with voluntary service.