

AND REVIEW OF CIVIC IMPROVEMENT

SPECIAL MONTREAL NUMBER



"To know your City is to love your City"

We are at present Manufacturing the Following

BASIC COLOURS
SULPHIDE COLOURS
MORDANT COLOURS
ACID COLOURS
DIRECT COLOURS

VAT COLOURS
UNION COLOURS
OIL COLOURS
SPIRIT COLOURS
LEATHER COLOURS

Product Samples, Patterns, and all particulars from

L. B. HOLLIDAY & CO., LIMITED

Canadian Office and Warehouse: 27 ST. SACREMENT ST., MONTREAL

Customers orders supplied direct from Canadian Stocks. New Products will be added from time to time.



ALBERT ST.



As Used in the Principal Cities in Canada

ENAMELLED STEEL STREET NAMES and HOUSE NUMBERS

Made by

THE THOS. DAVIDSON MFG. CO., Limited

Selling Agents:

J. N. WARMINGTON & COMPANY

Write for prices and samples 207 ST. JAMES ST. Phone Main 2380. MONTREAL, Que.

DAVID50N

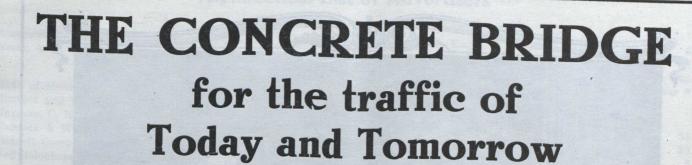
The CANADIAN BRIDGE CO., Limited

Walkerville, Ont.

Manufacturers of

Railway and Highway Bridges

LOCOMOTIVE TURN TABLES, ROOFS, STEEL BUILDINGS AND STRUCTURAL IRON WORK OF ALL DESCRIPTIONS



THOSE qualities of Concrete which have placed it so high in favor as a road-building and structural material, must lead to its consideration by any community that has a bridge to build.

There is its admitted strength and permanence, whereby maintenance expense is practically eliminated and lowest ultimate cost obtained.

There is its adaptability to fit varying bridge requirements.

There are its possibilities for decorative treatment—limited only by the skill and ingenuity of the designer and work can.

struction, in the fact that most of the materials of which Concrete is made can be found either on the site of the work or near by. Under competent supervision, local labor can be used. In the case of the Bridge here illustrated, the Guelph Prison Farm Bridge, near Guelph, Ontario, the inmates of the Farm were employed.

Concrete Construction permits quick and complete realization of any community's bridge needs or desires. And the bridge thus built is built for all time—an important link in the permanent chain of communication of which it is so vital a feature. Our highways of to-day and to-morrow must have no weak spots—in other words, the bridges, as well as the highways, must be of Concrete.

Canada Cement Company Limited

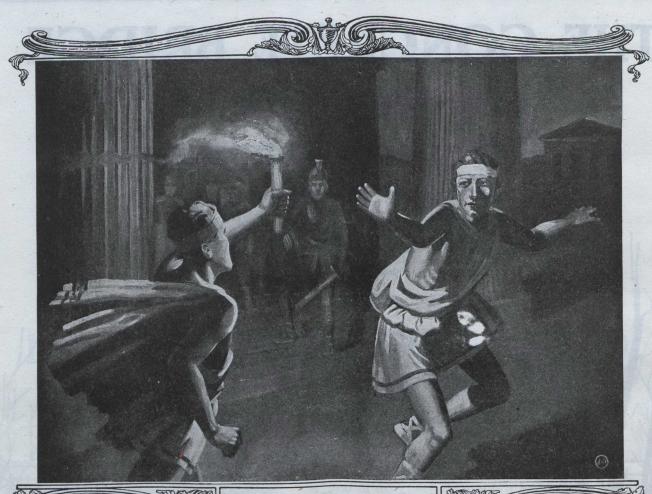
HERALD BUILDING, MONTREAL
Sales Offices: Montreal Toronto Winnipeg Calgary

Specify
CANADA CEMENT
Uniformly Reliable

Our Service Department anxious to co-operate in all lines of work for which Concrete is adapted. Our library is at your disposal at all times without charge.

CANADA CEMENT CONCRETE FOR PERMANENCE







The Torch Relay

An Ancient method of

Grecian communication





Cross Section of a two-conductor No. 6 B. & S. paper insulated, lead covered and double steel tape armored cable for a working pressure of 6,000 Volts. This type of Cable is eminently suitable for installations where the cable is laid in the ground without cable ducts. The steel tape armoring affords ample protection to the lead sheath.



Cross Section of a three sector conductor 750,000 circular mil paper insulated, lead covered cable for a work pressure of 600 Volts. Note the shape of the sector conductors. The well rounded corners are so designed to prevent dangerous electrical stresses between each conductor and either of the other conductors or the lead sheath.

LARGEST CANADIAN MANUFACTURERS OF BARE and INSULATED WIRES and CABLES.

Northern Electric Company

LIMITED

Montreal Halifax Quebec Ottawa Toronto Hamilton

London

Windsor Winnipeg Regina Calgary Edmonton Vancouver

Alphabetical List of Advertisers

. A	L
American Bank Note Company 5	
Ames, A. E. and Company	W. D. Lighthall, K.C.
	Lear, R. S. and W. S.
B. T. SOLV	Lesperance, A. F
Bank of Montreal	London Concrete Machinery CoCover
Burnett and McGugan	·····································
	M. Winner Steel Co.
Babcock & Wilcox	MacKinnon Steel Company
Barrett Company, Limited, The	Merchants Banks
Bell telephone Company 10	Merchants Banks
Bell telephone Company	Mawson and Sons, Thos. H.
area C ready	McCallough A I
Cape & Co E C M	McCullough, A. L
Cape & Co., E. G. M	Morrison and Company
Crane, Limited	Maple Leaf Truck Co., Ltd
Canadian Foamite Firefoam, Limited	Montreal L. H. & P.
Canadian Bridge Company, Limited	Cartini
iontreal City and District Savings Bank	OTTOTOTO N
anadian Fairbanks-Morse Co., Limited	Northern Electric Company
anada Cement Company, Limited	
anadian Appraisal Company, Limited	Nesbitt, Thomson & Co., Ltd
outter and Jones	Water Supply Sewers O come Disposel Civil 2
Town Trust Company	
oristine Estate	Office Specialty Manufacturing Company
orareaty p lone. 33	P
	D. H Davids
avidson Manufacturing Company, LimitedCover 2	Pedlar People
ominion Securities Corporation	Phillips Electrical Works, Eug. F
Company Callada Gllarantee Company	Water Super Soverage and Description Water Fund
ominion Bridge Company	
ominion Tar and Chemical Company, Limited	Royal Dank of Canada
ominion Oilcloth & Linclows Co. Ital	Ross and Angers
ominion Oilcloth & Linoleum Co., Ltd	Ross H. J.
Coristine Bullding 20 Ng tolan Street, Montreal	Ross, H. J.
wing, Lovelace and Tramble-	Roberts-Wynne, R. O.
wing, Lovelace and Tremblay 6	Reakes, Geo. C. E.
F	MARCUS S
irbanks-Morse, Canadian	Stingen Pohl Puilden S. 1 3
	Stinson-Rebb Builders Supply Co.
I G and the distance of G	Standard Underground Cabel Co. of Canada
old Stamping Company of Montreel	
Tarici, II. Willersty A C'A	T
6	Towis
H	Tarvia
nson Brothers	Tout, Trederick G
ersey, Milton Limited	United Typewriter Co
ersey, Milton, Limited	
() ZeIng	W
perial Oil Company Limit	Wood, Gundy and Company
operial Oil Company, Limited	Warmington, J. M & Co.
aperial Tobacco, Limited	Warmington, J. M. & Co
	Wood manufacturing Co 1.td

BUSINESS FOUNDED 1795

Incorporated A. D. 1897 by Act of Parliament of Canada

AMERICAN BANK NOTE COMPANY

ENGRAVERS AND PRINTERS

Mnnicipal debentures—Bonds—Certificates of Stock—Cheques, etc.

Try us when you sell your next lot of debentures.

HEAD OFFICE

224 WELLINGTON STREET, OTTAWA

MONTREAL 224 St. James Street Branch Offices: TORONTO 19 Melinda Street

WINNIPEG Union Bank Bldg

Landscape Architects

FREDERICK TODD

LANDSCAPE ARCHITECTS
MUNICIPAL PARK SYSTEMS AND TOWN PLANNING

801 New Birks Building

Montreal

Write for illustrated booklet on Landscape Architecture by Frederick G. Todd.

Consulting Engineers

R. O. WYNNE - ROBERTS

CONSULTING ENGINEER 40 JARVIS STREET, TORONTO

Water Supply, Sewerage, Sewage Disposal, Civic and General Engineering, Arbitrations, Investiga-tions, Valuations, Reports, etc.

R. S. & W. S. LEA CONSULTING ENGINEER

Water Supply, Sewerage and Drainage, Water Purification; Disposal of Sewage and Refuge Hydro-Electric Developments and Power Plants of all kinds. Reports - Designs - Supervision of Construction. New Birks Building, Montreal, Que., Tel. Uptown 783

BURNETTE & McGUGAN

CIVIL ENGINEERS

DOMINION AND B. C. LAND SURVEYORS PLANS, SURVEYS, REPORTS NEW WESTMINSTER, BRITISH COLUMBIA P. O. BOX 107.

A. L. McCULLOCH, M. C. Soc. C.E.

CONSULTING ENGINEER

Hydro-Electric Power Installation. Water-Works, Sewerage and Sewage Disposal. Examinations Plans, Estimates and Reports. NELSON BRITISH COLUMBIA

T. LINSEY CROSSLEY

A.M. Can. Soc. C.E. CONSULTING CHEMIST CHEMICAL ENGINEER Asphalt Paving and Inspection, Municipal Chemistry 43 SCOTT STREET TORONTO

GEORGE REAKES, C.E.
A.M. Can. Soc. C.E. CONSULTING ENGINEER

Expert on Concrete, Asphalt, Tarvia and Macadam Roads Inspections and Reports Made. ST. LAMBERT

Chartered Accountants

H. MURRAY GARDNER, A.C.A. CHARTERED ACCOUNTANT

Vice-President Canadian Municipal Journal Co., Limited 128-9 CORISTINE BLDG., MONTREAL. Cable "Magdalan"

Appraisers

CANADIAN APPRAISAL CO., LIMITED

Property Values Definitely Established to Meet All Insurance, Financial and Accounting Requirements HEAD OFFICE: 17 St. John St., MONTREAL Toronto: Royal Bank Bldg.

New York: Equitable Bldg.

Legal Advisers

HOWARD ROSS, K.C.

EUGENE R. ANGERS

ROSS & ANGERS

BARRISTERS AND SOLICITORS

Coristine Building 20 Nicholas Street, Montreal

W. D. LIGHTHALL, K. C.

Counsel, Union of Canadian Municipalities, and General Municipal Adviser MONTREAL TRUST BUILDING, MONTREAL, QUE.

Badges

For Receptions and Conventions, in fact whenever you require

BADGES Our estimates and service will satisfactorily answer your demand

BADGE & SPECIALTY CO.
Factory: 52 Craig St. West, Montreal.

Wood Stave Pipes

"MICHIGAN"

WOOD STAVE PIPE FOR WATER WORKS, ETC. T. A. Morrison & Co., 128 BLEURY STREET, MONTREAL.

The Installation

of electric wires and cables, as well as their manufacture, has been our constant study for many years.

Whether for aerial or underground service we can meet your every requirement of electrical conductors promptly. Our experience as installation engineers is at your service.

Write our nearest office.

Standard Underground Cable Co. of Canada, Limited

General Offices and Works: Hamilton, Ont.

Montreal

Toronto

Seattle

Milton Hersey Co., Limited

CONSULTING ENGINEERS AND INDUSTRIAL CHEMISTS

A Complete Testing Service to all Municipalities on

CEMENT SAND GRAVEL

BRICKS ROAD OILS **ASPHALTS** TARS

WATER

A Complete Organization of Road Engineers, Experts in the Design of Roads and Pavements thoroughly Equipped for their Inspection and for Supervision of their Construction.

MONTREAL — WINNIPEG



LENGTHS UP TO 40 FEET. COUPLING BANDS FOR LONGER LENGTHS. DIAMETERS 8 TO 84 INCHES.

The narrow and deep corrugations which are the essential feature of the Pedlar Culvert, give the maximum strength with the minimum weight. Pedlar Culvert, give the maximum strength with the minimum weight. This great strength enables the Culvert to withstand tremendous external stresses from various types of rolling loads. It also gives it the power to resist great internal stresses from frost and ice. The enormous strength of Pedlar Culverts, combined with their ease of installation, makes them the first choice of engineers who go deeply into the study of road building economy.

Durability Strength Economy

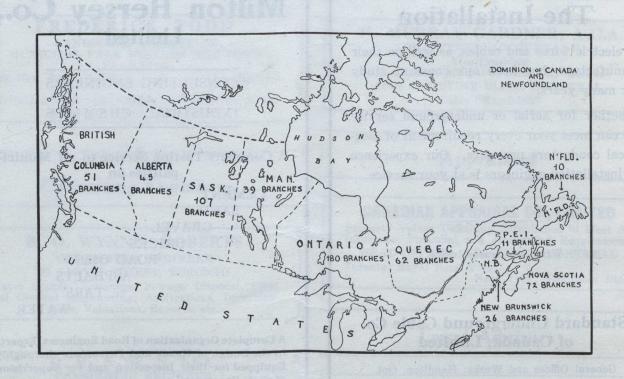
Write for Culvert Booklet "M.J."

The Pedlar People, Limited

(Established 1861)

EXECUTIVE OFFICE AND FACTORIES: OSHAWA, ONT.

Branches:-Montreal, Quebec, Halifax, St. John, Ottawa, Toronto, Winnipeg, Calgary, Vancouver.



OVER 500 MUNICIPALITIES

in Canada, from the Atlantic to the Pacific, are served by the branches of this Bank.

We offer Public Bodies as well as private individuals an efficient Banking System built upon personal service to our depositors.

"A Banking Service for the Public" is the title of a little booklet which our Managers will be pleased to send you on request.

The Royal Bank of Canada

TOTAL RESOURCES \$595,000,000

STINSON-REEB

Builders' Supply Co., Limited

WE SPECIALIZE IN PAVING MATERIAL AND CRUSHED STONE.

A copy of our booklet on paving will be sent on demand.

DISTRIBUTORS FOR

THE BRANTFORD ROOFING COMPANY

Write for samples and information concerning Brantford Asphalt Shingles.

A complete assortment of covering and roofing material always in stock in our Montreal Warehouse.

Will be pleased to quote prices on all kinds of building materials.

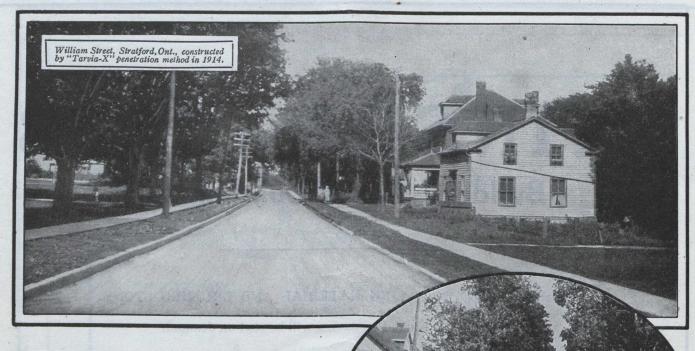
STINSON-REEB,

BUILDERS' SUPPLY CO. Limited

45 Alexander Street,

Montreal

Hibernia Street



We need Weather-proof Roads!

Many road authorities have found-

—that Tarvia is a remarkable road building and road preserving material that adds years to the life of a road at much less expense than any other method;

—that Tarvia roads "stand up" and remain mudless and dustless all year long where other roads ravel and go to pieces under the grinding weight of modern motor traffic;

—that Tarvia roads are waterproof and frost-proof and fully able to withstand the deep penetrating frosts and destructive thaws of the Canadian climate.

The photographs above show William and Hibernia Streets in Stratford, Ontario, constructed by the "Tarvia-X" penetration methof in 1914. These photographs taken in the summer of 1919 give evidence of the splendid

Stracted, Ont. constructed in 1914" Tarvia X" penetration method.

wearing qualities of Tarvia roads under the stress of weather and traffic.

An occasional treatment with "Tarvia-B" as required, will keep these roads in excellent condition indefinitely at very slight cost.

Stratford is but one of a long list of Canadian communities that have solved their road problems with Tarvia—that have found by experience that Tarvia roads are the most economical to build and maintain.

If your community is facing any road construction or re-construction problems, investigate Tarvia.





THE OCILVIE FLOUR MILLS Co.

LIMITED

MONTREAL

FORT WILLIAM MEDICINE HAT

WINNIPEG

DAILY MILL CAPACITY

21,750 BARRELS

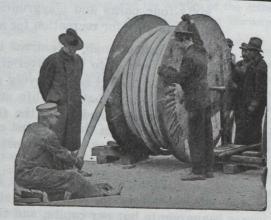
The Largest Millers in the British Empire.



THE UNDERWOOD TYPEWRITER

"The Machine you will Eventually Buy"

UNITED TYPEWRITER CO., LTD.
109 Notre Dame Street West,
Montreal, Que.



The Installation

of electric wires and cables, as well as their manufacture, has been our constant study for many years.

Whether for aerial or underground service we can meet your every requirement of electrical conductors promptly. Our experience as installation engineers is at your service.

Write our nearest office.

Standard Underground Cable Co. of Canada, Limited

General Offices and Works: Hamilton, Ont.

Montreal Toronto Seattle

MONTREAL, A GREAT CITY

WHEN the great apostle St. Paul, as a Roman spoke of himself as "a citizen of no mean city" he not only epitomized the freedom and the pride and the responsibility of true citizenship but crystalized into a sentence the great heritage of mankind. This heritage is now in the keeping of the citizens of Montreal. The Commercial Metropolis of Canada was not built in a day but is the outcome of four hundred years of continuous growth—and within the last two decades of rapid growth—and though its social and civic institutions are not perfect they do indicate the best thought, the labor and the anxiety of the pioneers and builders of the city.

The material development of the city, within recent years, has been so great that there has been created social conditions accentuated by foreign immigration, that have been difficult to meet, yet such has been the splendid activity towards their amelioration by the churches and social agencies, that in comparison with cities of a like size the City of Montreal has much to be proud of in the care of its poorer foreign residents. Outside the foreign quarters it cannot be said that Montreal has a slum life, as the term is commonly understood. The workers are prosperous, because of good wages, the means of good entertainment many and cheap, and with sixty-four parks and playgrounds scattered throughout the city there is every facility for recreation for adults and children.

Educationally Montreal is in the foremost rank. From the elementary school to the university, through the high school, the technical school and the art school, every means are given to the boy (or girl), to fit himself for the battle of life at a very small cost. The means of living are reasonable, and while the flat and apartment systems are prevalent, partly because of the high cost of land and partly because of the difficulty in securing help, a large proportion of the citizens, including workers, own their own homes.

Montreal has truly been termed by visitors as a beautiful city, and its cosmopolitism adds to its attractions. It is wealthy, not only in the aggregate but per capita, and the citizens are generous.

But Montreal is not perfect. It lacks one thing to make it the ideal city that those who love it would have it, namely, a sense of personal responsibility on the part of the average citizen towards its civic institutions. Montreal is a city of which it is an honor to be a citizen, but to be worthy of that honor the citizen must realize his opportunities to serve the community by taking an intelligent interest in its activities and government.

The Canadian Municipal Journal

SUBSCRIPTION RATES

City of Montreal and United States \$2.25

Canada, Great Britain and Countries in Postal Union \$2.00 Published Monthly by

The Canadian Municipal Journal Co., Limited, Coristine Building, Montreal

FREDERICK WRIGHT, Editor

Any article appearing in these pages may be reproduced provided full credit is given to the Journal.

VOL. XVII.

MONTREAL, JANUARY, 1921

NO. 1

CONTENTS

Editorial:			
Municipal Government in Canada		Public Utility Service	-
Necessity of Housing Accommodation	14	Railway Transportation in Montreal	18
True Spirit of Law and Order	14	American Good Roads Congress	18
Efficiency in Municipal Government		The Montreal Tramways Service	13
Unemployment	15	Education in Montreal	20
The Bank of Montreal (Dr. W. H. Atherton)	16	Montreal Social Welfare Problems (John Kidman)	21
Harbor and Port of Montreal	17	Juvenile Court of Montreal (Judge Choquet)	22
Monuments of Montreal	17	Public Finances of Montreal	20
Growth of Civic Government in Montreal (Gen. L. O.		Proposition for Provincial Housing Act	24
David)	18	Assessment and Taxation Problems	26

Municipal Government in Canada

Under the British North America Act of 1873, which created the Dominion of Canada as we know it to-day, municipal government came under the direct control of the Provincial legislatures, and this control on the whole has worked out satisfactorily for the reason that it is a check on local extravagance and excessive taxation. When the B. N. A. Act first came into force the jurisdiction of the municipalities was in the hands of one of the ministers, usually the provincial secretary, who could not give much time to the work, but as municipal government became more complex and complicated trained men were appointed to give the whole of their time and service to the local administration of their respective provinces. In the provinces of British Columbia and Manitoba these officers have the title of Inspector of Municipalities.

In the provinces of Alberta, Saskatchewan and Quebec separate municipal departments have been established under a responsible minister, who bears the title of Minister of Municipal Affairs, and such has been the success of these departments that there is every likelihood of the other provinces having similar departments in the course of a short time.

In the Province of British Columbia the municipalities are divided into rural and urban, all the urban municipalities having the dignity of cities, however small they may be, but in every other province, while the municipalities are divided as rural and urban, an urban municipality must have a certain number of citizens before it reaches the dignity of a city. For instance, an urban municipality starts its existence as an incorporated village, then as it grows in population it becomes a town and finally a city.

Though the provincial authorities always keep control over all the municipalities, however large, in practice that control is modified as the municipality increases in population, the control being really confined to the checking of expendi-

ture. For municipal administrative purposes each province has its own laws which clearly define the authority of the provincial government and the powers of the different municipalities. These laws are based on the municipal laws of England.

In the Province of Quebec a municipal department was established in 1914 by a special act of the legislature. Under this act all the municipalities came under the administration of the new department, and such has been the co-operative effort between the officers of the department and the councils that the added restrictions placed upon the councils by the municipal department have worked out for the benefit of the municipalities themselves. There are 1259 rural and urban municipalities in the Province of Quebec, the larger number of which come under the City and Towns' Act of 1919, though a number of the towns and cities have special charters which were granted before that date. Under these charters they enjoy special privileges and powers.

Municipal government in Canada is in many respects the most advanced in the world, consequently it is the most perfected inasmuch as there is no overlapping of local authority. Though every foot of ground is under the control of either a rural or urban municipal council, and while every form of local government is in existence—from mayor and council to commission and manager—the fundamentals governing the different systems are the same as in every other self-governing dominion of the Empire, and Great Britain itself.

Municipal Government in Canada is democratic for the reason that it is really representative of the people, and the local administration is good or bad in proportion to the public spirit of the ratepayers.

Municipal government touches the daily life of the people. It controls the health and safety of the community. It supervises the education of the children and much of the recreation of both adults and children.

The Necessity of Housing Accommodation in the Province of Quebec

The stability of democracy, as we have it in Canada, depends absolutely on the comfort, health, and security of the people—and the basis of all three is the home; though it took a world war to prove the fact. The great war also proved another fact, that social and economic conditions throughout the world have completely changed during the four years of its terrible duration. Men and nations have come to realize that they are their "brother's keeper," that social welfare is as necessary to the economic progress of a nation as industry itself, and that the nation that first finds out just how to bring about the greatest happiness of the citizens, by the creating of conditions conducive to the establishment of the best home life will be twice blessed—in itself and as an example to other nations.

The Dominion of Canada is singularly fortunate not only in her great natural resources but in the pride and virility of her people. In whatever task they have undertaken they have succeeded. Canada is producing and manufacturing to an extent that no other nation of like size in population has ever done before. She has established means of communication, and built cities and provinces on a scale unprecedented in any new country. Yet Canada as a nation will not be complete until she finds and nurtures the real soul of her people through the home life. When she does that she will be economically sound and will be a leader among nations.

In 1918 the Repatriation Committee of the Dominion Government realizing through the shortage of housing accommodation brought about by the cessation of building during the war the necessity for more homes for the workers, and particularly for returned soldiers if they were to enjoy some part of the fruits of their sacrifice, prepared a housing scheme by which the sum of \$25,000,000 was made available for building cottages. In the Provinces of British Columbia and Ontario the scheme has worked out fairly well, particularly in Ontario where 2,200 houses have been built, but for various reasons in the other provinces the scheme has not been successful. This does not mean that the fundamentals of the Dominion Housing scheme are wrong but that the conditions of building in the several provinces are so varied that it is well-nigh impossible for any single housing scheme to suit a territory that has so many varying degrees of climate as has the Dominion of Canada.

The burden then of housing the people in these provinces in which the conditions of the Federal loan are found to be impracticable and unworkable rests upon the Provincial and Municipal authorities. In the Province of Quebec in particular does the responsibility lie of housing those thousands of families that at the present moment are living with other familities, for the reason that in the Province of Quebec the home life has been assiduously taught for the last four hundred years, and her people cannot afford at this time, when newer counties and provinces are beginning to realize the value of homes in the building up of a nation, to go back on the teachings of her churches and the practices of her pioneers.

In the City and District of Montreal it is computed that there is a shortage of 10,000 tenements. The effects of this shortage are not only high rents but potential slums, and slums have been proved to be the most expensive disease in the body politic of any community. Even in proportion to the population the shortage of housing accommodation in Montreal is larger than in any other community—a shortage which has been brought about by the almost complete cessation of small cottage building during the last six years, and the increase of population by almost twenty-five per cent. during the same period. The reason for the cessation of house building, particularly since the armistice, has been the difficulty of securing private loans in equitable terms. These same conditions apply in every urban municipality in the Province so that there is a special duty laid on the Provincial Government to take up at once the responsibility of providing the necessary loans for building purposes, otherwise the social unrest, of which they boast there is so little in Quebec, will be increased to such an extent as to become a menace to the community life of the province.

A loan of \$20,000,000 will provide about 5,000 dwellings—less than one-third of the houses required—so that there is no danger of the loan not being taken up provided the terms are fair. As an investment such a loan would be the best the province ever made for not only would it get direct returns, with an assurance of the principle being paid back, but the loosening up of such a sum for house building would immediately start a building of homes that would not stop until every family in the province was decently and comfortably housed. Then may the Province of Quebec be proud of its home life, and true prosperity will follow, for then the people will be content.

THE TRUE SPIRIT OF MUNICIPAL GOVERNMENT.

The Saskatchewan Minister of Municipalities in a recent address passed a fine compliment to the sense of duty and responsibility of the local councils and officials when he stated that during the previous session of the Provincial Legislature he had occasion in only one instance of having, as minister, to introduce legislation to cover—or cure—the mistake of a municipality—the case in question being that of a rural council voting some \$4,000 for the purpose of killing gophers (a great pest to the farmers in the prairie province) without passing the necessary by-law. When it is considered that Saskatchewan has nearly 700 separate municipalities, each with its own self-governing body, it is remarkable how well they must study the municipal law in this province for only one municipality to make one mistake. It is strong evidence of the sagacity of the local secretary-treasurers, and the value of the rural and urban unions as educational bodies. It also speaks well for the spirit of keeping strictly to the laws when once made. It is only with such a spirit that municipal government will grow and be respected.

Efficiency in Municipal Government

During the last few years particularly since the armistince organized business has come to realize how necessary community development is to the progress of industry. When a man has to apologize for the city in which he produces his goods he knows he is handicapped in their sale, and in some of the smaller American communities in which large industries are located, the heads of these industries not only take an active part in the local administration but encourage their employees to take an interest in civic affairs generally. By so doing they are gradaully making the municipality a force in the success of their own business. In the larger American cities business organizations as such, while not taking a direct part in the local government, subscribe very liberally to local organizations that make a special study of the city problems with the view of securing the best administration. We in Canada have not yet reached this stage, though as already mentioned the business man recognizes the fact that good local government and good business go together, the one being almost a counter part of the

other. Fortunately for Canadian business municipal Canada has on the whole been well administered though perhaps not with that efficiency the keen student would desire, but as civic problems are getting more complex each year it has become necessary to secure on the administrative side at least more specialists than we have at present. By specialists we do not mean the engaging of outsiders so much as the better training of the present officials for their particular vocations. Among Canadian municipal officials are some of the best authorities on municipal administration in the world; but they are very few, and we have been forced to the conclusion that the principal reasons for so few highly trained men in the civic service in Canada are first, efficiency is not sufficiently encouraged by the councils, and secondly the salaries are not sufficient to encourage the best men, to stay very long in the service. With good officials given the proper power and full responsibility in their respective offices municipal government in Canada would soon reach a standard of efficiency that would be the pride of her citizens.

Unnecessary Unemployment in Canada

In a letter to Mayor Church of Toronto regarding unemployment and the distress that comes in its wake the Dominion Premier says that "these are essentially municipal problems and municipalities have to get under them and handle them." In this statement the Premier is only partially correct for while it is the duty of the municipality to relieve local distress and if possible to solve the local unemployment problem, when that unemployment is caused through the cessation of works of a national character—such as there are in every large city it is clearly the duty of the Province and Federal authorities, who get direct benefits through taxation, to help the local authorities bear the burden. Again the armies of out-of-works in our industrial centres are at this time of the year augmented by large numbers of country people who flock to the cities. The burden of caring for these people should be spread over the whole province, and not left entirely to one or two urban municipalities that cannot possibly get any benefit directly or indirectly. The unemployment problem is a real one but such is the spirit of co-operation in all the cities and towns between the local authorities, the public bodies and leading citizens that there is every hope of the situation being relieved at least temporarily.

The strange thing about the present unemployment situation is that there is no real cause for it. It is true the world industrially is in a state of flux but Canada, because of her great resources and her large production last year of the one great necessity of life—wheat—and the huge amount of savings in the banks—the largest in the history of the country—has everything to keep the mills of industry going,

and had her industrial and political leaders properly studied the economic situation twelve months ago, when trade was booming, they would have foreseen and prepared to meet the present situation. Such an opportunity was given to the Industrial Conference held in Ottawa in 1919, but nothing was done, and nothing will be done until a real sense of responsibility to the community is brought home to every employer, every leader of labor, and to every public executive. Canada is not a country to be exploited for the benefit of the few who are too selfish to care even for those who build up their fortunes, but must be developed in the interests of the whole people.

This is not the first time that Canada has suffered a period of abnormal unemployment, and unless steps are taken now to so arrange the industrial conditions of the country, these periods, which mean untold loss to every community, will be repeated. For instance practically all public works are undertaken during the summer months, when labor can be fully employed elsewhere. Since we have had evidence that much of this public work can be carried on during the winter months there is no reason why the Federal, Provincial and Municipal authorities should not construct their public works in the winter. The workman's problem is primarily one of employment or unemployment and if there is work for him all the year round his problem of living is solved. The lesson of the present unemployment is that a joint commission of representatives of the governing bodies, employers and workers, should be appointed to investigate the industrial conditions with a view of bringing about a more equitable distribution or spreading of employment over the whole

THE BIRTH OF MONTREAL

WILLIAM HENRY ATHERTON, Author of the History of Montreal, (1535-1914).

[The expedition from France to found a colony at "Ville Marie" arrived at Quebec in the late summer of 1641, and did not proceed further but wintered outside Quebec. In the meantime Maissoneuve had in the fall visited the island of Montreal and chose La Place Royale, the former site of Champlain's annual trading post with the Indians as that of his future settlement; then he returned to superintend the preparations for the foundation in the spring of 1642].

During the months of February, March and April, 1642, the construction of boats went busily on at St. Foye, outside Champlain's city of Quebec. At length, when the icebound river broke up and the last floes had swept past toward the Gulf of St. Lawrence, beyond, M. de Maisonneuve's flotilla, loaded with provisions, furniture and tools, besides little pieces of artillery and ammunition, set sail to Montreal on May 8th. It consisted of a pinnace—a small vessel with three masts; a gabare—a flat bottomed transport barge with sails; and two barques, or chaloupes.

On one of the latter, M. de Montmagny, the Governor of New France, fittingly led the way with de Maisonneuve; with the expedition were several block robed Jesuits, including Barthelemi Vimont, the Superior of the Canada Missions, and Joseph Poncet, the first missionary for Ville Marie. There was also the aged M. de Puiseaux, with Madame de la Peltrie, the famous lay associate of the Ursulines at Quebec, with her maid, Charlotte Barré, and also Jeanne Mance and the rest of the handful of first pioneer colonists, six of whom belonged to the household of Nicholas Godé, the joiner, including his wife and two daughters, and with them Jean Gorry, the bargeman, and his wife—and others; about sixty in all.

After 9 days on the waters of the enchanting St. Lawrence River, as the shades of evening of the 17th of May fell, they caught the first sight of the Island of Montreal and the wooded peaks of Mount Royal, when cantiques of joy rent the air. On this day M. de Montmagny put M. de Maisonneuve in formal possession of the Island. On setting sail again early next morning (May 18th), before daybreak, the rising morning sun delighted their eyes, as the memoirs of Jeanne Mance relate, with the beautiful meadows smiling midst a profusion of prairie flowers of variegated colors.

Landing at Place Royale.

At last they reached the islet, "Normandin," twenty fathoms from the mainland (now incorporated in the wharves), at the mouth of the tributary stream, afterwards named St. Pierre (now partially dried up and running under ground in the sewerage system of the modern city), which so long ago Champlain spoke of as a safe haven. There they found the spot named by him, La Place Royale. Within this triangular mead (later known as the "Common"), watered by the St. Lawrence on the south, and by the streamlet St. Pierre meandering from the north west, and by a marshy district on the west, Maisonneuve had decided, in the recent fall, to build his settlement and fort of Ville-Marie.

As the first Governor of Montreal put his foot to the soil, inspired by the solemnity of the moment, he fell on his knees in thanksgiving to God, and was quickly followed by all his party. Then they broke forth into joyful psalms and hymns of heartfelt gratitude.

"Veni Creator."

In the meadow a spot was chosen for the service of thanksgiving, where a simple monolith to-day—the "Colonists' Memorial," bearing the names of the first pioneers (May and August)—perpetuates the site. Quickly the altar was arranged by the women under the direction of Mademoiselle Mance and Madame de la Peltrie. When all were gathered around it in this open air temple—the silence only broken by the twittering of the numerous birds, the flappings of the wings of the waterfowl, and their shrill cries as they winged their flight above the mighty river to the south, the sighing of the trees and the swish of the meadow plants swaying in the morning breeze, the murmuring of the little haven-stream on which the chaloupes were tossing, and the subdued sonorous rush of the waters of the mighty St. Lawrence at its mouth, where the pinnace and gabare were riding at anchor—the Superior of the Missions of Canada, Pere Vimont, intoned the grand, old, solemn chant of Christian ritual, the Veni Creator Spiritus, in invocation of the Holy Spirit, and the voices of all joined in with heartfelt unison.

The First Service.

Then followed the first "Grande Messe" at Ville-Marie—and all the while the glowing sun shone full upon the slopes of Mont-Royal, ever mounting upward and onward to its wooded peaks. The scene is one of life and color. The rich hues of the vestments of the celebrants, the shining white linen of the altar, the gleaming silver and plate ornaments, the picturesque costumes of the Governors Montmagny and Maisonneuve, of the ladies and gentlemen, the varied dresses of the artisans, and the arquebusiers, whose weapons glint in the sun, fill in a picture worthy of the mountain background, such as would inspire any artist's brush.

The Prophecy.

And now the mystic action of the Sacrifice was suspended and Pere Vimont broke the silence and earnestly spoke to the worshippers. His words have became famous, pregnant as they were with prophetic meaning. We thank Dollier de Casson for having preserved them.

"That which you see, Messieurs, is only a grain of mustard seed, but it is cast by hands so pious and so animated by faith and religion, that it must be that God has great designs for it, since He makes use of such instrument for His Work. I doubt no,t but that this little grain may produce a great tree, that it will make wonderful progress some day, that it will multiply itself, and stretch out on every side."

The service ended, the men set to work at the intricacies of camp formation, the while the Holy Host is left exposed on the altar throughout the day, as though the island were a cathedral shrine. For a sanctuary lamp, the women, not having any oil, placed with inventive zeal a number of "fireflies" in a phial, which, as evening stole on, shone like little clusters of lighted tapers in the vesper gloom.

And so was born Ville-Marie,—the official title until about 1705, of the world-City of Montreal of to-day—in the thirty-second, and last year, of the reign of Louis XIII. of France, and the seventh of Charles I. of England.

*

*

Never was prophecy more true, than that of Vimont, when we realize the present greatness of Montreal, and remember the distinguished sons and daughters it has sent over the American continent and over the world. For Montreal has been the home of great discoverers, religious founders, missionaries, pioneers of civilization, and captains of industry and commerce. It is the mother of the cities of the North

THE HARBOR AND PORT OF MONTREAL

The first steamer built in Montreal, and the second built on this continent, started to run between the city and Quebec in 1809, and from that year might be marked the advance of its commercial prosperity. To-day, though a thousand miles from the sea, Montreal is one of the largest shipping centres and finest ports in the world. As is natural in a land of great distances, the problems of transportation and transportation facilities have ever been uppermost in the minds of Canadians who are proud of their national waterway and the national Port of Montreal-two glorious products of a young country's vitality-and the men who made their dreams of yesterday facts to-day. Some twenty years ago the Port accommodation was little better than many of the crude calling places on the African coast. Today the Harbor of Montreal is one of the finest in the British Empire, comparing favorably with Liverpool or Southampton; but the wonder of this marvellous development of national life is in the comparative small cost of it all. For a capital expenditure of \$29,500,000 easy accommodation is found for over the eight million tonnage of shipping which enters the Port of Montreal during the seven months' season. What wonderful reading such progress would make in the annual report of any other port (European or American), when one finds, for instance, that the Port of London, to cater to 32 millions tonnage of shipping annually has piled up an expenditure of approximately \$250,000,000. A further concrete example of practical economics is shown in Montreal's handling charges. In 1907 the revenue of the Port was \$350,000; last year, though the charges have been reduced one-half, the revenue of the port reached close on to two million dollars. Most ports, even the best, are developed to meet the requirements as they eventuate year by year. Not so the port of Montreal. The present port is the result of a deliberately formed scheme comprehensive enough to take in all the possibilities of the future of Montreal's shipping for many years to come; or, in other words, the Harbor Commission had a vision that if they made the port attractive enough, it would-in spite of the short season -attract the world. How well the Commissioners succeeded is best exemplified in the fact that Montreal, though only open to traffic for eight months, is the second largest port on the North American Continent-only New York beating it. In their scheme for perfecting the harbor and the port, the Commissioners, with the aid of their engineers, not only planned wharves, elevators and warehouses (and they are the finest of their kind in the world), but they are so built as to assist every railroad on the Continent in the trans-

THE BIRTH OF MONTREAL. (Continued).

West and its future has greater promise still. The ruce of Jacques Cartier and Champlain and Maisonneuve still lives there. Since La Nouvelle France became in 1760 a part of the British Empire, it has been joined by people of Anglo-Saxon, Gaelic and Celtic blood, who together have built up a great bi-lingual city of the western world. The story of Montreal has been, therefore, a "A Tale of Two Cities"—of a dual civilization of two main racial origins, two tongues two mentalities and two main creeds. It is fast becoming a cosmopolis. But its past story has been that of two dominant races, growing up side by side under the same flag, zealously preserving their identities; at some times, mistrusting one another, but, on the whole, living in marvellous harmony, though not always in unison, except on well-defined common grounds of devotedness to Canada.

"In all things we are sprung from earth's best blood, Have titles manifold."

shipping of their freight direct to the steamers by converging their rails to the harbor rails.

Some Interesting Facts Regarding the Port of Montreal.

The Harbor of Montreal is the second port in the continents of North and South America and the seventh in the world as to the value of foreign commerce passing through the port, as the following figures show:

Manual of the Park	Imports.	Exports.	Total Com'ce.
New York	\$1,251,386,000	\$2,613,049,000	\$3,864,435,000
Liverpool	1,813,488,000	1,091,743,000	2,905,231,000
London		818,045,000	2,461,479,000
Hamburg (1913)		817,275,000	1,901,600,000
Antwerp (1912) .		588,181,000	1,211,345,000
Marseilles (1915).	,,,	304,290,000	823,046,000
Montreal	204,818,000	524,365,000	
The Port of M	ontroal has at	1 . 1	.20,200,000

The Port of Montreal has attained its present high position on a much less cost than any of the other leading ports of the world, and has proved probably the most profitable investment Canada ever made.

The Harbor of Montreal represents a capital expenditure of \$29,500,000 on which in 1919 the Commissioners paid in interest \$911,320.

The total receipts for 1919 were \$1,990,594.

The total cost of operation, maintenance, etc., \$1,203,335.

The Port of Montreal was open in 1919 from April 14 to Dec. 12, a period of not quite eight months.

During the season of 1919 the number of vessels entering the Port were as follows: 702 trans-Atlantic; 7,499 inland and 84 from the Maritime Provinces, making a total of 8,280 vessels, with a tonnage of 13,074,028.

During the season of 1919 the two grain elevators belonging to and operated by the Harbor Commission handled or transferred 35,509,323 bushels of grain. The average annual shipment of grain being approximately 75,000,000 lushels.

A SPLENDID FIRE BRIGADE.

To be a fireman is the ambition of every lad who is a lad, and the feeling of admiration for the fire-fighters is never eliminated from any of us, however old we may live to be, and no doubt it is this sentiment for the heroic that makes the fire brigade so popular with the recruit. But when these sentiments are put into practice every hour of the twenty-four hour day, as in the case of the larger cities, the gloss begins to wear and the hard fact of duty well done is recognized only. Then comes the real test to the fireman's makeup, and it is here where the experienced officer comes in. He inculcates the finer spirit of manhood, which gives that standard of morale which we admire so much in the personnel of fire brigades. Montreal Fire Brigade has been particularly fortunate in its officers and men, because of this spirit of discipline. The recruit sees in his officers' examples not only the glory of action, but the daily grind of long sleepless nights-men who have risen to their present ranks through the continuity of the enthusiasm begotten by the sense of duty, rather than by the spectacular in rushing to the fire.

The Fire Brigade of Montreal is reputed one of the finest in the world, both in men and equipment — a reputation largely secured by the enthusiasm that permeates all ranks.

Owing to lack of space the continuation of the article on "Bilingualism in Canada," by Mr. J. A. Thaddeus, has been left over until our February issue.

THE GROWTH OF CIVIC GOVERNMENT IN MONTREAL

By SENATOR L. O. DAVID, Late City Clerk.

In the year 1535 Jacques Cartier came up the St. Lawrence to where the City of Montreal now stands and found a large well fortified Indian town called Hochelaga. In 1611 Champlain established a trading post and called it Place Royale. In 1642 Paul de Chomedy, Sieur de Maisonneuve, landed on the island laid the lasting foundation of the city. Canada remained a French colony until the Treaty of Paris, in 1763, when Montreal became a British city. At the time of the cession to Great Britain the City had only a population of some 3,200; to-day the population of the city proper is 736,416. With the adjoining municipalities of Westmount (19,500), Outremont (13,500), Verdun (30,000), Montreal West (1,800), which really depend on and form part geographically and naturally of Montreal, the population is brought up to over 800,000. Its territory, which has increased in about the same proportion, exceed now 26,000 acres.

The City of Montreal was incorporated in 1832, and a Council, composed of 16 members, was entrusted with the administration of its affairs. It was divided into 8 wards, viz.: East, West, St. Ann, St. Joseph, St. Antoine, St. Lawrence, St. Louis and St. Mary. Each ward elected two Aldermen and the Mayor was elected by the Council.

This first charter of Montreal had been granted for four years, and expired in 1836.

From 1836 to 1840, the City was administered as formerly by Justices of the Peace, and from 1840 to 1843, by a Mayor and Aldermen appointed by the Governor-General.

The first Mayor of Montreal was Mr. Jacques Viger, who performed the duties of first magistrate of the City until 1836.

In virtue of an ordinance of the Special Council, passed in the fourth year of the reign of Queen Victoria, it was enacted that, in the month of December, 1842, the Councillors of Montreal would be elected by the people and that six Aldermen would be appointed by the members of the Council to assist them in governing the City, which was, at the same time, divided into six wards, each electing two Councillors.

In 1845, the City was divided into nine wards; the suburban wards elected two Councillors, and the City wards, viz., East, Centre and West Wards, three.

In 1851, the Council ceased to elect the Mayor and this privilege was conferred upon the electors; the distinction between the suburban wards and the City wards was abolished, and the number of Aldermen was increased to nine. The different wards were as follows: East, Centre, West, St. Ann, St. Antoine, St. Lawrence, St. Louis, St. James, St. Mary.

In 1874, the distinction between the Aldermen and the Councillors was abolished, and all the members of the Council were placed on the same footing and were given the title of Alderman.

By the annexation to the City of a number of neighboring municipalities, the number of Aldermen was increased, but in 1894, it was enacted by the Legislature that each ward of the City should only elect two Aldermen, and this was sanctioned by a new charter.

This charter effected important changes in the municipal system of Montreal; those who prepared and revised the same introduced therein the most useful among the provisions contained in the charters of other cities of America.

From 1913 until 1918 the City of Montreal was governed by a Council composed of the Mayor and 31 Aldermen, elected every two years, and was administered by a Board of Commissioners, composed of the Mayor and four Commissioners, elected for a period of four years.

The Present Government of Montreal.

In the fall of 1917 the Provincial Legislature amended the City Charter through an Act creating a Commission for the City, part of which reads as follows: "The City of Montreal shall, from the general municipal elections in 1918, be governed, subject to provisions, by a mayor, a commission of five members, called "The Administrative Commission of the City of Montreal," and a Council composed of the Mayor and one Alderman for each ward." There are twenty wards in the city.

Under this act the powers of the Council are very limited the actual management of the city being under the control of the Administrative Commission, as well as the expenditure of the finances. The acts of the Commission that must be submitted to the Council may be summed up as follows: Resolutions, by-laws and other acts in connection with "Annual and supplementary budgets; variations of funds; appropriations of fund

The progress made by the City of Montreal since its incorporation has been remarkable. Its population, which was only about 50,000 souls in 1840, is now, as already stated, over 800,000, including the outlying municipalities. Three-fifths of the population are of French origin, the other two-fifths being of English and Irish origin and comprising all the other groups belonging to foreign nationalities.

"The value of taxable property, in 1884, was \$73,584,644; in 1897, the same had reached \$141,790,205; to-day it is \$623,820,959.

"The value of property exempt from taxation, in 1884, was \$15,324,084; in 1897, it had reached \$36,023,295; to-day it is \$226,613,882.

"In 1884, we had 133 miles of streets opened; in 1897, we had 178 miles; to-day we have 835 miles.

"In 1884, we had less than $\frac{1}{2}$ mile of paved streets; we now have 373 miles.

"The area of Montreal, in 1884, was 3,786 square acres; in 1897, it was 6.547 acres; to-day it is 26,227.

"In 1884, we had about 75 miles of brick sewers; we now have 572 miles, all told."

This marked progress is not astonishing if the geographical location of Montreal is taken into account. Situated at the head of ocean navigation, being the terminus of the great Grand Trunk and Canadian Pacific Railway lines, the emporium of the trade of the American West and the Canadian North-West, our City is necessarily destined to monopolize the trade of a large portion of North America and to become the rival of the largest American cities. It extends, expands on all sides, absorbing the outlying villages; it has reached the banks of the Ottawa River and will soon cover the whole of the Island of Montreal. When the canals connecting it with the great lakes of the West, after being widened and deepened, will enable the produce of this vast region to follow the St. Lawrence route-its natural outlet,-when its harbor, after being further enlarged and provided with more elevators, will afford to trade and commerce all desirable advantages, Montreal will make rapid strides and become within a few years a City of 1,000,000 souls.

The two rivers which skirt the City, Mount Royal which towers over it and has been converted into one of the finest parks in the world, its gardens, palaces, public buildings, universities, colleges, churches, hospitals, educational and charitable institutions, give it a special feature that impresses the stranger who visits the metropolis.

With so glorious an origin, with such heroic traditions, the city of Montreal could not be exclusively devoted to trade and material progress. The devotion which inspired its

THE GROWTH OF CIVIC GOVERNMENT IN MONTREAL—(Continued).

founders and the spirit of sacrifice which protected its cradle, continue to be evidenced by admirable works and noble institutions.

The City of Montreal has continued to make astonishing progress. It has expanded, within the past ten years, even beyond our most sanguine expectations. From the shores of the St. Lawrence to those of the Ottawa River, East and West, almost to the extremities of the Island, our City extends and develops, and covers with houses, factories and stores the fertile lands the produce of which provided for the sustenance of its first inhabitants. It offers to railways, to trade and industry, and to capital generally such invaluable advantages that nothing can prevent it from becoming one of the largest cities of the American continent.

Temporary depressions and reactions caused by daring speculations may slacken its pace, but after a momentary standstill it will again take its flight towards destiny.



G. E. MARQUIS,
Director of Bureau of Statistics of
the Province of Quebec.

RAILWAY TRANSPORTATION IN MONTREAL

If as has been well stated, that the railroads of any country are fundamentally the real measure of its success, then that city in which most of the country's railroads meet or make their headquarters is necessarily the pivot around which the success of the country revolves. This is the case of the City of Montreal. It is the clearing house as it were and the transhipping point for all the railroads of the country, whether they run West, East or South. Because of the railway siding facilities offered to all railway companies by the Harbor of Montreal exporters have the cheapest and quickest means of access to foreign markets and importers to any point in Canada. With such splendid transportation facilities for either passengers or mechandise at the command of its manufacturers and travellers it can easily be seen that Montreal is in the vanguard of industrial progress.

PUBLIC UTILITY SERVICE

The old attitude of extreme hostility to public service concerns, such as gas, street railway, and telephone companies is changing. Municipal authorities, and the public generally, are coming to realize that such services are vital to the life of the community and that reasonable co-operation and freedom from hampering restrictions are necessary if the best service is to be obtained and the companies are to make liberal and far-seeing plans for future development.

It is more than ever recognized that it is the duty of the executive of every such company to see that capital entrusted to them earns a fair return, else new capital cannot be secured and extensions of the service become impossible. The public is entitled to good service and employees of public service companies to good wages and proper working conditions. All these things, it has been found by experience, are best secured through co-operation, rather than by obstruction of company plans.

The record of the growth of most of our big cities can be seen in the development of their utilities. For example, the Bell Telephone Co. in Montreal has kept pace, step by step, with the growth of the city. Of course, in recent months owing to the world shortage of material there have been delayed installations, but in general, adequate provision has been made to keep pace with the city's growth.

The opening on January 1st of the new "Plateau" exchange, corner of Ontario and St. Urban Streets, has called public attention to the fact that Montreal is now a city of eleven telephone exchanges to which are connected no less than 77,250 subscribers' telephones. Underground telephone conduits 152 miles in length contain 623 miles of cable, to which access is obtained through 1,200 manholes; there being only 2,300 miles of open wires and 369 miles of telephone wire lines, the service in Montreal employs more than 3,000 persons.

Telephone enginees tells us the prospects are that approximately one new exchange a year will have to be opened to keep pace with Montreal's demand for new telephones.

AMERICAN GOOD ROADS CONGRESS

The American Road Builders' Association, of which City Engineer J. A. Duchastel, of Outremont (Que.) is a Vice-President, and Deputy Minister W. A. McLean, of Ontario, a Director, is holding its eighteenth annual convention at the Coliseum, Chicago, in February 9 to 12. At the same time and in the same place the association will hold its Twelfth National Good Roads Show and Eleventh American Good Roads Congress.

The president of the American Road Builders' Association this year is M. J. Faherty, president of the Board of Local Improvements, City of Chicago. More than forty thousand square feet of floor space in Chicago's big exposition hall will be devoted to the exhibits, which, this year, owing to the tremendous increase in road building and street improvement work since the close of the war, promise to exceed in number and variety those of the expositions held at Boston, Pittsburgh and Chicago before the war. The interest manifested in the coming exposition is, even at this early stage, most unusual.

Many new types of road building machinery and highway transportation equipment will be shown. Demonstrations in the use of road building and street paving materials, through improved methods and under improved conditions, will be featured. The show will be open during the period of the congress, February 9th to February 12. Both the Congress and the exposition will occupy the Coliseum, the sessions of the Congress being held on the floor immediately above that on the ground floor devoted to the show.

THE MONTREAL TRAMWAYS SYSTEM

THE EDITOR.

The City of Montreal has in its tramways one of the best administrative systems on this continent and consequently a valuable asset to the community. Those who have watched its remarkable development during the last ten years have been impressed with the fact that in the face of the adverse criticism which has at times been made, and despite the litigation and the legislative disputes that have been forced upon the company in regard to its re-organization and new capitalizations, which would have demoralized most concerns, the management has kept on increasing the efficiency of the system to such a standard that to-day there is no doubt in anyone's mind about the superior service given by the tramways system in Montreal over that of any other in Canada or the United States. And what makes this more remarkable is the further fact that the topography of the city and its environs is full of difficulties so far as the transportation facilities are concerned.

Not only has the Montreal Tramways system in its 264 miles one of the largest street railway tracks on this continent but in the number of passengers carried each day it overtops every other single system, with one exception, at comparatively lower fares. The physical assets of the company, which also represent the capital so far as the city is concerned, are well over thirty-six million dollars. huge street railway system has a special interest to the citizens of Montreal because it is controlled for their benefit by a commission appointed by the Provincial Government. This commission, composed of three Montreal citizens-ex-Judge J. F. Saint-Cyr, Dr. L. A. Herdt, of McGill University, and Mr. J. S. Archibald, architect-occupies not only a responsible but an unique position, inasmuch as it is the only one of its kind. It has far reaching powers regarding the financing of the system and the service to be given the public, but outside a general supervision, checked by daily reports, it leaves the actual operating and administration of the system in the hands of the management of the company itself.

The reason for the Tramways Commission may be told briefly as follows: To settle once and for all the position of the Montreal Tramway Company in its relation to the City of Montreal and the adjoining municipalities a Provincial commission was appointed in December, 1916, to investigate the affairs of the company with the object of drafting a new charter that would be acceptable to the city and at the same time fair to the company. On January, 1918, as the result of this commission's findings, a contract was entered into by which the company operates the system, for thirty-five years under the jurisdiction of the commission of three already mentioned. Under the contract the city has the power to buy out the system at the end of the period, on the market value, then prevailing, of its physical assets.

At first sight it would appear that a good bargain had been made for the company at the expense of the city. As a matter of fact the contract was not only the best that could be made at the time, but in the light of the experience gained in its carrying out during the last two years the contract has proved a valuable asset to the city, inasmuch the city has now in its tramway system all the benefits but none of the defects of public ownership. To be more explicit. By the terms of the contract the physical assets of the Tramway Company (valued January, 1919, at \$36,236,-295), together with further additions made since that date, were made to represent the capital of the company. On these capitalized assets, not the actual capital which is many millions more, the company is allowed an interest of 6 per cent. per annum, but to assure the best service possible to the travelling public at the lowest cost, the company is paid

on a mileage basis with a given passenger density. This on the present basis of 8.5 density means that for every mile run by each car it must carry 8.5 passengers, so that should the company run its cars more miles than is warranted by the 8.5 density it does not get paid for the extra miles run. If these conditions were not made and strictly carried out the passenger fares would be much higher than what they are.

The company's receipts must be applied, in the following order to the payment of:—

- 1.—Operating expenses and taxes.
- 2.—Maintenance and renewals fund.
- 3.—Remuneration of capital value.
- 4.—City rental.
- 5.—Contingent reserve fund.

The following statement of operations taken from the second annual report of the Tramways Commission is very instructive:

Operating profit	46,606.68
Maintenance and Renewals fund.	2,190,557.43
Interest on Capital value	2,177,177.70
" 7 p.c. on additions	69,827.46
" 6 p.c. on working capital	23,832.96
Financing expense	181,431.47
City's share	500,000.00
Contingent reserve fund	107,824.70

\$11,147,170.29 \$11,147,170.29

The contract between the city and the company has not foreseen the existence of deficits. In order to avoid an excessive rate of fare, the interested parties have agreed not to exact immediately the payment of the amounts due them.

The City receives \$500,000 per annum when warranted by the gross receipts. As yet the returns have not yet reached this stage because of the proportunate large cost of the upkeep of the system, but should conditions become more normal the city will soon receive its quota of profits. It may also be stated that the system of apportioning the income is so arranged that the more prosperous the company the community will get the benefit in a much large proportion than will the shareholders of the company. A further fact in favor of the present contract between the company and the city is that the system is administered by highly qualified men, whose interest it is to build up the most efficient service they can so as to secure dividends for their shareholders, for, as already mentioned, the six per cent. dividends is contingent on certain well defined conditions that are of direct benefit to the travelling public. As it is, the Tramway Commission and the management work well together; all difficulties are soon adjusted because the commission sits every day, so that the public of Montreal and vicinity is well served in its local transportation service.

The following facts, taken from the last report of the Tramway's Commission, are well worth studying. They indicate the size of the gigantic undertaking, and something of the responsibility of the management.

Total length of tracks—miles	264.60
Length of tracks in operation—miles	246.03
Gross receipts per mile of total tracks\$	40,750.07
Gross receipts per mile of tracks in operation\$	42,825.83
Gross receipts\$10	0,782,470.09
Operating expenses and taxes\$	5,896,518.57

EDUCATION IN THE CITY OF MONTREAL

The City of Montreal as an educational centre occupies a foremost place on the North American continent. The means of education are easy and varied and every opportunity is given to the citizens for the proper instruction and training of their children. The different courses and grades, while complete in themselves, do not overlap so that there is a continuous system of education from the public elementary school to the university. For primary and secondary education the city has two school commissions—one Catholic and the other Protestant-the Provincial Government appointing four and City Council two members on each board. The school commissions derive their incomes principally from special school taxes assessed and collected by the city authorities. Each property owner pays his, or her, taxes into a fund, or panel, in accordance with his religion, Catholic or Protestant, but public and private corporations pay their school taxes into a neutral panel, the funds of which are distributed to the two school boards in proportion to the number of pupils enrolled.

The school taxes of the City of Montreal for 1920 amounted to \$4,552,278 or 21 per cent. of the total income of the City.

In addition to the public schools kept up by city funds there are a large number of private and religious institutions, colleges and provincial government schools that give special courses in classical, technical and commercial studies. Of the two universities, McGill University stands out as one of the greatest educational institutions in the world, while the new University of Montreal (Catholic) is enhancing the great reputation of its predecessor (Laval University), by the addition of courses more in keeping with the requirements of a new and commercial country.

THE CATHOLIC SCHOOL ADMINISTRATION.

The Catholic School Commission, composed of a central board of eight members, and four district committees, has under its jurisdiction 169 schools with a total enrollment in 1919 of 77,690 and an attendance of 65,052, divided into 1,939 classes. The teaching staff numbers 2,146, as follows: Male, 581 religious and 333 lay teachers. Female, 889 religious and 343 lay teachers. The revenue of the board for the fiscal year ending June 30, 1919, amounted to \$4,071,094.87, and the disbursements \$4,021,955.69, leaving a surplus of \$49,139.18. The cost of teaching—based upon the

THE MONTREAL TRAMWAYS SYSTEM. (Continued).

2,190,557.43
54.68 P.C.
20.32 P.C.
75.00 P.C.
255,635,936
191,941,835 63,744,151
33.21 P.C.
4.22c
5.623
5.51c
4.21c

expenses incurred for the maintenance of schools and the administration of the four school districts—averaged \$26.34 per pupil; based upon the total expenses the average for 1919 was \$42.40. In comparison with the cost of teaching in other cities the cost of teaching the Catholic children in Montreal is very small though the schools are well built with the latest appliances and equipment and the education given is of the best and most practical. This is made possible by the employment of members of certain religious orders that specialize in teaching, who give of their best, at a very small cost to the community.

The total assets of the Catholic Commission of Montreal amount to \$17,270,649.24, and the total liabilities \$15,758,333.64, or a surplus of assets over liabilities of \$1,134,700.97.

The instruction given in the Catholic schools are Elementary, High, Technical and Commercial courses.

THE PROTESTANT SCHOOL ADMINISTRATION.

The education of the Protestant and Jewish children of the city is under the control of the Protestant Board of School Commissioners, composed of six members, assisted by six executive officers and seven supervisors. The Board has under its administration three high schools, thirty-nine prblic schools and two subsidized schools, with a total enrollment of 27,520 pupils as follows:—Protestant, 15,909; Jews, 11,015; Roman and Greek Catholics, 259; Non-residents, 251; Subsidized, 86.

For teaching purposes the pupils are divided into 670 classes under a staff of 859 officers, of which 79 are men.

The above enrollment includes 1869 pupils who attend the three high schools of the Board of whom 292 hold scholarships and 20 have free tuition.

The revenue of the Protestant Board for the year 1919 amounted to \$1,378,030.07, and the disbursements to \$1,438,977.20, leaving a deficit of \$60,947.13.

The total assets of the Board amount to \$7,510,240, and the liabilities \$5,903,809.92, or a surplus of assets over liabilities of \$1,606,430.08.



MAYOR CHURCH, Toronto.

Who for the eighth time has been reelected to the mayorality of the City of
Toronto.

MONTREAL'S SOCIAL WELFARE PROBLEMS

(By JOHN KIDMAN).

The following article by Mr. John Kidman relates only to those charities undertaken by Protestant organizations and does not touch the larger charitable work under the care of Roman Catholic and Jewish organizations. Every Roman Catholic Parish in the City of Montreal has its own district and complete organization under the direction of the parish cure or priest. These organizations include the different religious orders in so far as their charities affect the different parishes, so that there is no overlapping in effort and direction. It may truly be said that the Roman Catholic Churches in Montreal, as indeed in the whole Province of Quebec, look well after their poor.

.The Jewish population of Montreal, which number approximately 75,000 has its own charitable organizations.

Montreal Council of Social Agencies.

The poor in mind, body and estate constitute a problem for every growing city, and from the time that the French settlers inhabited the City of Montreal, its poor and unfortunate have always been well looked after. In the early days the alleviation of distress was in the hands of priests and nuns for the most part, but as the English-speaking and non-Catholic population increased, there sprung up institutions and societies that joined in this work, which were not necessarily under the direction of the church, though the Protestant churches have done their fair share in initiating and maintaining benevolent and philanthropic institutions and movements of every type. But to-day the situation in Montreal is that there is a certain broad recognized line between charitable and ameliorative work conducted by the representatives of the two faiths just as there is in regard to the administration of education. It is an amicable and a natural arrangement. At the same time, there are many places in which both races and faiths meet in these institutions. The leading city hospitals bearing English names are open to all, and many of the societies and associations which assist in the solution of various social problems, societies such as the Charity Organization, the Society for the Protection of Women and Children, the Prisoners' Welfare, Child Welfare, and the Salvation Army Social Department, minister to all sections of the community.

The gradual growth of these organizations had, in the natural course of events, led to some overlapping of effort, and for some years past it has been realized by social workers that there existed a need for linking them all up by a central council which would readjust, where necessary, and bring together for common effort its constituent units.

Thus came into being the Montreal Council of Social Agencies, representing Protestant and non-sectarian agencies. In the fall of 1919 there was issued a report of a committee which had arranged for a survey of such agencies, for which task the services of Mr. J. Howard K. Falk, Director of Social Service at McGill University, were secured. The scope and modus operandi of eighty agencies were examined; accounts and income were analyzed; the composition of executive committee or boards in relation to ability and fitness reviewed, and the general provision for any one phase of social effort—such, for instance, as the care of aged dependents, or the provision for crippled children—was summed up.

The agencies were divided up into groups or divisions, the first of which was for the sick and handicapped. Under this heading came four general hospitals, five special hospitals, one insane hospital, four institutions for tubercular patients, two convalescent homes, four dispensaries and

clinics, and four institutions for blind, deaf and dumb or otherwise defective children. This category, it should be borne in mind, excludes all but Protestant or non-sectarian agencies.

In the division for dependents and partial dependents, there was only one society, the C. O. S., affording both temporary and permanent relief. There were four other agencies affording temporary help. For night shelter and temporary lodging, there were four institutions for men and two for women. There was only one institution offering a permanent roof for the aged and infirm of both sexes. Five institutions among other operations, helped the unmarried mother. Free employment bureaux were provided by six agencies, three for each sex. Three agencies had summer camps to enable the poor to have short trips to the country. In the education and recreational division there were four university settlements, one downtown club for boys and one for girls; also boy scouts, girl guides, boys' naval brigade, playground, Daily Vacation Bible Schools, Y. M. C. A. and Y. W. C. A. For sailors there were two institutes for the Protestants and Catholics, respectively.

Financial Problem.

Montreal, like other cities on this continent, has long felt the need for placing on a proper basis the financing of its benevolent and social agencies in such a way that the citizen would not be appealed to for every individual agency, such appeals averaging two or three per day. When the scheme for this federation of social agencies was first conceived, it was hoped by some of its supporters that a solution would be found for this problem by a plan for federating the budgets of the agencies affiliated to the council. But while the committee which made this survey made no recommendation as to financial federation, they expressed the belief that this should come as a development at a later date, when the majority of the agencies had proven their sincerity by showing their ability to co-operate for common action in social reform and education.

In an analysis of income of sixty-five agencies which was in the report of this survey committee it appeared that the total revenue from private or charitable sources was \$884,000, and from public sources, i.e., provincial and municipal grants, \$322,000, but this latter amount was practically divided between three or four big institutions such as, in most countries, would fall entirely upon the local county rates or the public exchequer. The outstanding feature in the examination of means employed to raise revenue for these agencies was that the appeals were made to and seemed to be responded to by a very limited number of business houses and private citizens, which means that a certain section of the population is continually giving, while another section never gives.

One question which has been put by some persons in regard to this council of social agencies is: "Is not this the function of the Charity Organization Society?" As a matter of fact, the functions of the Council of Social Agencies cover a very much wider scope than that of the Charity Organization Society. The latter came into existence to deal with the misfortune and poverty of the community, to bring together the efforts of various societies which existed for the purpose of helping the poor and the sick; but it never undertook to handle the co-ordination, say, of child welfare work, of hospital areas, or of providing, or obtaining the provision of special accommodation for certain types of delinquents.

THE JUVENILE COURT OF MONTREAL

By JUDGE CHOQUET

There are few people who will deny the assertion that the introduction of Juvenile Courts into our Dominion marked a step in advance towards establishing newer ideas, more just and humane methods of dealing with youthful offenders. This, time has clearly demonstrated.

The Juvenile Court is not only a place where children and their parents are humanely treated, and their steps turn-

MONTREAL'S SOCIAL WELFARE PROBLEMS. Continued.

The fact that the C. O. S. has affiliated with and is one of the most energetic supporters of the council, is sufficient proof of the need of the council.

Council in Operation.

"All beginnings are hard." The Montreal Council of Social Agencies has made a beginning and has been in active operation for about ten months; but it has taken time to select its permanent director, who is only to take up duties towards the close of this year, so that in the meantime the work has been carried on entirely by voluntary effort, without staff or offices, and in face of that annual hindrance to social effort—the summer vacation. Yet alreday something has been accomplished in the way of co-operative social work that has never been seen before in Montreal, and this in regard to special summer vacation work.

At the first meeting of the executive held at the end of the summer, reports from three of the four groups into which the council is divided, were presented, which indicated promise of good work for the future. The report of the Recreation Division, for example, showed that all the work which is being done with the children of the city who have to stay at home in the hot summer months had been co-ordinated and centered under one direction. The Playground Association, the Parks and Playgrounds Committee, and the Daily Vacation Bible Schools, had arranged joint action for the summer season. The result of this co-operation was that ten Vacation Bible Schools, fourteen public baths, seventeen play centres. were provided, and all these were staffed with responsible instructors or supervisors. The same group carried out a similar experiment in regard to summer camps for the underprivileged boy, and a plan was adopted of sending all boys to one camp in the Laurentians.

The Child Welfare Division was able to show that with the co-operation of several agencies, the problem of the disposition of a boys' home had been successfully disposed of; also that important steps had been taken in conjunction with the National Committee on Mental Hygiene in the matter of a survey of feeble-minded cases in a number of institutions in order to demonstrate the need of a special training school for such cases. This group brought a New York expert to lecture on foster homes for orphans, and by invoking the assistance of affiliated agencies, it succeeded in drawing a crowded audience for the lecture.

The Dependents and Delinquents Division was able to show that it was working on a project for a Legal Aid Bureau and a Public Defender; that it had been negotiating with the Provincial Government for help in getting after deserting husbands and fathers, and that was also supporting the board of an institution for delinquent girls in efforts to obtain Government support.

When the Council of Social Agencies gets down to regular work, it will be in a position to standardize social welfare operations by its advice and influence on such points as the issue of balance sheets, names of subscribers, and the appointment of properly-equipped and reasonable workers.

ed in the right direction, but it is also a great national asset, saving as it does thousands of children from becoming habitual criminals. Each year in Montreal over 2,000 children pass before me for various offences, out of which number only about seven are sent to the reformatory, all the others being let out on probation. It is safe to say that if it were not for our system of handling and advising both parents and children, many of these would be leading lives which would end in the reformatory or penitentiary.

The money saved to the State is enormous, but the saving in the lives and morals of these future citizens cannot be estimated in terms of gold.

There is no Department in the State of more importance than the administration of the Juvenile Courts. No pains or money should be spared in bringing these courts to the highest state of efficiency. They pay for themselves a thousand times over in the saving of our children from institutions, gaols and penitentiaries.

In a city like Montreal, which to-day is absolutely cosmopolitan, a Judge of the Juvenile Court has a very difficult position to fill. Many of the children who are brought in front of him are of foreign extraction, and of different religion, whose parents have but lately arrived in the country, and who know nothing of the laws and language of the new land. Consequently, a Judge has to exercise an enormous amount of tact and patience in considering cases of the most complex character. He cannot often understand the parents and they cannot understand him. The training should be towards assimilation, and not as it is now, distinctive and separate. The laws and customs have to be impressed upon these parents and children, and the Judge must make them realize the necessity of observing the laws and customs of the country, and often must explain these laws and customs to the parents and children. These people are obsessed with the idea of making money; consequently, the duties of citizenship are almost ignored, with the result that the home training is lacking and sometimes bad. They often do not know why their children are brought in front of the court, and instead of trying to help the Judge and officers to understand the case, will lie in order to screen themselves and their children. Here the Judge must have great understanding of human nature; patience and wisdom is even more necessary than a thorough understanding of criminal law, dealing, as he is, with the most primitive instincts, which are so subtle and so strong between parents and their children, laws and forces which are the very basis of the social

Some people are much concerned at what they think is the increase of child delinquency. But child delinquency is really not increasing. The population has been increasing at a very rapid rate. Thousands of people are pouring in every year, unaccustomed to our laws and regulations. We are only now beginning to touch the sources that have so long contributed to child delinquency. If there are more cases it is due to the better protection that is afforded the child, and the enforcement of the laws under the Juvenile Act. This only goes to prove again what a force is the Juvenile Court in protecting the morals not only of children, but of the community.

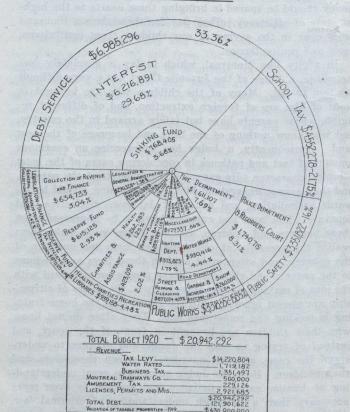
After all the children should be the nation's first consideration. They are our citizens of to-morrow, and any expenditure of time or money, of thought and effort, will come back to the nation two-fold, in the quality of its citizenship. This is building from the foundation up. Let us see that our foundation is as solid as it rests in our power to make it.

CITY FINANCES OF MONTREAL

The following diagrams and statistics, which were prepared under the direction of the City Comptroller (Mr. J. Pelletier), show very clearly just now the City of Montreal raises and spends its huge income. It should be stated that the Budget for 1921, which is prepared by the Administra-

tive Commission with the advice of the City Comptroller, was reduced by the City Council by about \$440,000, but for practical purposes the figures shown in the diagram are proportionately correct.

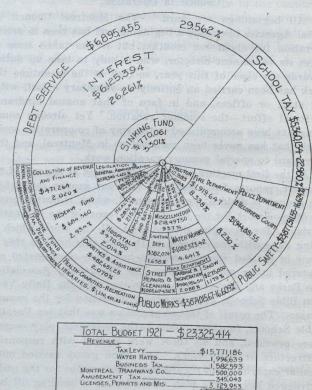
CITY OF MONTREAL 1920 BUDGET



Estimated Revenue fo

Estimated Revenue for 1921.	
Showing the sources of revenues per \$1,000.	
Tax on real estate (including school tax)\$	676.14
Water rates	85.60
Business tax	67.84
Miscellaneous revenues-Meter rates, markets, re-	
corder's court, interest on taxes, permits, etc	112.18
Montreal Tramways	21.44
Amusement tax	14.79
*	977.99
Surplus from previous years	22.01
\$1.	,000.00

CITY OF MONTREA 1921 BUDGET



REVENUETAX LEVY	\$15,771,186
WATER RATES	1,996,639
BUSINESS TAX	1,582,593
MONTREAL TRAMWAYS CO	500,000
AMUSEMENT TAX	345,043
LICENSES, PERMITS AND MIS	3, 129,953
TOTAL DEBT.	\$ 23 325.414
VALUATION OF TAXABLE PROPERTIES-1920	121,901,622 664,353,584

Appropriations for 1921.

Showing outgo per \$1,000 for principal objects of expenditure:

on positive co.	
Interest and sinking fund\$	295.62
School tax payments	229.80
Public safety	166.24
Public works	166.09
Health, recreation and assistance	65.61
Reserve fund, probable losses of revenue and pen-	
Sions	40 22
Legislation, finance and collection of revenue	36.42
The transfer and the shades of the same of	

\$1,000.00

PROPOSITION FOR A PROVINCIAL HOUSING ACT

The following proposition for a Housing Scheme for the Province of Quebec was prepared by a committee of citizens of Montreal and district to be submitted to the City Improvement League of Montreal, the committee being composed of the following:

John Quinlan (City Improvement League).

- J. A. Smart (late Deputy Minister for the Interior).
- J. T. Foster (President Trades and Labor Council).

Gustave Francq (Trades and Labor Council).

John MacNaughton (Montreal Tenant's Association).

P. W. McLagan (Mayor of Westmount).

Rosiere Prieur (Mayor of Point-Aux-Trembles, Secretary Union of Quebec Municipalities).

Harry Bragg (St. Lambert).

W. J. King, J. P. Anglin, Kennedy Stinson, Jas. E. Wilder, A. W. Bremner, B. Bernier.

W. M. Irving (President Builders' Exchange).

J. A. Whittaker, Ald. Adelard Lanouette, C. Allard, of Verdun.

Douglass Bremner (Pres. General Contractors' Association).

Frederick Wright (Editor Canadian Municipal Journal).

Alfred E. Balfry, Secretary.

As a result of a conference held in Ottawa in the latter part of December, 1918, between members of the Dominion Government and the Premiers and other members of the governments of the several provinces, legislation was passed by the Dominion Parliament which authorized the Minister of Finance, under the provisions of the War Measures Act, to make, upon request, loans to the government of any Province of Canada, for the purpose of building cottages for returned soldiers and workers. To take advantage of this loan, which aggregated \$25,000,000, the legislature of the Province of Quebec passed legislation authorizing the Government to borrow the proportion of the loan alloted to the Province which on the basis of population would amount to approximately \$9,000,000.

Although this legislation (The Quebec Housing Act) has been in force for close on two years, only eight small municipalities have actually taken advantage of the loan, though a large number of municipalities applied for and were alloted certain amounts in accordance with their requirements and population. On investigation it has been found that the principal reason why these municipalities, with the exception of the eight already mentioned, have not taken up their proportion of the loan, even after allotment, and why many municipalities have not made application for the loan, is that the conditions of the loan are such that they cannot be economically complied with in the Province of Quebec because of climatic conditions and the housing by-laws of the different municipalities. For this and other good reasons it may truly be said that the

Dominion Housing scheme as applied through the Quebec Housing Act is impracticable and unworkable and consequently a failure so far as the Provinc of Quebec is concerned.

In view of the facts that the Quebec Housing Act has not proved a success, and that the congestion in the urban municipalities of the Province and particularly the City and District of Montreal is fast becoming a menace to the health and comfort of the people, because of the shortage of housing accommodation, it is clearly the duty of the Government and the Legislature of the Province at this coming session to either amend the present Quebec Housing Act or to enact and pass new legislation that will enable the government to float a loan and re-loan same through the municipal councils or through a special commission, for the purpose of building houses for the people, on more equitable terms and conditions than the present loan.

The committee suggests that under such a Provincial scheme as urged in the preceeding paragraph the aggregate amount to be loaned shall not exceed \$20,000,000 and the amount of loan to any one municipality shall be in proportion to the population and the needs of the municipality.

The Committee further suggests that the Loan be applied as follows:—

- 1. That the loans made shall be for a period not exceeding thirty-one years at the lowest possible rate of interest but not to exceed five per cent. per annum, payable monthly—after the first six months, and that a sinking fund sufficient to retire each loan at maturity be made a condition.
- 2. That any municipality, company or individual borrower shall have the right to pay off the whole or any part of the principal of the loan at any time during the term.
- 3. That any loan made under the Act shall not be deemed a part of debt of the municipality to which the loan is made.
- 4. That money under the Act may be advanced for building houses and tenements on sites acquired or owned by:—
 - (a) A Municipality.
 - (b) Housing Societies, Associations or Companies;
 - (c) Individual owners of a lot or lots, for the purpose of erecting houses or tenements on such lot or lots.
- 5. That the maximum loan on each building and lot shall not exceed 75 per cent.
- 6. That the maximum loan on any one building or tenement shall be \$6,000.
- 7. That all buildings erected under the Act shall be in accordance with plans and specifications approved by the municipality in which the building is being erected.

ASSESSMENT AND TAXATION PROBLEMS

J. G. FARMER.*

"The question of Municipal Assessment and Taxation have for the past six or seven years been increasing in difficulty, and in my opinion will reach the crucial point during

the coming year.

In most municipalities the assessed values have been gradually reduced by the Assessor until to-day they stand at from 60 to 70 per cent. of their pre-war figures, with a corresponding loss in revenue. In the meantime collections of taxes have (especially in many of the urban and suburban municipalities) been very poor, with the result that large numbers of properties have fallen to the Municipalities for unpaid taxes and have thereupon become exempt from assessment and taxation, thus further reducing the total liable

to taxation.

To this condition of affairs is added the fact that each dollar collected has not now more than 51 per cent. of the purchasing power of a dollar in the pre-war period, and, furthermore, we are now experiencing a large increase in population, necessitating heavy increases in the expenditures on schools and other public services, which increases are be-ing almost entirely thrown upon revenue owing to the un-favorable conditions for capital borrowing which at present

There, in a nutshell, is the condition of things to-day; but

what of the future?

Prior to 1915 the "Municipal Act" provided that for the purposes of taxation land should be estimated at the actual cash value. By that time, however, the market for unimproved land had disappeared, and in 1915 the Act was amended so as to omit the word "cash," leaving only the words "actual value." The relief given by this amendment was not very apparent on the face of it, although it left that the Assessor might taken into room for the argument that the Assessor might taken into consideration past values, and potential future values in arriving at the then present values for taxation; but as time went on and the war situation became more serious, the question of future values began to look so far distant as to be a negligible quantity in estimating the then present values.

In the year 1916 the Legislature, recognizing that where actual values were non-existent it was necessary, in order to avoid disaster, to provide some new basis for municipal assessment, enacted that until after the expiration of the year following the year in which a peace treaty between Great Britain and Germany should have been signed, there should be no appeal from the Court of Revision of the Assessment Bell if the following provisions had been expelled with ment Roll if the following provisions had been complied with;

namely

(a) If the aggregate assessment of the lands in the municipality were less by ten per centum than the assess-ment as fixed by the Court of Revision of the year next preceding; and

(b) If the assessment of the land in question were less by ten per centum than its assessment as fixed by the Court of Revision in the year next preceding; and

(c) If the assessment of the land in question were fair and equitable in comparison with other lands of the same class in the municipality. Such comparison to be made by reference only to the assessment roll of the municipality for the year 1914.

These provisions were in force until the enactment of the new assessment and taxation sections of the "Municipal Act" in 1919, when in lieu thereof it was provided that neither the Court of Revision nor a judge on appeal should during the year 1920 reduce the assessment of any parcel of land to an amount below 90 per cent. of the previous year's assessment

It will be seen that the protection of this last provision does not extend beyond the present year, and in 1921 the assessments must be based on "actual value."

We have now to face the fact that for unimproved land there is practically no market, and if it is held that "actual value" is measured by market value, then our land assessments fall out of sight. This is a very serious position,—most municipalities outside of a few cities, necessarily rely entirely on a tax on land values for their general revenue.

In the next place, your borrowing power is limited by your assessment, and any drastic reduction of assessment may bring your present bonded indebtedness above its legal proportion of the assessed value, thus preventing further borrowing for some time to come.

*Paper presented before Convention of Union of B. C. Municipalities.

Then the security for past borrowing is dependent upon your power of taxation that is to say, although you can impose such a special rate as may be necessary to raise sinking fund and interest on your indebtedness, the security of the bond-holders depends quite as much on the continuation of the municipality as a community, or, if you like, as a "going concern," and for this sufficient revenue must be available. Where is this to come from with a limited tax rate in the event of the bottoms falling out of the assess-

What, then in the absence of any possibility of legislation in time to be of assistance for 1921, is the position to be adopted by first, the assesor, and secondly, the Court of Revision of the Assessment Roll?

In my opinion the Assessor should first carefully satisfy himself that his assessment roll is an equitable valuation as between all the parcels of land appearing thereon; and for this purpose comparison should be made with a pre-war assessment roll—say 1914—in order to obtain the right proportions. He should then make sure that all improvements are fully assessed in order that no borrowing power is lost, even though no taxation is levied on improvements.

Then on the question of value he must assume that although the market is dormant there must be some value to land which a few years ago was selling freely. Unlike other commodities, land does not deteriorate with age, especially in a community where all public services have been efficiently maintained. The absence of an immediate market is largely due to the fact that the money usually available for developments or speculation has been diverted temporarily into other channels by the financing of Government loans at attractive rates of interest, and the boom in industrial securities. The curtailment of credit is also another factor.

In my opinion, in any municipality, where the assessment generally has been reduced by 35 per cent. or more from the pre-war figure, the assessor should maintain his assessment. in arriving at this conclusion, I take into account the question of the stability of the credit of the municipalities of this province, such credit being based upon the ability of the municipalities to raise sufficient revenue to carry on the business of a municipal corporation and meet their obligations, or, in other words, upon their power of taxation, which is in turn based mainly on land values.

What, then, is the most reliable indication of a municipality's position in this regard?

There is no more sensitive indicator than the bond market, and this market says that a municipal 5 per cent. debenture issued at par a year or two prior to the war is now worth in the neighborhood of 70 cents on the dollar-that is to say it can be bought at a price to yield from 7 to 71/2 per cent., according to the position of the particular municipality concerned. This represents a drop of from 30 to 35 per cent., and seems to me to be the only possible way of arriving at an equitable valuation for the purposes of taxation.

I admit that the Courts may take a different viewpoint, but with the market "in the air" the assessor must be prepared to take a stand and to give his reasons for the position

taken by him.

We then come to the Court of Revision of the Assessment Roll. If the members of the Court of Rivision accept the assessor's theory of value, and are satisfied that the valuations of the different parcels are equitable one with another, then there is very little that the Court can do except to deal with any cases of obvious error or omission, and to maintain the assessment on all other appeals or complaints.

Should any appeal be made from the decision of the Court of Revision the matter will then go to a Judge of the Supreme Court or of the County Court for a decision on the difficult question of valuation. An endeavor should be made to have any such appeal brought on quickly and disposed of, if possible, before the 28th. of February, the latest date for the completion and authentication of the assessment roll by the Court of Revision.

In the meantime the Court of Revision, which it must be remembered is appointed to investigate the various assessments whether complained against or not, and so adjudicate upon the same that the same shall be fair and equitable and fairly represent the actual value of each parcel of land, etc., should adjourn from time to time with a view to obtaining judgment on the appeal or appeals before the completion and authentication of the roll.

(To be continued).

THE CITY OF MONTREAL OWNS TO-DAY.

Streets: Improved, 373.7 miles; unimproved, 462.3 miles.

Sewers: 572 miles. Sidewalks: 702.2 miles. Public parks: 1,421 acres.

Public playgrounds: 64 with an acreage of 1,450.

599 miles of streets are lighted with 5,727 electric lamps. A water supply system valued at \$15,000,000 that supplies annually 24,430,000,000 gallons, or 140 gallons per capita

The Montreal Fire Department consists of 750 officers

The Montreal Police Department consists of 1,047 officers

According to statistics for 1918 supplied by the Dominion statistician the City of Montreal has:

2,375 minufacturing establishments with a total capitalization of \$468,401,480; an annual pay-roll of \$110,196,219; 157,878 employees.

The total cost of raw materials was \$291,923,466.

And the total value of manufactured goods \$551,814,605.

The area of the City of Montreal is 32,255 acres of land and 2,152 acres of water; 34,307 acres in all.

Population of Greater Montreal.

The census of Canada is taken every ten years, the last being in 1911, so that the following figures regarding the populations of the cities of Montreal, Westmount, Outremont and the town of Montreal West, that make up the district known as Greater Montreal are not official. According to Lovell's City Directory for 1920 the populations of the five municipalities are:

City of Wastmount	720 110
City of Westmount	130,416
City of Outropert	19,500
City of Outremont	13,500
or verdun	20 000
Town of Montreal West	1.800

.. 801,216

To show the tremendous growth of Greater Montreal during the last two decades the following figures are given:

C:1 0 3-	1901.	1911.	1920.
City of Montreal	267,730	470,480	736,416
Westmount	8,856	14,579	19,500
Outremont	1,148	4,820	13,500
Verdun	1.898	11 629	30,000

The figures for 1901 and 1911 are taken from the Dominion census.

THE MONUMENTS OF MONTREAL.

There is no city on the North American continent so fortunate in public monuments as is the City of Montreal. All the outstanding events in its history are commemorated by statues placed throughout the city. What is more these statues are worthy of the events they commemorate and the illustrious men and women they portray—there is hardly one but what is a beautiful work of art. Most of these monuments are the work of native artists, two of whom, the late Phillipe Hebert and George R. Hill attained international

In addition to the monuments many historic events are commemorated by tablets attached to the buildings that now occupy the sites on which the events occurred. But possibly the most interesting monument in the city is the Chateau de Ramzay (opposite the City Hall), in which is gathered the most interesting and instructive evidence of Montreal's stirring history for the last four hundred years. The visitor to these shrines of the city's eventful activity cannot help but be impressed with the fact that Montreal is rich in those things that make a city great.

Our Services At Your Disposal

Municipalities that are contemplating the issue of Bonds, the investment of Sinking Funds, or any change in financial policy, are cordially invited to avail themselves of our services as specialists in-

MUNICIPAL SECURITIES

Wood Gundy & Company

HEAD OFFICE:

C. P. R. BUILDING Toronto

BRANCHES:

New York Saskatoon

Montreal London

Service to Municipalities

THE Statistical Department of this Corporation is at all times prepared to assist Municipal officials in the preparation and sale of their debentures.

Consult us in regard to the

- (1) Interest rates most suitable for current markets
- (2) Form in which debentures should be issued to bring the best price.
- (3) Cost of printing bonds.
- (4) Bond Market conditions.

DOMINION SECURITIES CORPORATION-LIMITED

26 KING ST. EAST - TORONTO MONTREAL

Municipal Officials

WHEN YOU

NEED A BOND

APPLY TO

The Dominion of Canada Guarantee and Accident Insurance Company

HEAD OFFICE:-TORONTO

The Security of a Bond

Guaranteed by the "Dominion," A Strong Canadian Company With Large Reserve Funds is Safer, Saner and More Satisfactory in Every Way Than Trusting to the Variable Fortunes of Private Bondsmen.

BRANCH OFFICES:

MONTREAL. HALIFAX. ST. JOHN. OTTAWA. WINNIPEG. CALGARY. REGINA. VANCOUVER.

Grown Trust Co.

145 St. James Street - MONTREAL

"A Trust Company for the Public's Service."

PAID-UP CAPITAL -

\$500,000

BOARD OF DIRECTORS

COLONEL WILLIAM I. GEAR, President
MAJOR-GEN. SIR JOHN W. CARSON, C.B., and
S. H. EWING, Vice-Presidents

Lt.-Col. Gerald W. Birks, E. C. Pratt
O.B.E.
Sir Mortimer B. Davis
H. B. Henwood
W. W. Hutchison
Arthur Lyman
Alex. MacLaurin
Brig.-Gen. F. S. Meighen, F. N. Southam

IRVING P. REXFORD, General Manager

MUNICIPAL DEBENTURES

BOUGHT

MUNICIPALITIES WILL PROFIT BY COMMUNICATING WITH US WHEN CONTEMPLATING THE ISSUE OF DEBENVURES.

C. H. Burgess & Company

Traders Bank Ruilding, Toronto, Can.

ANY INVESTOR OR MANU-FACTURER WHO WANTS THE

FACTS

ABOUT ANY CANADIAN CITY OR TOWN WITH THE VIEW OF INVESTING OR ESTABLISHING AN INDUSTRIAL ENTERPRISE :: SHOULD WRITE TO THE ::

Bureau of Information

CANADIAN MUNICIPAL JOURNAL

Coristine Bldg., - Montreal, P.Q.

Beyond All Comparison

Victory Bonds are beyond all comparison the best investment in Canada.

Victory Bonds are now on the various exchanges subject to the usual commissions for buying and selling. Quotations will be found on the financial pages of all Canada's leading dailies.

Dominion Government securities are the best in the market and no price fluctuations can affect the quality of the investment or the ability and undertaking of Canada to redeem them at maturity at one hundred cents on the dollar.

The financing of the greatest crops in Canada's history has required all available banking funds. Money rates must, therefore, be temporarily high. Many business men, under these conditions, prefer selling securities in order to procure the necessary funds for business purposes. With such a volume of securities coming to the market, unusual investment opportunities are resulting.

The crest of high prices for commodities has been passed. Many staple products have already had decided drops. These conditions always procede higher opportunities of a lifetime.

We have every possible facility for handling War Loan business. Your orders will receive our best attention.

A. E. AMES & CO.

Members Toronto Stock Exchange. Members Montreal Stock Exchange.

Investment Securities

BANK OF CANAL

Union Bank Bldg.,
Transportation Bldg.,
74 Broadway,
Belmont House,
Harris Trust Bldg.

- Toronto
Montreal
New York
Cictoria
Chicago

Established 1880

Corporation, Public Utility and Municipal Bonds

NESBITT, THOMPSON & COMPANY

LIMITED

INVESTMENT BANKERS

222 St. James Street, Montreal, Que.

HAMILTON, ONT.

TORONTO, ONT.

LONDON, ONT.

BANK OF MONTREAL

Estabilshed Over 100 Years

CAPITAL (PAID UP) \$22,000,000 REST - \$22,000,000 UNDIVIDED PROFITS \$1,090,440 TOTAL ASSETS - \$571,150,138

BOARD OF DIRECTORS

SIR VINCENT MEREDITH, BART., President. SIR CHARLES GORDON, G.B.E., Vice-President.

R. B. Angus, Esq. Wm. McMaster, Esq. H. R. Drummond, Esq. Lt.-Col. Molson, M.C. H. R. Drummond, Esq.
Lord Shaughnessy, K.C.V.O. Harold Kennedy, Esq.
H. W. Beauclerk, Esq.
Col. Henry Cocket G. B. Fraser, Esq. J. H. Ashdown, Esq. Col. Henry Cockshutt. E. W. Beatty, Esq., K.C. Sir Lomer Gouin, K.C.M.G. Gen. Sir Arthur Currie, K.C.M.G., K.C.B., LL.D.

HEAD OFFICE: MONTREAL

General Manager-Sir Frederick Williams-Taylor.

BRANCHES AND

Throughout Canada and Newfoundland. At London, England, and at Mexico City. In Paris, Bank of Mont-real, (France). In the United States —New York, Chicago, Spokane, San Francisco-British American Bank AGENCIES: (ownedand controlled by the Bank of Montreal).

West Indies, British Guiana and West Africa—The Colonial Bank (in which an interest is owned by the Bank of Montreal).

A GENERAL BANKING BUSINESS TRANSACTED.



Over 500 Municipalities

in Canada, from the Atlantic to the Pacific are served by the Branches of this Bank.

We offer Public Bodies, as well as private individuals, an efficient Banking System built upon personal service to our depositors.

The Royal Bank of Canada

Total Resources \$595,000,000.

THE MERCHANTS BANK OF CANADA

ESTABLISHED 1864

.....\$ 8,400,000 RESERVE FUND AND UNDIVIDED PROFITS..... TOTAL DEPOSITS (31st. JULY, 1920)..... TOTAL ASSETS (31st. July, 1920)..... 200,000,000

President, SIR H. MONTAGU ALLAN, C.V.O.
Vice-President, A. J. DAWES.
General Manager, D. C. MACAROW.
Superintendent of Branches and Chief Inspictor, T. E. MERRETT.
General Supervisor, W. A. MELDRUM.

OFFICES IN MONTREAL

Main Office: 205 St. James Street

1255 St. Catherine Street, East. 320 St. Catherine Street, West. 672 Centre Street.

1319 St. Lawrence Boulevard. 1866 St. Lawrence Boulevard. 2215 St. Denis Street.

Maisonneuve, Verdun, Notre Dame de Grace, Lachine, St. Lambert, Montreal South.

395 Branches and Agencies in Canada extending from tne Atlantic to the Pacific.

SAVINGS DEPARTMENT AT ALL BRANCHES.

Deposits received of one dollar and upwards and interest allowed at best current rates.

Power and Telephone Cables * *



Eugene F. Phillips Electrical Works

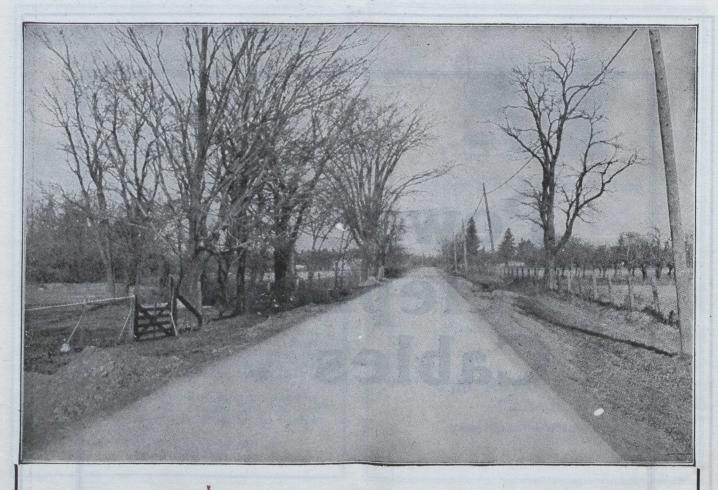
Limited

Head Office and Factory

MONTREAL

Branches:

TORONTO, WINNIPEG, REGINA, CALGARY, VANCOUVER



Concrete Roads are Economical Roads

LL experience proves that roads requiring continual costly maintenance are expensive roads regardless of their first cost.

The experience of communities which has given Concrete Roads a trial is equally positive in proving that the Concrete road shows true economy in ultimate low cost.

One feature of the economy of a Concrete Road is its elimination of power and fuel waste as proved by traction tests with automobiles and motor trucks. One such test established the fact that a gallon of gasoline will carry a vehicle twice as fa ron a Concrete Road as it will on an earth road. Think what Canada's million motor vehicles would save in gasoline alone if they always travelled on Concrete.

Concrete roads are especially desirable in suburban areas. The one shown here links St. Catherines and Port Dalhouse. It was constructed in November, 1919. Already the adjoining property owners are beginning to realize that this kind of road improvement means increased land values. Already the farmers of that neighborhood are able to appreciate what it means to be able to reach their markets quickly and in all seasons. To make travelling quick, safe, easy, clean and comfortable—as a road like this invariably will—is to add to farm acreage values, to extend neighborhood limits, and to make city and country near neighbors.

A Concrete Road is a practical economy from every standard in investment in efficiency that

every standpoint—an investment in efficiency that is certain to pay dividends in health, happiness and increased prosperity to those who build and use it.

CANADA CEMENT COMPANY LIMITED

Herald Building, Montreal

SALES OFFICES

Toronto

Montreal

Winnipeg

Calgary

SPECIFY CANADA CEMENT Uniformly Reliable

CANADA CEMENT CONCRETE

For Permanence

We maintain a Service Department to co-operate in all lines of work for which Concrete is adapted. Our library is comprehensive and is at your disposal at all times without charge.

Good Service

Low Insurance Rates

OFFICES & WAREHOUSE FLATS

ST. NICHOLAS BUILDING CORISTINE BUILDING

Estate Late Jas. Coristine, Coristine Bldg., MONTREAL

E.G. M. CAPE & Co. Limited

Engineers and Contractors

GENERAL BUILDING CONSTRUCTION SOME BUILDINGS RECENTLY CONSTRUCTED

Factory for Northern Electric Company; Office Building and Shipbuilding Plant for Canadian Vickers, Limited; Liverpool & London & Globe Insurance Company's new building: Atlanta Company's N. R. Ross Pavilion, Royal Victoria Hospital; The Minitary Hospital at Ste. Anne de Bellevue, Que.; New Building for Can. Connecticut Cotton Mills, Sherbrooke, P.Q.

Estimates and Tenders Furnished on all Classes of Construction Work.

HEAD OFFICE:

920, NEW BIRKS BLDG.
MONTREAL PHILLIPS SQUARE

CRANE FITTINGS

CRANE

LIMITED

HEAD OFFICE & WORKS 1280 ST PATRICK ST

MONTREAL

TORONTO, WINNIPEG, VANCOUVER. BRANCHES: SALES OFFICES: HALIFAX, QUEBEC, OTTAWA, CALGARY,

LOANS MADE TO: BONDS BOUGHT FROM:

MUNICIPALITIES

A. E. LESPERANCE, Manager Cito and District Savings Bank, MONTREAL

T. J. Coulter, LI.A.

W. S. Jones, C.A.

COULTER & JONES

PUBLIC ACCOUNTANTS GENERAL CONSULTANTS.

Audits made for Municipalities and Corporations.

137 McGILL STREET, MONTREAL

To Municipal Councils and Engineers

THE MACKINNON STEEL CO., LIMITED

Handle all Kinds of Structural and Steel Plate Work

BRIDGES

POWER HOUSES

STANDPIPES

And Erect Same in Any Part of Canada

Let them quote you on your next construction.

Head Office and Works: SHERBROOKE, OUE.

WOODS

MANUFACTURING COMPANY, LIMITED

JUTE & COTTON BAGS, HESSIANS BUCKRAMS, PADDINGS & TWINE, TENTS, FLAGS, TARPAULINS, CLOTHING & COTTON FABRICS

HEAD OFFICE, - MONTREAL

FACTORIES: MONTREAL - TORONTO - OTTAWA - WINNIPEG - WELLAND

Dominion Oilcloth & Linoleum Co., Limited MONTREAL

For Municipal Halls, Offices, Schools, Libraries, etc., use our BATTLESHIP LINOLEUMS or CORK CARPETS

Yield Comfort; Look Well; Wear a Long Time; Cost Less Than Wood. :- Manufacturers of -:-

Plain and Printed Linoleum
Battleship Linoleum
Cork Carpet
Floor and Stair Oilcloth
Table and Enamelled Oilcloth
FELTOL Floor Covering
Sanitile Wall Covering
Decorative Wall Burlaps

Handled by all leading Retail and Departmental Stores in the Dominion

DOMINION BRIDGE COMPANY, LIMITED

MONTREAL, QUE.

ENGINEERS, MANUFACTURERS AND ERECTORS OF STEEL STRUCTURES

Railway and Highway Bridges, Turntable, Electric and Hand Power Travelling Cranes, Lift Locks and Hydraulic Gates, Transmission Poles and Towers. TANK and PLATE WORK OF EVERY DESCRIPTION.

Forgings, Gears Cutting and General Machine Work, Marine Boilers and Engines.

P. O. Address: Montreal. HEAD OFFICE and WORKS: LACHINE LOCKS, P.Q. Cable Address: "Dominion" Branch Offices & Works: Toronto, Ottawa, Winnipeg. Sales Offices: Montreal, Toronto, Ottawa, Winnipeg, Regina, Edmonton, Vancouver.

LARGEST STOCK OF STRUCTURAL MATERIAL AT ALL WORKS

ESTABLISHED 1856

J. C. McLAREN BELTING COMPANY, Ltd.

WE ARE HEADQUARTERS FOR ALL KINDS OF

BELTING

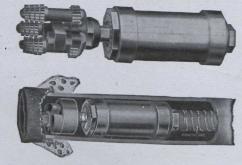
LACE LEATHER -CARD CLOTHING REEDS AND GENERAL MILL SUPPLIES

ABSOLUTE SATISFACTION GUARANTEED

Branches:

80 LOMBARD STREET, WINNIPEG, MAN. 50 COLBORNE STREET, TORONTO, ONT.

Head Office and Factory:-MONTREAL, QUE.



LAGONDA BOILER TUBE CLEANERS

The latest Lagonda Water and Air-Driven Boiler Tube Cleaners are the most powerful and efficient tube cleaners made. They develop higher speed and greater power than has heretofore been secured with any Turbine Cleaner, and their use will materially shorten the time required in cleaning boilers.

These new Lagonda Cleaners are built for all sizes of tubes, either straight or curved, and they can be driven by water, air or steam.

Ask for Catalog L.

Babcox & Wilcox, Limited

St. Henry, MONTREAL.

Branch Office: Traders Bank Building, Toronto.

London Concrete Mixers

No. 4 and No. 6



A portable machine made in two sizes suitables for small jobs such as building foundations, sidewalks, barn-walls, concrete silos or any work requiring a capacity up to 60 cu. yds. per day.

The machines are of the same substantial design and

construction as our larger machines. Built to stand constant use.

Equipped with Novo Dust Proof Gasoline Engines which on a Concrete Mixer will outwear three of the ordinary open type engines.
Will save the price of itself in thirty days' use.
Send for catalogue No. 48-B. State capacity desired.

LONDON CONCRETE MACHINERY CO., LIMITED

Dept., LONDON, ONTARIO

World's Largest Manufacturers of Concrete Machinery

This is our record— Do you know a better one?

In 40 years' operation, all surplus earnings have gone, not to share-holders, but back into our business to buy more plant and so to earn more revenue.

Not a drop of water in our stock! Money spent on telephone plant exceeds stock and bond liability by over 16 millions.

We have never "cut a melon"! Each share of stock sold from the beginning has averaged \$106 per hundred-dollar share.

Dividends to shareholders have averaged less than 8 per cent., and have never exceeded 8.

And our subscribers have got more, for the money they have paid us in telephone rates, than those of any other system we know of anywhere.

and this is our problem-

The demand for telephone service is so great that to extend our plant fast enough, millions of new money must be found—something like 10 millions a year!

Where are we to get this money?

It can come only from investors who have confidence in our ability to pay a fair and constant rate of return on the money they invest in our business. If we fail to pay this fair and constant return, then naturally they will invest their savings elsewhere!

A fair and assured return can come only from adequate revenues. Adequate revenues can come only from adequate rates.

Our problem is the problem of utilities everywhere. Regulation fixes the price we must charge for our service; it does not limit the price we must pay for wages or supplies.

Fair minded people concede that adequate rates and adequate service must go hand in hand.

The Bell Telephone Co.,



of Canada, Limited