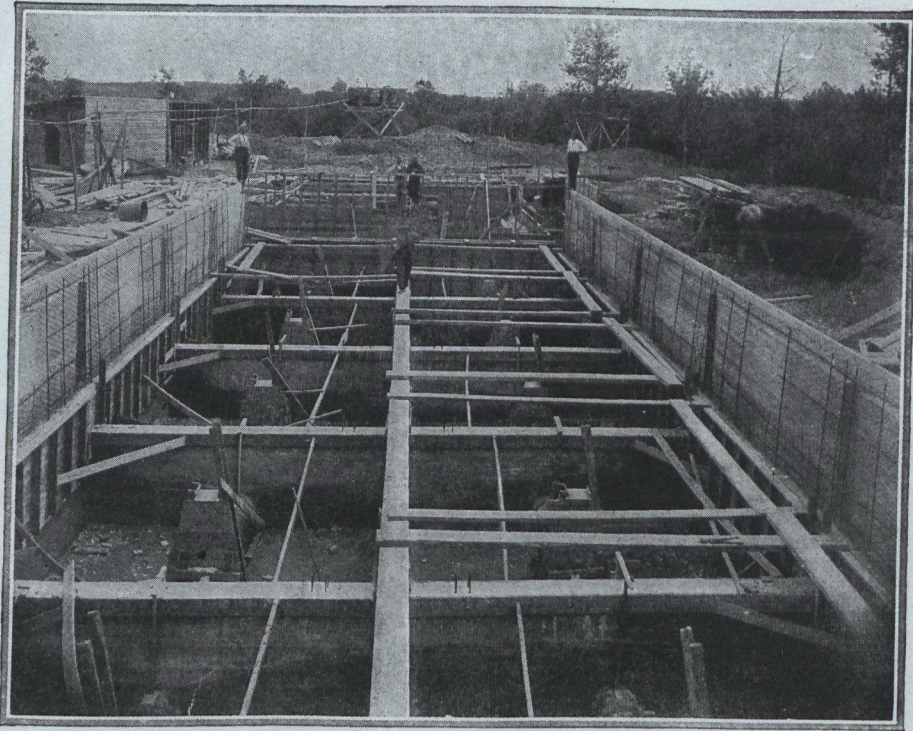


PAGES

MISSING



CONCRETE — and the Health of the Public

WITH the increasing development of our urban centres, the installation of Sewage Disposal Plants is of vital importance.

These must be installed in thickly populated sections in order to preserve the health of the community.

The development of engineering practice in the handling of Concrete has so simplified this method of treatment that the Sewage Disposal Plant of Reinforced

Concrete is now available for all municipalities, regardless of their size.

That such an important utility should be of Concrete, is a fact easily recognized. Concrete has the requisite qualities—it is permanent and sanitary. Once constructed it needs but little outlay for repair.

The plant here shown under process of construction, is located at Dauphin, Manitoba.

CANADA CEMENT COMPANY LIMITED

Herald Building Montreal

Sales Offices at Montreal Toronto Winnipeg Calgary

Specify
CANADA CEMENT
Uniformly Reliable

CANADA CEMENT
CONCRETE
FOR PERMANENCE

Our Service Department is 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.



A PILLAR OF CANADIAN INDUSTRY

Employing 3,200 Persons
A Million Square Ft. of Floor Space

"Makers of The Nation's Tele-
phones." 97% of Canada's Telephone
Equipment is the product of our Plant.

Unrivalled Facilities for the Manufacture
of every kind of Electrical Wire and Cable.

Makers of 99% of the City and Factory
Fire Alarm Systems in use throughout
the Dominion.

Eleven strategically placed Branches
render intelligent service in the distributing
of Electrical and Automotive Supplies.
Power and Light Plants, motors, wiring
devices, storage batteries etc.,

Our name connected with anything
Electrical is your sure guarantee of
highest quality.

Northern Electric Company

MONTREAL
QUEBEC
HALIFAX
OTTAWA

LIMITED
TORONTO
LONDON
WINNIPEG

REGINA
CALGARY
EDMONTON
VANCOUVER



Alphabetical List to Advertisers

A

American Bank Note Company	99
Ames, E. E. and Company	136
Ames Iron Company	135

B

Bank of Montreal	155
Burnett and McGuggan	132
Burgess, C. H. and Company	155
Babcock & Wilcox	Cover 3
Barret Company, Limited, The	134
Bell Telephone Company	156

C

Canadian Bridge Company, Limited	Cover 2
Montreal City and District Savings Bank	157
Crossley, T. Linsey	132
Canadian Fairbanks-Morse Co., Limited	125
Canada Cement Company, Limited	129
Canadian Approval Co. Ltd.	132

D

Davidson Manufacturing Company, Limited ..	Cover 2
Dominion Securities Corporation	153
Dominion of Canada Guarantee Company ..	154
Dominion Bridge Company	Cover 3

E

Ewing, Lovelace and Tremblay	132
------------------------------------	-----

F

Fairbanks-Morse, Canadian	125
---------------------------------	-----

G

Gold Stamping Company of Montreal	132
---	-----

H

Hanson Bros	154
Hersey, Milton, Limited	136

I

Imperial Oil Company, Limited	133
Imperial Tobacco, Limited	158

L

W. D. Lighthall, K. C.	132
Lea, R. S. & W. S.	100
Lesperance, A. P.	127
London Concrete Machinery Co.	95 and Cover 3

M

MacKinnon Steel Company	157
Merchants Bank	
Mawson & Sons, Thos. H.	100
McLaren Belting Company	Cover 3
McCullough, A. L.	132
Morrison & Company	132

N

Northern Electric Company ..	100 and Back Cover
Office Specialty Manufacturing Company ..	157

P

Pedlar People	Cover 2
Paterson Manufacturing Company, Limited ..	102
Phillips Electrical Works, Eug. F.	Cover 1

Q

Quebec Savings and Trust Company	155
--	-----

R

Royal Bank of Canada	155
Ross & Angers	132
Ross, H. J.	132
Roberts-Wynne, R. O.	132
Reakes, Geo. C. E.	132

S

St. John Ambulance	158
Standard Underground Cable Co. of Canada ..	136

T

Tarvia	134
Todd, Frederick G.	132
Todd & Cochins	132

W

Wood, Gundy Z Company	153
Warmington, J. M. & Co	Cover 2
Waterous, J. M. & Co.	Cover 2

BUSINESS FOUNDED 1795

Incorporated by the Act of the Parliament of Canada

American Bank Note Company

ENGRAVERS AND PRINTERS

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

Write us for information on your next bond issue

Head Office, - - - - - 224 WELLINGTON ST., OTTAWA

BRANCHES:

MONTREAL
224 St. James Street

TORONTO
19 Melinda Street

WINNIPEG
Union Bank Bldg.

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.

TODD & COCHIUS
LANDSCAPE ARCHITECTS.**MUNICIPAL PARK SYSTEMS AND TOWN PLANNING.**

801 New Birks Building, Montreal.
 Telephone Up. 260.
 Write for illustrated booklet on Landscape Architecture by Frederick G. Todd.

T. LINSEY CROSSLEY

A.M. Can. Soc. C.E.

Consulting Chemist Chemical Engineer,
 Asphalt Paving and Inspection
 Municipal Chemistry

318 Lagachetiere Street, West
MONTREAL43 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. Lamber' P.Q.

J. T. DONALD & CO.

Chemical Engineers, Consulting Chemists

REPORTS, ANALYSTS, ASSAYS, TESTS, INSPECTION

318 Lagachetiere Street West,
 43 Scott St., Corner Beaver Hall.
TORONTO MONTREAL

"MICHIGAN"

Wood Stave PIPE for Water Works etc.

T. A. MORRISON & CO.,
 204 St. James St., Montreal

W. D. LIGHTHALL, K.C.

*Counsel, Union of Canadian Municipalities,
 and General Municipal Adviser*

MONTREAL TRUST BUILDING
 MONTREAL, QUE.

HOWARD ROSS, K.C.**EUGENE R. ANGERS****ROSS & ANGERS****BARRISTERS and SOLICITORS**

Cristine Building, 20 St. Nicholas St., Montreal

JAMES EWING, **E. S. M. LOVELACE, B.A. Sc.,**
M.E.I.C. M.E.I.C.
ALTHEOD TREMBLAY, A.M.E.I.C.
 Mem. Board of Directors Q.L.S.

EWING, LOVELACE & TREMBLAY
Civil Engineers and Land Surveyors

Surveys, Plans, Maps, Estimates and Reports, Railway Location, Ed. of Ry. Commission Plans, Power and Industrial Sites, Municipal Work, Town Planning, Sub-division.

BIRKS BUILDING, 14 Phillips Square, MONTREAL
 Tel. Upt. 1100.

Yours truly



RECEPTION & SOUVENIR BADGES

R. O. WYNNE-ROBERTS*Consulting Engineer*

40 Jarvis Street, TORONTO

Water Supply, Sewerage, Sewage Disposal, Civic and General Engineering, Arbitrations, Investigations, Valuations, Reports, etc.

R. S. & W. S. LEA**CONSULTING ENGINEERS**

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

BURNETT & McGUGAN

CIVIL ENGINEERS

DOMINION AND B. C. LAND SURVEYORS
 PLANS, SURVEYS, REPORTS.

NEW WESTMINSTER,

P.O. Box 107

British Columbia

A. L. McCULLOCH, M. C. Soc. C.E.*CONSULTING ENGINEER*

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

NELSON, B.C.

H. J. ROSS L. I. A.**ACCOUNTANT - AUDITOR - TRUSTEE**

Trust Funds Administered

180 St. James St. - Montreal

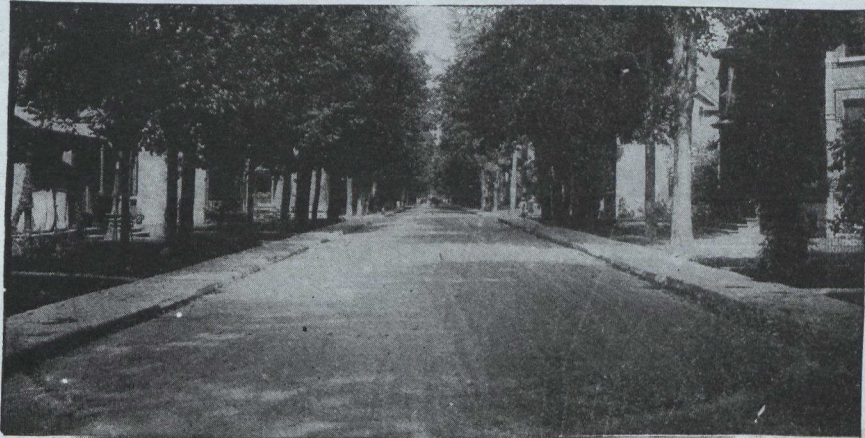
For RECEPTIONS, CONVENTIONS and CIVIC
 FUNCTIONS you need:

SOUVENIR and IDENTIFICATIONS
BADGES and BUTTONS.

Prompt attention can be given, where particulars as to quantity and quality are outlined.

GOLD STAMPING CO. MONTREAL,
 Factory: 52 Craig St. West, Montreal

THE STREETS OF CANADA'S CAPITAL ARE ASPHALT



Gloucester St.—one of Ottawa's beautiful Asphalt streets. Paved in 1917 with Imperial Paving Asphalt



Area of Permanent Pavements in Ottawa up to 1917 inclusive:

Class of Pavement	Total Miles including Re-paving	Existing Mileage 1917	Total Area laid including repaving curb to curb	Existing Surface Area 1918 curb to curb
Asphalt.....	32.29	32.29	611,186	611,186
Asphalt and stone block.....	13.68	11.95	357,598	310,663
Asphalt and wood block.....	1.37	1.37	39,183	39,183
Bitulithic.....	0.54	0.54	4,600	4,600
Bitulithic and stone block.....	0.08	0.08	1,700	1,700
Rocmac.....	0.34	0.34	5,377	5,377
Stone Block.....	0.53	0.47	11,960	10,346
Tarvia.....	2.91	2.94	48,039	48,039
Tar macadam.....	4.87	3.94	84,835	71,041
Tar macadam and stone block.....	0.08	0.08	1,868	1,868
Wood block.....	1.32	1.32	29,256	29,256
	58.01	55.32	1,195,602	1,133,259

Asphalt and stone block areas include 133,932 square yards stone block.
 Asphalt and wood block areas include 15,078 square yards wood block.
 Asphalt area mileage includes asphalt macadam pavements.

“WHILE the roads leading to the Capital are still among the poorest thoroughfares in the Province of Ontario, Ottawa enjoys the distinction of having streets unsurpassed by any city in the Dominion, and over 72 per cent of the streets in Ottawa are Asphalt paved.”

“The table shows that up to the end of 1917, there were 812,022 square yards of Asphalt out of

a total of 1,133,259 square yards of permanent pavement. During 1918 only 13,794 square yards were laid but it was all Asphalt; and in 1919, 4½ miles, more of Sheet Asphalt was laid.”

“The predominance of Asphalt over all other types of pavement in the Canadian Capital is significant. Ottawans are proud of the clean, uniform appearance of their streets, and of the admirable way they stand up under all forms of traffic.”

“Ottawa uses Imperial Asphalts. Gloucester Street is Sheet Asphalt made with Imperial Paving Asphalt under the supervision of the Commissioner of Works. Many other streets have been paved with Imperial Asphalt by such well-known contractors as the Ottawa Construction Company, Ltd., and O’Leary Bros. They, too, recognize the superiority of these products.”

“Use Imperial Asphalts. Refined from the best Mexican Asphaltum crudes in a Canadian refinery. Delivery made all over Canada in specially-equipped tank cars or in packages.”

IMPERIAL ASPHALT

Proved through the Ages

IMPERIAL PAVING ASPHALTS
FOR
HOT MIX ASPHALT PAVEMENTS

IMPERIAL LIQUID ASPHALTS
FOR DUST PREVENTION AND FOR MAINTENANCE
OF MACADAM, GRAVEL AND EARTH ROADS

IMPERIAL ASPHALT BINDERS
FOR
PENETRATION ASPHALT PAVEMENTS

ROAD ENGINEERING DEPARTMENT

Imperial Oil Limited . . . Toronto Ontario



Distributing Tarvia on wearing-course

Delivering "Tarvia-X" hot from central plant

Spraying "Tarvia-B"

Of Special Importance to Road Engineers and Highway Contractors

FOR many years your attention has been called to the **TARVIA SERVICE DEPARTMENT**

But have you ever consulted its experts?

Do you realize that they are able and ready to help you solve your road problems?

Many engineers and highway contractors, it is true, have used this service, but a great many more could profitably avail themselves of its activities.

The Tarvia Service men are conversant with practically every type of road construction and with all kinds of road problems—that's their business, and their experience is at your disposal any



time you want it, without charge and without obligation of any kind.

The next time you need expert advice on any highway construction in a hurry **get in**

touch with the nearest office of The Barrett Company, Limited.

We think the results will more than satisfy you that the cooperation is worth while.

This expert service is free for the asking. Write, wire or telephone to our nearest office when you need our cooperation.

The **Barrett** Company
LIMITED

MONTREAL

ST. JOHN, N. B.

TORONTO

HALIFAX, N. S.

WINNIPEG

SYDNEY, N. S.

VANCOUVER



Corrugated Culverts

Twelve years ago these **ARMCO IRON CULVERTS** were installed on what is now a part of the Dixie Highway in the United States.

A dozen years of service and two disastrous floods, have failed to make any impression on them. The upper picture shows the roadway washed away, the culverts uneffected.

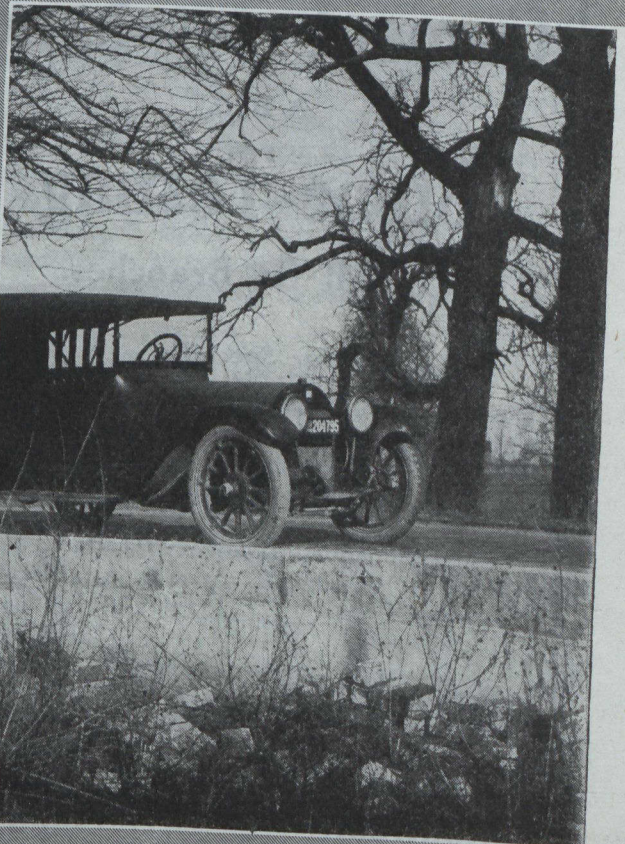
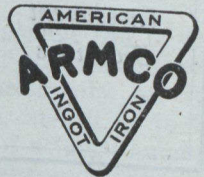
For the permanent Canadian road, **ARMCO IRON CULVERTS** are the ideal installation.

For full information about Armco Iron Culverts, Flumes, Sheets, Roofing and Formed Products, write

Canada Ingot Iron Company, Ltd.

GUELPH SHERBROOKE WINNIPEG CALGARY

The ARMCO trade mark is a guarantee of quality — their record of service your assurance of permanence.



SINKING FUNDS OF MUNICIPALITIES

Sinking Funds of Municipalities can be no better invested than in the War Loans of the Dominion of Canada.

Having in view the splendid security, the yield, the marketability, the collateral value and the certainty of substantial appreciation over a reasonable period, there is no more attractive investment available in the world than can be secured in the Bonds of the Dominion of Canada.

PRESENT PRICES YIELD UP TO 5.85%

We have special facilities for handling War Loan Business and invite your orders and enquiries.

A. E. AMES & CO.

<i>Investment Securities</i>	Transportation Bldg.,	-	-	Montreal	<i>Established 1880</i>
	Union Bank Bldg.,	-	-	Toronto	
	74 Broadway,	-	-	New York	
	Belmont House,	-	-	Victoria	
	Harris Trust Bldg,	-	-	Chicago	

Cement --- Sand and

Stone-Testing

In all its Branches.

--- Our Specialty ---

We have the Largest and Best Equipped Laboratory in Canada.

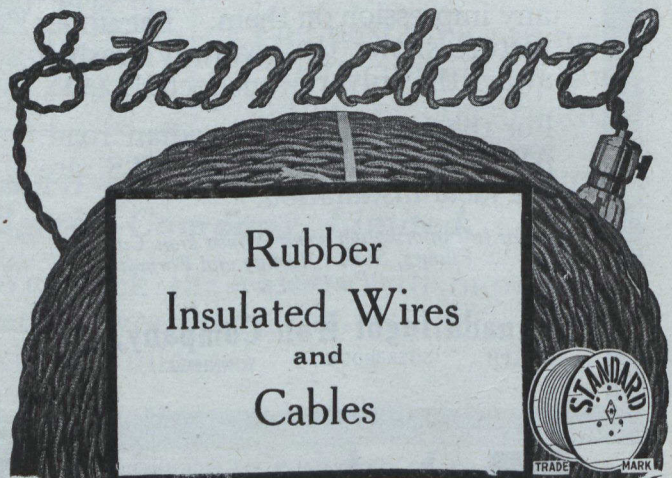
Our RESULTS are QUICK and ACCURATE.

Emmanuel Mavaut --- Director.

Milton Hersey Company LIMITED.

84 St. Antoine St.
Montreal

257 Portage Ave.
Winnipeg



Rubber
Insulated Wires
and
Cables

include a wide variety of types to meet every condition of service. These types include, in addition to wire for ordinary interior wiring, a complete line of special make-ups such as Brewery Cord, Theatre Cable, Elevator Cable, Tree Wire, etc.

For complete information write our nearest office.

Standard Underground Cable Co. of Canada,, Limited Hamilton, Ont.

Montreal, Toronto, Seattle, Wash.

Manufacturers of Bare and Insulated Electric Wires and Cables of all kinds, also Cable Terminals, Junction Boxes, etc.

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.

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

FREDERICK WRIGHT, Editor.

VOL. XVI.,

MONTREAL, MAY, 1920.

No. 5.

CONTENTS.

U. C. M. Convention	137	Mr. T. Bradshaw	140
Good Roads in Canada	137	Local Statistical Bureaus	140
Engineering Profession and Municipal Administration	138	Pay Our Public Servants	140
Canadian Association for Prevention of Tuberculosis	138	Asphalt	141
Oldest Municipal Union	139	Building Should proceed	142
Central Advisory Municipal Bureau	139	Mayor Bouchard (Ajax)	143
Profiteering	139	Taxing of Land Values (J. Loutet)	144
Materialism of the City	140	Municipal Purchasing Agent	145
		Municipal Government in Germany	146
		Motor Bus and Transportation	149

The Next Convention of The Union of Canadian Municipalities

At the executive meeting of the Union of Canadian Municipalities held March 30 in Ottawa, the decision regarding the meeting place and the date of the next convention was left in the hands of the President and the Secretary, the choice being between the cities of Ottawa and Quebec. Both cities are ideal meeting places for conventions, but the general feeling as expressed at the meeting was in favor of Quebec. The reason for the feeling was that Quebec would be more convenient for delegates from the Maritime Provinces, as explained in a letter in a letter sent in by Mr. Arthur Roberts of Bridgewater, N.S., first Vice-President of the Union; another reason being that western delegates would have an opportunity of sailing down the River St. Lawrence from Montreal. Since the meeting we understand that strong requests in favor of Quebec have been received.

The Quebec Union of Municipalities, through their Secretary, and the Maritime Provinces, though Mr. Arthur Roberts and others, have expressed their whole hearted support that the convention be held in Quebec, which will mean success so far as the attendance is concerned. What is more the old city on the St. Lawrence is an ideal spot in August, after the sweltering heat of the inland cities and towns. The surroundings are beautiful and certainly no convention would be complete without arrangements being made for a series of trips to the different places of interest. An hour would be well spent in visiting one of the newly arrived steamers from Europe with Dr. Page, the Medical Inspector, for then the delegates from the different parts of Canada would see for themselves one of the principal reasons for our slums. Both in the City of Quebec itself and the town of Levis on the opposite shore the delegates would see industries of sufficient magnitude to convince them that French Canada was not behind English Cana-

da in the building up of the industrial life of the country. There is no doubt about the ancient city of Quebec being an ideal convention city for the Union of Canadian Municipalities, and it is to be hoped, as it is evidently the wish of a large number of municipal men, that the President and Secretary will decide in its favor. This year, is the turn of the Province of Quebec.

Since the above editorial was written President Fisher has graciously allowed the special claims of his own City of Ottawa to give way to the urgency of the East, so that the City of Quebec will have the honor this year of having the Convention held in its city hall. It is now up to the municipalities of the Maritime Provinces and Quebec to reciprocate the President's broad spirit by making the 1920 Convention the largest in its history. The full programme will be published in our June issue.

GOOD ROADS IN CANADA.

During the next five years Canada is committed to spend \$50,000,000 on one hugh highways scheme. For this purpose the Dominion government has set aside \$20,000,000 to represent forty per cent of the whole, and as all the Provinces have entered the compact, thus assuring the raising of the necessary \$30,000,000 to complete the scheme, it means that this country is determined to have a main highway system equal at least to that of any other country. This hugh amount of money added to the large sums that will be spent during the same period by the 890 municipalities on their street improvements, represents in round figures an aggregate expenditure of at least \$40,000,000 per annum for the next five years on highways, roads and streets in Canada. Surely an indication of the spirit of the times.

The Engineering Profession and Municipal Administration

"Take an active interest in Municipal and Government measures of an engineering nature. Do not be backward in assisting the public to understand the engineering and economic features of any project that may be under consideration by Municipal, Provincial or Dominion Governments. Your opinions will gain attention and respect if you are a disinterested critic."

The above words are taken from the presidential address of Col. Leonard delivered before the annual meeting of the Engineering Institute of Canada, and are reproduced here with the hope that they may touch the hearts of civil engineers, and municipal engineers in particular, who may not have had the opportunity of reading Col. Leonard's excellent address. One of the very strangest things regarding municipal government in Canada is that very little is heard from our engineers, not even from those engineers who specialize in municipal works. Whether it is because of the innate modesty of the average professional man or whether it is because the ethics of the profession itself are against its members taking an active part in municipal administration, other than in a purely official capacity, we know not; but this we do know, that if more civil engineers did take an active part in local government the community life of our country would benefit and the engineering profession would

not suffer, for the reason that the citizens would then, through the public utterances of the engineer representatives, better appreciate the intricacies of public works administration.

One of the very few exceptions of this apathy on the part of Canadian engineers regarding public life is Commissioner R. A. Ross, of Montreal, the present president of the Engineering Institute. Mr. Ross, who is known throughout Canada and the United States as one of the big engineers of today, has not only made time to render invaluable public service as a member of the Scientific and Industrial Research Commission of Canada, but to give his services to the administration of Montreal. It is true that in the latter position it was a case of the job seeking the man, not the man seeking the job, for great pressure was brought to bear upon him before Mr. Ross would accept the commissionership. But still, having accepted, Commissioner Ross has been able to give convincing evidence of the great capacity of the engineer in public administration—when not interfered with by the politicians.

Now that two presidents of the Engineering Institute, one by precept and the other by example, have broken down this public apathy of the engineering profession, it is hoped that in a short time every community in Canada will have on its administrative body at least one engineer.

The Canadian Association for the Prevention of Tuberculosis

The Canadian Association for the Prevention of Tuberculosis after nineteen years of splendid fighting against the dread "white plague," is still carrying on. According to Dr. Geo. D. Porter the energetic Secretary of the Association, Canada possesses today 3,500 beds for the accommodation of tuberculous patients, but this number represents only fifteen per cent of tuberculous in the Dominion, so that 85 per cent must needs be treated in their own homes." These figures are significant as showing the necessity of proper building by-laws regarding hygiene, as well as the importance of domiciliary care of the patients. This of course can only be brought about by education and the Association is to be congratulated on the work already done by its officers in this direction. When it is considered that there are approximately 25,000 cases of tuberculosis in a healthy country like Canada, and when it is further considered that the disease is largely the result of bad housing conditions there is a responsibility on our local authorities, for while much splendid work is being done by voluntary effort, it usually comes into effect after the disease is contracted, though let it be said, that the officers and nurses of the Tuberculosis Association are daily giving of their best for the prevention of consumption or keeping it from spreading. But this does not take away the responsibility of the community, (through the Council) in seeing to it, that every dwelling is made habitable for human beings.

Now that the Dominion Department of Health (the establishment of which has for years been advocated by the Association), is about complete, it is hoped that our local councils will have all the data necessary at their disposal to take up more eagerly their responsibility in this matter of public health.

EX-MAYOR WAUGH AND THE SAAR VALLEY

Ex-Mayor Richard Waugh of Winnipeg is showing his European confreres on the Saar Valley Commission the meaning of the Canadian "get there." And those of us who were associated with "Dick" Waugh in the early days of the war will not forget his pugnacity when as Mayor of Winnipeg he headed a delegation to Ottawa to ask the Government to carry on its public works so that the people would not starve. At that time the economic conditions were serious and it was only by the placing of Imperial orders for munitions that the situation was saved. After a successful mayoralty Mr. Waugh became commissioner of Winnipeg's Water Supply, so that he has served a full apprenticeship for his present position which is in administering the finances and in controlling the food supply of a large and populous industrial district situated in the Saar Valley, Germany, just south of Alsace and Lorraine. The position is one that requires much tactful handling but Mr. Waugh will get through by his common sense methods of dealing with the people.

The Oldest Municipal Union in the World

We recently received the annual report of the "Convention of the Royal Burghs of Scotland," which received its first charter from King David of Scotland over 750 years ago. This union which was organized as a kind of appeal court to settle questions affecting the internal administration of the then four cities of Scotland has probably been the strongest known factor in building up local government in civilized countries. Through all the visis-

situdes attendant of the history of the Scottish people during the seven and a half centuries of its existence the Convention of the Royal Burghs has not only kept its charter intact but in spite of its great age is today the most powerful organization in Scotland.

Last year the Convention held over fifty committee meetings as well as its annual meeting,—strong evidence of its vitality.

A Central Advisory Municipal Bureau

The Quebec Union is to be congratulated on the progress made with its Central Advisory Bureau that, under the constitution, has been established for the purpose of helping member municipalities, through expert advice, to solve the problem of, and adjust the difficulties that beset their administration. The legal and engineering committees have been completed with men of high standing in their professions, and when the financial and accounting committees are appointed the Union will be in a position to advise its members on any and every question affecting the government of their respective communities. What is more the advice will be authoritative, because of the professional standing of the advisors.

If the Union does nothing more than the successful establishment of its advisory bureau it will have done a useful work for the direct benefit of the municipalities of Quebec for the special reason that the smallest community, that is a member of the Union, will have the benefit of such legal, engineering, financial and accounting advice, either

free or for a nominal fee, that would be impossible under ordinary circumstances because of the expense.

Of course, the bureau would be impossible with the small fees charged by the Union, without the co-operation of the members of the different professional committees. These gentlemen have entered whole heartedly into the scheme, not only in giving freely of their services so far as the Union as a whole is concerned, but in the generous co-operation they are prepared to give any member of the municipality that has any problem to solve. Such co-operation, while unique in the annals of municipal government, is evidence of the new spirit of the times. Formerly professional men looked askance on anything that looked like free service, even though it be of a general character, but today they are keen to help in the public service of the country, because, like the fine fellows they are, they feel that they have a public responsibility. The other municipal unions of Canada would do well to follow Quebec's example.

Profiteering

Mayor Booker, of Hamilton, who is a merchant tailor in private life, has, according to press reports, given his endorsement to the plan of citizens wearing overalls to meet the high cost of clothing. He has also endorsed the action of a local committee of women who have gone in for a boycott on the high prices of potatoes by the simple process of not buying potatoes for a month themselves and by each member securing the pledge of six other women to do likewise. By this action Mayor Booker has given tangible evidence that he is in favour of all legitimate means to put down the excessive profiteering that is so adversely affecting the economic life of all our communities.

In our last issue we referred to the curse of profit pyramiding, even when the profits are limited to 25 per cent on each exchange of goods, but when these profits are increased to 100 per cent on each exchange, as they actually have been on some goods, it is surely time for the local authorities to take drastic action, otherwise the citizens will never be able to exist, much less live.

It is all very well to use the world's shortage of supplies as a reason for high prices, but Canada is a producing country of everything that her citizens necessarily require, with the exception of cloth, condiments and tea. In fact, she is a heavy over-producer of most of what her own peo-

ple require for their sustenance, and yet the prices of her products are higher in Canada than in the countries to which she exports these same products and her exporters are certainly not losers in their foreign transactions, otherwise they would soon stop their shipments. There is only one reason then for the high prices in Canada and that is the middlemen, who are making excessive profits at the expense of the Canadian consumer. This is not conducive to contentment amongst the great bulk of the taxpayers, and every means possible should be taken by the powers that be to stop this vicious profiteering.

The Federal authorities have tried their hand in putting down profiteering but have failed, largely because the means chosen—namely the Board of Commerce—has too limited power to be really effective, as was recently proved by a ruling of the Supreme Court. The Provincial authorities have done nothing in the matter—unless it is to wear overalls—and so it would seem that it is up to the municipal authorities to act. Herein lies a splendid opportunity for the Federal and Provincial municipal unions at their coming conventions to discuss ways and means by which this miserable profiteering in food, clothes and rent, which is sapping the vitality of our communities can be stopped.

THE MATERIALISM OF THE CITY

In a recent address Sir Auckland Geddes said that "the materialism of the city is the mill stone around the neck of democracy." Such a statement coming from the British Ambassador to the United States may have some effect on some of the people who heard or read his speech, but to the average person the indictment means nothing, for he is so busy seeking the dollars or pleasure that he has neither the time nor the inclination to give thought to the social progress of his community. Much of the reason for this aptly towards communal values may be traced to the dollar standard by which men are measured. The more wealthy the man the more he is looked up to by the community. It does not matter how selfish he may be or how little service he may give to his fellow men, the hall-mark of his standing is his wealth. And strange as it may appear the standard is set by the working classes themselves, by their exaggerated estimate of the power of wealth. They actually believe that it can and does turn self interest into philanthropy, whereas in too many cases the reverse is the case. While it is true that the material welfare of the city is very necessary for its social welfare, for general prosperity is always conducive to the happiness of the community, it is also true that individual riches beget selfishness. If instead of the dollar mark public service was the test of a man's usefulness to the community then indeed would public office be more sought for its own sake with decided advantage to our communal life.

COMMISSIONER THOMAS BRADSHAW

By the resignation of Finance Commissioner T. Bradshaw the City of Toronto loses a valuable public servant and municipal Canada a strong leader and adviser. When he was first appointed to the finance commissionship of the Queen City, many stood aghast at the high salary of \$15,000 to be given for his services. But he earned his salary first month by saving that amount to the city, and since then Mr. Bradshaw has so completely re-organized the Financial Department and placed its finances on such a high standard that Toronto's credit today is equal to that of the Dominion itself. What is more, he has done all this without depriving the city of any of those improvements so necessary in up-to-date communities.

Mr. Bradshaw has always been a friend to the municipal employee and many a municipal Secretary-Treasurer is better off today for the advice given him by Toronto's commissioner. As far as his duties would allow Mr. Bradshaw never lost an opportunity to raise the standard of civic administration. He has always been a strong advocate of the annual repayments of civic loans; we might say he instituted the system as many of the older readers of this journal will remember. The staff of this journal will always remember with pleasure the kindly feelings that Mr. Bradshaw has always shown to them, and we know that we are expressing the feeling of all our readers in wishing him every success in his new undertaking. Mr. Bradshaw takes up the responsible position of financial administrator of the Massey-Harris Company, the largest manufacturers in Canada of farm and road machinery.

LOCAL STATISTICAL BUREAUS.

In an address delivered before the "League of Civic Progress," of Quebec, Mr. G. E. Marquis, the statistician of the Province of Quebec, in urging that a local statistical bureau be established in every city and town, gave as one of the reasons that the information that such a bureau would gather would be invaluable in securing industries. In this statement Mr. Marquis is correct. The manufacturer today in looking for a new location for his plant is not satisfied with general information—he wants reliable facts. And the municipality that can supply these facts has a much better chance to secure industries than a municipality that has no reliable means of information.

Another reason that Mr. Marquis gave for a local bureau was that it was a direct means of educating the citizens in matters pertaining to their own community. This in itself would make a local statistical bureau worth while, for it is surprising how little the average citizen knows about the locality in which he lives, particularly if it is a large city. The consequence is, he takes little or no interest in its government, which, to say the least, makes its harder for those who have the task of administering it because of the unfair criticism begotten of ignorance, too often hurled against the local administration.

PAY OUR PUBLIC SERVANTS

Dr. W. J. Donald, whose able articles on municipal economics in the columns of this journal will be remembered with pleasure by our readers has just resigned from the executive secretaryship of the Niagara Falls (U.S.) Chamber of Commerce to again take up research work with the American City Bureau. In a splendid tribute the president of the Chamber of Commerce laid stress on the fact that in spite of many alluring offers Dr. Donald held on to his post until he had completed his task of placing the Chamber on a satisfactory basis.

Dr. Donald as an economist has specialized in municipal subjects with such good results that his analysis in general or in specific cases are always worth studying. The pity of it is that though Dr. Donald is Canadian trained (at one time he was associate professor of economics in McMaster University, Toronto), his services are largely lost to Canada because of the poor remuneration given in this country to men of his attainments. When a small American city like Niagara Falls (N.Y.) gives a salary of \$6,600 to the secretary of the Chamber of Commerce the community gets results. It is the same in other public or semi-public offices the American communities pay good prices for good service—which they get. The surprising thing to us is that Canadian municipalities get the splendid results they do from their public servants for the inadequate salaries they pay. Be that as it may the Chamber of Commerce of Niagara Falls knew a good man when they saw him and were prepared to pay well for his services, and now that he has taken up a larger field of public usefulness we wish Dr. Donald all success.

BOOSTING OUR CITY

The St. Thomas Horticultural Society, not content with booming the Ontario Municipality into the "Flower City" must needs commandeer the local business men to boost the city through the mails by the means of a special business envelope which has a four colour reproduction of views of St. Thomas on the back. According to Dr. Frank Bennet the genial president of the society the scheme is remarkably successful, not only in booming the city, but in establishing a real community spirit amongst the citizens. Most towns and cities are ambitious to grow and many advertising schemes have been tried with more or less success, but we do not know of anything yet to beat the St. Thomas scheme of first beautifying the city and then seeking the co-operation of the citizens to show the world something of these beauties by means of the mails.

MAYOR CHURCH AND THE PROFITEER

Mayor Church of Toronto is putting up a good fight against the food profiteer and it is to be hoped that he will succeed in getting something done. Dissatisfied with the results of his continued requests to the Federal Board of Commerce he has written to the Public Prosecutor suggesting that the cases of food hoarding for higher prices in Toronto be brought before the criminal courts. Referring to the status of the Board of Commerce, Mr. Church is quite logical in his statement that the Board's power to stop profiteering having been questioned it was up to parliament to give the board the necessary power in such clear terms that no one can question it. As it is not even the members of the board themselves are sure of their authority; the consequence is nothing is done.

PANDERING TO PRISONERS

Major Milton-Davies, who until recently was governor of one of the big English penitentiaries expresses himself as being entirely opposed to the growing tendency to pauper prisoners, especially on this continent. He terms most of our prisons as "health resorts." And he is right. A prison is a place for the punishment of evil doers, not a state residence for the outcasts of society, as some of our leaders would make it. Some time back, when reading an account of a visit to one of the New York State prisons or health resorts where among other hardened criminals, 120 murderers were incarcerated we could not help but contrast the system with that of the old country where the old treadmill is still the principal punishment for wrong doing—the lightness and ineffectiveness of the one form of punishment and the harshness and effectiveness of the other. Too much pandering to criminals is not good for them, neither is it good for the state or community.

"The materialism of the city today is the mill stone round the neck of democracy, which is dragging democracy down and making it possible for a determined minority, through blackmail or corruption, to compel people to agree to vote for things they do not want. That way lie destruction and disaster, and the loss of all freedom that the centuries have won."—Sir Auckland Geddes

BUYING MUNICIPALITIES

The days of feudalism in the Old Country are not over yet. According to a recent dispatch a Major H. J. P. Thomas has purchased for \$6,250,000 the two old towns of Milford Haven and Hubberstone (South Wales), the purchase comprising also several hundred acres of agricultural land, a mansion, the lordships of three manors and market tolls. The two towns contain over 1,000 households or about 6,000 women and children, whose economic and local future—if they do not wish to stay in Milford Haven or Hubberston—depends almost entirely upon the whim of the owner, who, however estimable he may be personally, may or may not have the capacity to realize his responsibility. This is clearly not democracy.

FIRST WOMAN CLERK IN NOVA SCOTIA

Miss Bessie Downey was recently elected municipal clerk for Cumberland at a session of the country council, thus becoming the first woman to hold this position in Nova Scotia. Three names were submitted to the council, including that of Miss Downey, who has been deputy registrar of deeds. Owing to the peculiar bylaws of the council, the voting took place on each name separately, and Miss Downey's coming first she was elected by a vote of thirteen to nine. The council voted immediately after to make her salary \$1,000 per year, instead of the \$1,500 given to her predecessor.

It is very evident that Miss Downey owes her position more to luck than choice, but on the face of it, it hardly seems fair that the council having once selected a candidate for a presumably \$1,500 position should immediately go back on the selection by discounting the position by \$500.

ANNUAL FIRE LOSSES ENORMOUS

JOHN DIXON

Fire losses in 1919—\$23,500,000.

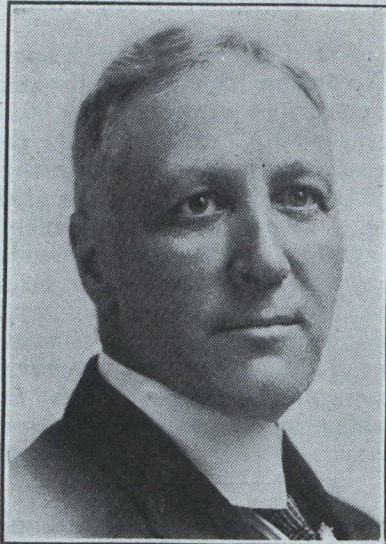
With the war over, with no munition plant fires, with industry under normal conditions, and with many interests vocating fire prevention, Canada in 1919 reached the above enormous total of fire waste—a waste equal to \$2.90 per capita of her population.

Of the larger losses, there were 288 of \$10,000 and over. These larger losses are mostly of business properties or manufacturing plants. They make up the greater portion of the total loss, and the effect of this loss is widespread. With the destruction of the factory, employment is discontinued and the workman suffers, business is interfered with and the employer suffers. The keen competition of today very often absorbs the market for a product before a business can be re-established, and the owners, realizing this condition, decide not to rebuild.

Many of the smaller municipalities have, as their chief support, one large industry. If fire should destroy this industry the community must almost cease to exist, or, alternatively, secure another, often by burdening itself to pay a bonus.

Employers and workmen are almost universally responsible for fires in factories. Through carelessness or negligence they allow conditions to exist which sooner or later create fire dangers. This carelessness is the result, largely of home training. The greater number of our fires are in the homes, where little care is taken with matches, ashes, lighted cigarettes and cigars, etc. The careless man at home is careless at work, and this carelessness is the root of our fire loss problem.

To reduce our fire waste radical measures are necessary. Legislation or rules are of no avail unless enforced. Personal care and responsibility by both employer and employees are essential.—"Conservation."



MAYOR THURBER
Of Longueuil, P.Q.

One of the Vice-Presidents of the Union of Canadian Municipalities, who is taking an active part in the Quebec Convention

BUILDING SHOULD PROCEED

The spring of 1920 is here and with it has come a very definite and pronounced reminder to the people in the larger cities of Western Canada that the housing problem is still with us. Not only is question with us, but it has been also thrust before us in a more forcible manner than it has been heretofore. In the spring of 1919 conditions were serious enough but 1920 brings a still more serious situation. The home building carried on in 1919 was of a negligible quantity, and consequently the housing problem has become more difficult.

In February of last year the Dominion Government set aside \$25,000,000 to be used to finance housing schemes under the jurisdiction of the provincial and municipal authorities. In agreeing to furnish these funds the federal officials made certain stipulations in connection with the requirements to be fulfilled before making loans to home-builders. Among these stipulations were a number relating to the maximum amount to be advanced on certain classes of houses. The maximum amount allowed is as follows: On frame dwellings of 4 or 5 rooms, \$3,000; and 6 or 7 rooms, \$3,500; on brick, tile, or concrete dwelling of 4 or 5 rooms, \$4,000; and 6 or 7 rooms, \$4,500.

At the time the regulations were made it is questionable whether the maximums were placed as high as conditions required in Western Canada, but at this rate there is no question that the maximums need revision. During 1919 the cost of building increased at least 20 per cent and experts declare that there is no likelihood of these costs decreasing during 1920 and they even assert that costs will increase during 1921 and continue with an upward tendency for several years thereafter.

Many persons who were ready to build homes have refrained from doing so, because they expected the cost of building to decrease. The experiences of 1919 have shown that these expectations were not based on good foundation and the knowledge that costs will not decrease during 1920 places the prospective home-builder in the position where he should decide to commence construction this year. It will not pay to wait. Costs are high now but they will be higher later on.

We therefore suggest that the man who can afford to build his own home should do it now. We also suggest to the Dominion officials that it would be wise to revise the conditions of the housing scheme so as to make it attractive to the man who wishes to build but cannot unless he receives assistance.—Canadian Finance.

ASHPHALT AND WHERE IT COMES FROM

The "Scientific American" recently published an article on the famous pitch lake of Trinidad, where most of the asphalt used on this continent comes from. Part of the article reads as follows:

"Nature is not always kind to man; many of her treasures are hidden deep down in the earth, or at the bottom of the sea. For copper, tin, and gold man must climb high mountains and drill and blast through miles of rock; not so with asphalt, however, for here Nature seemed to have been in a pleasant mood. 'Let's make it handy,' she seemed to say, and handy it is. Near the sea it lies, and right on the surface so that no mining is necessary—in a form so pure that it requires almost no refining and in a constantly renewed supply. What other mineral can you name which, when a wagon-load is taken away, accommodatingly fills up the hole itself, so that there is just as much there as before? Sounds like a story of mythology, yet asphalt does just that. The largest and best-known asphalt deposit in the world is found on the eastern side of the island of Trinidad, just a few miles off the coast of Venezuela, South America. This great deposit has been worked for years at the rate of 200,000 tons a year, yet there is no hole to be seen, not even a depression in the bed, and, apparently, there is just as much there now as there was at the very beginning.

"The 'Pitch Lake,' as it is called, occupies what seems to be the crater of an extinct mud volcano. It is about a mile from the seashore, and has an elevation of 135 feet above the sea. The 'lake' or deposit covers an area of about one hundred acres, and is of an unknown depth. Borings of a hundred feet have been made. The surface is hard, excepting a few soft spots near the middle; it resembles brownish-black earth or stone. In places it is a bit soft underfoot so that the shoes leave impressions in the surface just as they do on an asphalt pavement of a hot day.

"There are a few soft spots where the mass oozes and bubbles up in a semiliquid state. There is no vegetation over the deposit, and standing at the edge one notes that it is perceptibly higher in the middle than at the sides.

"The deposit is owned by the Government of Trinidad, and is leased to an American company to work. The income to the island from this curious deposit is said to amount to around a quarter of a million annually.

"A refinery is located near the edge, and several narrow-gauge tracks run out across the lake. The cross-ties of these tracks must be renewed every few weeks, for they gradually sink down and disappear in the asphalt, and if new are not constantly supplied the track itself would soon go out of sight. Negro workmen dig up the crude asphalt with picks in the spots where it is hard; the soft spots are left alone. It does not come up easily, but is rather tough, bends but does not break easily. The mass below the surface is full of holes and reminds one of Swiss cheese. The farther down we go the softer does the material become, so that after one spot is dug out to a depth of about two feet or so, the workmen are obliged to dig in some other place. In the course of a week or ten days the hole that was dug out fills itself up again even with the surface. The heat is intense over the whole surface of the lake.

"This asphalt contains very little foreign matter, and it stands could not be used for road-work. When it is to be used for roofing or the making of asphalt paints it is put through a special refining process.

"Asphalt or asphaltum is like coal, a product of prehistoric vegetation. The only other deposit which approaches this one in size is found in the lowlands of Venezuela about fifty miles from the coast, and although of a still purer quality the location of the lake makes it hard to get at. Some authorities claim that these two lakes are connected, and are fed from the same source through subterranean fissures in the rock.

"Asphalt was first used as a road-material in Paris some fifty years ago, but has attained its greatest usefulness in America."

Our Leading Municipal Men

By AJAX



Mayor Bouchard,
Ste. Hyacinthe, P.Q.

In the year 1918 at the banquet given in honor of the Union of Canadian Municipalities by the City Council of Victoria, B.C. the audience was electrified by the eloquence of a young man who had gone all the way from the Province of Quebec to attend the convention of municipal men in the far western city. Many in that audience had no conception of the versatility of the French Canadian in the matter of language, and when this young man got on his feet and in the purest English spoke of his native province and the obstacles he himself had overcome to educate himself, his hearers took him to their hearts. That man in that one speech vindicated the genius of the sons of Quebec for public service and their virility as builders of Canada. He did more. He established the fact that in the fundamentals of municipal government there was common ground on which the East and the West must meet if progress is to be made in the community life of this country. The man who did this was Mayor Bouchard of Ste. Hyacinthe.

Born thirty-two years ago in the town of his Mayoralty T. D. Bouchard started his commercial career as a printer's devil in his father's establishment. Because of the early struggles, common in most printing shops run on a small scale, the boy had a special opportunity to sharpen his wits. This added to his native ability made him a leader in his community in his early twenties, and his bent being towards public life he had, before he was thirty, run the gamut of all the local public offices, including Town Clerk, Alderman, Mayor and Member of the Provincial Legislature. But public office was not the goal of T. D. Bouchard. It was only a means to an end. For a long time he had been ambitious for the educational standard of the people of his native province. He wanted that standard to be at least equal to that of any other part of the world, and he realized that the only way was by compulsory education. Having once determined on his line of action to bring about the consummation of his ambition he lost no time in getting to action. He introduced a bill for compulsory education in the Quebec Legislature some three years ago which was snowed under. Nothing daunted he re-introduced his bill the following season and though it was defeated again, it was evident that his colleagues were beginning to see eye-to-eye with the doughty propa-

gandist. But in his own constituency Mr. Bouchard lost cast with the electors, because of his strong advocacy of compulsory education and he was defeated at the last provincial elections. But it takes more than one defeat to daunt Mayor Bouchard and no doubt he will soon be member again. If not at Quebec, it will be at Ottawa.

But it is as a municipal man that Mayor Bouchard shines. He not only knows municipal government from the bottom up, but he never lets an opportunity slip that will help him perfect his knowledge. He has been in turn Vice-President and President of the Union of Canadian Municipalities and is now one of the Vice-Presidents of the Union of Municipalities of the Province of Quebec. As Mayor of the Ste. Hyacinthe he has brought that beautiful town into the limelight as one of the most progressive communities in the Province.

Mayor Bouchard is still only on the threshold of his career. How far he will get before it is finished even he himself does not know. One thing is certain; this young man with the brains of a leader and the voice of an orator will never be allowed to vegetate. The demand will come for him to take his place in the vanguard of progress and the citizens will benefit by his activities.

"STOP—LOOK—AND LISTEN

Mayor Little, of London, Ont., recently addressed a letter to the school children of the Dominion, which is not only admirable in itself, because of the human touch it expresses as between the responsible head of the City and the irresponsible being of today, but who will be responsible beings tomorrow, and the great truths it explains in simple language, but such a letter is a sign, that our municipal executives are taking upon themselves that larger responsibility which is their's by right as the leaders of the community life of the nation. The letter is as follows: Dear Girls and Boys:

Do you realize that one of the greatest assets of any country is its manhood and womanhood? And do you realize that you are an even greater asset than the present "grown up?" Their work is partly done, but yours is only beginning, and you have a wonderful opportunity to profit by their mistakes.

We "grown-ups" have tried to carry on the government of our country in order to provide "life, liberty and happiness" for all, but there will always be room for improvement. Our forefathers fought for these principles, and we look to the young people to do even better than they or we. In one particular you can, perhaps do more than we can—that is in the prevention of accidents.

Statistics show that in this country during 1919 there were more than three persons accidentally killed every day in the year and many more injured.

The fire losses in 1919 amounted to over twenty-three million dollars in this country—and most of these accidents and fires, we are told by people who should know, were preventable. Will you help to stop this waste?

Children run risks because they think it shows bravery, and more often because they are careless. Do you know that a truly brave man scorns boasters and reckless persons, and never runs risks "for fun?" Remember you have no right to take undue chances, for should you become maimed you are a charge on your parents or fellow citizens.

Two good slogans for you to bear in mind are—"Stop! Look! and Listen!" whenever you are approaching a dangerous place and "It is my duty to protect the property and lives of others." If we keep this advice before us, we should make bigger and better Canadians.

Taxing of Land Values in Theory and Practice

JACK LOUTET (Reeve of North Vancouver.)
"President of B.C. Municipalities."

In the April number of the Municipal Journal appears an article by J. Hamilton Ferns on the Single Tax, which purports to prove that taxation of improvements is essential to the successful governing of a community, and that the exemption of improvements means almost certain disaster. Like all other writers on this subject, Mr. Ferns takes a one-sided view and uses as arguments the results obtained in various cities and assumes that the system of taxation alone is responsible for the success or failure of the municipalities quoted.

I have never been able to understand why it is necessary to be for or against the single tax, and why it is not possible in one place to be a "single-taxer" and in another a supporter of an improvement tax.

Mr. Ferns described the single tax as a failure in Texas yet his article shows that the system in Houston was taxation of both land and improvements and was abolished as being unconstitutional and not because it had not been a success. In California the so-called single tax referendum was so broadly worded that state income-tax among other things would have been abolished. This was too much for the electorate to swallow. Such a referendum result is quite useless as an argument in dealing with the question of municipal single-tax.

Many supporters of municipal single tax are consistent advocates of other forms of taxation for state or provincial purposes.

In 1909 Mr. Ferns declares that the Mayor of Vancouver was virtually elected on his promise to abolish the improvement tax.

He overlooks the fact that this promise was but one of many promises and that the deciding factor in the election was the prevailing idea that the successful candidate was a strong supporter of labor.

Prof. Haig's report on the single tax was only such as might be expected from an economist investigating a theory and excluding from his reckoning the hundred and one conditions which would cause periods of prosperity and depression under any system of taxation. The Professor's conclusion was "that the system of taxation does not check or prevent speculation in land and the absence of a tax on buildings is not in itself an insurance that building will actively continue indefinitely, as witness the slump in all western cities, except Winnipeg in 1913 and 1914." It surely did not require "three hundred pages" to come to a conclusion which the ordinary man in the street could have reached without interviewing anybody.

Both the Professor and Mr. Ferns seem to take it for granted that the success of a municipality is dependent on its system of taxation, whereas in reality the prosperous period from 1905 to 1912, and the depression period of 1913 to 1917 could not have been avoided by any taxation system.

The rapid growth of many municipalities in the West necessitating the carrying out of improvements in as many months as ordinarily, with normal development it would take years, threw a burden of taxation on the municipalities which in a period of natural depression accentuated by a great War they were unable to bear. The over valuation of land which Mr. Ferns holds was for the purpose of bolstering up the single tax system was in reality an effort to prevent the expense of altering assessments to an extraordinarily degree during a period when it might be said that in many cases that land had no value. Rapid fluctuations of rates would have been difficult to explain and useless litigation over values would have seriously embarrassed many municipalities and resulted inevitably in disaster. Early in the War, assessment appeals so delayed the City of Victoria that the tax statements were not issued until near the end of the year.

The action of the Saskatchewan government and also the British Columbia government in preventing appeals against assessments provided the valuation was proportional to surrounding lands was but the following example of the Governors of the New York stock exchange when in the panic of 1914, they fixed minimum prices on stocks and bonds and finally closed the exchange to prevent disaster. This action, though drastic, and wrong in theory, gave the people time to consider and prevented wide spread ruin.

Mr. Ferns is really amusing when he cites the case of the real estate men who favored exemption of improvements, and sold land on the strength of it, and now would

re-impose the tax because they have large blocks of unimproved land upon which they have to pay heavy taxes.

Mr. Ferns apparently agrees with their later views, yet it would appear but just, that the single tax remain and allow these real estate men to pay the taxes which they were instrumental in imposing.

The case of South Vancouver is instructive. This municipality, as the records show, was almost ruined by mismanagement. Nearly all its houses are locally owned so that the action of the commissioner in imposing an improvement tax merely resulted in a slight saving to the hundreds of foreign speculators, and a heavy increase of taxes on the local house owners. How this could benefit the municipality is hard to discover, except that the owner of a house had more to lose and made a greater effort to pay his taxes. Partly, as a result of the increased taxes, hundreds of property owners lost their houses and the big mortgage companies came into possession of the properties. It may be added, that in South Vancouver, the new taxation system shows no signs of pulling the municipality out of the hole. This is no more the fault of the new system than the single tax was the reason for what almost amounts to a receivership.

Prof. Haig reported that in 1914 there was no doubt that Vancouver was overbuilt.

The single tax was blamed for this.

To-day, 1920, Vancouver is underbuilt.

Buildings to-day cost twice as much as in 1913. The overbuilt condition of Vancouver in 1914 has turned out a wonderful blessing. The single tax will get no credit for this.

Mr. Fern's summing up is beside the mark. No sane single taxer ever claimed that the single tax would abolish the natural tendency to speculate, or that it would ensure permanent employment, or that it would increase wages, or that it would decrease the cost of living, or abolish poverty.

No system of taxation or even the absence of taxes would do all of these things and I doubt if even the most enthusiastic single-taxer ever claimed it.

There is no doubt but that the exemption of all buildings from taxation in a large city is detrimental to the smaller property owner. When a city is over 50 per cent. built on and expensive improvements and services are necessary for larger buildings on small down town lots, under the single tax system, an unfair burden is thrown on the small property owner.

In a smaller community but 10 per cent. built on, the single tax system is a help in encouraging building and bringing the municipality safely through the initial period of development. Particularly is this true of the small suburban municipalities.

It is making rather a misleading assertion to say that Western municipalities which have departed from the single tax have now emerged to a position of solvency, thus creating the impression that it was this departure that saved the situation. Many municipalities in Western Canada still hold to the single tax and are just as solvent as those referred to, the real reason being that the past two years have been prosperous years, and combined with economical administration have enabled municipalities to overcome in part the extravagance of earlier boom years. In British Columbia rural municipalities, such as Langley, Surrey, Richmond and Delta, have found that production has been increased through the exemption of improvements and some of these municipalities have gone even further and taxed improved land at about half the rate of unimproved, with the result that land has been improved for the sole purpose of evading the heavier tax. This has generally resulted beneficially, more particularly in the farming districts, and has tended to discourage speculation.

In Western Canada, during the boom period, it was unusual for any land purchaser to enquire as to taxes.

Many argued that they need not pay the taxes and would rather have 8 per cent. interest added (6 per cent. in Vancouver), as they could use the money to better advantage.

Municipal councils were elected from among such speculators and anyone suggesting enforced collection or tax sale proceedings would have had no chance of being elected. It was easy for a municipality to borrow and so the easiest course was followed with the resultant piling up of trouble for the day of reckoning.

To-day with compulsory annual tax sales, and simplified

The Municipal Purchasing Agent

WILFRED G. ASTLE.

Buying is fact becoming a profession, and we find a large number of cities and municipalities employing their own purchasing agents, instead of placing their orders for supplies and materials through that series of channels, which have been time and again demonstrated as costly and prohibitive. In these times when materials and supplies, particularly when purchased in small quantities, have increased in value anywhere from twenty-five to three hundred per cent, it is being found desirable to consider the employment of an expert buyer and centralize all purchases.

It is surprising the economies that can be effected by cities in buying municipal supplies, especially if they will devote the proper time to the selection and training of their purchasing agents. This should be done with the same intelligence that is displayed by a private corporation in developing their sales force. Do away with all clumsy routine. By centralizing your purchases you will be able to stock up when the market is low. You will be able to buy in bulk for several departments simultaneously and make substantial savings in many other ways.

Under the old method of doing business, the purchasing agent was considered a fellow who kept a scrubby book—full of quotations—and whenever he received a requisition for anything at all, he simply looked into the book, found out the name of the concerns who manufactured or sold that particular article, looked up a previous quotation, and possibly a previous order and invoice, after which he would place his order for so many hundred of the article. In some extreme cases he would write a cold withering inquiry for lowest prices and best delivery. Not a great deal of brains required for that class of work, but then, this class of man never was a purchasing agent—he was merely a quotation clerk.

What do we require of the real purchasing agent today? This field of buying, even in the commercial business, has been undergoing a readjustment during the past twenty-five years. This is caused by the keen competition of the

present day, and has forced the problem of purchasing to the attention of all wide-awake executives. Why? Stop and think of this for a few minutes and you will realize that buying is very important. It largely governs the economy of all expenditures with the exception of fixed charges and the payroll. This fact has focussed a great deal of attention upon purchasing, especially upon the methods and organization used. The modern purchasing agent must assume a constructive place in the organization. It is up to him to study the markets. He should keep thoroughly posted on world movements of all basic commodities.

The range of purchases for a municipality are very wide—in fact the diversity of the lines is almost unbelievable—much greater than the purchases of any one business. All this requires a broad experienced man. When I say experienced I do not mean that kind of experience that keeps a man in a rut—doing things the same way they were done in the past, but a man with experience in using his brains—finding new and better markets, watching prices, and grasping every new method to increase his efficiency. When you stop and consider the ramifications of the work done by the thriving, modern city government, it can very easily be seen that the purchasing agent must be of the very best. His work will include the purchasing for a service department with sewers, streets, bridges, garbage and ashes, waterworks and motor vehicles; the special printing, office supplies and equipment for all departments; the fire and police departments, and the welfare department with the health laboratory, recreation, parks, playgrounds, prisons, hospitals, greenhouses, etc. First it will be uniforms, next an automobile repair job, then food supplies or clothing for the workhouse, or perhaps baseballs for the playgrounds. The work of the municipal purchasing agent is very diversified.

An analysis of all the purchases will usually be found to indicate the possibility of great economies in a number of directions. The first question that might readily be involved is the matter of standardization. Where each department purchases its own supplies, it will very seldom be found that the heads of the departments agree in all instances as to the kind of supplies to be purchased and used for exactly the same purposes. Is this not true in nearly every case? We find every foreman or superintendent with his own grease, oil, paints, etc., which he swears by and insists upon using consistently. This should not be so, because there always only one best way of doing things, only one best supply to use for the purpose. Money can be saved by getting together the best judgment of all department heads, find in each case just what material is best adapted and most economical for the purpose to which it is put, and then standardize.

To allow each department to do its own purchasing is in direct violation of all principles of efficient and scientific management. A central purchasing agency is the one best way of buying for a municipality, as well as a business corporation. This principle is well illustrated by many of the well known business concerns who have centralized their buying with great success. Take the Western Electric Company for instance, who buy \$66,000,000 worth of supplies in a year. Take the Great Northern Railroad who created the first centralized system used on railroads. Its president saw the great possibilities. He spent many hundreds of thousands of dollars to revolutionize the rules and operating methods of that railroad in order to install the centralized plan of purchasing. It proved to be a remarkable success and it saved many millions of dollars. Practically every large railroad in the country has adopted the system of centralized buying.

Take the item of oil, for instance. It takes no more time to purchase a thousand gallons than it does to purchase a hundred gallons. In addition to the bulking of certain items in this manner, the possible saving justifies considering new materials on the market. This can only be intelligently done by a man specializing on this particular function. A general purchasing agent can readily keep in touch with the demands of all the departments, and can also keep in touch with market prices on these supplies.

Large commercial corporations centralize their buying

TAXING OF LAND VALUES—Continued

procedure, a sound financial position is being attained and although this transition period has been painful, most municipalities are now well on the road to recovery from the evil effects of the boom.

Considering the problem from all angles, and eliminating the many conditions which apparently but in reality, have no bearing on the subject, I conclude rightly, or wrongly, that, up to a point in many municipalities, the single tax is a distinct advantage, and beyond that point, the improvement tax is to be recommended. Further careful study of conditions in each locality is necessary to determine the time to depart from the one system and adopt the other.

More is to be gained, I believe, if economists would consider our system of expenditure and leave alone for a time out system of taxation. Democratic government is a wonderful thing, but government by popular vote shows some queer results. It is not uncommon to find a bylaw to borrow \$50,000.00 voted on by eighty voters, in a municipality with 2,500 on the roll.

This illustrates but one of the evils of our present system of municipal government, and if economists with practical experience should assist to remedy this and equally serious phases of our present system, more good would result than all the argument on the different systems of taxation.

In conclusion I submit for consideration, an excerpt from the opening speech to the Legislative Council of the Governor of Jamaica, dated March 1920:

"At the present time a small owner is deterred from improving his dwelling because he fears that the improvement will increase the amount which he has to pay by way of property tax. The new Law will remove this fear. At the present time also, there is conclusive evidence that a very large number of persons are anxious to buy small holdings of land: this strong evidence justifies the Government in adopting a policy, which, itself, will tend to discourage people from buying more and more land until they have acquired huge estates."

Municipal Government in Germany

ALFRED HENRY LEWIS.

The publication of the following very instructive article does not mean that we commend the German system of municipal government, which being bureaucratic in form and autocratic in its administration, is not at all in keeping with the principles underlying our constitution and municipal institutions. In our own investigation of the German municipal system made before the war we found that its efficiency was very much on the surface; that in its functioning the social status of the people was invariably sacrificed to the ambition, and in the interests of the officials (and in particular the burgomaster or mayor) who were responsible only to the Imperial authorities. We understand that since the war the municipal system of Germany has changed but little, the reason being that the mentality of the people has got changed.—Editor.

Municipal government in Germany has attained a state of considerable efficiency, though by no means has it attained, in my opinion, anything like democratic perfection. But it is safe to say, that there is less dissatisfaction with municipal government in Germany than there is in Canada or in the United States.

Municipal government, like all other government in Prussia, is a business, or a profession, and for the most part is in the hands of professionals. The reason will itself explain why municipal government in Germany is far more efficient than in this country.

The German city has two boards. One a regular council board, elected by the qualified electors, and another administrative board, called the magistrat, appointed by the council and approved by the superior authority.

I shall first of all briefly outline the council and its functions.

Secondly I shall briefly describe the electors, their qualifications, and mode of electing their councillors, and

I shall describe the magistrat, or administrative body, and its duties, etc.

I.

The German city councillor is elected once in every six years; a third retiring every two years. So there is a municipal election bi-annually. The number of councillors for each city is determined by law, according to the population of the city. A district of city of twenty-five hundred people is entitled to twelve councillors; from 2,500 to 5,000 population is entitled to eighteen councillors; from 5,000 to 10,000, twenty-four councillors; from 10,000 to 20,000, thirty councillors; from 20,000 to 30,000, thirty-six councillors, and so on up the ladder of population. Thus, Berlin, the largest German city, has one hundred and forty-four councillors, Konigsburg 102, Mannheim, Karlsruhe, 96, Dresden, 78, Leipzig 72, Munich 60, Hanover 24. The smallest city or district has twelve councillors, that is the minimum.

II.

Qualifications.

Every German councillor must be twenty-four years of age, a resident in the district for at least one year, and he must be on the assessment list as a property owner. Of late years that qualification has been evaded, by several persons registering as owners or share owners of certain taxable property. The Social Democrats have also protested against this qualification, but the authorities would not listen. Probably the war and the revolution now going on in Germany will be the means of democratising this feature of the qualifications on the American plan. There is no fee or reward attached to the position of Councillor, but if a man is elected and he refuses to serve he is heavily fined, so business men and others find it cheaper to serve than to be fined.

Besides, in Germany, there is a great deal of local honour and prestige belonging to the position and men are not unwilling to serve for that honour and prestige.

The mode of election is very simple, and avoid all possible chance of our so called American and Canadian system of "plugging", or dual false representation. There is no previous nomination of candidates. Each clique or party or any person desiring the position makes it known through the press that he will serve the city or the interested parties. Taxpayers and companies will announce their choice of so and so. Everyone entitled to vote receives a slip of paper telling him to vote at such and such a booth on such a day between the hours of 10 A.M. and 8 P.M.

When the voter arrives at the polling booth, he hands his card to the officer in charge as proof of his identification, then he is asked to declare aloud who is his choice, so that the chief officer, his subordinates and the candidates and their representatives can hear the elector openly declare his choice. Thus one can see that there is no secret ballot municipal elections in Germany. The same rule prevails all over the country. In all the imperial elections, however, the secret ballot exists. The chief reason for refusing to grant the secret ballot in municipal elections, one will understand, when I explain the three classes of electors in German cities.

III.

The Electors.

The German city electors are divided into two classes, which I may colloqually describe as poor, well-to-do and rich. The distinction is made, not upon the individual's personal property, but upon the amount of taxes he pays into the municipal treasury. Thus, if a city receives in taxes, \$100,000, this \$100,000 is divided into three parts. Those paying a third of the total amounts are placed in class one and this small class has as many votes as the other two classes put together. Take the city of Essen, in Germany for a sample. The total number of voters in Essen in 1900 was 19,395. In class one there were three voters; in class two there were 401 voters, and in class three there were 18,000 voters. But class one and class two between them elected the entire council, so that the votes of the 18,000 did not count at all. Thus in Germany, the city's affairs are absolutely in the hands of the monied or capitalistic classes. The same system runs through the entire German government. The rule and authority is in the hands of the few. The argument put up by the monied class is, that those who pay the most should have the biggest say. Those who contribute the largest, should have the calling of the tune. Those who pay the heaviest taxes should have the say in the city's government.

In answer to this, the Social Democrats and many wealthy and educated people say that the wealth of the wealthy is produced by the workers and the poor generally, therefore, the producer and the worker should have at least an equal voice with the owner of the product, as to the conditions under which he should live. Why should 404 men in Essen, they say, have the whole say—so in the housekeeping and municipal affairs of 20,000 people who make Essen a city, and who produce all the wealth of Essen? Even the taxes of the 404 men are produced by the labor and sweat of the 20,000 men, and yet these producers in Germany have little or no say in the management of their own town and city affairs! In this manner the reader will see that the entire German system of government is based on wealthy autocracy, and that is why the leaders of thought in Germany are today welcoming the revolution with open arms.

The reader will now also understand why in German municipal elections there is no secret ballot.

Only the rich and independent take any interest in the government of the city. The workers know that their vote will only be thrown away anyhow, as the first and second class voters have the entire election in their own hands.

I shall now pass on to the second ruling body in the German city, which is generally known as the magistrat. This body has for its President, the burgomaster and sometimes large cities have two burgomasters. This body is appointed by the council, subject to the approval of the government. Thus, the council appoints the magistrate or the administrative body from its president down to its last unpaid magistrat. The Council appoints the magistrat for twelve years or for life, at a remuneration according to the duties to be performed. The salaries range from \$3,000 to \$5,000 annually. At the end of twelve years, the magistrat retires with half pay as a pension. No member of the magistrat can be dismissed without cause and without the consent of the government. Consequently a member of the magistrat once elected is safe for life, if he proves efficient. The efficiency of the German municipal government is due to this body almost exclusively, and that is why the burgomaster and the other members of the magistrat receive more honour and higher prestige than the members of the council.

Each magistrat, or what we would term in this country, commissioner, is appointed to his office because of his

The Annual Convention

OF THE

Union of Canadian Municipalities

will be held in the
City of Quebec, July, 27, 28, 29.

Under the Presidency of
MAYOR FISHER OF OTTAWA

A cordial invitation is extended to every Municipal Council in Canada to send delegates.
A full programme will be published in our June issue.

MUNICIPAL GOVERNMENT IN GERMANY.— (Continued).

ability and qualifications for the position. Thus the burgo-master is either a college man or a prominent lawyer or business man. The head of the legal department, or the syndikus, is a first class lawyer and devotes his time to the city work; the head of the financial affairs, or kammerer, is selected from some bank or financial institution, or from the successful graduates of the class in political economy.

The head of the elementary system of education is a university graduate an ex-principal or a doctor of science or philosophy or languages. The head of the engineering department or baurat, is a man with practical engineering knowledge, and the head of the poor relief system is a minister of the Gospel (retired of course), and so on.

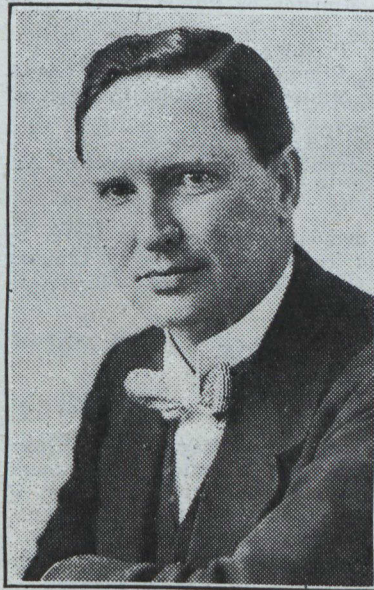
One will notice that the German City Council has wide functions. It has under its jurisdiction health, education, sanitation, relief, police, hospitals, public works and so on, and the only way the council can manage all these affairs is by appointing at a salary these competent members or heads of departments who form the magistrat or administrative board. These various heads meet once a week under the presidency of the Burgomaster. They decide on various policies and actions, and then submit their recommendations for confirmation to the council.

The council has power to modify, reject or improve the recommendations of the magistrat, but must show reason why and must have two-thirds majority to reject. Thus the administration of the city is in the hands of competent men who are above the fear of being dismissed from office at every election. These heads of departments are elected, not because of their property qualifications or because of their political or lodge pull, but because of their ability. The council retains its prerogative as a deliberate body and the annual budget of the city is made up, and decided on by the council.

Remarks.

The present municipal machinery in Canada and America could, without any increase in expense, adopt some of these features of the magistrat, with great advantage. In last month's Review, the suggestion was made that the assessor could sit as judge in the court of revision. A certain councillor from North Vancouver pooh-poohed the idea and said it was ridiculous for the assessor to be judge of his own actions! Why!

What is to prevent Canada calling the head of each department and executive board of the council? Some people are clamoring for a board of commissioners and for a city manager! For what? We have a city manager now if we wish to call him so! What is to prevent us bringing a bill at the next legislature enabling us to add a few new names to the officials we already have? Thus I would recommend that the clerk be called the president



MR. THOMAS
ADAMS

is representing a number of Canadian public bodies at the International Town Planning Conference to be held in London (Eng.) in June.

of the executive board. The collector and treasurer become the head of finance. The engineer becomes head of the board of works, the chief of police head of order and relief, and the assessor head of taxation and assessments, and the medical health officer head of health and hospitals; and you can cancel your school board, or incorporate it with the council and let the council or board meet together and they could appoint a schulrat, or head of the educational system, as executive. Now all these executives should meet once a week, bring down their individual reports, let the entire board consider the same and pass on it, and when completed these reports should come into the council, not from each one separately, but from the entire executive board. What is to prevent us from doing this now? Thereby raising the status of the official and cementing the entire machinery under the presidency of the clerk.

With our present system of machinery, we can secure all the efficiency of the German system and still retain our infinitely democratic institution.

I would suggest only three amendments to our present machinery. First—That all property qualifications be abolished. Two—That councillors be elected for two years, and that they be paid \$100 a month at least, and that the present heads of departments be formed into an executive board to meet weekly, and that their term of office be at least six years.

Programme of the Good Roads Congress

The Canadian Good Roads Association will hold its annual convention in Winnipeg, June 1-2-3, with the following programme:

TUESDAY, JUNE, 1st.

FIRST SESSION.

10.30 A. M.

Congress called to order by the President, Mr. S. L. Squire. Among those present will be: Hon. Sir James Aikins, K.B., Lieutenant-Governor, Province of Manitoba.

Hon. T. C. Norris, Premier, Province of Manitoba.
Hon. Geo. A. Grierson, Minister of Public Works, Manitoba.

Hon. E. C. Drury, Premier, Province of Ontario.
Hon. F. C. Biggs, Minister of Public Works, Ontario.

Hon. Sir Lomer Gouin, K.C.M.G., Premier, Quebec.
Hon. J. A. Tessier, Minister of Roads, Quebec
Hon. W. G. Mitchell, Provincial Treasurer, Province of Quebec.

Hon. James H. King, M.D., Minister of Public Works, British Columbia.

Hon. W. M. Martin, K.C., Premier, Saskatchewan.
Hon. S. J. Latta, Minister of Highways, Saskatchewan.

Hon. Charles Stewart, Prime Minister, Alberta.
Hon. J. P. Veniot, Minister of Public Works, New Brunswick.

Hon. G. H. Murray, Premier, Nova Scotia.
Hon. J. H. Bell, K.C., Premier, Prince Edward Island.
B. Michaud, Deputy Minister of Roads, Province of Quebec.

Mayor Chas. F. Gray, City of Winnipeg.
L. B. Howland, President Canadian Automobile Association.

Noon.

Particulars of the demonstration of road work, by the Canada Ingot Iron Co., Kelly-Powell, Limited, and the United Grain Growers, Ltd., will be announced from the chair.

SECOND SESSION.

2.30 P. M.

Presiding officer, S. L. Squire.
Address: "Federal Aid," C. A. Magrath, Chairman, Highways Commission, Dominion Government, Ottawa; E. O. Hathaway, District Engineer, U. S. Bureau of Public Roads, Minneapolis, Minn.

"Gravel Roads" Paper: B. M. Hill, Provincial Highway Engineer, Province of New Brunswick.
Discussion:

"Surface and Subsoil Drainage" Paper A. Fraser Highways Department, Province of Quebec.
Discussion:

"Road Machinery" Paper: Arthur H. Blanchard, Professor Highway Engineering, University of Michigan, Ann Arbor, Mich.
Discussion:

7.30 P. M.

Annual Dinner and Entertainment (Informal) Royal Alexandra Hotel.

WEDNESDAY, JUNE, 2nd.

THIRD SESSION.

10.00 A. M.

Presiding Officer, T. P. Regan.
Address: "Roads as an Aid to Agriculture."

"Economical Methods of Transporting Road Materials" Paper: A. P. Sandles, Secretary National Crushed Stone Association, Columbus, Ohio.
Discussion:

"How to improve and maintain Earth, Clay and Sand

Roads" Paper: A. R. Hirst, States Highway Engineer, Madison, Wis

Discussion:

"Broken Stone Roads" Paper: Geo. Hogarth, C.R., Chief Engineer, Ontario Highways Department.

Discussion:

FOURTH SESSION.

2.30 P. M.

Presiding Officer, Russel T. Kelley.
Address: "Suggestions for Financing a Provincial Highway System." A. W. Campbell, Commissioner of Highways, Dominion Government, Ottawa.

"Bituminous Treatment of Sand Roads" Paper: Col. W. D. Sohler, Ex-Chairman, Massachusetts Highway Commission, Boston, Mass.

Discussion:

"Road Dragging and Maintenance Competition" Paper:

Discussion:

"Organization of Provincial Highways Departments to obtain high standards of efficiency" Paper: A. E. Foreman, Chief Engineer Public Works Department, Province of British Columbia.

Discussion:

8.30 P. M.

Annual General Meeting for election of Directors and Officers, and reception of Annual Report and Financial Statement.

THURSDAY, JUNE 3rd.

FIFTH SESSION.

10.00 A. M.

Presiding Officer, Hon. S. J. Latta.
Address: "Schools for Highway Engineering" General C. A. Mitchell, Dean School of Science, University of Toronto.

"Highway Bridges and Culverts" Paper: M. A. Lyons, Chief Engineer Good Roads Board, Province of Manitoba.

Discussion:

"Alphaltic Concrete Pavement" Paper: W. H. Connell, Consulting Engineer, Philadelphia, Pa.
Discussion:

"Cement Concrete Roads" Paper: W. P. Near, City Engineer, St. Catharines, Ont.
Discussion:

Noon.

Luncheon and drive.

SIXTH SESSION.

2.30 P. M.

Presiding Officer, A. McGillivray.
Address: W. Findlay, Business Mgr. The Globe, Toronto, Ont. "The Value of the local association in a nation-wide highways movement."

"The Importance of keeping a traffic Census" Paper: W. A. McLean, Deputy Minister of Highways Province of Ontario.
Discussion:

"Refined Tar in Construction and Maintenance" Paper: Andrew F. Macallum, C.E., Commissioner of Works, City of Ottawa.
Discussion:

"Road Oils and Carpet Coats" Paper: J. A. Duchastel de Montrouge, City Manager, Outremont, Que.
Discussion:

The Motor Bus As a Means of Transportation

The traffic problem of the past has been largely an engineering one. The problem of the future is newer and bigger. It is the sociological problem, a phase of the situation which should be well considered by those in power today who have the planning of those things which will in their very nature have a direct continuing influence on the welfare of those to come.

The great forces of commercialism are packing people into the cities just as densely as life can exist there. In all centres a scarcity of homes now exist and the logical place to build new homes is away from the congested centre. It is desirable that the workmen and all others not only be able to go away from the busy centres of industry and congestion to a more wholesome home surroundings in the outlying districts but that everything be done by city authorities in encouraging them to do so, and nothing is of more importance in this respect than providing expeditious, healthful comfortable and easy means of public conveyance to and from these points. The future will increasingly show, that the motor bus is the ideal means to this end.

From a public service as well as an operating point of view, there can be no question as to the possibility of using motor busses for extending service of existing car lines by means of busses into the outlying districts, thru the introduction of transfer privileges between the two.

The limit or scope of such operations into the outlying sparsely settled districts would in the last analysis depend, of course, on the relative cost of conducting long haul service as between busses and street cars, but in this connection it is well to bear in mind:

- A.—The street car is dependent upon its track facilities. Motor bus routes may be extended and operations amplified as and when business justifies.
- B.—With busses, as with street cars, the profits of the short hauls may be used as offsets to the losses from the long hauls.
- C.—Comparatively the motor bus business is in its infancy. The possibilities of further economy in operation are much more promising than is the case with street car operations.

The principal advantages of motor busses from these points of view are summarized by Mr. John A. Ritchie, President of the Fifth Avenue Coach Company of New York City.

- 1.—Faster movement is possible thru congested traffic, not subject to delays by others breaking down or in their path.
- 2.—Express service may be run without affecting normal operation.
- 3.—Individual breakdowns have no general effect on balance of service.
- 4.—"Switchbacks" may be effected at any point to meet temporary and unusual requirements of traffic.
- 5.—Diversion may be made from regular routes in case of fire, accidents, etc.
- 6.—Special service may be inaugurated over entirely new routes to hospitals, picnics, camp meetings, and the like on a moment's notice.
- 7.—Greater freedom from accidents, since motor busses have no fixed paths to travel.
- 8.—Less boarding and alighting accidents, since busses may be stopped adjacent to the side walk.
- 9.—Each unit being self-contained service less liable to interruption due to power house and transmission on troubles, due to labor disputes in the former and influence of floods, snows, etc., in the later instance.
- 10.—Quieter operation.
- 11.—Greater and more expeditious handling and distributing capacity in and out of congested areas, as surface car lines laid in street blocks apart are limited by track capacity of each line. Bus capacity is equal to street capacity, and instead of operating in streets blocks apart, may be placed on every street, parallel and transverse, leading to and from congested areas.

12.—Over-all dimensions 50 per cent less than trolley cars for same number passengers.

13.—Less weight per passenger.

If we are to see the motor bus reach that stage of development of which it is capable as a public utility, it is necessary to throw around it all the safe guards possible against the over optimistic as well as the unscrupulous promoter. For this reason every possible source of information and data should be used and the fullest enquiry made as to the possibilities under the particular conditions governing particular cases.

The City of Akron, Ohio, presented a peculiarly good opportunity to try out motor busses for handling passengers. With such a rapid growth of this rubber manufacturing city and the foresight that guided the quick development of such companies as the Goodyear Tire and Rubber Company the motor bus was given a task to show exactly what it would do and the results are intensely interesting to municipalities or corporations in Canada in finding some solution to the problem of transporting in public.

The necessity for Goodyear to operate a bus line was occasioned by the decision of its management to develop a large tract of land, called the Goodyear Heights, and employees of that Company to build and own homes of their own there.

As parts of this tract are as much as one and one-half miles away from the nearest trolley service, it necessitated a bus line to serve these residents. Incidentally it gave the opportunity to carry on some much needed development work in the field of bus operating.

In December, 1917, one 21 passenger bus was able to serve the needs of this community. As the projects developed it was found necessary to increase the trip distance from 1.3 to 1.6 miles to accommodate the new residents. This necessitated increasing to bus facilities so that by January 15, 1919, there were three busses in operation.

The service has been continually increased up until there are now more than a dozen busses in use and more are being ordered.

A complete summary of the cost of operating and the performance of this bus line appears in the following table:—

Goodyear Heights Bus Line.—Cost and Performance Record (8 Busses) Year 1919.

COSTS:—

Interest	\$ 1,398.43
Taxes, Etc.	436.51
Insurance	1,812.50
Administrative, Overhead	5,081.78
Garage Rent	290.00
Drivers Wages	15,558.68
Gasoline	9,745.45
Oil	3,036.32
Depreciation	9,736.16
Maintenance and repairs	10,230.35
Tires	15,552.81

Total operating cost \$72,878.99

PERFORMANCE:—

Bus Days	1,599
Single Trips	111,581
Miles	198,113
Passengers carried	1,745,189
Passenger miles	3,036,629

RESULTS:—

Cost per Bus Mile	\$.3678
Cost per Passenger Trip . . . . .	.0418
Cost per Passenger Mile . . . . .	.0240
Receipts per Passenger Mile . . . . .	.0242

Bus Capacity.—21 Passengers and Driver.

FARES:—

- 69.7 per cent revenue, regular tickets at 26 for \$1.00.
- 28.5 per cent revenue, cash passengers at 5c.
- 1.8 per cent revenue, factory passes credited at 4c each

Continued on page 152.

THE MUNICIPAL PURCHASING AGENT.

Continued from page 145.

with big savings. Why can't this same result be obtained in buying all the supplies for a municipality? It can be done, and is being done with remarkable success by several cities. The commercial buyer, however, does not have the same problems to face as a municipal buyer. He is not hampered by the endless number of laws which are passed in the attempt to safeguard the rights of the citizens. Such laws very often paralyze any real purchasing or opportunity for displaying it.

What are the qualifications necessary for a purchasing agent? First, he should be a man of broad knowledge on business conditions and a high order of intelligence. He should be well balanced, sagacious, shrewd, have good judgment, and be well fortified with a knowledge of the changes in the technical or internal factors in the different lines of business, such as management, organization, inventions, sources of supply, manner of approaching markets, new sources of production, economics, business ethics, and information on general business conditions. He should always be on the alert to improve himself, broaden his knowledge, by a close study of local as well as national conditions.

What about the personality of a purchasing agent? Should he possess a pleasing personality? It is very often considered best not to have too affable a man in this position. Personally, I do not think this is the right attitude, and I cannot understand where the advantage comes in by having one of those cold, haughty persons in charge of the buying. It is a well known fact in commercial business, that to be successful, a salesman must possess a pleasing personality. In the selection of a salesman preference is always given to the genial and likable applicants. Personality is, in nearly all cases, disregarded in the selection of a purchasing agent. He is usually chosen for his qualifications as a judge of the quality and prices of materials. This is all right, but he should also have a pleasant personality. He should cultivate human feeling and pleasant relationship, because after all, salesmen are only human, and they will very often discommode themselves to render the best possible service to a courteous, friendly sort of man; even if he does sit in the purchasing agent's chair.

Political and personal influences and still more questionable tactics are often used in the effort to land a big order. This makes it necessary for a purchasing agent, before asking for prices, to draw up specifications which will be fair to the bidder and to the municipality. He should make it known from the start that the old methods don't go any more. There has been a change of attitude, during the past few years, between buying and selling practice. It has not been revolutionary, or anything like that, but just a gradual change. It has not been so much on the part of the salesman as it has been on the part of the purchasing agent. This has been brought about by the increased competition in selling, and the purchasing agent has come to look at things from an entirely new angle. He does not want to be entertained, because he realizes that he pays for it all in the long-run. A large percentage is usually allowed on the prices to cover "selling expenses."

Getting service from the seller. Keeping the amount of stock on hand down as near as possible to the minimum. Keeping the stock above the danger line. These are conditions that all purchasing agents should strive for. It is most desirable for all concerned. Before it can be done, however, with any degree of success, requires the very best service from the seller. This means have deliveries come in at just the right time. This is where the pleasing personality of the purchasing agent gets to work. It also requires a dependable source of supply. This is a very important asset for a purchasing agent to have. Every buyer should have firms on his list—firms that he knows when he places a hurry-up order for supplies, that there is someone in that organization who will follow it up and see that shipment is made as requested. To build up such a list, however, the buyer must do his part. He must know the approximate time required to manufacture the article he is buying. This is gained, mostly, by experience, coupled with the knowledge as to whether conditions are normal, or otherwise, in that particular industry.

By keeping in close touch with the market conditions, the purchasing agent can avoid causing the seller to feel that he has received an unreasonable request for shipment. It is

always best, as much as possible, to anticipate requirements. This will result in much better service. It is very bad policy to mark all orders "RUSH" or "Urgently needed," for the reason that they will then lose their effective punch. When orders are placed regularly with a concern, you certainly have a right to expect satisfactory service, and as a general rule, you will always get it, especially when it is known that you appreciate what is being done for you. A purchasing agent will always find it to his advantage to grasp every opportunity to express appreciation of any special service that the supplies may give him. This always pleases the seller, and it also marks the buyer as being an up-to-date wide-awake man.

Records of previous purchases are necessary to the successful municipal agent. When these are kept up in good shape, he knows, by referring to them, that the people he has asked for bids are the best in the country to furnish him with what he wants—that they will furnish him with the kind of service that will cut down costs, and save a lot of irritation. He knows, also, that these concerns are in the best position to quote him favorable prices, and that they have proved reliable in furnishing the quality required. Such records help the purchasing agent to steer clear of once-paid-for mistakes.

Watching the markets. This is one way that a municipal buyer can make a big showing. Watch the markets closely on all lines buying as nearly as possible at the low point. Very little attention, as a general rule, has been paid to this phase of buying in the past. It is one of the most important functions of the purchasing agent. This forecasting future trend of prices is not a very easy thing to do. He must know when prices will move from one period in the cycle of trade to the other. To do this he must study the state of business, the political situation, the crops, and the supply of banking funds. These are the four fundamental factors, which must be considered, in forecasting the future trend of prices and knowing that you are buying at the lowest point.

To buy when the market is low, is, we have seen, a basic principle, but, to buy at inopportune times, or in excess of requirements, is very liable to cause severe losses, unless there are some compensating advantages in the matter of price. There are many things to consider when buying, in excess of requirements, and on a low market, and some of these are as follows:—

Is the material to be used at once?

Is early delivery insisted upon by the seller?

Will the interest charge on the investment outweigh the lower price secured?

What is the cost of the space for storage of the material?

What is the possible depreciation in the material?

Is there a possibility of the price going still lower?

All these considerations must be carefully weighed by the modern buyer, who has his eye fixed, not on savings in first cost, but on the final cost economy. Any accumulation of materials, beyond what is required for immediate use, means that certain losses are incurred, which are:—

Depreciation.

Insurance.

Value of space occupied.

Obsolescence.

Interest on money invested.

Commonsense is, perhaps, one of the principal requisites for a purchasing agent to possess. It is, also, that one essential which underlies excellence in all things, no matter what it is—just pure commonsense. Technical knowledge is a great advantage, but it cannot be relied upon to develop a successful buyer. We find that the men who have achieved the greatest buyer, we find that the men who have the greatest financial gain, are those who have had the commercial instinct working in their makeup, combined with the scientific knowledge. Your knowledge and training must be balanced by a firm grasp on the fitness of things, and the rights and wrongs of the matter in hand. The buyer is at a disadvantage with other department heads, because of the fact that there is no other way that he can make himself familiar with the details of his work but by coming in contact with it, and by doing the work that it calls for. This makes it necessary for him, at all times, to depend entirely upon a commonsense view in obtaining his information, and at the same time to practice the business which he is learning.

HOW A LARGE PUBLIC CORPORATION LOOKS AFTER AFTER ITS EMPLOYEES

The Bell Telephone Company of Canada some time back established an "Employees Benefit Fund," with certain monies donated entirely by the company, that are increased each year proportionately with the number of employees. At the end of 1918 with 9,591 employees the fund stood at \$400,000; at the end of 1919, though \$158,182 had been paid in sick, accident and death benefits and pensions, the fund stood at \$500,000 with 10,664 employees.

The administration of the fund which is in the hands of a special committee appointed by the employees themselves, is very practical and very direct. For instance, on the death of an employee, his or her next of kin receives a sum equal to a years salary—the limit being \$2,000.

The benefit Fund Committee's report just published is an interesting document. It shows gross payments to employees from the benefit fund in 1919 of \$158,602.02, including Sickness Disability Benefits \$111,065.68; Death Benefits \$19,991.97; Accident Disability Benefits, \$15,016.53; Pensions, \$6,109.28.

"During the year," says the report, "there was a total of 1,665 sickness cases in which benefits were paid. This is 523 cases less than in 1918. The total days of disability was 68,488 days during 1919—only 273 days less than in 1918—which indicates that the sickness cases in 1919 were of longer duration, and that in the large number of influenza cases which helped to swell the total in 1918, the absence was of a very short duration. In 1918, with 2,188 sickness cases, \$102,962.67 was paid in benefits. In 1919, with only 1,665 sickness cases, \$111,065.68 was paid in benefits. The increase is due to the higher average wage of employees."

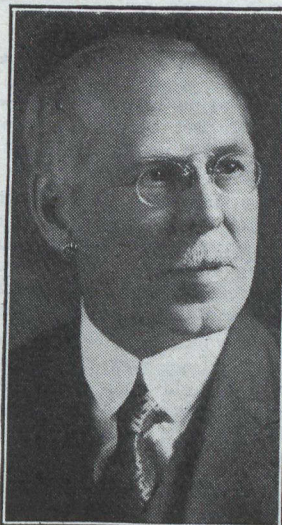
In accordance with the recommendation of the committee, the company has established a Medical Department in connection with Employees' Pension and Benefit Plan, and Dr. G. A. Winters has been appointed to take charge of it as "Medical Adviser," with headquarters at Montreal. Dr. Winters will review all medical certificates and medical examination forms.

It is the intention of the company to inaugurate some form of physical or medical examination of new employees. It is considered that such procedure is very desirable, both for the protection of the employees already in the service and to ensure new employees being given work for which they are physical fitted. Should such examination disclose minor ailments or a tendency to, the new employee would be made aware of the condition and advised to consult his or her physician, in order that early treatment might prevent the ailment becoming serious. Valuable and disinterested advice has already been given to employees through this channel. The fund, which as already mentioned, now stands at \$500,000, is maintained by the company without contribution of any kind from the employees.

The City of Port Arthur has taken advantage of the abnormal exchange rates to profitably switch investments held for the city's sinking fund. Canadian securities yielding from 5 5-8 per cent to 6% per cent have been purchased with funds obtained by selling securities payable in New York. The finance committee reported recently, that the transfer of securities had resulted in a profit of \$75,966 to the city.

MUNICIPAL PURCHASING AGENT

Men of the ability necessary to fill the position of purchasing agent, in these days of strenuous competition, are very apt to get impatient at the system and routine, which is necessary to fill the position efficiently. If the system, however, is properly designed, it will act as an aid, and not a hindrance, to the exercise of special abilities. A proper system will reduce the details of the position down to matters of routine, and will relieve the purchasing agent to that extent, making it possible for him to devote all his energy and ability to those matters which cannot be so reduced. One should, always remember, that the biggest problems in life cannot be systematized; but in systematizing the smaller things, it leaves real personalities free to handle the larger ones.



JAMES EWING, M.E.I.C.,

from whose pen an article on "Town Planning That Pays" recently appeared in these columns.

WANTED

Manager wanted for City of Sherbrooke's public utilities Electricity, Gas and Water Departments. Applicants must have experience in Electrical Engineering and possess good business and executive ability. Apply, stating qualifications and salary expected to E. C. Gatién, Secretary-treasurer, Sherbrooke, Que.

OFFICE FURNISHINGS.

The variety and quantity of records in every municipal office makes it increasingly hard to classify them so that they are quickly and easily accessible, but their extreme importance demands that they should be kept in this manner at all times.

Without an adequate system, reference to these papers is both troublesome and time-wasting. But with a carefully planned system for filing each paper, reference to any particular one becomes a simple and easy matter.

The old fashioned ledger system too, is now almost obsolete and much time is saved and greater accuracy is attained with the new Card Index System. It is a simple matter to keep accounts up-to-date and errors so common to the more cumbersome and complicated book method are eliminated with this newer, simpler system.

The Office Specialty Mfg., Co., Limited of Newmarket, Canada, with Eastern headquarters at Montreal, are specialists on the planning of filing systems for every record-keeping problem. They have recommended a combination of filing sections which is particularly adapted to the record-keeping needs of the Municipal office.

Briefly, this system consists of the following filing units: A base, a two-drawer section for storing printed forms, and stationery, a Six-drawer Document Section for filing By-laws, awards and agreements, a Bookcase Section to contain statutes and other printed books, and a top to complete the stack.

As this stack is built on the sectional principle, it may be quickly and easily added to should the need arise. Since it is one complete unit, this stack of sections will contain all the papers of a municipal office and keep them systematically in one place. This feature will be appreciated by officers who are engaged in other work in addition to their municipal duties. It keeps their municipal and personal records distinctly separate and speeds up the material work by saving time formerly wasted in referring to them.

In addition to supplying the necessary sections the "Office Specialty" will be pleased to suggest the best classification to insure speedy and accurate reference at all times, to all the records in the stack.

THE MOTOR BUS AS A MEANS OF TRANSPORTATION.—(Continued from Page 149)

Table 1—The Motor Bus in Competition with the Street Car.

For an average of motor bus operation in direct competition with street cars in Akron, Market Street, east and west, from Portage Path to Goodyear is used. This route covers a distance slightly in excess of four miles.

In order to get a definite basis upon which to work, the unit costs of the Goodyear Heights Bus Line, which has been in operation for three years, have been used with the few changes necessary in adapting them to the different conditions existing on Market Street. These figures include, in every case the rising costs of labor and material

Gasoline and oil consumption per bus mile will be increased, due to the more frequent stops and the slower rate of speed caused by street car hold-ups, more congested traffic, and bad pavements. Costs of depreciation, maintenance and tires per bus mile will be slightly greater, because of the poor condition of Market Street.

Therefore the total operating cost per bus mile would be about forty cents, as compared with the actual costs of the Goodyear Heights Bus Line which average .3678c per bus mile.

From the figures that we will show, figures which have been obtained from actual operating costs over a period of years, the cost per passenger mile and the cost per bus mile can be easily deduced from the general cost information given. As a matter of fact, these costs can be figured to a fraction of a cent from a present day successfully operated bus system.

It would be very dangerous to estimate with any degree of certainty the number of passengers available per bus per mile, or the number of passengers available per bus per trip, or the total number of busses needed for efficient operation. These things can only be determined by experiment and operation.

But the number of passengers per mile necessary to successful operation and profit can and have been determined. The following examples will illustrate, at various rates, the number of cash fares necessary to balance the expense.

- 1.—With a five cent fare it would be necessary to carry eight passengers per bus mile in order to make expenses.
- 2.—With a ten cent fare it would be necessary to carry four passengers a bus mile in order to make expenses.
- 3.—By establishing a zone system of four cents for the first mile and three cents for each additional mile, cash fares of a minimum of forty cents per bus mile would have to be collected in order to pay expenses.

Bus Lines in Competition With Trolley Cars in Akron.

TABLE I

Cost per Mile	Gasoline	\$.5564
" " "	Cylinder Oil .. . . . .	.02174
" " "	Drivers Labor .. . . . .	.0785
" " "	Depreciation .. . . . .	.05564
" " "	Maintenance (labor) (repairs) .. . . . .	.05804
" " "	Consumers Tires .. . . . .	.08494
" " "	Insurance .. . . . .	.0091
" " "	Interest .. . . . .	.0071
" " "	Miscellaneous .. . . . .	.0022
" " "	Rental .. . . . .	.0015
Exact operating cost		\$.3744
Plus Overhead, including Supervision Drivers and Floor Labor, General Office Administration, Stock Room, including interest on Investment, Upkeep and Handling .. . . . .		.0256
Total operatin cost per mile		\$.4000

Table II—The Motor Bus in a City Without Street Cars.

For the purposes of illustration and comparison, assume that there are no electric traction lines operating in Akron. A city of 200,000 population must of necessity have some

means of transportation, and such a necessity may be taken care of by inaugurating a network of motor bus lines. Without the limitations of the street car, better roads would come into existence, and delays in traffic, so prevalent at present, would be done away with.

The costs of the Goodyear Heights Bus Line, which has been operating successfully for three years, have been used as a basis upon which to draw up an estimate to cover such a situation.

The change in conditions brought about would necessitate a few minor alterations in the operating costs as shown by the Goodyear Heights Bus Line. With the absence of street cars, the stops that a bus would have to make would greatly exceed in proportion those made in Goodyear Heights. This would cause a slight increase in the cost per bus mile for gasoline and oil.

A fleet of a size sufficient to properly cover Akron would demand a large increase in garage and stock-room facilities, up-keep, and handling supervision and administration and floor labor. However, these various items, which would go under the one general classification of overhead expense, would not increase in the same proportion as the earning capacity of the increased number of busses. This would result in a slight decrease in overhead as applied to the cost of the Bus per mile.

In a theoretical case such as this one, it would be very dangerous to estimate with any degree of certainty, the number of passengers available per bus per mile, or the total number of busses needed for efficient operation. These things can only be determined by experiment and operation under the assumed conditions.

But the number of passengers per mile necessary to successful operation and profit can and have been determined. The following examples will illustrate, at various rates, the number of cash fares necessary to balance the expense.

- 1.—With a five cent fare it would be necessary to carry 7.6 passengers per bus mile, to make expenses.
- 2.—With a ten cent fare it would be necessary to carry 3.8 passengers per bus mile, to make expenses.
- 3.—Under a zone system of .04c for the first mile and .03c for every additional mile, it would be necessary to collect at least .38c in cash fares for each mile traveled to make expenses.

The Motor Bus in a City Without Street Cars.

TABLE II

Cost per Mile	Gasoline	\$.0573
" " "	Cylinder Oil .. . . . .	.0234
" " "	Drivers Labor .. . . . .	.0785
" " "	Depreciation .. . . . .	.0785
" " "	Maintenance .. . . . .	.0492
" " "	(Labor) (Repairs) .. . . . .	.516
" " "	Consumers Tires .. . . . .	.0785
" " "	Insurance .. . . . .	.0091
" " "	Interest .. . . . .	.0071
" " "	Miscellaneous .. . . . .	.0022
" " "	Rental .. . . . .	.0015
Exact Operating Cost		\$.3584
Plus Overhead, including Supervision Drivers and Floor Labor, General Office Administration, Stock Room, including interest on Investment, Upkeep and Handling .. . . . .		.0216
Total Operation Cost per Mile		\$.3800

No age can escape the necessity of finding solutions for its own peculiar problems. The weightiest of those problems of our day is the problem of fusing into one cooperative whole the contentious interests and parties in industry, which industry itself has created. Such an aim can be achieved only by constructive progress, not by destructive revelutionary methods and still less by efforts or inaction tending towards reaction. Constructive progress postulates a desire to retain all that is good in our institutions replacing that which is bad only after a careful study and test of that which is proposed as fit for substitution.—Francis Hankin.

BANK OF MONTREAL STATEMENT SHOWS CONFIDENCE IN THE FUTURE.

The half-yearly statement of the Bank of Montreal reveals a condition that will lend confidence in the financial condition of the country.

Just at the present time the whole world is passing through a particularly trying period as regards credit and accommodation. On this account the statement of the Bank of Montreal makes its appearance at a most opportune time, both for Canadians who desire to get a better appreciation of the standing of the country, as well as for outside financial interests who may be scrutinizing the affairs of the Dominion.

In the transition from war to peace conditions and in meeting the much larger requirements of the industries and commerce of the country there has been a very marked increase in commercial loans, as well as in the **assistance given to cities, towns, municipalities and school districts.** There have also been notable increases in all classes of deposits.

As compared with a year ago there is a marked expansion in all departments, and as a result total assets now stand at \$571,150,138, against \$489,271,197 a year ago. Of the total assets liquid assets amount to \$302,821,820, against \$293,980,708 last year, while total current loans and loans to cities, etc., have gained to \$253,637,259, compared with \$183,668,838, an increase of approximately \$70,000,000.

Both classes of deposits have shown steady advances during the year and deposits not bearing interest now stand at \$157,790,000, against \$124,736,000 a year ago, while deposits bearing interest have now reached a total of \$312,317,174, up from \$268,167,111. This represents a gain in total deposits for the year of approximately \$77,000,000.

The Profit and Loss Account shows a slight gain, as compared with the corresponding period in the previous year. This is probably due to the very much larger business the Bank is now handling. Net profits for the six months to April 30th amounted to \$1,802,585, as compared with \$1,751,237 in the corresponding period last year. After the payment of dividends and making reservation for bank premises and war tax, the balance carried forward totalled \$2,000,440, against \$1,661,614 at the end of April a year ago.

Throughout the unprecedented conditions of the war period the Bank of Montreal was reported to be following a very conservative policy, in order to prepare for any conditions which might arise during the period of readjustment. The country is now reaping the advantage of this policy and at the same time the Bank is in a position to keep pace with the expanding business of the country.

WATCH CANADA

Regard for the truth compels the admission that Canada, which really started its Fire Prevention work only after the United States—or some of them—had been working at it for a score of years, has at one bound passed beyond anything accomplished in this country in the way of laws, organization and co-operation. It is too early to say what will be the result, or how soon Canada will surpass this country in actual prevention of Fire Waste; but unless the United States and the states thereof wake up, Canada will pass into the ranks of Fire Safe countries while this nation is still struggling with the A B C of the problem.

Canada is doing on a national scale what Cincinnati—and a few other cities—has done on a municipal scale; it is interesting its people, in every walk of life, and giving them something to do to meet the burden of their own responsibility for fire. As the result, the hardheaded business men of Ontario, for instance, supply real money to the Fire Marshall of that Province in order that he may print hundreds of paid advertisements in Canadian papers to inform the people of the facts involved in Fire Waste, of methods of Fire Prevention and to educate them as to their own responsibility.

Perusal of the summary of Fire Prevention Day activities throughout this country and Canada bears ample evidence of the fact that Canada has had firm hold on the main factor in the problem. It remains only for the people of this country to say whether, having originated modern Fire Prevention work and laid the foundation for the structure, they shall permit Canada to wrest the lead from them now.—U.S. Exchange.

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:

Montreal
London

Saskatoon
New York

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 LONDON, ENG.

EDWIN HANSON

WILLIAM HANSON

THE OLD AND RELIABLE HOUSE
OF**HANSON BROS.,**
BOND DEALERS
MONTREALAre prepared to consider the
purchase of entire issues of
bonds made by municipalities
large or small*Correspondence Solicited***HANSON BROS.,**
164 ST. JAMES STREET,
MONTREAL

Established 1883

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 SATIS-
FACTORY IN EVERY WAY THAN
TRUSTING TO THE VARIABLE FOR-
TUNES OF PRIVATE BONDSMEN.**

BRANCH OFFICES:

MONTREAL. HALIFAX. ST. JOHN. OTTAWA.
WINNIPEG. CALGARY. REGINA.
VANCOUVER.**INSURANCE FOR MUNICIPAL EMPLOYEES.**

In the February issue of this Journal we urged that some system of insurance for employees should be adopted in each of those municipalities that have not already pension schemes. The following report is strong evidence of the possibilities of insurance and we would commend local councils to make further investigation into the matter which is very important at this time when the increased cost of living is affecting very materially not only the present but the future of the official life of municipal Canada.

The report reads as follows:—

The City of Albuquerque, New Mexico, announces an innovation in the way of municipal management in the form of Equitable Life Insurance for all employees of the City from the City Judge to the Garbage Collectors. The program includes all employees of the Board of Education and the teachers in the city Schools.

James N. Gladding, City Manager, entered into the contract for the city and Mr. E. Hickey, acted for the Board of Education. The insurance is given without cost of any kind to the employees and its benefits are in addition to employees' compensation. About 125 persons will be benefited by this unique program. The plan extends to all employees who have been in service one year, at which time an insurance certificate in the Equitable Life Assurance Society will be presented in the amount of \$500. At the end of each additional year of service an additional certificate for \$100 is presented. Among the city employees this year the increases in the amount of the insurance continues successively until a maximum of \$1,800 is reached. In the Board of Education there is a maximum of \$2,000. In both instances the plan is made retroactive as to length of service, thus giving all employees credit for service rendered.

Among the employees on the city pay-roll are eleven mechanics, three laborers and eleven clerks. There are eight policemen, seventeen firemen, the City Judge, the City Doctor, the City Chemist and the City Attorney.

Group insurance was introduced by the Equitable some ten years ago. Under this form of insurance all the employees of an institution are covered under a blanket policy, without medical examination and without regard to the ages of the employees.

The plan has had a very remarkable growth and it is estimated that there are today one million industrial workers protected by this form of insurance.

The action of the Albuquerque authorities is the first instance of such a program being extended to all the employees of a municipality, but it has for some years been in many private institutions.

Group insurance is not confined, however, to large institutions but all corporations, having fifty employees and up, may take out such policies. The action of the Albuquerque authorities has attracted the attention of other cities and towns and it may be expected that other communities will shortly be following suit.

**MONTREAL CITY COUNCIL AND THE FUEL
PROBLEM.**

That Canada's fuel problems are gradually receiving the serious consideration which so vital a subject deserves is evidenced by the recent action of the City Council of Montreal in adopting unanimously the following motion of Alderman Elie:

"Whereas, a large portion of the coal consumed in Canada is imported from the United States;

"Whereas, owing to the duties levied on coal, to the high rate of exchange on our currency in the United States, to the scarcity of labour and to miners' strikes, to the ever increasing freight rate, and possibly to combines between various mine owners, the price of this fuel has greatly increased for the past few years, and there is, at certain times, a shortage of coal and such shortage may, one day or other, become complete and permanent;

"Whereas, the intensive operation of coal mines in Canada would remedy to a large extent these various inconveniences, have the effect of keeping in the country the large sums of money which are being spent for the purchase of coal, and would provide with employment thousands of persons who are now out of work;

"Be it resolved that for the above reasons, this council requests the federal authorities to favour, by all possible means, the intensive operation of Canadian coal mines."

—Canadian Mining Institute.

Quebec Savings and Trust Company

Head Office, MONTREAL

J. N. GREENSHIELDS, K.C., President.
 J. W. PYKE, Vice-President.
 F. W. TOFIELD, Manager.

This Company Specializes
 in the
 Joint Administration
 of
 Municipal Sinking Funds

Full Particulars Upon Application.

206 TRANSPORTATION BUILDING,
 Corner St. Francois Xavier and St. James Streets.

BANK OF MONTREAL

Established 100 Years (1817-1917)

CAPITAL (PAID UP)	-	-	-	\$20,000,000
REST	-	-	-	\$20,000,000
UNDIVIDED PROFITS \$1,812,854				
TOTAL ASSETS	-	-	-	\$545,304,809

BOARD OF DIRECTORS

Sir Vincent Meredith, Bart, President.
 Sir Charles Gordon, G.B.E., Vice-President.

R. B. Angus, Esq.	Lt.-Col. Molson, M.C.
Wm. McMaster, Esq.	C. R. Hosmer, Esq.
H. R. Drummond, Esq.	D. Forbes Angus, Esq.
Lord Shaughnessy, K.C.V.O.	Harold Kennedy, Esq.
H. W. Beauclerk, Esq.	G. B. Fraser, Esq.
Col. Henry Cockshutt,	J. H. Ashdown, Esq.
E. W. Beatty, Esq., K.C.	

Head Office : MONTREAL

General Manager -- Sir Frederick Williams-Taylor,
 Throughout Canada and Newfound-
 land.

BRANCHES AND AGENCIES : At London, England, and at Mexico City.

In the United States—New York, Chi-
 cago, Spokane, San Francisco —
 British American Bank (owned and
 controlled by Bank of Montreal.)

A GENERAL BANKING BUSINESS TRANSACTED

MUNICIPAL DEBENTURES BOUGHT

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

C. H. Burgess & Company

Traders Bank Building - Toronto, Can.

THE ROYAL BANK OF CANADA

Capital Paid Up.....	\$ 17,000,000
Reserve and Undivided Profits.....	18,000,000
Total Assets.....	550,000,000

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

Sir Herbert S. HOLT, Pres.	E. L. PEASE, Vice-Pres.
Jas. Redmond	Sir Mortimer B. Davis
G. R. Crowe	G. H. Duggan
D. K. Elliott	C. C. Blackadar
Hon. W. H. Thorne	John T. Ross
Hugh Paton	R. MacD. Paterson
A. J. Brown, K.C.	W. H. McWilliams
W. J. Sheppard	Capt. Wm. Robinson
C. S. Wilcox	A. McTavish Campbell
A. E. Dymont	Robert Adair
C. E. Neill	T. Sherman Rogers, K.C.

OFFICERS:

E. L. Pease, Man. Director, C. E. Neill, Gen. Manager.
 M. W. Wilson, Supt. of Branches

670 Branches, in every Province of the Dominion of Canada, and in Newfoundland; in Havana and throughout Cuba, Porto Rico, Dominican Republic, Costa Rica, Haiti, Colombia, and Venezuela, Martinique and Gaudeloupe; Antigua, Bahamas, Barbados, Dominica, Grenada, Jamaica, Montserrat, Nevis, St. Kitt's, Trinidad, British Guiana, British Honduras.

ARGENTINE—Buenos Aires.

BRAZIL—Rio de Janeiro, Santos, Sao Paulo.

URUGUAY—Montevideo.

SPAIN, Barcelona—Plaza de Cataluna 6.

LONDON, England—Princes St., E.C.

NEW YORK AGENCY—68 William St.,

PARIS AUXILIARY:—

THE ROYAL BANK OF CANADA (FRANCE)

28 Rue du Quatre-Septembre

Le Quebec Municipal

(Municipal Quebec)

Organ of the Union of the Municipalities of the Province of Quebec

is mailed to every one of the 1300 Municipalities in Quebec

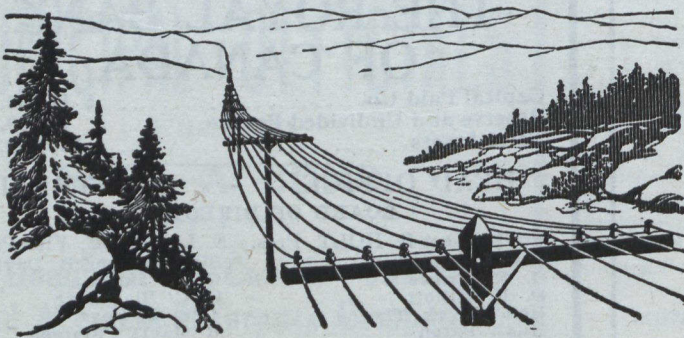
This is a splendid opportunity for manufacturers of municipal requirements to get into direct touch with the municipal authorities of the Province of Quebec.

For further particulars and advertising rates apply to:

Advertising Manager

Canadian Municipal Journal

**Coristine Building
MONTREAL**



A Far-Reaching Service

Besides serving cities, towns and villages throughout Quebec and Ontario, our lines reach thousands of farmers.

More than 707 independent telephone systems have made satisfactory arrangements for interchange of business with us, and these serve upwards of 98,851 subscribers, mostly farmers.

Hence, Bell service—local, long distance, urban, and rural—is part of the business and social life of the whole community.

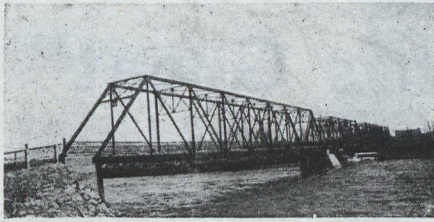
"Every Bell Telephone is a Long Distance Station."

The Bell Telephone Co. of Canada



To Municipal Councils & Engineers

THE MACKINNON STEEL CO., LIMITED



Having experienced crews to handle erection, and at all times a large stock of steel plates and shapes on hand, the company is prepared to give good service in all its contracts.

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, QUE.**

WANTED.

Copies Of

January and March Issues, 1920

August, 1919

Price 25 cents per copy.

Canadian Municipal Journal

Coristine Building, Montreal.

LOANS MADE TO:
BONDS BOUGHT FROM:

MUNICIPALITIES

A. P. LESPERANCE, Manager

City and District Savings Bank
MONTREAL

A Record Filing Cabinet That Exactly Meets Your Requirements

THE "Office Specialty" Single Drawer Unit fully meets a demand that exists in every business office.

In the small office it provides adequate filing space for the proper handling of documents and other business records.

In the larger office it serves as a compact supplementary file for personal data, records and documents that require frequent or immediate attention.

"OFFICE SPECIALTY"

Single Drawer Unit Files

Each drawer—a unit—is a complete cabinet in itself. Units are supplied in letter and legal sizes. A unit that *exactly* meets your requirements can be promptly provided. As your filing requirements increase, other units may be added until a handsome, durable cabinet or a battery of cabinets is formed.

Single Drawer Units, like all other "Office Specialty" products, are backed by the "know how" gained through 30 years of supplying office furniture to Canada's leading firms, and the very highest quality ideals.

THE OFFICE SPECIALTY MFG. CO., LIMITED
Home Office NEWMARKET Canada

Filing Equipment Stores at:

Toronto Montreal Ottawa Halifax Hamilton Winnipeg
Regina Edmonton Calgary Vancouver

There are ten "Office Specialty" Service Stores. Call on the one nearest you for Single Drawer Units or any other service or equipment you may need. A letter, a post card, or a message by telephone will receive prompt attention.



Purchase the number required for your immediate needs now and add others as your filing requirements necessitate.

OFFICE SPECIALTY
FILING SYSTEMS

MILTON HERSEY COMPANY

LIMITED

INDUSTRIAL CHEMISTS &
CONSULTING ENGINEERS

A Complete Testing Service to all
Municipalities on

CEMENT

SAND

GRAVEL

BRICKS

ROAD OILS

ASPHALTS

TARS

WATER

ALL INDUSTRIAL MATERIAL

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.

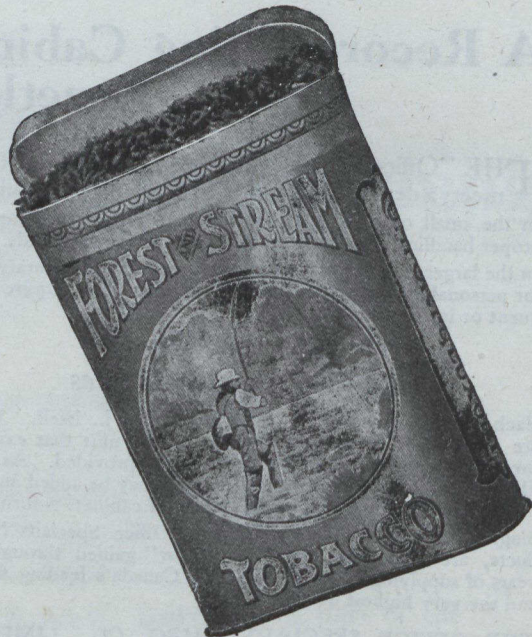
MONTREAL

WINNIPEG

"It's Great"

These words exactly
describe the quality
of

FOREST & STREAM TOBACCO



EVERYWHERE 20c PER TIN

THIS WILL INTEREST YOU

EMPLOYERS

OF

LABOUR

should have
among their
Employees

TRAINED

FIRST AIDERS

capable of render-
ing assistance

**IN CASE OF
ACCIDENT**

POLICE DEPARTMENTS
FACTORY MANAGERS
MUNICIPAL FIRE
DEPARTMENTS

FARMERS
FISHERMEN
LUMBERMEN
FIRE RANGERS
MINE MANAGERS
HUNTERS
ANGLERS

EVERY

**ESTABLISH-
MENT**

Should have a
supply of

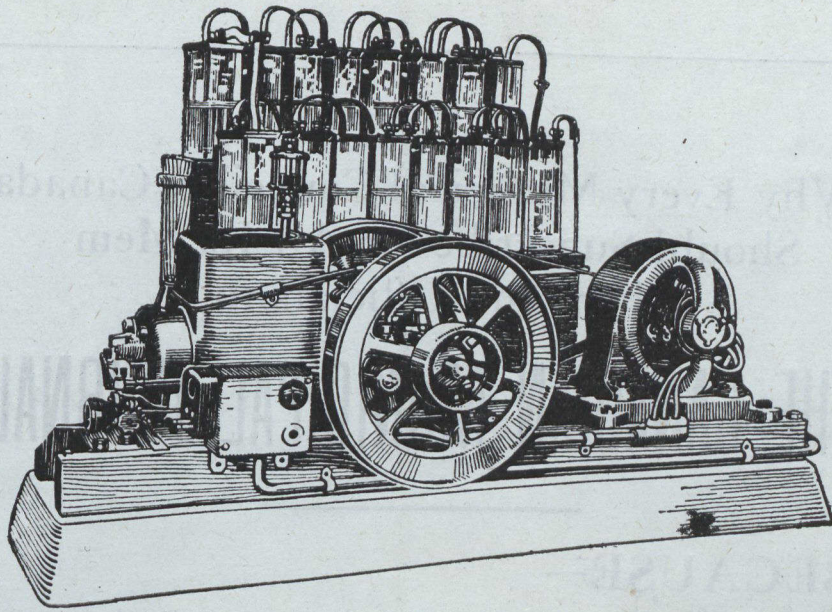
**FIRST AID
EQUIPMENT**

for use in
**CASES OF
EMERGENCY**

Always have a St. John
Ambulance First Aid Box
ready in case of emer-
gency.

Price, \$5.00; smaller size,
\$3.50. Supplied by the
Canadian Branch of The
St. John Ambulance As-
sociation,

14-15 Castle Building,
Ottawa Ont.



A Practical Lighting Plant For Small Municipalities

The Canadian Fairbanks-Morse Company, Ltd., has just placed on the market an easily managed lighting plant for the farm or small community. This plant which is complete in itself, is designed for 40, 50, 65, 100 or 200 lights of sixteen candle power, or 20 watts each. For municipalities requiring more lights the firm is prepared to make up any combination of engine, generators, switch board, etc., to give any capacity or any voltage. The principal part of this lighting plant is a low speed, horizontal water cooled kerosene engine, which is not only strong and durable, and irressistable of most of the vagaries of mankind, but every part is readily accessible. It is easy to operate and requires no mechanical knowledge or experience to run it. The other machinery that make up the plant are a ball bearing dynamo, a switch board and storage battery.

The plant is designed to operate 30 volt metallic filament lamps, commonly known as Mazda lamps. The lamps are standard and easily, obtained in 10, 20, 40, 50, 75, and 100 watt sizes, which gives 16, 32, 46, 75, and 100 candle power respectively. The 20 watt, 16 candle power lamp being the most common is used as the basis for rating these plants. The

engine need only be used once or twice a week to charge the battery. The stored electricity obtained from the battery is used as required by the simple process of turning a switch. When the battery is run down the attendant can run his lights from the dynamo and charge the battery at the same time, or when the battery is well charged he can combine the output of both dynamo and battery to operate more lights than he could from either one alone.

From the above brief description it is obvious that the Canadian Fairbanks-Morse Company has placed upon the market a very desirable and comparatively cheap electric lighting plant for small municipalities that are not located near large electric power stations, and in this country there are hundreds of such communities. One great advantage of this lighting plant is that it is shipped complete to the last detail and users can be assured of prompt and competent service from this company's numerous branches. As the company is sending out demonstrate to every part of the Dominion it would be advisable for those councils desirous of installing such a lighting system as has been briefly described here to get in touch with the firm's headquarters in Montreal.

Why Every Municipal Council in Canada
Should Subscribe for All Its Mem-
bers and Officials to

THE CANADIAN MUNICIPAL JOURNAL

BECAUSE—

The Canadian Municipal Journal deals exclu-
sively with municipal affairs.

BECAUSE—

The Canadian Municipal Journal covers every
phase of municipal government.

BECAUSE—

Every article in the Canadian Municipal is
written by an authority.

BECAUSE—

The Canadian Municipal Journal is fair in its
comments and reliable in its information.

BECAUSE—

The Canadian Municipal Journal follows close-
ly civic events in every part of the world and
faithfully records them in its columns.

BECAUSE—

The Canadian Municipal Journal is published in
the interest of municipal Canada.

The subscription is only \$2.