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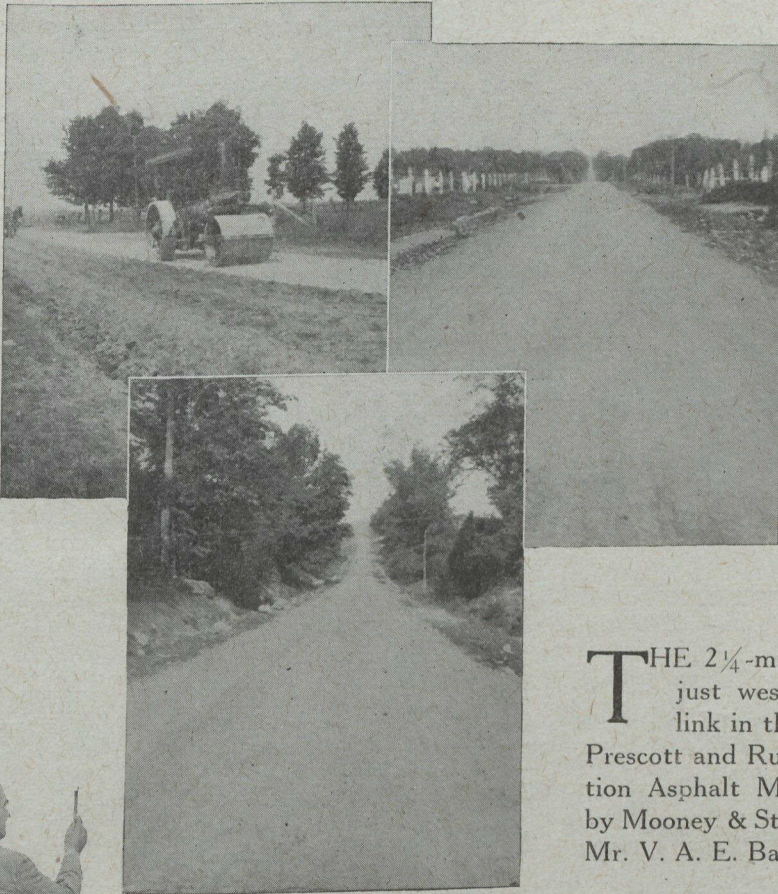
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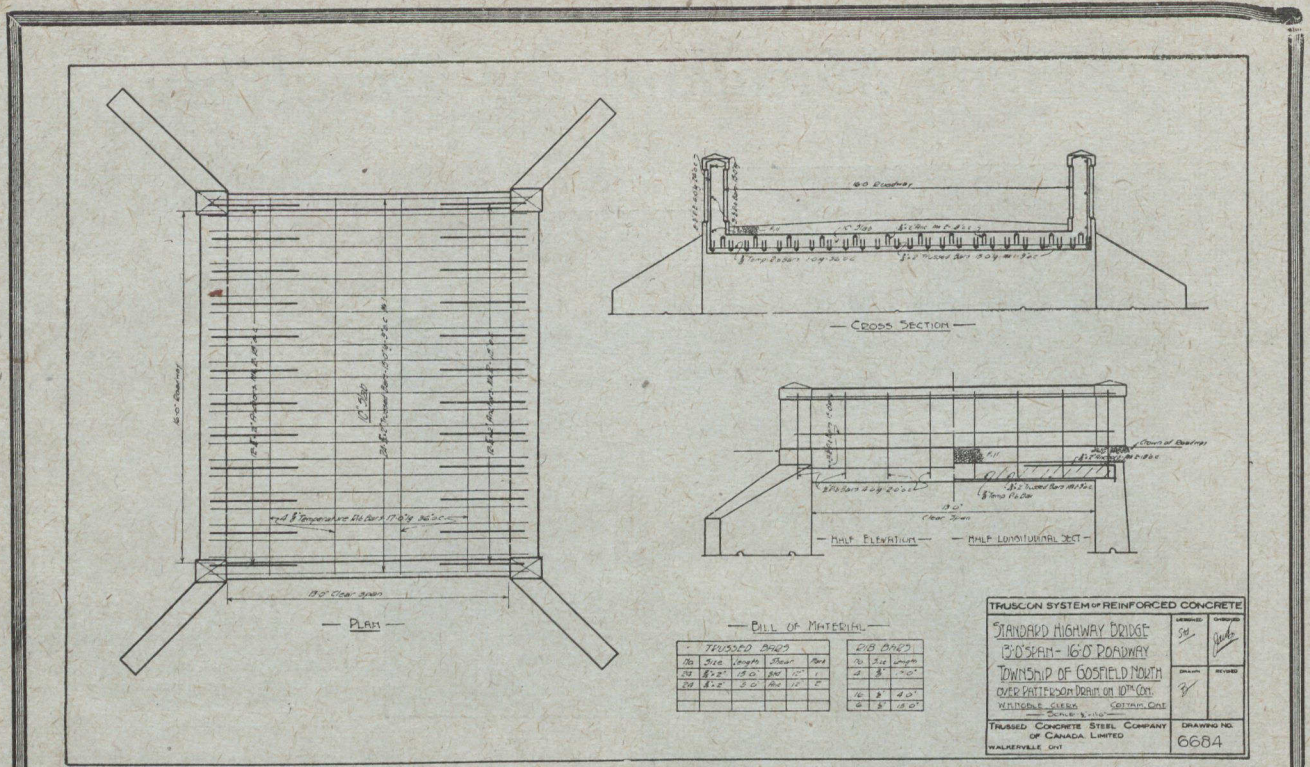
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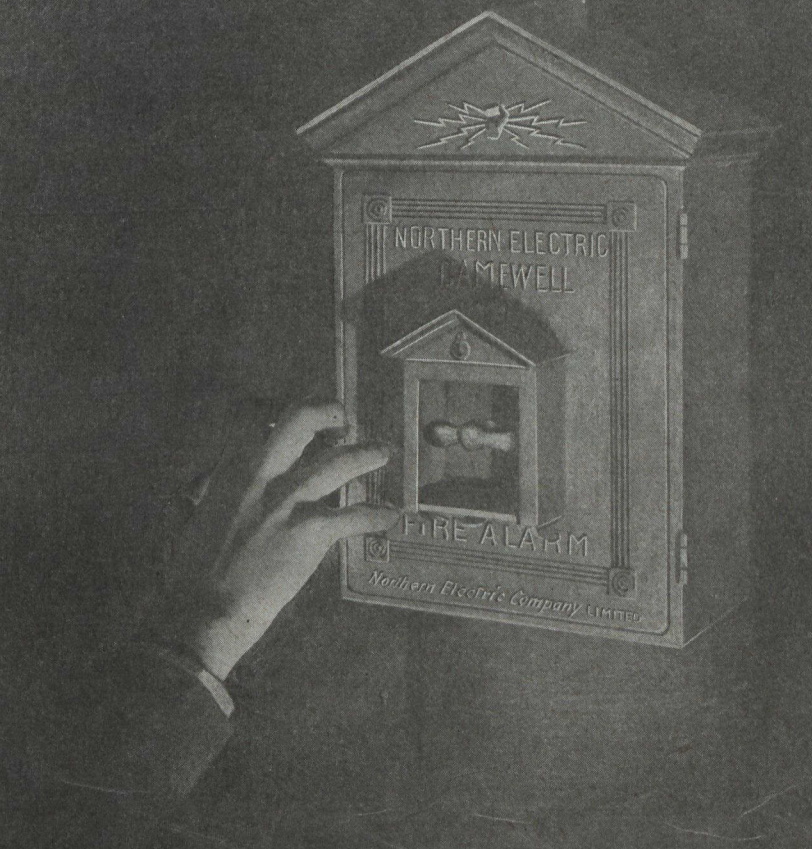
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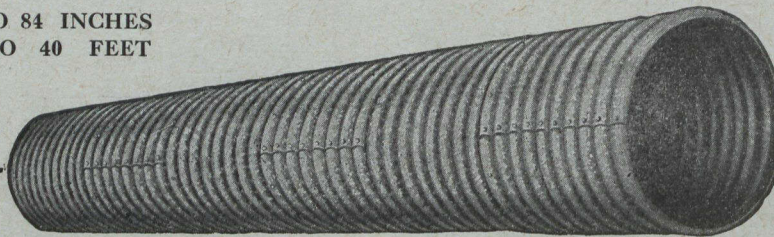
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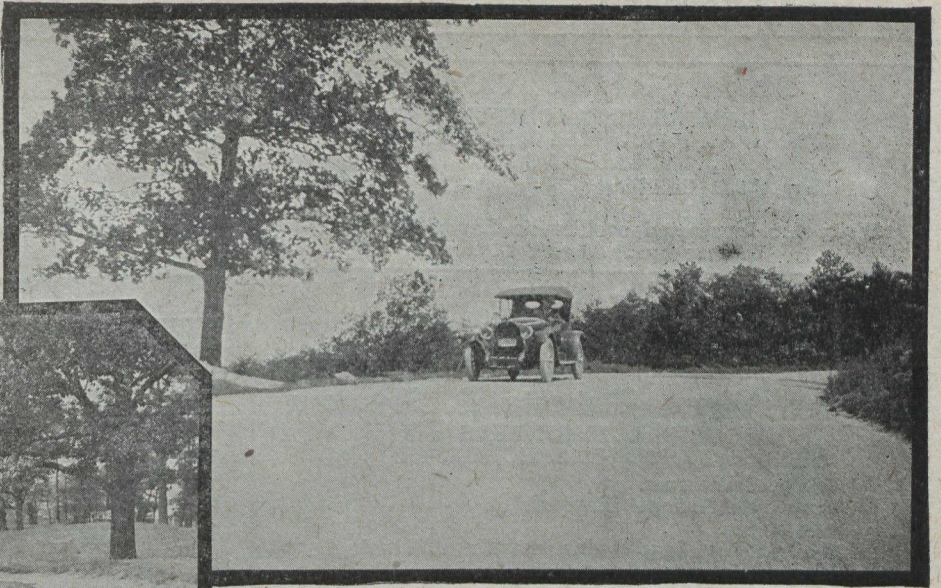
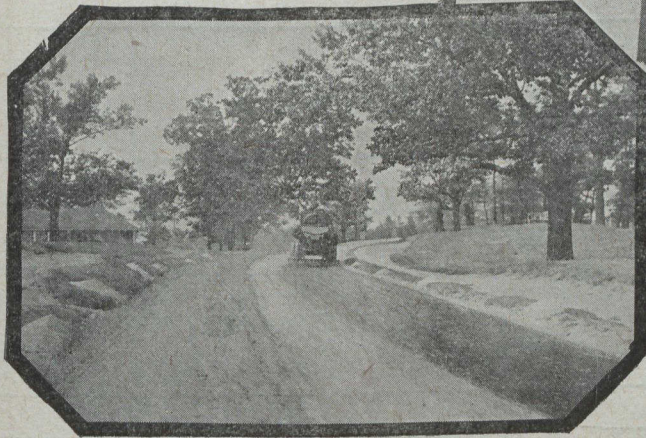
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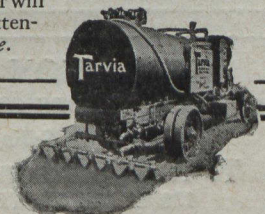
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FREDERICK WRIGHT, Editor

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The "Made in Canada" Sample Train

France in the mind of Canada is the nation that has, above all nations found herself. The titanic struggle that was waged for five long years on her soil, though it drained the life blood of her best and almost crippled her industrially and financially, would seem to have rejuvenated that spirit and that mentality which made this wonderful country the leader for ages in everything appertaining to the world's progress—in art, in literature, in science, in industry and in thrift. Her devastated territory has been made again the scenes of peaceful and productive industry. The fields are rich in new crops, the cities and towns and villages have been rebuilt, not as they were before the war, it is true, for nothing can replace those wonderful monuments of the ingenuity of man, so wantonly destroyed by the Germans, and the inhabitants, at least those who are left, have taken up the occupations which they left off in August, 1914, with renewed hope.

Throughout France the same rejuvenated spirit prevails, the citizens being determined that if reconstruction means anything at all it means re-assertion of those things that count, whether it be in things material or things spiritual.

In things material France is looking out for new markets for her products, and knowing well that her best markets are in those countries which have goods that she requires, and that require her goods, she is beginning to cultivate Canada in earnest. And if Canada is wise she will reciprocate the attention to the fullest extent of her power. In the first place France is Canada's third best customer already, and in the second place France produces goods not made but wanted in Canada. Why then should there not be an exchange of the commodities of the two countries for the mutual benefit of the two peoples?

This was evidently the thought that came to Senator C. P. Beaubien in 1916 when he was in France doing war work, for since that date Mr. Beaubien has given much of his attention to the advocacy of better and larger trade relations between Canada and France.

He has urged the idea before every public body and organization and in every city in France, and now success is about to crown his efforts. Starting in August a train made up of eight cars-carrying samples of French products will tour the length and breadth of the Dominion for the purpose of interesting and educating the people in what France produces in art, science and manufactures. The itinerary will include every large city and town in Canada, as well as many agricultural centres, so that every Canadian will have an opportunity of seeing something of the craftsmanship of France.

Following this tour it is hoped and expected that a "Made-in-Canada" train will tour France, made up of samples of the produce and manufactures of Canada. Of course there can be only one result of such an exchange of business ideas between old France and new Canada, and that is increased trade. But for Canada to get the full benefit of the propaganda every city and town must take an active part in seeing to it that the "Made-in-France" train is visited by every citizen. The French mission accompanying the train, must be made to feel that their efforts, not counting those of Senator Beaubien and his colleagues, are appreciated, so that when the "Made-in-Canada" train tours France the French people will better appreciate the efforts of this country to find a market for its products.

St. Thomas the Flower City

The holding of the twelfth annual show of the American Gladiolus Society this year in St. Thomas was not only a compliment to Canada but a decided recognition of the enterprise of the local horticultural society which is composed of practically all the home owners and tenants in this little Ontario city. Starting with nothing but enthusiasm the St. Thomas Horticultural Society, under the genial leadership of Dr. Bennett has developed into an organization of international renown. The society, with the splendid successes of its exhibits at the best shows of Canada and the United States, cannot help but be a continuous advertisement of the right kind for the city and district. The value of such advertisement is immeasurable. As the different flowers come into season, which in St. Thomas means the

greater part of the year, the gardens and streets are one mass of bloom and perfume. This is bound to have an energizing influence on the inhabitants, such as cannot be secured by any other means, for who is so devoid of the sense of beauty as not to feel the better for a glimpse of nature at its best? We like to think that the citizens of Canada are not all material in their make-up; that they have a spiritual and an aesthetic side which only requires a little encouragement, such as they are giving in St. Thomas, to bring it out.

What has been done in St. Thomas to better the lives of the people can be done in every other community in Canada. The cost is small. It is surprising how small the amount the council is called upon to pay, but the result is great. It has enabled the citizens to find their civic soul and pride.

The Montreal Tramways System

In our January issue we published an article on the Montreal Tramways System which brought in many inquiries because of the uniqueness of the organization in so far as it affects the public, particularly in relation to service and protection. The tramways system of the commercial metropolis, while administered by a private company, is under the direct supervision of a commission appointed by the Provincial Government. This seeming contradiction of terms relating to administration may be explained as follows: The Montreal Tramways Company, which controls the huge tramways system of the metropolitan district is, by contract with the city, responsible for both its policy and administration to the above commission, from which body appeal can only be made to the Public Utilities Commission of the province. So well has the arrangement worked out that it can truly be said that the City of Montreal has in its tramways system all the benefits but none of the defects of public ownership. And last years financial report bears out the statement.

The great difficulty in the administration of public utilities, whether public or private owned, is to define and work out a balance between service and profit. Public utilities are established primarily to give public service; when owned by private interests the administration expects to secure profits according to the service given to the public; when publicly owned a public utility in the past was not expected to make profits. But latterly a feeling has grown that however wide its range of usefulness any utility, such as a tramway, only benefits a limited number at the expense of the community as a whole, consequently provision should be made to ensure not only sufficient profit to cover any contingency, and to allow for a sinking fund, but enough to pay taxes. Much of the change in sentiment towards service vs. profit-making has been brought about by so many public owned utilities—administered for service only—becoming a burden on the rates. In the Montreal tramways system the balance between service and profits leans slightly in favor of service, in spite of the fact that it is privately

owned. This is because of the well-defined conditions of the contract, conditions which it is the duty of the commission to see are fully carried out, not only to the letter, but in the spirit.

At first sight it would appear that such a system of tramway administration was unworkable, and probably in the hands of small men it would be unworkable, but with the executives of the company and the three commissioners, being all keen business men, with only one desire to make good, the relations between the two bodies are cordial, with the result that the city and district of Montreal has one of the most up-to-date and best administered tramway systems in the world.

THE RIGHT PERSONNEL FOR MUNICIPAL COUNCILS.

We note, with pleasure, that a number of the daily newspapers of the larger cities are actually taking cognisance of civic government as a real factor in the development of the nation, even though they do it usually in the form of carping criticism against the personnel. In an otherwise excellent editorial on the subject of municipal government printed elsewhere in this issue, the Montreal "Gazette" says: "Populations grow so suddenly, so tragically, in great centres that men of small calibre have been overwhelmed in the very security of civic office to which they were appointed, not because of merit but because of a penal vote." While there is no doubt about the apathy of the general public towards municipal government and though a few of the members of the municipal councils of Canada may be men of the "small calibre" so sneeringly spoken of in the above quotation, the personnel of the average council of to-day is decidedly above the average standard of citizenship, at least so far as public responsibility is concerned. While there is room in every council for men of "large calibre" it is the men of average intelligence, imbued with the right public spirit, that make the best mayors and aldermen because they know better the real sentiments of the people who elected them.

OUR NEED FOR IMMIGRATION

SIR JOHN WILLISON.

There are vital differences of opinion in Canada on the subject of immigration. Generally the leaders of organized labor have opposed admission of industrial workers from other countries. Naturally in such a period of depression as that through which Canada is now passing there is general support for labor's position. On the other hand there is grave scarcity of farm labor and room for hundreds of thousands of people on the unoccupied lands of Western Canada. Indeed in all the older Provinces there are farms for purchase at reasonable prices in the best agricultural counties. It is not true to say that these farms have been abandoned but they are available for purchase because the sons have left the old homestead for the West or have chosen to follow other pursuits. Quebec absorbs few immigrants in the rural sections. The French-Canadians are thrifty and prosperous and there are always local purchasers for farms that come into the market. But no farmer from the Old Country needs to go into a pioneer community if he has a fair amount of capital, and if he consults the Provincial Departments of Agriculture before purchasing he need not fear for his future.

There is developing in the Dominion a new attitude towards immigration. Owing to the need of settling the West the immigration policy of the Federal Government has been sectional rather than national. There has been no adequate co-operation between the Provincial Governments and the Federal Department of Immigration. Still perhaps we should give our chief attention to settling the prairies but there is a greater disposition to emphasize also the advantages of the old Provinces for classes of settlers who desire the conveniences and comforts of more finished surroundings. It is recognized, too, that we have never had any adequate organization for handling immigrants. We have admitted people who never should have been allowed to leave the ships or, better still, should never have been allowed to embark for Canada and then have been content to exercise the brutal power of deportation. In years past we assisted people to come to the country but neglected to select and approve. The money test is not always a satisfactory test of fitness nor if there is careful selection are assisted passages wholly to be condemned. The Salvation Army has brought many thousands of people to Canada and few have ever become a charge upon the country. The officials of the Army saw that they were guarded against mistakes by themselves and against the cupidity of other people. What the Salvation Army has accomplished it should be within the power of trained officials of the Governments to accomplish.

* * * * *

There are sections in the West which should never have been opened to settlement. Possibly over such great areas it was difficult always to direct settlers wisely but with the knowledge of the West that we now possess mistakes in location can be more easily avoided. If settlers are wisely placed there will be few failures on the land and the drift back to the cities of which Labor complains can be measurably

prevented. It is certain that few of those who settle in the best agricultural sections fail to realize the expectations with which they came to Canada. Possibly a higher average of success has been achieved by settlers from the United States than by those who have come from overseas. This was because most of the Americans had experience in Western farming. The knowledge which they have acquired by experience we should endeavor to give to people from the Old World through the sympathetic guidance and instruction of agricultural experts and other organized private and public agencies.

We have a greater responsibility, too, than we have ever fully discharged to the foreign elements which tend to cluster in the cities. Many of these people were farmers in the countries whence they came and if we had made it our business to know more of their experience and aptitudes they could have been turned to agricultural pursuits in this country. All over the continent there has developed a new sense of obligation to those who are so commonly described as the "foreign elements." It is recognized that they should be encouraged to assume all the responsibilities of social and political citizenship. In too many cases they have been the sport of political bosses and excluded not so much by deliberate design as by sheer neglect from the general activities of the communities in which they live. The result is to lower the general average of citizenship and endanger the social and political fabric. But we begin to have a newer teaching. We see or partly see that a wiser thing is to draw these people into the affairs of the community, to make them understand that they are not isolated groups, to show friendliness and confidence which they should enjoy by virtue of their Canadian citizenship.

Yet I am glad that I was courteous to them.

For are they not, likewise, children of God?

* * * * *

In short we are learning that our duty to people who come to Canada is not fully discharged when they are landed at Quebec, or St. John or Halifax, that they have a right to guidance and counsel until they are satisfactorily established and that just in degree as they are well treated they will develop affection for Canada and strengthen the social and political structure. Naturally we all desire that people who leave Great Britain shall come to this country or go to one of the other Dominions of the Empire. The war forever vindicated the Briton in Canada. One thinks of an Old Country Club in one of the Presbyterian churches of Ontario of which every member who was eligible for war service enlisted and of whom 70 did not return. There were like examples of patriotism and sacrifice all over the Dominion. If one still hears the whisper now and again that the Englishman is unmanageable there is an answer in what he did in the war that compels silence and reverence. Besides the pioneers who laid the foundations of this country were English and Irish and Scottish and French and no other races have such a claim to its opportunities and privileges. One does think that there could be closer co-operation between the Imperial and the Dominion Governments to keep British people within the Empire. When all is said there is nothing Canada more sorely needs than a greater population and it is supremely in the interest of the Dominion that all Governmental agencies should co-operate to ensure that those who come to us from Great Britain and other countries shall be established under conditions which will give a fair prospect of contentment and prosperity.—Montreal Star.

WHAT ZONING IS

W. J. McDONALD, Ph.D.

Zoning may be defined as the determination of the character and intensity of the use of land. By "character of use" we mean segregation into residence, business, and industrial districts or classes of districts. By "intensity of use" we mean control of the height of buildings and of the percentage of the lot occupied by the building. These have a very definite bearing on congestion of population, on congestion of business and traffic as well as on health and general welfare.

In a particular city, for instance, there might be established:

- a. Single-family residence districts;
- b. Multiple-family residence districts;
- c. Commercial districts;
- d. Light industry districts;
- e. Heavy industry districts.

In addition, zoning might establish area districts, in which buildings might be permitted to cover, respectively, 30 per cent, 50 per cent, 70 per cent, or 90 per cent of the area of the lot. Certain other refinements would probably be necessary, such as the control of side yards and rear yards and courts.

The height of buildings might be controlled as follows; for instance:

2½ stories with a limit of 35 feet, 4 stories and 50 feet, 6 stories and 70 feet, and other height districts if necessary.

Progress in Zoning.

The first zoning ordinance in America was adopted by Los Angeles in 1909. It was followed in 1913 by Berkeley. Both were inadequate and have been superseded. The organization of the New York Commission on Heights of Building Districts and Restrictions, and finally, after still more thorough study of European zoning and of New York City conditions, the New York zoning ordinance was adopted in 1916. Having thus demonstrated that it was possible to zone the largest city in America, it was apparent that all other cities could be zoned and with even greater ease, and certainly to greater advantage, by anticipating the problem before it became acute.

St. Louis followed in 1918, Newark in 1919, and White Plains, Yonkers and Niagara Falls in 1920. Other cities large and small, have been at work on zoning and several partial zoning ordinances have been adopted.

Everywhere there is interest in zoning as one of the definitely practicable and valuable phases of city planning. But zoning requires a high grade of technical knowledge in the preparation of the plans, and ordinance, and the ability to "sell" the idea to the community by working out the plans on the ground in consultation with the people of the city.

If well done and properly handled, zoning is a proper first step in city planning. Its cost is limited to the cost of pre-

paring the ordinance, which responsibility is usually placed on the building inspector or the city engineer. Compared with the other monumental features of city planning, it costs practically nothing at all. Zoning, therefore, has the merits of costing little and of being a measure on which the chamber of commerce can get action. This phase of the problem, of course, every secretary appreciates.

Zoning and Real Estate Values.

Besides the definite bearing that zoning has on industrial development, it has a vast significance for owners of property, both large and small.

The president of the Carpenters' Union in one city supported zoning because the house next door to his was to be converted into an apartment upstairs and a funeral establishment downstairs. Most of us would rather defer such close proximity to a funeral parlor until "some more convenient time." A garage may ruin an apartment house or a residence street. In one instance an apartment fell in value from \$100,000 to \$60,000, with a consequent loss in city revenue of \$1,200 yearly. The value of the garage was only \$10,000. In almost any city one may find land values falling in formerly good neighborhoods owing to the coming of a butcher shop or a store, a garage or an oil-filling station, an apartment or possibly an industry.

More values are destroyed for lack of zoning than by fire. The home owner can protect himself against loss by fire by means of fire apparatus. There is no insurance against loss due to misplaced buildings except a zoning ordinance. No city would be without adequate fire apparatus such as motorized fire engines costing about \$10,000 each. And no city can afford to be without a zoning ordinance which would cost most cities somewhat less to secure than a single fire engine. Surely the home owner is entitled to this form of protection against loss of value, especially as there is no form of insurance that covers this sort of risk.

Zoning and Housing.

The stabilizing of real estate values by means of zoning has a definite bearing on housing. The investor in mortgages will more readily invest if he knows that property values will not be destroyed by misplaced neighbors. There will be fewer vacancies if the property is rented; it will be easier to sell a home in a definitely established residence neighborhood. Investors in New York sustain fewer losses according to New York City mortgage authorities. Fewer loans are called at the end of the mortgage term. Besides, it is much safer to loan up to a close margin on the value of a house and lot than where no zoning law applies. Mortgages are safe in a city which is zoned.

One consequence of zoning is that it makes it possible for citizens to own their own homes in safety. If more may be borrowed on a house and lot, this makes it easier to make the original purchase and, as has been observed, it makes the purchase safer. In more than one city visited, it has been discovered that skilled workmen and executives of industrial plants continue to rent or live in rooms because there is no section of the city in which they may safely buy and build.

What it would mean to the city if every citizen were a property owner and thereby interested in the quality of government given, every secretary appreciates in full. It certainly is highly important that one great barrier to home ownership should be removed by the adoption of zoning ordinances in our cities.

SERIAL BOND IS MOST ECONOMICAL.

There are various ways for a municipality to provide for and meet the payment of its outstanding obligations; by issuing bonds of which the entire issue matures at one date, establishing a sinking fund with which to pay the issue when due, by the issuance of bonds which mature at one date with the privilege of redeeming them on or after some earlier date, and by the issuance of bonds which mature in periodical instalments.

If the sinking fund method of meeting debt is to be used, it is best to protect each bond issue separately by creating a special sinking fund to take care of each issue. But since it is notorious that sinking funds are appropriated for other than the uses for which they are intended, a statute should explicitly state they are to be used for no other purpose than the payment of such debt. The object of a sinking fund is to lay aside money year by year toward the payment of a debt at some future time, this fund to be most safely disposed for accumulation until that time. But sinking funds are not only subject to suspension and appropriation for other uses, they are costly methods. Sinking funds do not amortize a debt, they merely offset it. The only way to sink a debt is to pay it.

Serial Bonds Are Better Financially.

If not sinking funds, what then? The alternative is serial payments. A municipality instead of establishing a sinking fund may provide for the payment of bond issues by such annual payment as will extinguish the same at maturity. The benefits that have accrued have influenced many municipalities to adopt this policy. The simple and economical method of extinguishing a debt is to pay it in equal periodical instalments. This is the serial bonds method. As an example, the difference in actual cost of a loan of one million dollars maturing in twenty years, bearing an interest rate of 4 per cent. on the assumption that the sinking fund can earn a like rate and the cost of a loan of one million dollars at 4 per cent. maturing periodically would be \$40,231.00 in favor of the serial bond method.

Bond issues may be callable at par, either in whole or in part on or after a given date. This privilege of recall makes it possible for a municipality to take advantage of any general lowering of interest rates. However, bonds that mature serially are almost never callable for the method of amortization hardly admits it and refunding defeats the very purpose of serial retirement.—By Leonard Callender.

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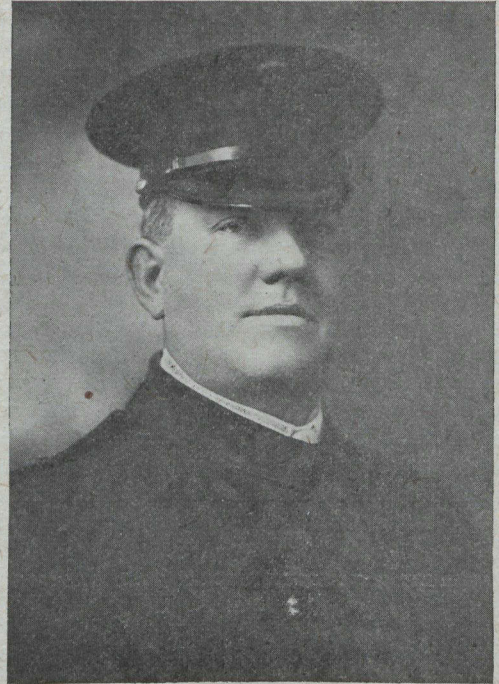
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"I have not any accurate statistics of what it takes to build, maintain and operate a good gravel road because we have not secured sufficient accurate information, but we have these fairly accurate. The average cost of building a good type of earth grade surfaced with gravel will average ap-proximately \$6,000 per mile; interest at 6 per cent. would be \$360, sinking fund (five years) \$1,205, maintenance \$250, a total of \$1,815. The point I desire to make is that it costs in actual practice \$3,500 to maintain a hard surface paved road, and \$1,815 to maintain a gravel road, the difference be-tween the two is the amount that the traffic would be re-quired to carry for the privilege of using the paved surface road, say \$1,600. If we were to take one of our good gravel roads and put in its place a paved road we should have to pay \$1,600 per mile per annum more for the privilege of using it.

Paved Roads Too Costly for Saskatchewan.

"Let us examine this proposition. Take a stretch of fifty miles and put a hundred motor vehicles on that fifty miles to run up one day and back the next. In three hun-dred days each car will have gone 15,000 miles, a fair aver-age mileage for a car in a season. Maintain fifty miles at \$1,600 a mile extra and it costs an extra \$80,000. One hun-dred cars per day must bear this annual extra cost for the privilege of using a paved road. The cost to each car is \$800.

"One could work his old 'flivver' to pieces on a gravel road in one season and have enough saved to pay for a new one. It would be a proposition that no government or any one else who observes the economic viewpoint could justify, and we cannot justify in this province the building of such a road where the overhead expense would be so great. A paved road for such traffic would be fine, and convenient and beau-tiful for pleasure. It would be an exhibition of extrava-gance. It would certainly not be an exhibition of economy.

"For the present the type of road we are aiming to build is that kind which, by the experience of others, will carry the traffic to go over it, and will do so at the lowest possible expense to the public treasury.

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THE HOUSING SITUATION IN THE UNITED STATES

The chief cause for the cessation of house building in the United States is the high cost of building. The three basic factors that enter into that cost are money, materials and labor.

Up to the present the attention of the country has been concentrated almost solely on methods of cheapening the cost of money; of making investment in house-building attractive once more to capital. Laws have been proposed, and in some States enacted, exempting such investments from income taxes; others have exempted all new dwellings constructed in the next three years from local taxes for a fifteen-year period; while still other proposals have sought to compel by law insurance companies, banks and trust companies to invest a certain proportion of their funds in dwelling house mortgages.

Little or no consideration has thus far been given to the equally important factors in the high cost of building, namely, materials and labor.

I venture to say that were unlimited funds, even at comparatively low rates of interest, made immediately available for house construction, few houses would be built.

For, not only is the cost of building materials prohibitive at the present time, and that in the face of a minimum demand for them, but all intelligent observers agree that with the increased demand for materials that will come then building material prices will begin to skyrocket.

The moment one begins to take up either stabilizing or reducing the cost of building materials, one is at once confronted with two factors in the situation which seem to be controlling. These are coal and transportation. If the manufacturer of burnt-clay products has to pay exorbitant prices for fuel, can there be any doubt that these prices will be reflected in the cost of his product?

If a specific building operation is held up for months, eating its head off in interest-carrying charges, because it is waiting for a carload of sash or nails or doors or something else essential to the operation, is there any doubt what effect such delays will have on the ultimate cost of the operation? If freight rates and demurrage charges on building materials are unduly discriminatory, is there any doubt what the effect will be on the cost of building?

We leave out of consideration those corrupt practices, conspiracies in restraint of trade, to keep up prices of materials and stifle competition that have been disclosed by the recent legislative investigations in New York.

And what of labor? If unlimited funds should be made available for house building, if prices of materials should be reduced or stabilized, would the construction of dwellings be resumed, unless labor's attitude could be made clear?

No intelligent person will invest his money in house building so long as this uncertainty exists. A house estimated to cost \$6,000 may actually cost \$8,000 before it is finished if labor starts the practice of "snowballing"—rolling up prices through successive strikes—or protracts the time of construction through a policy of "ca'canny," or restriction of output. If American bricklayers should follow the example of their English brethren and limit each man's daily output to 300 bricks a day instead of 750 bricks (the pre-war output in England; 1,200 to 1,500 in America) the cost of construction would be increased 25 per cent.

Is there any doubt that the country, as to housing, is in the quicksands up to its armpits?

What forces are there strong enough to pull the country out? We have tried a laissez faire policy for the past two years and the country has sunk in deeper and deeper.

Reluctantly I am forced to the conclusion that there is no help for it but to invoke the assistance of the Government.

No other agency is powerful enough to grapple with the situation. For it means fixing and stabilizing, for a given period at least, the prices of building materials and building labor, as well as coal; and the control and the direction of transportation.

Not until that is done can we expect investment funds to return to dwelling construction. And when that is done, without probably the necessity of any special tax exemption, capital will once more seek these channels of investment. For the need of the country is great and industry is vitally affected by the present situation. With the uncertainty of cost of construction removed and prices stabilized, there is no reason why the country should not be restored to the pre-war basis, and the construction of dwellings be resumed once more by the initiative of private enterprise.

I do not wish to be misunderstood. I am not advocating either government housing or government-aided housing. I believe both to be unwise and undesirable.

What I am advocating is that the Federal Government should take hold of the housing situation; should realize that the country is in a quicksand as to housing, and that it must be helped out.

Repugnant as the creation of additional governmental bureaus is, I fear there is no help for it, and that a new bureau must be created in some one of the great government departments, charged with the sole duty of grappling with this situation. No one of the existing departments of the Government seems especially fitted for it. Perhaps the new Department of Welfare, which President Harding is pledged to create, might be a suitable place for it. No question affecting the public welfare could more profitably occupy its attention.

Irrespective of where such a bureau may be located or how it may be constituted, the task which confronts it is to sit down with the producers of those building materials that enter into the construction of dwellings and make agreements that will fix the price and produce the supply of such materials needed by the country, if the shortage of dwellings is to be caught up with in a reasonable time.

This is no easy task. There must be a recognition on the part of the Government that these business men are not only entitled to a fair profit, but must be given sufficient incentive and insured against loss, if they are to produce the materials that the country needs.

Nor can any such arrangement be expected unless the Government can similarly stabilize the labor cost of these manufactured products. No manufacturer could make such agreements otherwise.

That this is not at all impossible to accomplish is borne out by the example of England. In that country the Government said to the makers of brick, we will guarantee to use so many million brick if you will produce them at such and such prices. The manufacturers of brick agreed, and seven hundred and fifty million (750,000,000) brick were thus produced, at a saving of 50 per cent. over what they would have cost the country by the usual method. A similar course was followed with many other articles that enter into the construction of buildings. That is what we propose should be done in America.

In similar fashion we would have the Government sit down with Labor and make similar agreements for the labor cost of handling such materials in the erection of the dwellings that the country needs. And here, too, of course, the terms would have to be fair and offer attractive returns to the worker.—Exchange.

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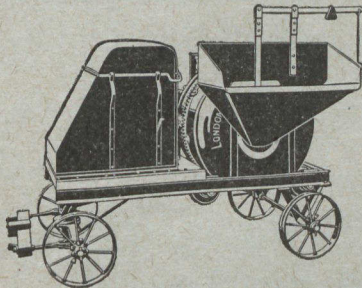
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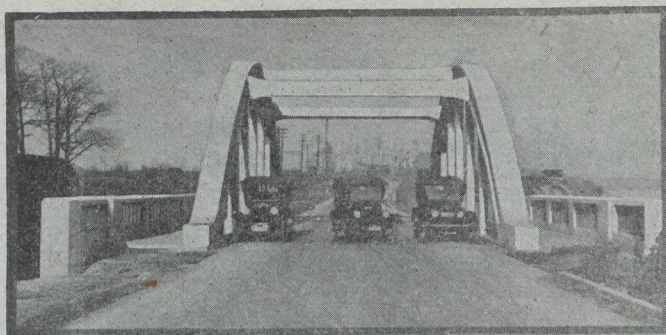
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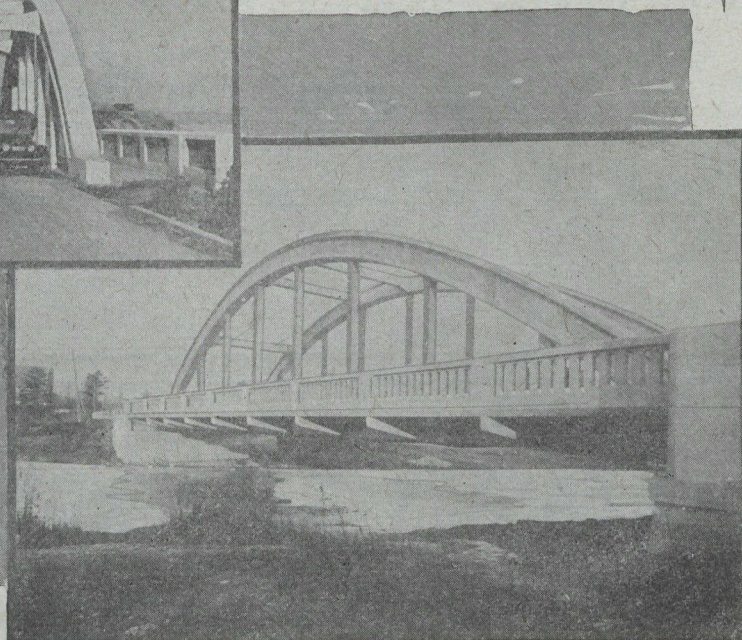
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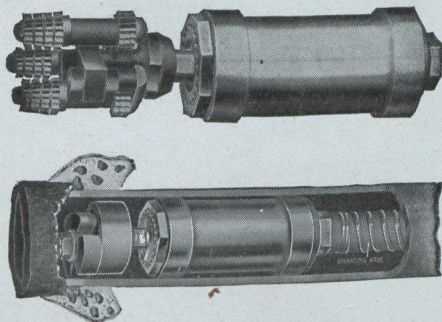
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