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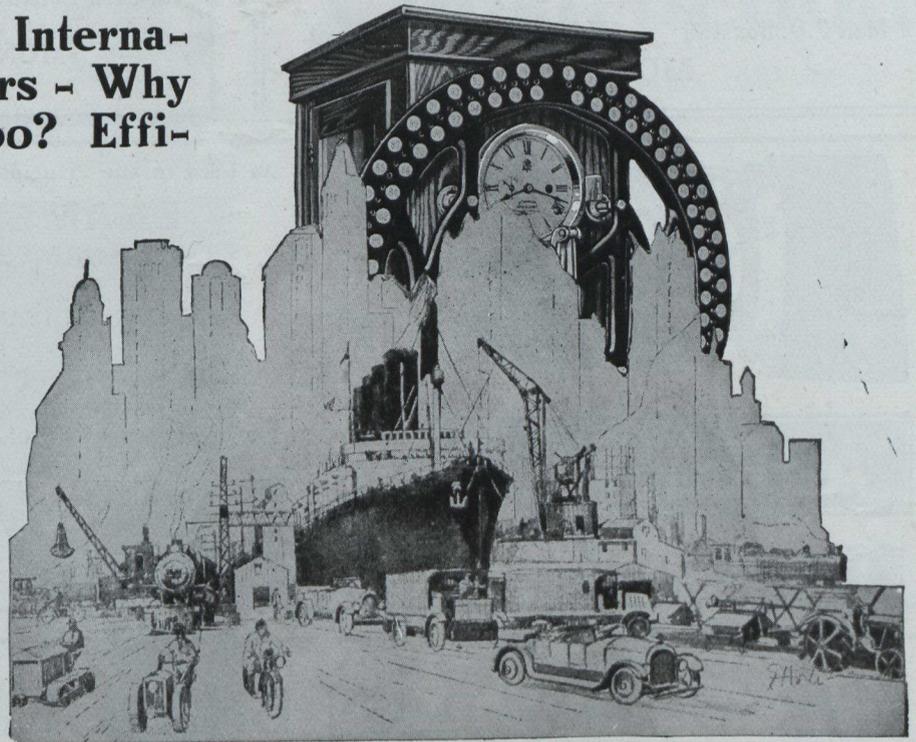
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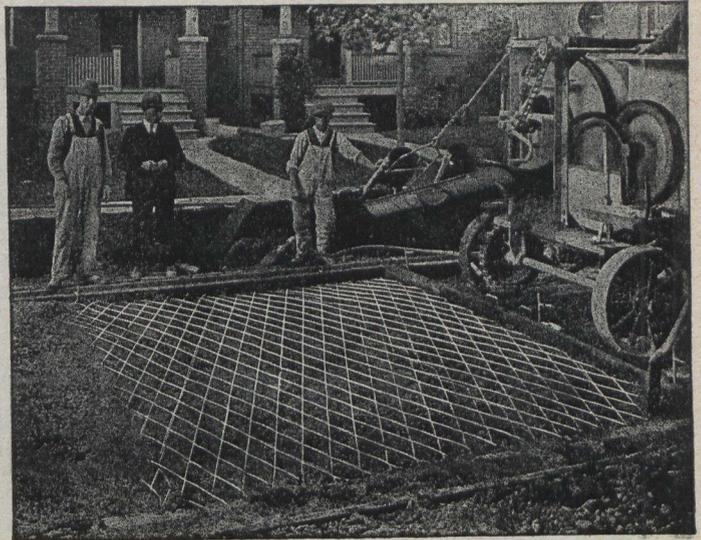
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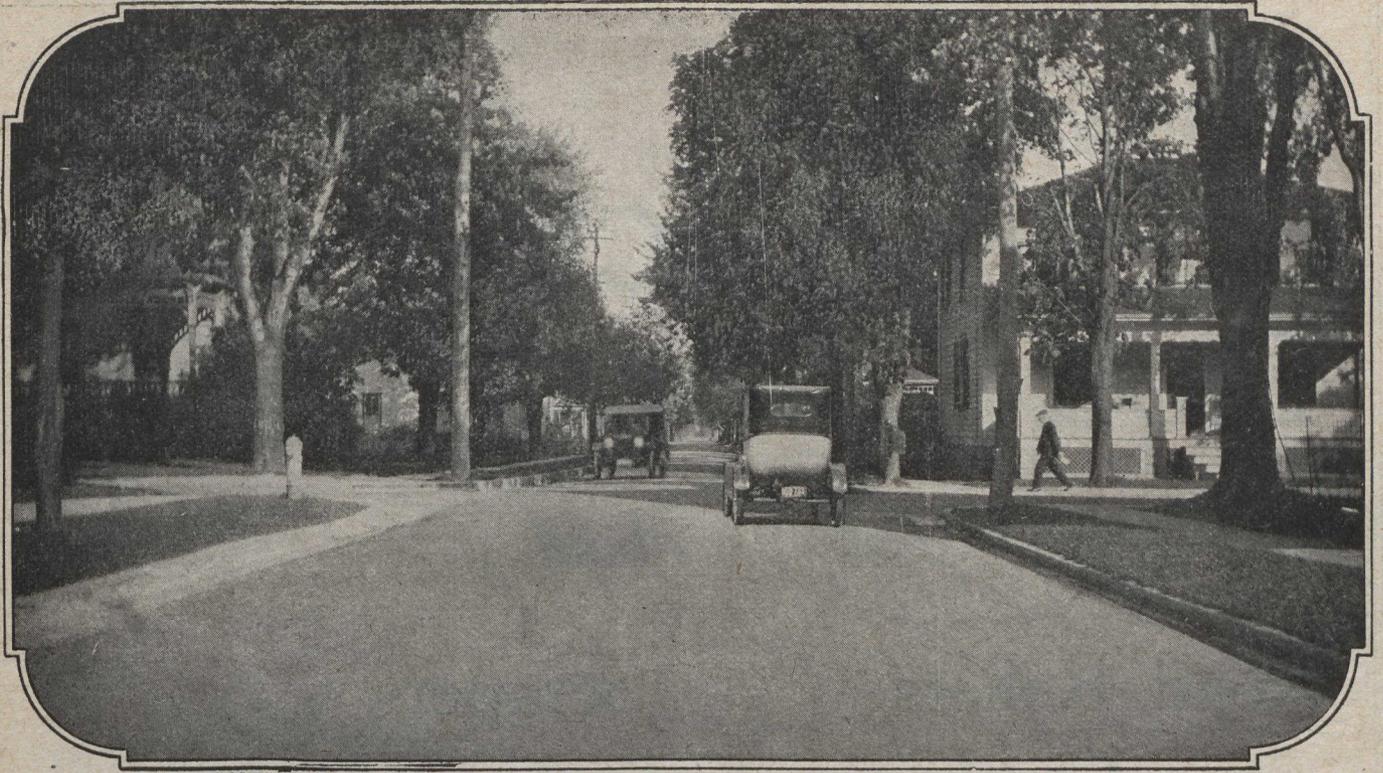
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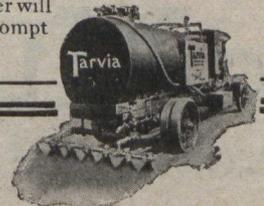
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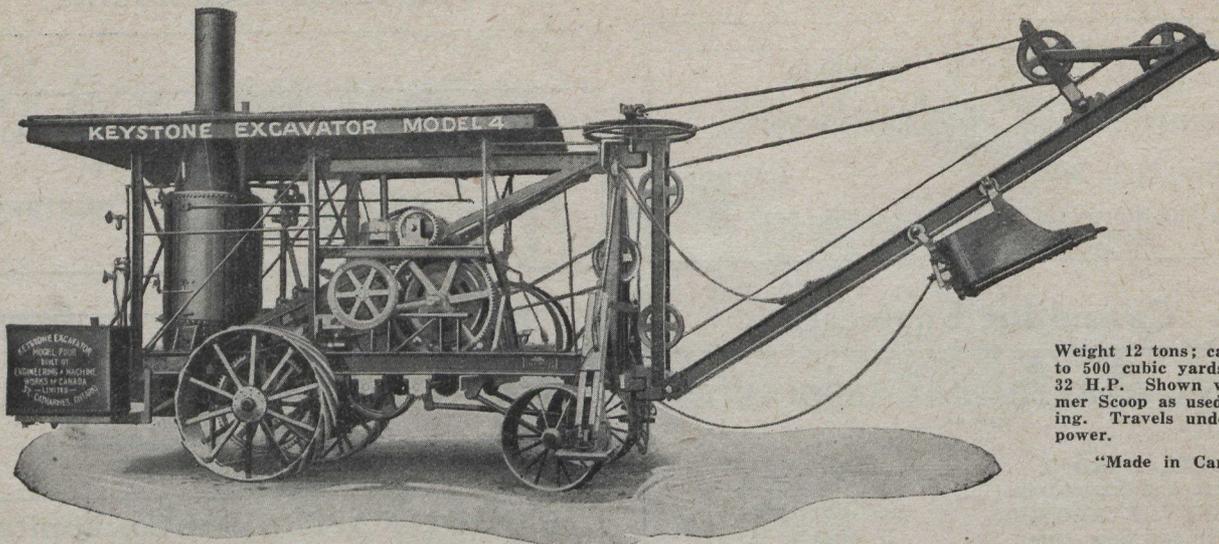
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FREDERICK WRIGHT, Editor

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Municipal Councils and Dominion Public Works

The Minister of Finance in his budget speech made use of a statement which is worth while quoting in these columns for the reason that it indicates the trend of thought of the Federal authorities relating to the many petitions and delegations that come from all parts of the Dominion demanding public works of some kind in their respective localities. As most of these local petitions and delegations are either engineered or under the auspices of the municipal council, there is an impression at Ottawa that local authorities, in their eagerness to secure certain considerations in the form of public works, selfishly ignore the general effect of such considerations on the economic superstructure of the country as a whole.

Mr. Fielding says: "The country was now facing enormous obligations, which were understood in but a more or less hazy way by the man in the street. The average person had an idea that things were rather serious, but had not grasped the extent of the change. In provincial, municipal and local bodies, there were constantly increasing appropriations for this and that work which must be done. These municipal bodies frequently demanded works to be carried out by the Federal Government, and sent petitions and delegations to Ottawa by the carload to impress upon the Government the need of helping their particular plan. They all admitted that there was a great need for economy on the

part of the other fellow, but they could all produce some particular reason why their own proposals were in a more urgent class."

Now the Hon. Mr. Fielding knows local wants more than does the average Federal minister. He was not only for many years a provincial minister, coming in almost daily contact with municipal authorities, but he has been a journalist all his life, and as such knows the psychology of the community life, so that when he suggests that even they—the communities—should practice self-denial in the interests of the nation, he is justified in his rebuke.

Practically every city and town in Canada is desirous of as much autonomy as possible. The local authorities resent interference, from other public bodies, whether these bodies be federal or provincial, so that they cannot complain if they get rebuked when they as government units make certain demands on another government unit to carry out certain obligations outside their own province. Of course there are times when the local authorities must take up the cudgels on behalf of their respective communities, for instance when there is the danger of local rights being interfered with in Dominion legislation, but it does seem to us that before asking for government favors, every municipal council would do well to investigate the local wants sufficiently closely, so as to better warrant the demand for Dominion public works in any locality.

Loans and Cottage Building

McLeans Building Reports service has just compiled some home building statistics that should give food for thought to students of Canada's community life. . . . These statistics show that, excluding the City of Montreal, the percentage of home owners in Canadian cities is a little over 40. . . . Unfortunately the figures for Montreal shows only 5 per cent, which brings the general percentage for Canada down to 25. . . . While Canadian cities are comparatively better off than American cities in the number of home owners, the percentage is not near so high as it might be. The Canadian community with the highest percentage of home owners is London (Ont.), which is around 80. Hamilton and Calgary follow with 60 per cent each, while the figures for Toronto show 55 per cent, Halifax 51 per cent, Vancouver 46 per cent, Edmonton 45 per cent, Winnipeg 44 per cent and Ottawa 40 per cent.

In seventy-two cities in the United States with a population of 100,000 or more, the percentages run down from 51 per cent (the city of Des Moines) to 12.7 for the city of New York. . . .

If Canada is to become the progressive nation her leaders would have her, her urban citizens must cultivate more of that home life which is so essential in the building up of nations, and the only way to ensure a real home life is in the building and owning of cottages by the workers. It is an obvious fact that the home owner makes the best citizen, particularly in a country like Canada where property and its ownership is the principal test of a man's qualifications for public service and his usefulness to the community. . . . The late Dominion government recognized this when it established its housing scheme, under which \$25,000,000 was loaned through the provincial and municipal authorities for the purpose of building small cottages throughout the Dominion. Some of the Provincial and Municipal authorities also recognized its importance by augmenting their quota of the Dominion loan by loans of their own. . . . But for some reason these public loans have not been backed up by private enterprise. . . . While the public authorities gave the incentive private investors have been slow to follow it up, consequently, outside the cottages actually built by government loans, there has been no building at all of small cottages during the last five years. This is particularly so in the larger centres, hence there is a shortage of housing accommodation which is likely to become dangerous, in so far as the health of the community is concerned. . . . The City of Montreal with only 5 per cent of home owners has more slum areas than any other city, even in proportion to its population, and incidentally Montreal is one of the very few communities that has not taken advantage of the government housing scheme. . . . The principal difficulty in building in the commercial metropolis is the scarcity of equitable mortgages for small cottage property.

In the United States the big insurance and trust companies, realizing the importance of cottage construction as a factor in the economic building up of the country, are setting aside large sums of money for the specific purpose of loaning them to those who are ambitious enough to build their own homes. . . . One large trust company in Detroit is actually

loaning as first mortgage on cottage property, up to 60 per cent of the value, and loaning on the same property as a second mortgage 50 per cent of the amount of the first mortgage. . . . For the first mortgage the company charges interest at the rate of 6½%, and for the second mortgage 7½% per annum. . . . There is no charge for fees on the first mortgage but there is a charge of 12½ per cent on the second mortgage to cover fees, etc. . . . This means that the owner of a lot valued at \$500, and paid for, is enabled to have built on his property a \$4,000 house, without having to put up a dollar, only in interest charges which works out much less than rent.

As yet the Canadian companies have made no effort to meet the small lot owner anxious to build a home. . . . They still charge 7 per cent on first mortgage, which never runs beyond 50 per cent of the value; in most cases it is less. . . . The usual argument put forward being that no man should think of building or owning a home until he has saved enough to pay for it, or at least 50 per cent of the cost. . . . No doubt this was good reasoning in the days when a man could build a cottage for \$1,500—usually of lumber,—but since urban by-laws call for solid construction, thus giving substantial security for mortgages, the amount loaned should be more—sixty per cent of the value is not too much—and as the security is the best the interest charges should not be more than 6 per cent. . . . In the City of Chicago private companies are loaning on cottage property up to 65 per cent on first mortgage, and why should not the Canadian companies serve Canada as well . . . if not better?



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Canadian Good Roads Convention

The date of the ninth annual convention of the Canadian Good Roads Association has been advanced one day in order to make it concurrent with the provincial meeting of the western members of the Engineering Institute of Canada. The Good Roads Convention will now be held at the Empress Hotel, Victoria, B.C., on Monday, Tuesday, Wednesday and Thursday, June 12, 13, 14 and 15, while the meeting of the Engineers will be held at the Vancouver Hotel, Vancouver, on June 16 and 17. The members of the Engineering Institute will attend the Good Roads Convention in Victoria and the delegates to the latter will at the conclusion of their labors return to Vancouver and assist at the Engineering meeting, it being realized that the two organizations have much in common, and can be of much assistance to each other.

The holding of the Good Roads Convention in Victoria this year will serve a double purpose—it will demonstrate the national character of the Association, which has now held conventions from the Atlantic coast to the Pacific, and it will give a splendid opportunity to the people of the Eastern provinces and of the Middle West to see the innumerable beauties of the far Western province under the most favorable conditions. Apart from the scenic attractions of Vancouver and its surroundings, there is nothing more delightful than the steamer trip from there to the capital of the province on Vancouver Island, dotted as it is with emerald islands lapped by an azure sea.

The Canadian Good Roads Association officials have already been assured that every province in the Dominion will send official delegates to the convention, while many of the municipalities that have participated in past conventions, and realized the great value of the papers and discussions that take place at them on highway problems, are sending their officials to Victoria, feeling that the expense incurred will be more than offset by the savings they can later effect in road construction and maintenance through the knowledge gained at the convention.

The President of the Association, the Hon. S. J. Latta, Minister of Education in the Saskatchewan Government, will preside at most of the sessions, and so important are the subjects chosen for discussion that the Executive have for the first time extended the convention from three to four days. Every kind of roadway will come under review and the best means of constructing them explained by men who are at the head of their profession in the chief cities of Canada and the United States, while the pressing problems of maintenance, rendered so urgent because of the rapid growth of the automobile and the commercial trucks, will have special attention paid to it. The convention is being held in co-operation with the Good Roads League of British Columbia, and other western organizations of a similar character, and in conjunction with it there will be an exhibition of modern road building machinery and special conferences of highway officials, municipal officers and local and provincial good roads associations, for the interchange of knowledge and ideas, with a view to securing uniformity of action as far as possible.

The convention will be of an international character, for since the formation of the Pacific Highways Association in 1912 there has been the closest affiliation between the province of British Columbia and the three western coast states of Oregon, Washington and California. The various good roads and motor organizations in these states have already signified their intention of sending delegates to Victoria and the convention will give them the opportunity of becoming better acquainted with the Canadians as well as of visiting the Portals of Peace on the international highway out of Vancouver city. The organizations that will be represented include the Highway Association of Dalles-California, Oregon State Motor Association, the Tri-State Auto Club and Washington State Good Roads Association. Many of the delegates from the States will motor to Vancouver over the Columbia River highway.

Among the speakers who have already accepted invitations to present papers for discussion are the following: M. A. Lyons, chief engineer of Roads Board, Province of Manitoba; C. W. Dill, superintendent of Highways, Province of Saskatchewan; A. W. Campbell, Commissioner of Highways for the Dominion Government; J. D. Robertson, Deputy Minister of Public Works, Alberta; A. H. Hearst, State Highway engineer of Wisconsin; B. M. Hill, chief engineer of Highways, Province of New Brunswick; J. A. Duchastel, city manager and engineer, Outremont, P.Q.; James Allen, Supervisor of State Highways, Olympia, Washington; F. L. McPherson, superintendent of Public Works, Victoria, B.C.; W. A. McLean, deputy minister of Highways, Ontario; F. L. Fellows, city engineer of Vancouver, B.C.; H. S. Carpenter, deputy minister of Highways, Saskatchewan; A. S. McMillan, superintendent of Highways, Nova Scotia, and N. D. Darlington, chairman of the California Highways Commission. This is not by any means the full list of the speakers who will deal with road matters, from the financial, legislative and practical standpoint, including foundations, drainage, wearing surfaces, bridges, culverts and so on. Of special interest to government officials who have to tackle the problem of highway maintenance in relation to modern automobile traffic, will be an address on motor trucks, maximum weight, width, loads, etc., by a representative of the National Automobile Chamber of Commerce, New York, while among the popular lectures will be one by H. D. Cuthbert, of the North-West Pacific Tourist Association, whose address at the Winnipeg Convention was so much appreciated.

The annual general meeting of the Canadian Good Roads Association will take place on the afternoon of Tuesday, June 13, when the annual report and financial statement will be presented and the officers and executive elected. The banquet will be on the Wednesday evening at the Empress Hotel. The Canadian Automobile Association will hold their annual meeting and dinner at noon on Wednesday, June 14, at which delegates from all the motor leagues in Canada will be present, the invitations having been sent out by W. G. Robertson, the secretary of the national association with which all the provincial motor leagues are affiliated.

Conserving the Immigrant Resources

By J. S. WOODSWORTH, M.P.

The financial resources which the immigrant from Europe brings to this country are not as a rule very large. Oftentimes the greater part of his material possessions are stored in the shapeless bundle or the battered imitation leather suitcase which he carries with him down the gang-plank or patiently shoulders as he leaves the train at his destination. But he does bring with him the capacity for hard work, the kind of work that we stand in need of in this country.

He almost immediately begins to earn and handle money; more money than he has ever had at his disposal in the Old Country. If he has escaped exploitation at the time of his arrival, he now often becomes the victim of the various sharks who live largely at his expense. The Bureau of Industries and Immigration of the New York State Department has published a chart, "The Route of the Immigrant," on which are indicated some one hundred and fifty obstacles which the immigrant may encounter. Unscrupulous saloon and lodging-house keepers, the managers of doubtful places of amusement, employment agents, real estate agents, machine agents, all stand ready to make as much as possible out of the ignorance of the new arrival. Special provision should undoubtedly be made to guard the immigrant against novel temptations and the wiles of exploiters.

The health and the morals of the immigrants should be more carefully guarded. Many of the men go to work in construction camps in which sanitary conditions are far from being ideal; when they come to town they are surrounded by anything but a wholesome environment. In the winter time there are often long seasons of unemployment. Under these conditions it can hardly be wondered at that many of them degenerate.

In the cities, the districts in which the immigrants live are usually the least desirable. Peasants, accustomed to the free open life of the country, are suddenly thrown into tenement house life with all its attendant evils. Little wonder that infant mortality, infectious diseases, vice and crime are often prevalent. The fault lies, not primarily with the immigrant, but in our lack of adequate facilities for dealing with him.

From an industrial standpoint the immigrant's resources are almost incalculable. Unfortunately, our labor markets are almost entirely unorganized, our system of technical training is largely undeveloped and in most places no special provision has been made for meeting the peculiar needs of those who come to us with a very limited knowledge of our language and institutions. "In a special investigation which was made some time ago in Winnipeg, statistics were obtained in regard to two hundred and fifty-five families who were in receipt of relief. In 70.02% of the cases the head of the family was, in the Old Country, an owner of land which he cultivated; in 16.08 he was an agricultural laborer and in 7% a tenant farmer. In 6% only had he earned a livelihood from any source other than the land. Here then is an example of the lack of proper direction by which, out of 255 immigrants, 240 who had been on the land and should be on the land as pro-

ducers in this country, were herded in the cities without work, without money, and supported by public charity."

With our long winter seasons and the seasonal employment which ensues, thousands of immigrants, many of them skilled producers are idle for from three to five months every year. Further, through a lack of the knowledge of English and of Canadian methods, many are forced to do a much lower type of work than that which they are capable of. A foreman in a large industrial plant states that a considerable number of men are employed as assistants or unskilled laborers who, with a few weeks training, would be able to do highly skilled work at high wages. We think of the graduate of a European University and of a school of technology who, for some time in this country was doing ordinary tin-smithing; of another University graduate who is now holding a very responsible position, who did laborer's work on the grade; of a skilled cane-worker, whose family were supported by charity simply because he had not the small capital that was necessary to start a shop in this country. We think of the thousands of immigrant women who have been accustomed to doing beautiful handicraft work in the Old Country, who are sitting idle simply because there is no organized effort to help them produce or afterwards dispose of their work. Again we think of the doctors' assistants, and others who have received more or less professional training in the Old Country that would enable them to do excellent work among their own people here, who are forced to perform the most menial and uncongenial tasks simply because their qualifications do not precisely conform to Canadian standards.

Surely there is need of more elasticity in our arrangements and some special adaptation of our institutions that will enable us to overcome these difficulties and utilize more fully the abilities of those who have cast in their lot with us.

We would emphasize more particularly the great cultural resources which the immigrants bring and which have been so largely unrecognized. We have been accustomed to thinking of the immigrant as an illiterate peasant who is little more than a beast of burden. We forget that Europe is the home of the music, art and literature which we treasure on this continent. Paderewski, Modjeska, Chopin, Sienkiewicz, Munkaski, are a few of the Polish names that have become familiar even in the English-speaking world. How few of us associate these with our Polish immigrants!

In one of the mining towns in British Columbia there is a very fine band, every member of which is an Italian. The presence of this despised group of "dagos" is making life in the Canadian mining town much richer than it would be if the population consisted of Canadians only.

In connection with the Winnipeg People's Forum as many as seventeen foreign choirs and dramatic societies have assisted in the musical programs during a single season. In Montreal the Y.M.C.A. has established a branch for Italians. The favorite amusement is not billiards or baseball, but participation in vocal and orchestral entertainment. We can

ill-afford to waste the musical abilities which the Europeans bring with them.

Some of us visit with a considerable expenditure of time and money the art galleries and the cathedrals of the Old World. We sometimes forget that the poorest peasants have constantly had the opportunity of visiting these self-same galleries or have performed their devotions within the walls of these grand old cathedrals with their treasures of painting and sculpture and architectural design. Further, we forget that the immigrants come of the very stock that erected the cathedrals and produced the wonderful works of art which they contain.

It would seem that the true Canadian policy is to give the immigrants the very best that we have in our country and national life and on the other hand to receive from them the very best that they bring. All immigration brings with it rich deposits which may, if wisely directed, fertilize the barren places in the New World.

We should not fail to mention the patriotism and devotion which is so characteristic of many of the peoples from Southern Europe. When a group of Russians landed on the shores of Canada they stooped and kissed the soil of the promised land, in which they hoped to have an opportunity of giving their children the advantages they themselves had been denied in the homeland. Some of the poor Slavic peasants bear with them a small but precious bundle. It contains not gold or jewels, but a handful of earth from their native soil. When they reach the end of the long journey, loving hands will place this over their last resting place. People who are capable of such emotions and of the idealism of which such actions are symbolic have in them the material of a worthy Canadian citizenship.

The roughly clad, brightly kerchiefed old woman who bows reverently and kisses the floor of the little unpainted chapel back in the woods may appear to some as very illiterate and perhaps somewhat superstitious, but she has often a depth of devotion that, if wisely directed, would in time reveal itself in a higher type of public life, in Canada.

While we desire that the people of all these various nationalities should become true Canadians, we ought not to expect them lightly to lay aside the language and customs and traditions of the Old World. Religion or patriotism or morality are not like a garment which can be doffed and donned at will. They are an essential part of the life and character. One of the most serious dangers lies in the fact that the children of the immigrants too quickly adopt the ordinary Canadian estimate of the "foreigner" and thus come to despise their foreign-born parents. They may become superficially Canadian, but from the moral standpoint they lose immeasurably and will be found to be lacking in those finer qualities which surely are essential in any true ideal of Canadianism. Our Juvenile Courts too frequently reveal the sad tale of the children of the immigrants who have escaped parental control and yet who have in no true sense entered into our common Canadian heritage.

In our impatience with things "foreign" and in our haste to "Canadianize" we may destroy the very foundations on which alone we could build true character or erect the structure of a worthy Canadian life.

Looking at the subject in a large way, surely it is important that a careful study should be made of the conditions and needs of our immigrant populations, who are designed to play so important a part in the future of Canada. For some years we had a Conservation Commission whose duty it was to preserve and develop our natural resources. Surely the welfare of men and women and children is as important as the utilization of our water powers, the selection of the best types of seed or the production of the best breeds of cattle!

The Dominion Government, which is responsible for bringing immigrants to this country ought to be held responsible for their protection and care. This may mean the reversal of some of our political theories, it may mean the establishment of a new department, it may mean the modification of some of our existing institutions, it may mean the enactment of much new legislation. But why hesitate? It must be recognized by all that we are entering upon an altogether new period in our history. We have passed through which might be termed the pioneer period, when our forefathers opened out the country. During the past two decades we have been passing through what might be termed the pioneer period, of exploitation — using this word in both the better and the less worthy sense. Our natural resources have been developed; our industrial and commercial systems have been established. Unfortunately, these wonderful developments have been largely in the interests of a comparatively small group.

We are now entering upon the period of constructive citizenship. We must take stock of our community and national resources and carefully and patiently organize them in such a way as may conduce to the highest welfare of the mass of the people. No one agency or one specific policy is sufficient to accomplish the result. We must attack the problem all along the line. Our voluntary agencies must become more intelligent, more sympathetic, more disinterested. The schools must accept a wider responsibility and look to the education of adults as well as children. They must adopt curricula which bear some relation to the past, present and future life of the children. They must extend their functions, in the cities, providing for a wider social life, and in the rural districts associating themselves closely with the agricultural life and providing a centre for all kinds of social activities.

The state must establish labor bureaus and enact much new industrial legislation. We must in Canada adopt a policy of land settlement which will involve financial assistance and expert supervision. In the case of European immigrants some form of village system might be adopted to advantage in place of the present checkerboard system of homesteads. Such a scheme could be easily financed by a tax on unimproved land.

We ought to be able to look to our Universities to provide trained leadership in social welfare. Every university graduate should have an intelligent knowledge of outstanding Canadian problems. Every university should make provision for giving professional training in the various types of public service.

Research work should not be limited to the so-called natural sciences but should be extended into the new fields of social institutions and organizations.

If such a policy could be adopted the immigration problem would be in a fair way toward solution.



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The Portland Cement Association—Its Character and Purposes

By LESTER T. SUNDERLAND, President.

"Trade" or "Industrial" associations arise in response to definite needs; they are a product of the processes of economic evolution. Broadly speaking, they come under two classifications: (1) the modern "Open Competition" associations, which have for their aim the more intelligent conduct of business in the commercial competitive field, based upon orderly and systematic ascertainment and dissemination of existing related facts; and, (2) the "Scientific-Educational-Promotional" associations, which have for their aim increased knowledge, usefulness, and use of the products of the industry represented, without concern in the commercial competitive field.

The Portland Cement Association, which originated in New York in 1902, comes under classification 2. It is not commercialized in the usual sense of the word, and is neither concerned in the direct sale and distribution of cement, nor in the trading relationships between its membership and their patrons.

Because of its simplicity of use, adaptability and enduring nature, probably no factory-made basic structural material occupies such a broad field of usefulness as does cement, or offers such promising opportunity for expansion of its uses. Recognition of these facts is primarily responsible for the existence of the Portland Cement Association, which is supported by manufacturers in the United States, Canada, Cuba, Mexico, Uruguay and Argentine.

Many products and processes of great benefit to humanity have failed to achieve the full recognition and use to which their worth entitled them, because accurate knowledge of their value and utility was not intelligently sought and widely disseminated. It is only in recent years, since advertising under the pressure of competition developed into a true art, that producers have sought, by alliance of their forces, to effect a widespread knowledge of the utility of their products; and wherever the intrinsic value to mankind of the product has equalled the claims made for it, markets have expanded, production has increased, and a great service has been rendered the public.

The results already achieved by this Association indicate clearly the great opportunity to secure that substantial trade expansion which lies in unified effort in the research-educational-promotional field, without in any degree sacrificing that element of wholesome trade rivalry so essential in the interest of public welfare. Were it not for the work this Association has been doing for nearly twenty years, the public would still be largely without knowledge of the usefulness and adaptability of concrete, which is now a prime basic necessity in the forward march and progress of modern civilization.

Achievements in the field of fire prevention alone would justify this Association's work. When it is considered that the annual property fire loss in this country wipes out the value of more than one-quarter of a normal year's new construction, it is evident the tremendous economic waste resulting imposes a burden from which none can in the final analysis escape, and this takes no account of the preventable loss of the lives of thousands who perish in firetrap buildings. No nation, however rich, can, with impunity, continue to consume its irreplaceable

natural resources at the rate of a billion dollars every three or four years. The slogan "Use Concrete for Permanence" characterizes inherent properties, which include "firesafeness," for in all tests Concrete has proved a barrier to fire. Fire risks and rates are lowest on Concrete buildings. Modern factories and schoolhouses in which safety, sanitation, and small upkeep are considered, are built of Concrete.

This Association recognizes its responsibility to the public, as is evidenced by the constant effort it puts forth to prevent **abuse** or **misuse** of cement, correlated with its endeavors to advance its proper use. Through the research work of its Structural Materials Research Laboratory, which is maintained jointly and in co-operation with the Lewis Institute, Chicago, new knowledge is being attained as to how cement should **not** be used, as well as how it **should** be used.

Concrete has been a dominating influence in the development of highways modernized to suit present-day traffic needs, and one of the most conspicuous services the Cement Industry, through this Association, has rendered to the public is in the study, promotion, and watchful supervision, at its own expense, of the building of important Concrete highways.

Concrete occupies a supereminent position in the construction world; it enters into modern life to a degree little appreciated, for from the small uses around the farm and home to the rigid settings for the gigantic, high-speed electrical generators of recent invention, concrete is a prime necessity. The modern hydro and turbo generation of electrical power would have been impossible but for the wonderful liquid stone "concrete" with which to build the mammoth reinforced monolithic foundations which must be many times heavier than the largest foundation stone possible to produce or transport from any quarry.

To know the possibilities of cement as disclosed by systematic and methodical research, to spread broadcast through Association literature and advertising, these findings for the benefit of mankind in order that concrete (in which cement is the basal ingredient) shall give the greatest service possible,—in brief, to improve and extend the uses of concrete, are the objects and aims of the Portland Cement Association.

In the Association's scheme of organization and policies the ideal of democracy is its guiding principle; any cement manufacturer may belong to it; no cement manufacturer need belong to it. Each member, without reference to size, has but one vote in helping to establish and promote its policies.

It is through the principles and practices adhered to in the conduct of this Association's work that its members express:

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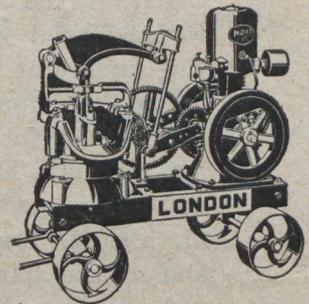
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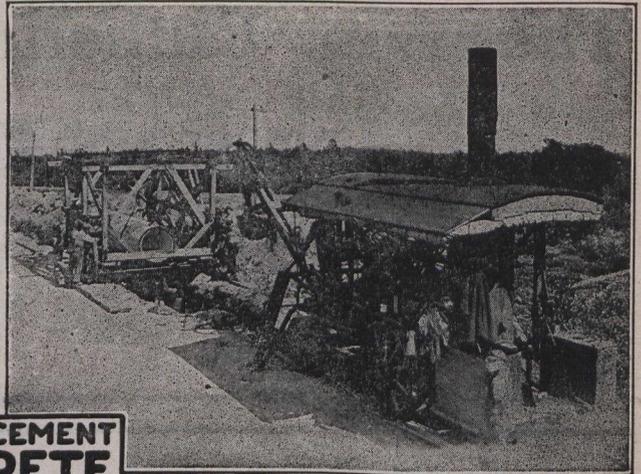
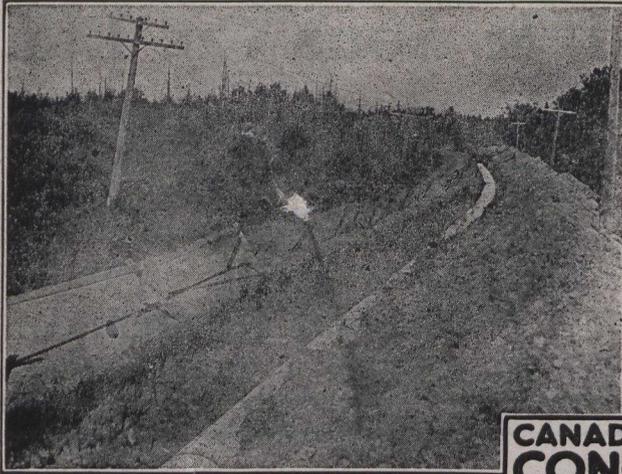
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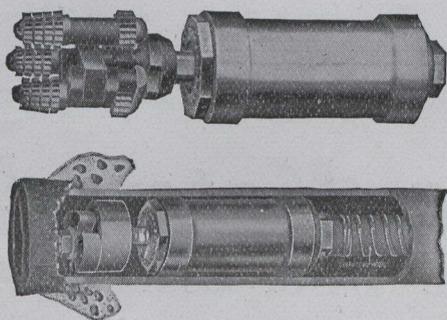
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