

CANADIAN BANK OF COMMERCE.

Head Office, TORONTO

Paid-un Canital - \$10,000,000 Rest - \$2,500,000

DIRECTORS

Hon Ggo, A. Cox, President Jac (Valler, Bernstein, 1988). Hamilton, Bernstein, Bernstein

THE A SPECIFIC CASE OFFICE DIA SUIT

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yr larrie delleville d	Strathrop Walkerton Wiarton Cayuga Chatham Coffingwood Dresder Dundas Dunnville Ottawa	Peterboro Sarpia Situcoe Toronto Watkerville Windsor Fort Frances Galt Goderich Guelph	Hamilton Lendon Paris Port Perry Sault Ste. Marie Stratford Toronto Junction Waterloo Woodstock
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YUKON TERRITORY -- Dawson White Horse GREAT BRITAIN, - London, 60 Lombard St., E.C. S. Cameron Alexander, Manager

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General Banking Business transacted. Interest allowed on Deposits. Commercial Credits for use of Importers; also Travellers' Letters of Credit for use in all parts of the world. Banking Agents of the Dominion Government in Yukon District.

Ottawa Office, 10s Wellington St., (Directly opposite Parliament Square.) ROBERT GILL, Manager, ن ماك ماك ماك ملك والم والن والم والله وال

The Dowd Milling Co.

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Manutacturers of Bigh Grade Flour

PATENT HUNGARIAN, COMOR STRONG BAKERS, HIGH LOAF SPECIAL LILY, ROLLED OATS OATMEAL AND CORNMEAL

Warehouses at OTTAWA, ONT., WATERLOO, QUE.

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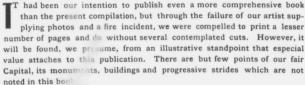
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Ottawa Office, 319 Sparks St. Phone 1563.



Ottawa Printing Co., Limited.





We trust the advertisers who have so liberally accorded their support will share the patronage of the citizens of Ottawa, who in this way indirectly contribute to the advertising of Ottawa and in making known to the world our splendid city and its many advantages.



Right Hon. Sir Wilfrid Laurier, Premier of Canada.





· Ottawa Up-to-Date ·





In its progressive past Ottawa has substantiated in the world of achievements the motto on its civic coat-of-arms—Advance. In its romising future it will further prove the adaptibility of the civic slogan. Not alone as the Washington of the North—"fair city crowned with towers"—the Capital of a far-reaching and heaven-blessed domain, does Ottawa lay claim to a place amongst the cities of the world. Nature has planned a more substantial if sordid prestige for this city of waterfalls and waterways.

As a commercial and industrial centre it holds an assured position. Situated in a district closely dotted with splendid water powers, the best of which are within the city gates, favored with ample transportation facilities by rail and river, and peopled by a large industrial class. Ottawa must, in the natural course of events, forge ahead. If further proof of this statement is necessary, it can be had in the wonderful development of the city even within the last few years. This growth has not been of the mushroom variety, nor in the nature of a boom; it has been steady, solid and eminently satisfactory.

In part, nature's industrial as well as her artistic plans for Ottawa have been executed. Having the advantage of a direct water communication

DOMINION'S OGRESS.

CANADIANS can take a just pride in their country's progress. Noticeably is this the case in regard to its large monetary institutions. Right up in the front rank among these is

The Sun Life Assurance Company OF CANADA.

Ottawans have an especial interest in this Company on account of the permanent way in which the Sun Life has identified itself with the Capital by the erection of the magnificent building, a cut of which graces the next page.

NOTE THESE FACTS AND FIGURES.

Assurances issued and paid for in 19	02					\$11,030,690.93
Cash income for 1902	- 4			4		3,561,509.34
Assets at 31st Dec. 1902						13,480,272.88
Death claims, matured endowments.	prof	its an	d all	other		011-1-1-1
payments to policy holders during	ig 19	02 -			-	1,064,611,02
Total payments to policy holders to	318t	Dec.	1902	-		8,904,625.43
Life Assurance in force 31st Dec. 19	02			-		- 67,181,601.63

The above warrants the Company's use of the motto "PROSPEROUS AND PROGRESSIVE."

TAKE IN THIS IDEA.-You may not be able to leave your family a sword, a hall clock or a family crest, but you can leave them what is of much more real benefit - A GOOD INSURANCE POLICY. You ought to talk with us about it, you don't know just how well we can serve you. Our policies will serve those you leave behind,

JOHN R. and W. L. REID,

Wm. GRANT, City Agent, N. F. INGERSOLL, District Agent. Managers Eastern Ontario,

**

on Sun Life

Paid out over Three Thousand Five Hundred Dollars For every working day of the year 1902.





The Sun Life Assurance Co. Building, Corner Bank & Sparks Sts.

**

Sun Life

Took in nearly Twelve Thousand Dollars for every working day of the year 1902.



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Best Results and a Saving in Cost.



1925 South Street, - Cincinnati. 345 Dearborn Street, - Chicago.

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commercial and manufa turing, supported by the plebian pine deal.

Main Entrance to Parliament Buildings,

with the distant timber limits, and possessing ample natural power easy of development, the Capital city has made her millions of wealth and supported thousands of her people in the lumber industry.

The local laboring population has long looked on the sawmill as a temple of labor where daily work is answered, like a response to prayer, by the weekly wage. Varied also have been the branches of business,

But this industry in Ottawa is on the decline. The unprecedented prosperity it is enjoying at present cannot deny, although it may disguise the fact. There are now but few mills at the Chaudiere compared with the number that were in operation 20 years ago. But the mills are much more extensive and their eapacity far greater owing to the modern machinery at present in use. While the Civic Solons rescinded their by-law forbidding the piling of lumber in large quantities within the city limits, many far-seeing citizens, although perhaps through a misapprehension, looked on the proposed municipal embargo as a wise measure, believing that, mills or no mills. Ottawa as a new city giving increased protection, would continue to







ERE is published portraits of the Russell and its genial preprietor. Mr. F. X. St. Jacques is one of the most popular hotelmen on the continent and the Russell is not only widely known but ranks as second to none of the great palatial resorts on this side of the ocean. Through Mr. St. Jacques' unfailing energy and perseverance the Russell has progressed at such rapid strides that its accommodation now surpasses most leading hotels in Canada. It has every con-

venience and comfort and the attention is such that American guests flock to it from every part of the country. The house has been enlarged, many cosy rooms added, all equipped in modern style and latest pattern. Every department has been completely replenished and refurnished, and presents a most enticing appearance generally. The Russell, in a word, is a most comfortable resort and unrivalled as a first-class hotel.

bring prosperity to its hundreds of homes, dependent on the weekly wage. Other industries, they say, paying a higher scale of wages, furnishing employment the year round, twice as long as do the sawmills, and exposing the city to no danger, will replace them. Time alone can tell.

The probabilities, however, seem to favor future confirmation of present conjec-



Scene from Dufferin Bridge.

ture. Situated on the transcontinental line of railway, the Capital includes in its market area the boundless bountiful West, and the Promised Land of Newer Ontario and Northern Quebec. Science has wood and won from nature the secret of electrical development, and this has been made applicable much to Ottawa's advantage, not hundreds of miles distant as in the case of other



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FUR
STORE.

Côté & Co., OTTAWA.

Insurance Office.

FIRE, LIFE, ACCIDENT and PLATE GLASS.

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Post Office and the Bridge.

growth of the city.

lost to gaze but not to memory in the recently built up sections of

within the past decade, has been little short of marvellous. Wooded groves and pasture fields have given way to business and residential streets, and the country roads of a few years back, now

the city, echo the clang of the trolley and pulsate with tife. Electrical development, which will make Ottawa an industrial as well as a political Capital, has in the extension of the street car lines, aided materially in the

American cities, but right within the municipal boundaries. Cheap power is the keystone upon which Industry rears her temples in this twentieth century. It must follow as the night the day that Ottawa, with almost limitless power within her reach, will become a great manufacturing centre.

The growth of the Capital even

The Canada Atlantic Ry.

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Extending from Swanton, Vt., on Lake Champlain, to Parry Sound on the Georgian Bay, gives access to some of the favorite summer resorts of Ontario, Westmount and New York States.

The road is well equipped and up to date in all particulars, and is a direct route to the Capital from Montreal, Quebec, Portland, Halifax, New York, Boston, New England, and all Eastern Points. The Western Division, only recently built, opens up an entirely new country to the tourist and sportsman. Between Ottawa and Eganville the line runs through a splendid farming country. At Galetta a short ride by stage and Fitzroy Harbor is reached. Directly opposite are the beautiful Chats Falls. These falls are a curiosity owing to the rock over which the water flows being covered by a heavy growth of forest. Black Bass Fishing here is equal to the best average waters in Ontario. At Pembroke, 104 miles west of Ottawa, connection is made with the Pembroke Navigation Co. for the hunting and fishing grounds of the Upper Ottawa. At Golden Lake Station the first glimpse is obtained of the chain of lakes which will delight the Traveller throughout the journey. The country is very beautiful as the water and wooded hills and numberless islands are always taking new forms. The lakes are so irregular in shape and so dotted with islands that the scene is one of constant change; in fact it has been fittingly described as the wildest part of Ontario. At Algonquin Park Station is situated the Headquarters of the Algonquin Park, a reserve of over two thousand square miles set apart by the Ontario Government as a National Park. The Park is one of the finest canoeing, camping and fishing districts in Canada. Stages run daily between Maple Lake (245 miles from Ottawa) and Port Cockburn and Rosseau, on the Northern shores of Lakes Joseph and Rosseau, of Rosseau, on the Northern shores of Lakes Joseph and Rosseau, on the Northern shores of Lakes Joseph and Rosseau, of Rosseau, on the Northern shores of Rosseau, on the Northern shores of Rosseau, of Rosseau seau where connection is made with the steamers of the Muskoka Navigation Co, for all points on the Muskoka Lakes. Royal Muskoka Hotel, the largest hotel on the lakes and one of the largest and best equipped summer hotels in Canada, is situated within a short distance from Rosseau. Parry Sound, 260 miles from Ottawa, is located at the mouth of the Seguin River on Georgian Bay, and for varied and beautiful scenery and excellent hotels is unsurpassed in Northern Ontario. The finishing is the very best. The rivers and lakes in the vicinity teem with black bass, pickerel, speckled trout, whitefish, maskinonge and salmon trout. A trip by steamer to Penetang, 63 miles, through the inner channel, among the 30,000 islands of Georgian Bay, is one full of excitement and interest. The steamer leaves Parry Sound every morning except Sunday, returning the same evening. From Parry Sound a steamer leaves tri-weekly through the inner channel for Killarney arriving in time to connect with steamer sailing through the north channel to points beyond.



Canada Atlantic Railway Fast Train.

The Most Progressive.



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Leads then all on the Continent.

Catholic Order of Foresters...

FACTS: Membership, 108,000. Average increase monthly, 900. Big accumulated Reserve Fund.

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It's the most reliable, influential and cheapest life insurance.

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CASH PURCHASING IS TELLING.

Our Store is daily crowded by the closest buyers because we give the best goods, fresh, and at reasonable prices.

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FASHIONABLE TAILOR ----Few in Ottawa can do better in class of make, goods and fit. COME AND SEE US FOR A NOBBY SUIT. F. A. CHABOT. 317 Dalhousie St., Near York

Ottawa has the reputation and rightly so, of being one of the best appointed, healthiest, most orderly and best situated cities on the continent. As the Capital of the country it possesses advantages and attractions enjoyed by few of the world's centres of population. Its pride—the pride of the Dominion in fact—is centered in the noble examples of architectural chasity and beauty, the Parliament buildings. Situated on a commanding bluff overlooking the swirling waters of the Ottawa, with the churning Chaudiere in full view, they occupy a site that by the common consent of visitors is declared an ideal one. Far reaching from the green carpet-like



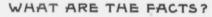
The Minto Bridge.

sward of Parliament Hill, lies the city favored of man and of nature. Few are its smokes belching chimneys, for the water power has solved the fuel question. Its tree lined streets of brick and stone and wood retain the attractive, cleanly appearance sacrificed in the manufacturing city at Industry's altar.

The health of the city, a primary consideration, is looked after with a vigilant eye and a generous exchequer. Waterworks and sewerage systems represent an investment of hundreds of thousands of dollars. Well paved streets and lawn-like parks, far stretching lines of street railway and suburban driveways, all tell of municipal and national pride and progress, and add



* The Canadian Oliver Typewriter *





The prices of the Standard Trust machines in the United States, where all of them are made, range between \$95 and \$100. The Oliver Typewriter made in the United States is sold for \$95. Whether high priced or low priced, the prices are the same.

How comes it that in Canada alone the Oliver is a low priced machine, and the Trust

machines high priced ones?

The duty on the Trust Standard Typewriters range about \$15 and the freight and expenses about \$2 more, making the total cost to the agent in Canada some \$17 more than the agent in the United States has to pay. The agent naturally adds this to the price of his machine and another \$80 ros to show that there is no bad feeling—and there you are.

And the proud purchaser says to himself "I have the best machine because I paid the most."

The Oliver was invented by a Canadian and is made in Canada and is sold at the same price

here as in the United States.

Now as to the quality of the Oliver. This is best decided by a fair test. It is not difficult to convince the average fair minded person that the OLIVER TYPEWRITER made in Montreal is at the very least as good as any machine imported into Canada. Those who have used both say it is better.

SMITH BROTHERS, Sole Agents





Geological Museum.

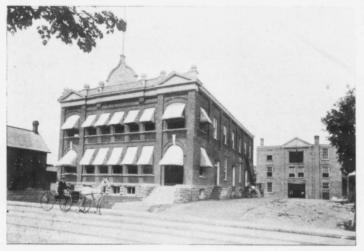
to the comfort and convenience of citizen and visitor. Yearly the Federal Government makes a large outlay to supplement nature's efforts in beautifying the Capital of the young nation.

Ottawa as a city, is noticeably free from slums, and there is an absence of the sharp contrasts between poverty and wealth that mar many a municipal picture. This can probably be accounted for by the extent of the city's wage-earning power, and the ready willingness of those in the humbler walks of life to avail themselves of this power.

The municipal disposition is a cheerful and optimistic one, but the pride that some cities might feel in Ottawa's position, finds no place here. It is moreover, a pleasure-loving city, a fact attested to by the increasing crowds that swarm in hours of summer recreation the wooded parks and placid streams and lakes and that throng the rinks, theatres and other centres of amusement when "wintry blasts flow chill."

To this cheerful, commendable spirit may be attributed Ottawa's success in attaining and retaining a premier position in the athletic area. Every manly sport here receives the support

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In buying an article of Jewellery, the first thing to be considered is Appearance, the next Quality. Providing you have the two combined, you have perfection.

As to styles we lead, selecting patterns from the foremost foreign makers and making new and original designs of our own; but regarding Quality—we do not sell an article in Jewellery of a lower grade than 14 k. No chance of buying an article for Gold and finding out afterwards that "The Jeweller Thought it was Gold."

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The People's New Boot and Shoe Store



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Trunks, Satchels, Valises, etc.

Give us a Trial.

that is essential to its success, and that indirectly lightens the magistrate's duties and keeps lean the jail register. It may appear surprising, and it certainly is a gratifying fact that, despite the steady growth of the city and its suburbs, it has never been found necessary to extend its prison walls; the cell accommodation remaining the same as it was thirty years ago.

What a remarkable increase, on the other hand, there has been in the number of churches; to-day every denomination has several splendid edifices, the



The Russell House.

aggregate number running into the scores. Ottawa has been styled "a city of spires," and its citizens, Catholic and Protestant alike, vie in pointing out to the stranger the beauties of the Capital's church architecture.

Its advancement as a commercial centre is attested to by the establishment of several new



The Largest Morning Daily in Montreal and in the Province of Ouebec. 34 36

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The New French Organ of the Dominion Government. The Most Influential French Paper in America. A Progressive and High-Spirited Publication.

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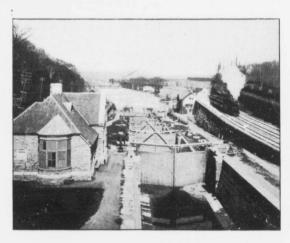


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The Rideau Canal Locks.

banks and other financial institutions in recent years. In this respect the Capital rivals Montreal and Toronto. Its banks, wholesale houses, and other institutions, havegaineditanenviable reputation in the business circles of Canada and the States.

As a residential city, Ottawa fulfils the most exacting requirements. The rough element and the other undesireable features of the large centres of population are happi y absent; while their acceptable advant-

ages in the way of education, amusement, business, etc., are all found here. Ottawa's prestiges and popularity as the seat of Government and the home of the Vice-regal household

Improved Facilities. Reliable Service.
Steam Power Reserve.

The Ottawa Electric Co.

Is the old reliable for LIGHT and POWER.

There are still a few people in Ottawa who do not use electric light. We would like to induce them to do so. Rates are now very low. Wiring costs little. We sell shades and fixtures at reasonable prices and will accept payment on the instalment plan if necessary. Call to see us and talk it over. We will deem it a pleasure to give you all the information you may require.

We have a new selection of fixtures and shades. All the latest goods; Pretty and artistic designs at very reasonable prices.

We wish to interest everybody in electric fans. They will be cheaper this year and better than ever. The cost of running them is so slight, and they give so much confort, that anyone who has tried them during the warm weather will not do without them afterwards.

The Ottawa Electric Company,

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A Breakfast Food equal to

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BIJOU CAFE

-PHONE 1363.

Come in and get Eunch at any Price you want.

Private Dining Room.

SAM. CASSIDY

have been referred to by tongue and pen so often and in such glowing graphic terms, as to necessitate but brief mention here. Suffice it to say that if one wants to be in the select social circle of Canadian life he must take up his residence in Ottawa. Here alone can he see and hear at first hand the nation's orators and statesmen, to whom but partial justice is done by the reproduction of their speeches in the press. Here alone can be seen the wealth of natural objects interesting and instructive, gathered in the museums from different quarters of the country.

In Ottawa's well stocked stores are to be found goods purchased at first hand by experienced and expert buyers travelling the different



The Dufferin Bridge,

ienced and expert buyers travelling the different countries of Europe. In variety, quality and style, not to mention price, even the critical feminine taste of New York can be satisfied. Enterprise and keen competition have brought to Ottawa the wealth of mart and factory. The large turn over of goods and the constant improvements and enlargements being made in store accommodation, proves the city's popularity as a purchasing centre.

As an educational town, Ottawa is known throughout Canada and the United States, and even in tropical South America and Europe. A volume could be written about the seats of

The Bank of Ottawa =

Capital (Authorized) \$3,000,000 Capital (Paid up) = 2,415,680 Rest = = 2,237.915

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View of Ottawa Showing the Langevin Building and East Block

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All kinds of Anthracite and Bituminous

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J. R. Booth.

learning of the Capital, first and foremost of which is the University of Ottawa. Convents, colleges and schools lend to the city an air of intellectual culture which is one of its many attractions. Here is situated the splendid Normal School of Eastern Ontario.

The milk of human kindness flows in abundance and free from adulteration in the Capital city. There are a dozen or more splendid institutions supported by Catholic and Protestant charity, and managed by religious orders and laity, in which human suffering is alleviated, and the unfortunate ones, old and young, helped along life's highway.

In religious as well as political, commercial, social, sporting, educational and railway circles, Ottawa holds a position of prominence. It is the seat of a Catholic archdiocese, and an Anglican diocese. Here are situated two imposing cathedrals and several seminaries and

monastries where the soldiers of Christ are drilled for their life work.



Bryson, Graham & Co.

8

142 to 154 SPARKS ST.

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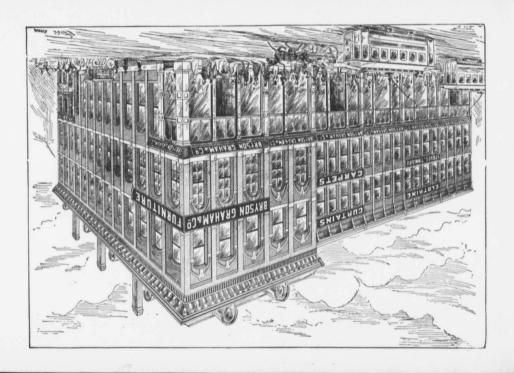
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> Before buying elsewhere call and hear what we have to say about them.

Wm. HOWE, Manufacturer,

Next Door to the

As a railway centre Ottawa holds a splendid position. In all ten lines stretch their tentacles of steel through the outer world from the Capital city, making it easily accessible from all directions. Three railway systems derive a large and steadily increasing business from Ottawa. They are the Canada Atlantic, the Canadian Pacific and the Ottawa and New York. Reference to a map on which the main and branch lines touching Ottawa are marked, will prove that Ottawa is far better served in the matter of railway connections



Pretty Scene of the Falls.

than the great majority of the other cities on the continent. The completion, a couple years ago of the splendid Royal Alexan Ira bridge, commonly called the "Interprovincial," made it possible to land passengers from all parts of the world in the very centre of the Capital. With the erection of the much talked of Central Station, Ottawa will be provided with adequate and creditable terminal facilities. The new Union Depot erected a couple of years ago by the Canadian Pacific

DRINK JOHN LABATT'S

GOLD MEDAL

Extra Stock Ale, India Pale Ale and Brown Stout



Agency: 275 Kent St.

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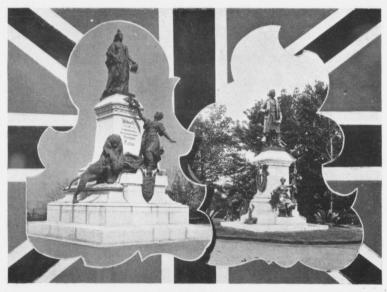
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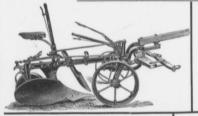
Statue to Queen Victoria. - Monument to Sir John A. Macdonald.

Che Perrin Plow Company of Smith's Falls, Limited. <u>ଝିଡ଼ି ଓଡ଼ି ଓଡ଼ି ଓଡ଼ି ଓଡ଼ି ପ୍ରତ୍ୟ ପ</u> Manufacturers of Ontario Riding Plows. Better than any Walking Plows, Easiest on Horses and Driver, Lightest in Draft, Simplest in Construction, Lowest in Price Than any Sulky Plow on the Market. CATALOGUE SENT FREE TO ANY ADDRESS. SEE CUTS ON OPPOSITE PAGE. Write for full particulars and Prices to

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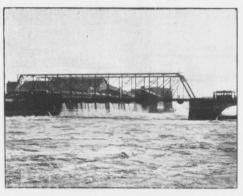
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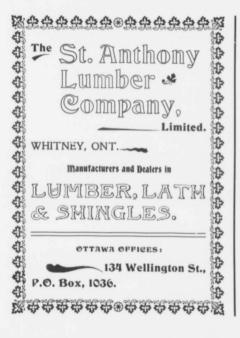


View of Chaudiere Bridge.

Railway Company is an imposing structure.

By waterway, Ottawa has also good facilities for reaching the outer world, both the Rideau Canal and Ottawa River placing it in touch with leading Canadian and American lakes, cities and scaports, New York, Quebec and Montreal being on the list. The improvement of its transportation facilities, is but another evidence of the steady growth of the city, a growth which is more readily recognized by the stranger within its gates than by the stayat-home citizen.

A word in closing as to the press. The newspaper is said to mirror the life of the city, and so it is in Ottawa. Four progressive dailies, three English and one French, keep the citizens of the Capital well informed as to the doings of their own little compact world and the greater one of which it is a part. Proof of the progressive spirit of the Ottawa press



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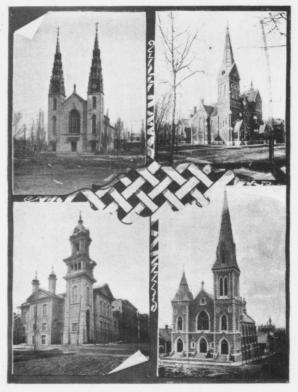
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may be had in the fact that the Citizen, the leader of the quartet, is to have before the close of the year, a new home in an imposing six-story block now in course of erection, running the entire distance between two of the principal streets, Sparks and Queen.

Sufficient has been said in the above to show that Ottawa is a city with many advantages and few disadvantages, as a place of residence and a leentre for investment.

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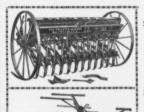
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The Frost & Wood Champion Drill and Broadcast Seeder

Sows fast and freely. Quantity is correctly regulated. Hoes cut to an even depth. The Champion is an easy load for any team. Built to last long and make money for the farmer. Sows 6 ft. 7 ft. 8 ft. 9 ft.

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The importance of Ottawa's municipal affairs is every year becoming more pronounced. The rapid growth of the City has involved a correspondingly large increase in the civic departments of administration, with larger and increased responsibilities devolving upon the Mayor and Aldermen. It is always an expensive business to provide new roads, sidewalks, sewers, water service, etc., in localities which have never had them before, but once provided the expense of repairs and renewals is not such a great burden as the initial cost of them.



Elgin Street.

The municipal debt of the City of Ottawa is apparently large, but when it is analysed it does not look so formidable. The total debt to-day is nearly \$4,700,000, but from this there is to be deducted about \$1,700,000 paid by the City into the Bank from time to time to

about \$1,700,000 paid by the City into the Bank from time to time to meet the City's debentures when they become due, leaving the net debt about \$3,000,000.

The great bulk of this debt was incurred in the c nstruction of the waterworks system (which is owned by the City), the construction of sewers, sidewalks new roadways, purchase of land and erection of buildings at Lansdowne Park, purchase of parks, erection of fire stations, City Hall, Contagious Disease Hospital and other civic buildings. The City Auditor, in his annual statement for 1902, states that the City has a balance of assets over liabilities amounting to over \$1,000,000.



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Main Entrance to Parliament Buildings.

It will be seen, therefore, that the City is a long way from the stage where the property of the ratepayers would be likely to be called upon to pay any part of the civic indebtedness, though it behooves the City Council to exercise great caution in its capital expenditures so as preclude the possibility of such a state of affairs ever being reached. Ottawa has incurred as large expenditures on capital within the past as it can afford, and it is better to be on the safe side than to allow these expenditures to increase at a pace more rapid than the growth of the City warrants. This is the only danger to be feared, and a strict guard will have to be kept on these expenditures for some years yet.

It cannot be gainsaid that too often in the past there have been extravagant and reckless expenditures made by the City Council. Porter's Island, for instance. Perhaps, though, not all by the City Council, because the rate-payers themselves have voted in all an amount of \$325,000 for the Ottawa and l'arry Sound Railway, the Ottawa and New York Railway, and the Interprovincial Bridge, which

would in all probability have been built in any case. Also \$50,000 for a Central Depot which has not been built, although the bonus was paid over years since, and which some people say

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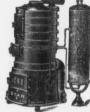
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will never be built. The City is now paying over \$21,000 each year f r interest and sinking fund on these bonuses, and the granting of them has rather seriously crippled the civic finances. They add about two-thirds of a mill a year (that is, about seventy cents on every \$1,000 of assessment) to each ratepayer's taxes. Perhaps when the next bonus-hunter comes along the ratepayers will be more careful. They certainly will if they bear in mind that to vote for a bonus simply means to vote for increased taxation.

A complaint is often made by the ratepayers that the water rates are too high. It is said that with the simple system of supplying water used by the City, namely, pumping it from the Ottawa River, there should be but little expense attached to the operation of the system. There is some ground for this complaint, but the City Councils of recent years are not altogether to blame for this. We must go back 25 years to find the reason why the water rates are high.



To Our Fallen Heroes.

The expense of actually supplying water to the ratepayers is but a small amount of the

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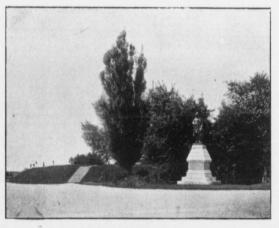
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with the waterworks. Out of a total expenditure of about \$160,000 in 1902 the expense of operation, repairs, etc., was only \$60,000. About \$100,ooo is paid every year for interest and sinking fund. This latter amount is very large, but it arises mainly from the fact that in 1878 the then City Council obtained from the Legislature authority to renew the debt incurred in the construction of the waterworks for 20 years instead of letting it be paid within the time originally provided for. The result was that the City obtained a small financial relief for a few years after 1878

expenditure in connection

but the ratepayers to-day, and for many years to come, will have to pay a very large amount for that small temporary relief.

For a very long time it has appeared to be an impossibility for the City Council to make its expenditure come within its revenue. For this, no doubt, Aldermen, who cared not where the money came from so long as large expenditures were made on their various fads and pet

### A PROGRESSIVE COMPANY.

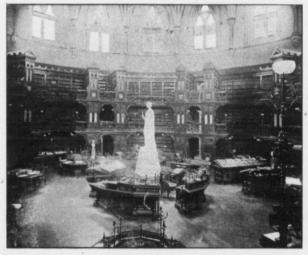
ONE of Ottawa's important employers is the Ottawa Dairy Company, who annually pays out the sum of \$50,000 for labor This company, which was formed only a few years ago, has developed very rapidly, and its constantly increasing business will necessitate the addition of men from time to time in its employ. The annual expenditure of this company is in the neighborhood of \$200,000 no, a large portion of which is spent in the City of Ottawa. The advent of The Ottawa Dairy Company was at the time when there was a very wide spread agitation in all the American cities for a purer milk supply. The scientific associations in the large cities were establishing the fact that much of the mortality of their infantile population was due to impure and improperly handled milk. The City of Ottawa has a reputation for being progressive, but its advanced ideas have never been better illustrated than in the establishment in this city of a pure milk emporium, and the enthusiastic endorsation of the citizens of Ottawa has encouraged this company to increase its efforts in giving this city an absolutely pure and wholesome article in milk. Representative men from all the leading Canadian cities have visited the premises of The Ottawa Dairy Company to ascertain the methods in vogue there, and to secure the most advanced ideas in the collection and handling of milk. Aside from the dangers of tuberculosis which through the milk may be communicated from the animal to the human body, milk is often contaminated before leaving the farm by careless handling in unclean quarters and vessels, and by improper treatment generally. Where the greatest care is not used milk is unwholesome and is of grave danger to the community. In order to secure the purity of milk intended for their customers, the premises and cattle of every dairyman supplying milk to this company are regularly inspected by the company's veterinay surgeon and manager every two weeks. The company's veterinary surgeon applies the tuberculosis test to every milk cow. When the milk arrives from the farm to the company's depot on Somerset street, it is tested as to its general qualities, butter fat, &c ... and any milk which does not contain the regulation amount of the latter ingredient is promptly rejected. One of the most important advantages of the Dairy Company is that it has on the premises one of the most modern sterilizing plants, and all cans and bottles are sterilized with 210° of heat before being used, insuring absolute immunity from germs or foreign matter.

The methods of The Ottawa Dairy Company have been endorsed by not only the leading physicians of Ottawa, but some of the most prominent medical men in the Dominion. Sir James Grant in an address in the Dominion Methodist Church on "How to Prolong Life" eulogized the merits of this company, and urged the citizens of Ottawa to co-operate and support The Ottawa Dairy Company, as from personal observation he knew of the care with which this company handled its milk.

schemes, are largely responsible. The last year and this year are however promising better things, and it is believed by those who ought to know that the City is reaching the turning point where the revenue will exceed the expenditure. One of the reasons why this is becoming possible is because of the better and more effective way in which the civic taxes are now collected. Four or 5 years since it was not uncommon for a ratepayer to owe 4, 5, or even 6 years' taxes, and meantime the City had to pay large amounts for sums borrowed from the Bank because these taxes were not collected. Now, however, the majority of the ratepayers have paid their taxes up to date, and only a very few owe for 1902. There is about \$100,000 now owing to the City for taxes as compared with about \$500,000 4 years since. The amount owing to the Bank is exceedingly small compared with what it was then, and the amount of interest payable to the Bank for sums borrowed is of course reduced to a trifle compared with what it used to be. This is a good object lesson as to the value of a proper system of collection.

There is no reason why, with careful management and prudence, the City should not live within its income each year; and in addition to that it is quite possible that the water rates and taxes may be reduced in the near future. At least this should be the goal to be aimed for.

We hear every now and then of the great necessity for getting new industries to come and establish themselves in Ottawa, but when we try to get them to come here we find that we have not much to offer them. Perhaps a better plan than offering new industries financial inducements to settle in Ottawa would be to try and make the City a good place for people to live in; to make it a healthy, clean, nice-looking city; to reduce our taxes as much as possible; to develop the undoubted large water powers lying at our doors; and to conduct our Municipal affairs in a progressive (without being extravagant) manner. If all this were done we need not trouble much about being able to offer inducements to new industries. Just as soon as they find that Ottawa is a desirable place to locate in they will locate here, and not before.



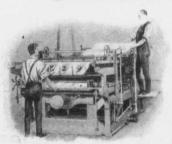
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One of the most thorough and progressive Educational Institutions of Ottawa is the Ottawa Business College, situated in the Orme Hall, 174 Wellington Street. This school was founded in the year 1866 and since its inception has been providing the most thorough training in Business and Shorthand Education. One of the strongest features of the school is the manner in which it secures situations for its graduates. Every year scores of young men and young women go right from the school to excellent positions, while many of the leading business men in the city attribute their success in life to the training received there.

The Principal and Manager, Mr. W. E. Gowling, is a young man of wide experience as a teacher and accountant and is in a large measure responsible for the high position the school now holds. The Annual Catalogue issued by the school gives an excellent idea of its work and progress and will be mailed free to any one on application.

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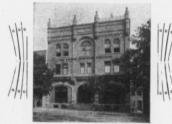
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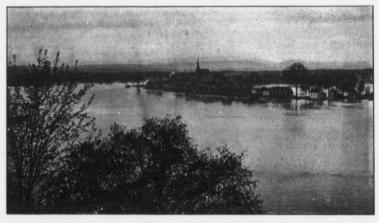
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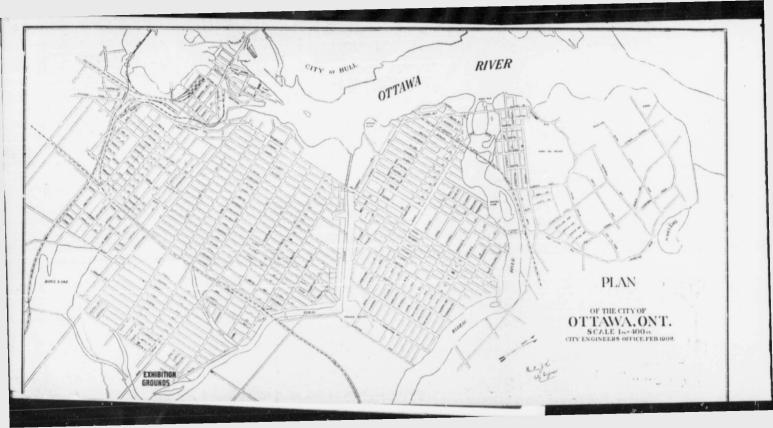
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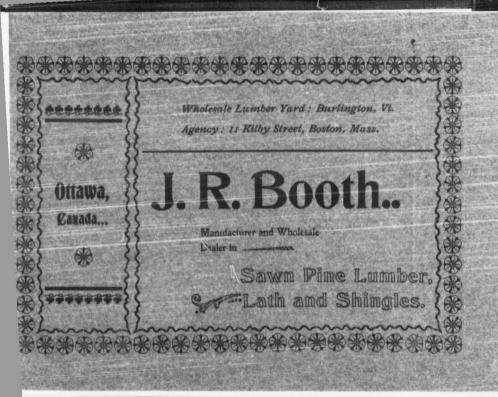
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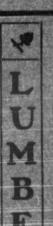
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