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The purpose of the new departure is not propaganda for any particular commodity or device but to bring to the attention of civic officials and executives a few of the many improvements which are specially adapted for municipal purposes.

The Trade Department will introduce itself by taking up a section of an early issue of the Journal, in which will appear illustrated talks on those things that will help in municipal construction and maintenance.

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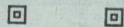
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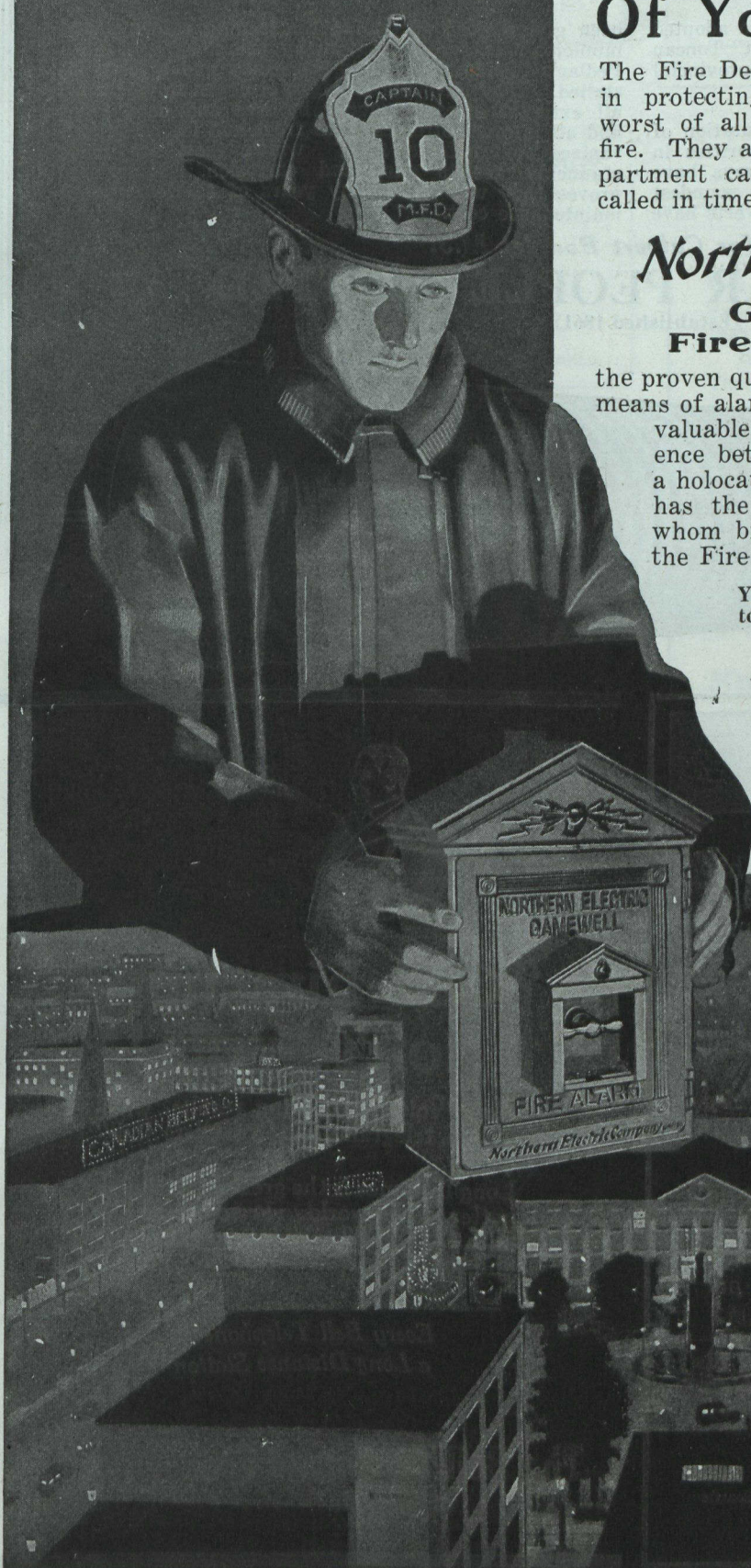
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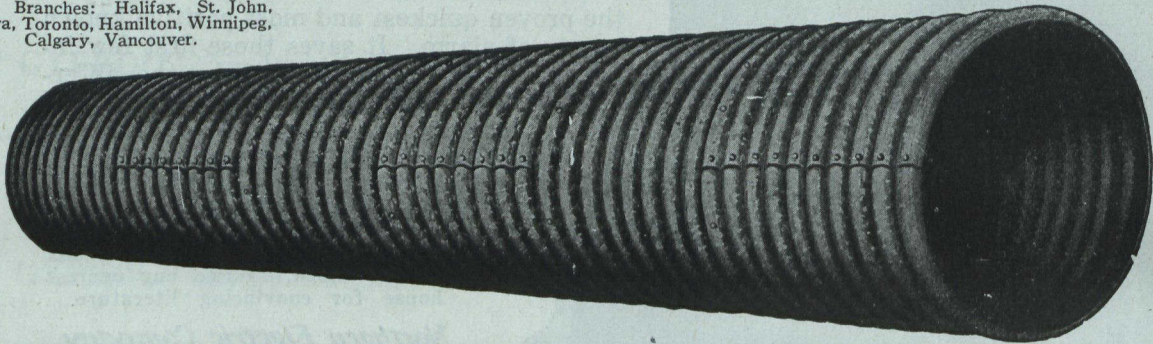
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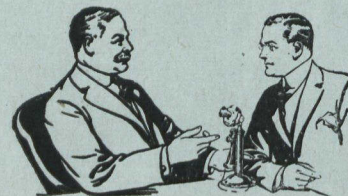
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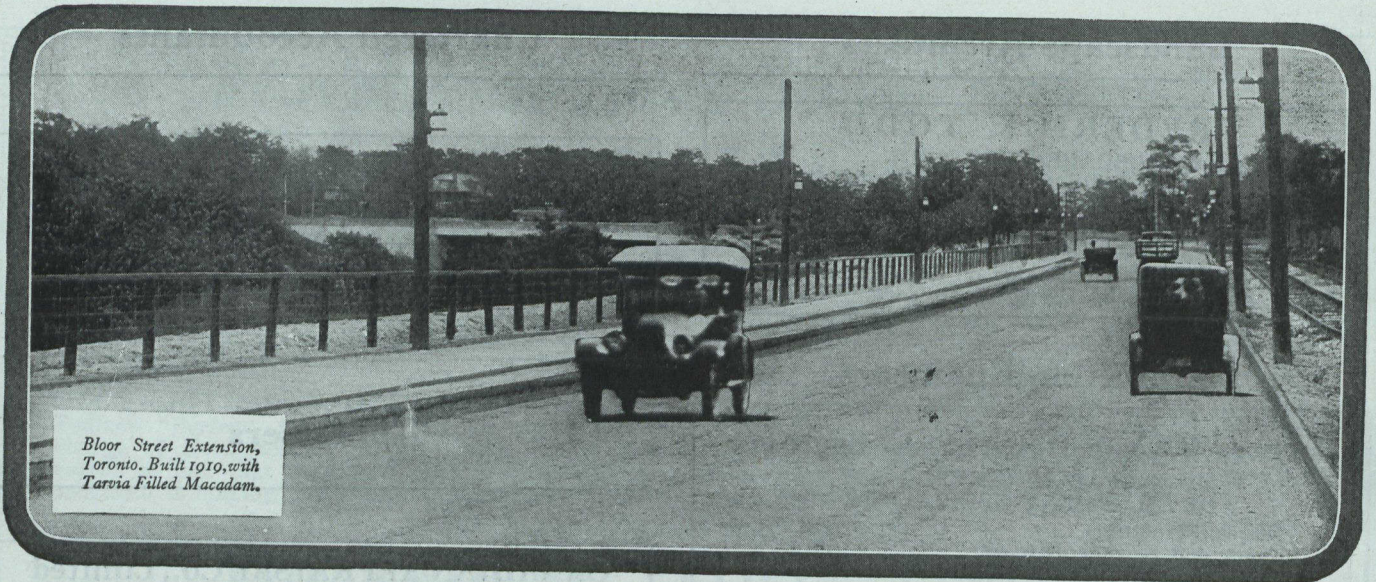
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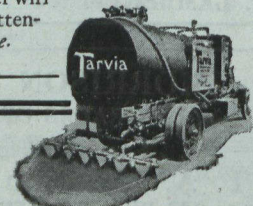
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NO. 12

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The Washington Conference

The International conference now taking place in Washington for the purpose of bringing about the limitation of armaments may or may not be successful in itself, but the fact that the civilized nations of the world, through their accredited representatives, are actually discussing means towards that end is a strong indication of the desire of all peoples to end war. The Canadian representative, Sir Robert Borden, in a recent statement well epitomized the situation as follows:

"Continued competition in armaments assuredly brings nations to the path that leads to the ultimate disintegration of existing civilization, the foundations of which have already been rudely shaken. How can it be otherwise if, to those who ask for bread, civilization gives armaments? In the boundary between Canada and the United States, unfortified for more than a century, save by a common trust which has never been violated, and in the intimate friendship which that just confidence has maintained and strengthened, we have given to humanity a lesson which ought never to be forgotten in the determination of this supreme question."

To illustrate the cost of armaments we may take an up-to-date battleship which costs approximately \$40,000,000, or the price of 8,000 cottages at a cost of \$5,000 each... Surely the piling up of armaments is not only an absurdity on the face of it but an insult to the intelligence and common sense of the common people of the civilized nations. Fortunately the world's press has taken a strong stand in the conference. Not content with merely reporting the proceedings, publications of every kind are leading their readers to think only of one

thing, and that is peace, and no delegate dare take any other stand because of the publicly expressed opinion.

The British Empire, with a larger responsibility than any other two nations combined, has through its spokesman accepted the principles laid down by President Harding and Secretary Hughes of the United States, and so, too, has France, the principal sufferer by the war; but if those principles are to be lived up to, every citizen must so back them up that every time the jingoistic spirit is shown in any country it will be immediately quenched by public opinion through a responsible press.

Thanks to the understanding with the United States, we in Canada have no costly armaments to keep up in normal times, and possibly if it had not been for the late war which brought home to each one of us its terrible cost, we would hardly appreciate what disarmament means. But in the Old Country, where the per capita cost of armaments is the biggest of all countries, disarmament has a significant meaning to the taxpayer.

Civilization to-day stands for something more than huge armies and navies. The war has taught all peoples its futility in securing national happiness or even in guaranteeing natural safety, and no one knows this better than our late enemies. The common sense of mankind is beginning to realize that arbitration between nations is more dignified than war—and infinitely cheaper.

How can we ever hope to overcome our housing shortage as long as we allow fire to destroy one-fourth of the buildings we build every year? The answer is—Build so it won't burn.

W. D. Lighthall, LL.D.

When McGill University at its recent centenary ceremonies conferred upwards of fifty honorary degrees on Canada's most celebrated men and women, including the Governor-General, the British Ambassador to the United States and the Quebec Premier, there was included in that galaxy one of the university's own sons whose attainments, while not so well known as those of some of his new fellow graduates, were nevertheless as valuable to the national development of the Dominion. We refer to Mr. W. D. Lighthall, the late Hon. Secretary of the U. C. M. Mr. Lighthall for upwards of a quarter of a century has been giving of his best to the uplift of municipal government in Canada, and it was for this as well as for his other public spirited efforts, and his standing as a lawyer and a writer, that his alma mater conferred upon him the honorary degree of doctor of laws.

This is the first time for any Canadian university to recognise the work of a municipal man, though even in the case of Mr. Lighthall the honour was threefold inasmuch as his eminence as a lawyer and as a man of letters was not lost sight of. But the fact that Mr. Lighthall's civic activities added to his qualifications for such signal honour is an

indication of what he has done for the advancement of municipal government in this country. When Mr. Lighthall founded the Union of Canadian Municipalities in conjunction with the then Mayor of Toronto—Mr. Lighthall was Mayor of Westmount at the time—the standard of municipal government was very low. The councils were so weak that they had not sufficient influence or power to stop even the most nefarious of franchises from being granted to men and private corporations whose one object was to exploit and bleed the municipalities. To-day of course things are very different, thanks to the strenuous efforts put forward by Mr. Lighthall and his colleagues in the early days of the Union, and throughout his long occupancy of the secretaryship.

On three separate occasions the union has recognized Mr. Lighthall's services in the form of illuminated addresses, the last one being presented at the last convention, and though his days of active participation in the affairs of municipal government may be over he is still rendering good service as a member of the advisory committee. That he may live long to enjoy his honours is the earnest wish of all who have been in touch with him.

Community Singing

When the Kiwanis Club of Montreal started its weekly community singing concerts on Fletcher's Field in June it humanized the commercial metropolis. Here was a body of young business men, with the aid of a piano and a megaphone, successfully calling upon the citizens to join them in singing songs. The first concert drew a crowd of possibly 3,000 people. At the fourth concert over 20,000 men, women and children were singing song after song with an abandon that was positively thrilling to the beholder. And why? The fifty Kiwanians had, on that twilight evening, opened the flood gates of song that is in the heart of every human being. Men and women of all conditions in life were there—people who could sing and people who could not sing—all animated with the community of song—with the inspiration of the national hymns, the sentiment of the old, but never out of fashion, songs, the laughter of the jingles. Everybody relaxed and joined in song, from the oldest to the youngest, and everybody was happy. A musical critic, in writing of the effect the gathering had on his critical ear, said:—

"Music like this is real music, music that is not bought and sold but that, given freely and absorbed eagerly, instantly becomes an integral part of life, music that strikes its roots down into the natures of those participating in it and that, nourished with sustaining care, may grow to bear very beautiful fruit. The enthusiasm with which the choruses were sung Wednesday night was rich reward for those men who organized the movement and who have announced their intention to carry it forward.

"It was inspiring to watch the unabashed happiness of the crowd, its freedom from self-

consciousness that the people in it would have suffered had they been called upon as individuals to sing, and its frank sense of comradeship. Everyone was ready to smile upon and with everyone else; a policeman who patrolled the bandstand grinned broadly in appreciation of the spirit that animated the children as they raised clear, sturdy treble voices to heaven in a galloping catalogue of all the impedimenta, from ducks to Ford cars, with which a certain farmer's farm was stocked; he was even caught studying the words of a more sober chorus, and when he vanished out of sight around the corner, I suspect it was to have a cosy little sing all by himself, where, in the shadow of a post, he might not be detected and accused of behavior unbecoming in an officer of the law."

To better understand the significance of this movement it would be well to state that Montreal is notoriously lax in supplying free or even cheap music for the masses, consequently the citizens have the reputation of being unmusical. Since the Kiwanis Club has provided the opportunity this charge is no longer true. And the case of Montreal can be repeated in every city, town or even village in the Dominion provided a number of men and women can band themselves together, a piano and a megaphone, erect a platform in an open place, have printed a few thousand leaflets with the words of about twenty well-known songs thereon, invite the citizens to gather together and join in the singing. Community singing is a wonderful incentive for bringing out the best in people, for it makes them feel that they are members of the great human family in a way that no other means can do. In starting the idea the Montreal Kiwanis Club can take great credit to itself, for it is building up true citizenship.

FREEDOM OF LONDON.

In conferring the freedom of their respective cities on the Premier of Canada, the citizens of London and Edinburgh have honoured the whole of the Dominion in a way that cannot help but be appreciated by the citizens. In the old days to be a "free man" of any city in England or Scotland was to be exempt from local taxes, and though these substantial benefits have ceased, the honour in itself is the highest that any city can confer on any man. Those who have been considered worthy of honour were and are men who have achieved great fame, or represented great nations, so that Premier Meighen is to be congratulated.

T. L. CHURCH, M.P.

In leaving the municipal to enter the Dominion field of politics the City of Toronto has lost in Mayor Church one of the most remarkable municipal men in Canada. For twenty-three years the mayor has served the Queen City—five years as a school trustee, five years as an alderman, five years as a controller and seven years as mayor—a record that is not only unique in itself, but is convincing evidence of the continuous confidence that the citizens of Toronto have in "Tommy" Church. Like Mayor Martin, of Montreal, Church's strength lies in his influence over the common people. He knows them and they know him. He has put up many a stiff fight on their behalf against the interference of private interests, and has usually won out. Now that he has entered the Federal arena of politics our best wishes go with him.

It may not be generally known that Sir Lomer Gouin, M.P., was at one time an alderman of Montreal. It is true that his occupancy of that office was for but a few months, but such was the experience gained, even during that short period, by the Quebec political leader, that it stood him in good stead in many of the municipal reforms brought about by him during his long premiership of the Province.

JUNIOR MUNICIPAL COUNCILS.

The experiments now being tried out in a number of cities and towns in the United States to train young people in local government, by the election by their fellows, of a junior municipal council and corporation — a duplication in every way of the ordinary council—will be watched with interest in Canada. The first town to take up the idea was Glen Ridge, N.Y., where every officer in the local government, from the mayor to the policeman, has as an understudy a boy or girl of between sixteen and twenty years of age, who was elected to his, or her, position by the young people of the town. We do not know how the members of Canadian councils would feel to have understudies in the persons of young boys and girls. We are inclined to think they would have some misgivings as to the real educational value of the experiment when the newness had worn off, and frankly we do not believe that the teaching of civic government on such a kindergarten system can be very successful in the long run. It is too elemental and superficial, inasmuch it is playing at something which may, or may not, teach the child mind how certain administrative functions should be carried on but which certainly cannot have a lasting influence, because in such teaching the real meaning—that is the fundamentals—of government are lacking.

Like the United States, Canada is very much behind Europe in the teaching of municipal government, but we fail to see how the Glen Ridge idea will help any. If anything it would tend to bring ridicule on the personnel of our councils, for though there may be something in the saying that "out of the mouths of babes comes forth wisdom," it is not conducive to the dignity of government to have the actions of the council flippantly criticised by a number of children.

MAYOR MAGUIRE OF TORONTO.

The citizens of Toronto are to be congratulated in their unanimous selection of Controller C. A. Maguire to succeed Thomas L. Church (now M.P. for one of the Toronto divisions) in the mayoralty. In the new mayor Toronto sets a good example of reward for service rendered, Mr. Maguire having been a controller for four years and an alderman for eight years. During this long period Mayor-elect Maguire has not only rendered faithful service in the council chamber and in the committee rooms, but he has lost no opportunity to help any and everybody that needed his help. Many hundreds of men and women are under obligation to him for securing them employment. He was one of the keenest fighters for public ownership of the street railway as he is for public ownership of all public utilities. Sports and recreation of all kinds have in him a strong advocate, because of the opportunities they give to build up the health of the city. All of which means that the city of Toronto has in the new mayor a man who does things as well as a thinker.

THE QUEBEC UNION.

The Union of Quebec by municipalities though only two years of age is making splendid headway in every part of the province. In addition to its annual convention, which this year was held in the City of Quebec during August, the union has already held two district conventions for the special benefit of those municipalities that have local problems to discuss. Both conventions, being held in French speaking districts, were conducted in the French language, but the union being bilingual the next district convention will be held in an English speaking community, when the papers and discussions will be in English. At the annual convention both languages are used, and those who have the opportunity to attend the sessions are always impressed with the keen interest shown by our French speaking compatriots in things municipal. If progress is made in the Quebec union at the same rate as during the last year it won't be very long before every one of the 1261 municipalities that comprise the Province of Quebec become members.

At the last district convention, which was held in Riviere-du-Loup — situated on the gulf of the St. Lawrence—about 120 delegates representing about 40 municipalities attended and passed many important resolutions, not only affecting the welfare of the district, but the whole of the province. These resolutions were taken up again at the general convention in August, discussed again and then handed over to the executive to carry out. And they are carried out. Nothing dies for lack of energy in the Quebec Union, but pushed on and on to a successful consummation. Much of the energizing force of this Union is supplied by the officers, every one of whom gives much of his time to the administration.

Municipal Affairs in British Columbia

By JACK LOUETET, President of B.C. Union.

The recent Budget Speech of the Finance Minister of British Columbia is obviously a compromise and, like all compromises of this nature, will please no one. In his speech, the Honorable Mr. Hart states that he received authoritative information through a questionnaire, from all but two municipalities in the province.

He states that in 1914 the total assessment for all the municipalities of the province was \$688,725,139, and that there was a slight drop from 1915 to 1920, showing the latter amount to be \$557,273,315. This slight drop is over \$131,000,000. The minister next points out that the gross debt per \$1,000 had risen from \$104 to \$159 in the nine years ending 1920, an increase of approximately 50 per cent. Later on he shows, but in the same period, the gross debt for schools had increased by 125 per cent. He then states that the figures prove that some municipalities have, contrary to law, not been levying for the estimated amount of their expenditures, but rather have been levying an amount from which they expected to receive, in actual collections, the amount they required. In other words, had some municipalities carried out the law, their deficits would be very much greater. He also states that there is no doubt that the large arrears of taxes were permitted to pile up through failure to hold annual tax sales. He fails to mention that the Union of British Columbia Municipalities had realized this many years ago and had urged upon the Government the necessity of an amendment to the laws, which, however, was not granted for some years. He also forgets that the government moratorium prevented the collection of tax arrears.

In the main, the statement of the Finance Minister in regard to the position of the municipalities of British Columbia is quite correct, but his suggestions as to a remedy are lamentably weak. Most of us will agree with him that public utilities should be made to pay and that the services must be charged for on rates which will pay the cost of operation, interest and sinking fund.

In his speech, however, he adds that depreciation should also be taken care of. If both depreciation and sinking funds are taken care of in these charges, his remarks mean that municipalities should not only pay their way, but should, out of revenue, save money for capital expenditures. Admittedly, this is desirable, but at present it is not practicable.

The minister suggests that sinking funds should be paid for annually to the Government. I should like to ask him if the Government has shown itself more capable than the municipalities in handling money. On being questioned after the House adjourned, he stated that he thought the Government would allow the municipalities an interest rate of 5 per cent. Many municipalities whose sinking funds are in good shape, and in securities approved by the Government, are receiving an interest rate of well over 6 per cent.

He proposes to penalize such municipalities by allowing 5 per cent. In other words, under the guise of assisting the municipalities, the Government, being unable to borrow money for itself at 5 per cent., proposes to take over these large sums at 5 per cent.,

and thus make money at the expense of the municipalities. Proceeding further, he suggests that future borrowings be on the serial plan. We have yet to hear of the Provincial Government borrowing on this plan and expect that the Government, like the municipalities, will continue to issue bonds based on the market demand.

The Minister of Finance also admits that of the total shortage of sinking funds no less than 92.95 per cent. is in four municipalities. Because of the position in these four municipalities he proposes to insist that the sixty-one municipalities in British Columbia should hand over their sinking funds and lose some of the profits they are now making through judicious investments.

This first remedy of the Government will therefore assist the Government to get cheap money at the expense of the municipalities. Following on this, the Minister wishes to standardize municipal accounting. This may be desirable, but the amount of help it will give to the municipalities is hardly worth considering. A standard form of graphic explanation of the position of the municipalities which would be easily understood by every ratepayer would accomplish more, as it would convince the ratepayer of the necessity of placing more value on his franchise.

The proposal of the Minister in regard to the employment of city managers is obviously a concession to the opinion of the Government member for Kamloops, where a city manager is apparently successfully managing the city's affairs.

On the other hand, as the Minister states, we have nine municipalities, all governed by councils, with no debt whatever, twenty-four all governed by councils, with surpluses in their sinking funds and five others with their sinking funds fully paid up. Against these thirty-eight examples, we have the one example in the city of Kamloops of a city with a manager and even the cities of over 10,000 population should be able to do as well as these thirty-eight municipalities, provided that the laws of the Province are such that they will have a chance to rid themselves of the burden which the Government has placed upon them. Provided the city manager was a benevolent autocrat, all would be well, but should he turn out a despot, matters would be even worse than at present. It may be that the Honorable Mr. Hart's experience of democratic government in the Province of British Columbia has led him to the conclusion that democracy is a failure.

In his speech the Minister recommends the appointing of expert assessors and the placing of municipal assessments on a basis of cash value. If the councils of the province, particularly in the smaller municipalities, have not sufficient knowledge of the local situation, what hope can there be of getting an expert who would do any better than they do. If the land were assessed to-day at its true cash value, overburdened as it is with the impositions of the Provincial Government, rates in some municipalities would jump to a figure that would entirely destroy the credit of the municipalities in the eyes of the outside world.

What we require to-day is not an assessment of cash value, but an assessment for taxation purposes,

MUNICIPAL AFFAIRS IN B.C. (Continued)

expressed either in dollars or merely in units, and the only basis for complaint by the taxpayer should be that his assessment is inequitable by comparison with other properties. If necessary, the municipal department of the Government would approve of the unit basis.

The present system and the Minister's proposed system merely open the way for endless litigation which can be avoided by the exercise of a little common sense. The Government's proposal, expressed in the Minister's speech, that improvements should be taxed, is but following out its method of raising revenue where it is easiest to get it. The man with a home cannot move it out of the province—the man with large investments in the shape of bonds and stocks can leave overnight. If the Government, instead of making proposals such as this, would make it easier for a man to own a home, a great deal of unrest would be avoided, as it is the man who owns no property who creates most trouble. Bolshevism could hardly exist where every citizen owned his own home, and every citizen should be encouraged to do so.

A further suggestion of the Government is that more control should be exercised over the municipalities, through a Board to consist of three experts, a financial man, a legal man and an engineer. If the financial expert was any good he would not work for what the Government would pay him; an engineer is not required and a lawyer is not the best man to have for a position such as this.

If such a Board existed, it should consist of three men possessing intelligence, or rather good horse sense and an up-to-date knowledge of municipal affairs. Such men could get any necessary legal and engineering services from those at present employed by the Government. Experience of such boards in this Province has shown us that there is a tendency on the part of the Government to employ exclusively, defeated candidates and party heelers. Such boards, when they wish to buy a barrow-full of gravel, purchase a steam shovel in order to save the dealers profit. They do things which no municipal council has yet been accused of doing.

A department of municipal affairs would undoubtedly be better, provided the Government would keep politics out of the matter. Any assistance required in this department could be recruited from the municipalities whose affairs are in excellent condition, but possibly the men running these municipalities are unknown to the political machine.

It was, undoubtedly, a good political stroke of business to shoulder the unpopular personal tax on to the municipalities and to make it optional, thus making it an issue at every municipal election. The Minister of Finance admits that the Government was never entitled to this tax. I would suggest that the Government turn over to the municipalities, now, the amount which it has collected from this tax for the past ten years. In the present budget, the Government takes an additional \$375,000.00 from motor licenses, \$50,000.00 from insurance tax, \$250,000.00 from the Pari Mutuel machines, \$50,000.00 additional from amusement tax, and \$150,000.00 additional from the Dominion owing to the increased population in the Province.

Practically the whole of this comes from the inhabitants of the municipalities, so that the Gov-

ernment is giving away its most unpopular tax and taking over amounts which fully make up for the loss.

The Minister of Finance admits that the present relationship between the school boards and councils is unsound and that there ought to be a different method of governing the schools. He is also of the opinion that the cost of schools is not a fair tax on the land, more especially as it is the Government, through its education department, which lays down what the expenditures of schools must be. In spite of this, the budget ignores this phase of the situation.

It may have been a good political move to give the municipalities half the liquor profits and to earmark it for schools and hospitals, as it puts prohibitionists in a position that if they fight to abolish liquor they will have to pay more taxes for the education of their children.

I do not believe that the present Minister of Finance is at all enthusiastic about his budget—it is a caucus budget and satisfactory to no one. If half the recommendations are put into force, the condition of the people will be worse than before, though possibly a few friends of the Government will be relieved of financial anxiety through the creation of positions for them, which they are not competent to fill.

The Union of B.C. Municipalities will continue the struggle against an unjust state of affairs. The Union admits that errors have been made in municipal management and welcomes the pointing out of these errors, but they see nothing in the proposals of the Government which will help to put these matters right.

COURTS ENFORCING FOREST PROTECTION

Jail sentences and heavy fines for causing forest fires are now being applied more frequently by Canadian courts. For the first time on record, an Ontario settler was sent to prison recently for defying the law regarding the taking of precautions before clearing land with fire. His carelessness caused a loss of millions of feet of timber. Five New Brunswick sportsmen were fined fifty dollars each for leaving their campfire burning, causing thereby a serious timber conflagration. Heavy fines and jail sentences are also the rule with many Quebec magistrates, who are determined to stamp out the prevalent carelessness of the public in regard to forest destruction.

Not many years ago, an Eastern Canada farmer set fire to his debris to clear a new patch for potato planting and as a direct result burned down enough white pine to have kept the largest Canadian lumber plant supplied for 56 years.

The way to make Fire Prevention Week accomplish something worth while and lasting is to make it mark the end of firetrap construction. Build so it Won't Burn.

The surest way of preventing fire tragedies is building structures that won't burn. That should be the big lesson of Fire Prevention Week in your community.

A fire-safe town keeps the fire loss down.

MAPLE LEAVES.

By R. E. WODEHOUSE.

The cycle of life which provides for the growth of the maple tree, is most interesting. Season upon season, the sap of life is sent up to assist the buds to break forth in spring. The leaves formed, make their appearance in delicate shades of green, maturing with age and sunlight into rich deep greens, showing evidence of function and health. As the summer matures, the mother tree has been aided in many ways by these numerous respirators. Soon they are to reach the twilight of their existence. The early frosts are welcomed by them, as without these frosts the greatest joy of their living would be lost. The chlorophyll or coloring matter present in them, takes on a wonderful change, assuming under the influence of these nippy visitors a most glorious and varying array of gold and bright red colors.

This would appear to be a triumphant climax, sent as a reward for their excellent service to the mother tree. Withdrawal of the sap down towards the roots of the mother plant, causes desquamation of these brilliant members and their span of life is brought to a worthy end.

Not so happy are those leaves which are unfortunate enough to have been assigned to the twigs forming the terminals of injured and diseased limbs. If one observes the leaves near the webbed areas or included in these areas, now altogether too common in our trees, it will be noted, that they turn pale yellow early in the season, fail to mature as to size, compared with their other more fortunately located fellows. Deprived of the privilege of completing their life function in which they were so happily engaged they die. They are bereft of the glorious climax of color display the early frosts had in store for them. These small colonies of leaves scattered among the different large branches rather suggest neglect on the part of someone. Neglect in permitting some enemy to locate in their leaf community and live at the expense of the useful happy lives of the leaves concerned. The mother tree, of necessity, must lose the assistance those happy leaf citizens contributed to its welfare and further has its beauty, as a tree, defaced by these unsightly evidences of disease uncontrolled.

Surely each community should search out the people in its bounds developing disease, who early in life have to desist from the happiness they derive from working for the welfare of all. It is our duty to create and support the agencies for this work. Public Health Nurses, Health Centres, Chest Diagnostic Clinic, with expert medical attendants, Medical Inspection of School Children, Nutritional and fresh air classes for pupils needing same and sufficiently large treatment institutions, provided with sheltered employment schemes for the convalescents, are needed. These agents are quite applicable to the population outside the cities. Particularly should we do more to assist our fellows, infected with tuberculosis, by finding out they are infected, before the disease has advanced to a point of permanent debility. It is possible, it is feasible, and it is economical. Why not do our utmost to have more Canadians complete their natural years of happy service and grow up to the Golden Twilight of three-score years and ten?

**REPORT OF BANK OF MONTREAL
EXCELLENT PROOF OF SOUNDNESS
OF CANADA'S FINANCIAL POSITION
Total Assets Now Stand at \$517,403,162 — Liquid
Assets Equal to 62% of Total Liabilities to Public —
Indications Worst Period of Reconstruction
Has Been Passed.**

An excellent proof of the essential soundness of Canada's financial position is to be found in the annual statement of the Bank of Montreal, just issued. As everybody knows, the year has been an exceedingly trying one in business all over the world, and although Canada has not experienced anything like the distress that many other countries have had to contend with, yet the general unsettlement which has accompanied this period of deflation has had a marked effect on the trade of the Dominion, and sharp declines in bank clearings have been a feature of the official monthly reports.

In view of this situation, the Bank of Montreal is to be congratulated not only on maintaining its traditionally strong liquid position, but on increasing its total of immediately available assets from \$289,146,508.34 a year ago to \$290,896,296.51 at the present time. The significance of these figures is apparent when considered in relation to the fact that in the period under review the Bank's liabilities have decreased by \$42,747,650.16.

This, however, is not the only evidence of the actual strengthening of the Bank's reserves in a period of unusual stress. The ratio of call and time loans to the total deposits has also materially improved in the Bank's favor. Thus whereas a year ago the total deposits exceeded the call and time loans by \$96,240,135.27, to-day the total deposits exceed the call and time loans by \$107,974,115.36.

In view of the deflation which has been in progress in business generally, the decline in deposits not bearing interest from \$111,739,215.02 to \$88,618,100.57 must be considered very moderate. The amount of savings deposits are a very encouraging feature of the report. They stand at \$317,935,871.38, as compared with \$322,578,613.54 a year ago, a difference of only \$4,642,744.16. As compared with the figures in the Bank's statement for the half year ending April 30 last, the present total of savings deposits is even more satisfactory, as they show an increase of \$7,089,384.13 for the half-year just closed.

Growth of Assets.

The general statement of assets and liabilities shows total assets of \$517,403,162.69, as compared with \$507,199,946.49 on April 30 last.

The improvement which is revealed in the latter part of the fiscal year just closed is gratifying evidence of a general steadying in financial conditions after the violent reactions of the earlier period, and give good ground for hope that the worst period in after-war reconstruction has been passed.

It is evident that the conservative policy of the Bank has enabled it to come through the trying period without unusual losses, and with the maintenance of the general level of profits. Despite the fact that a full year's interest has been paid on the increased capital, as compared with interest on the additional amount for the last half of the previous year, only the full dividend of 12 per cent. has been maintained, as well as a bonus of 2 per cent. The profits for the year amounted to \$3,949,796.58, compared with \$4,033,995 in the previous year.

GOOD ROADS IN CANADA.

Up to August 4th agreements had been entered into between the various provinces of Canada and the Dominion government calling for the construction of approximately 2,823 miles of improved highways under the Canadian Highway Improvement, or "Federal Aid" Act. The cost of this mileage will be \$19,151,000. The Dominion aid already appropriated in connection with this program amounts to \$7,700,000. Projects for the improvement, ultimately, of 17,951 miles of highways have been approved. Manitoba's program, which includes 4,000 miles, is the largest, while that of Prince Edward Island, which embraces 850 miles, is the smallest. Ontario plans to spend nearly four times the money expended by Manitoba but will build less than half her road mileage. The mileage to be constructed in each province is as follows: Prince Edward Island, 850 miles; Nova Scotia, 1,297; New Brunswick, 1,595; Quebec, 1,433; Ontario, 1,824.7; Manitoba, 4,000; Saskatchewan, 2,500; Alberta, 2,475 and British Columbia, 1,977.

JOHN BURNS ON TOWN PLANNING.

So long as casual labor broods in squalid lairs in sunless streets and ugly dwellings are its only habitation, we shall continue to turn out nervous manikins instead of enduring men. Motherhood, childhood, youth, society, and the race demand the demolition of the soul-destroying slum. The mean street produces mean men, the lean and tired women and the unclean children.

"Plan the town if you like; but in doing it do not forget that you have got to spread the people. Make wide roads, but do not narrow the tenements behind. Dignify the city by all means, but not at the expense of the health of the home and the family life."

PUBLIC HIGHWAYS IN GREAT BRITAIN.

The mileage of public highways in Great Britain is approximately as follows: England and Wales, 151,472; Scotland, 24,816; Ireland, 58,334, making a total of 234,622 miles. At a cost estimate of \$5,000 per mile for an average width of 18 feet, and \$2,500 per mile for bridges, cuts and embankments, these highways must have cost at least \$1,750,000,000.

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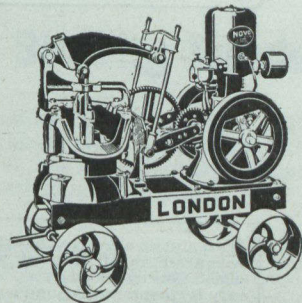
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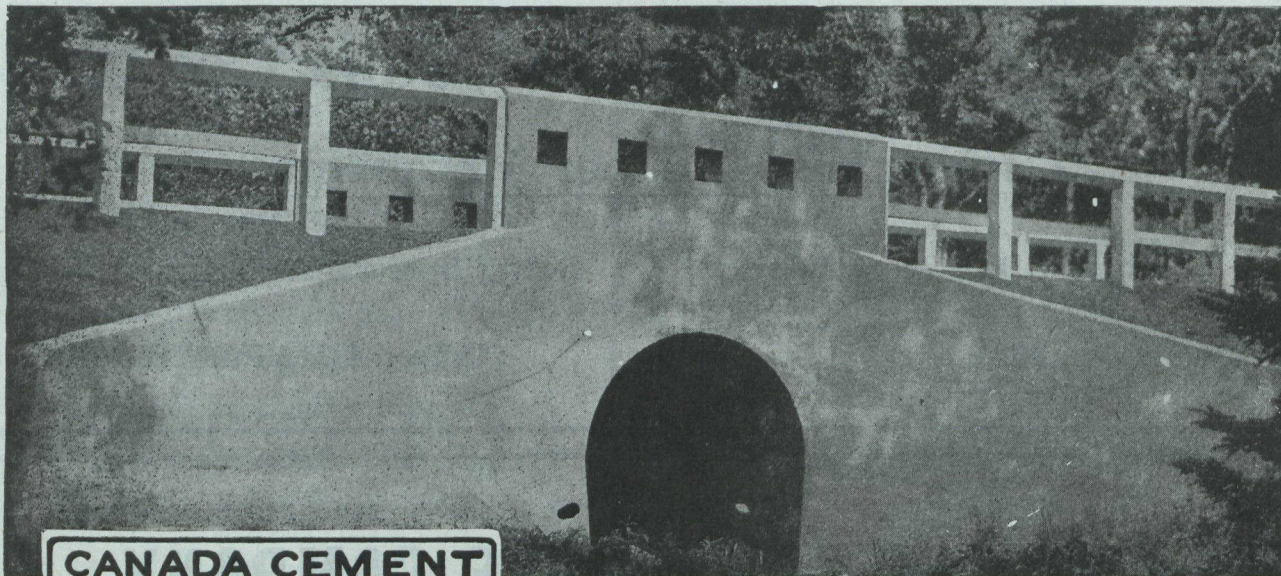
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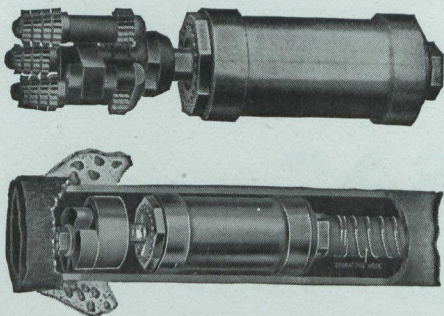
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