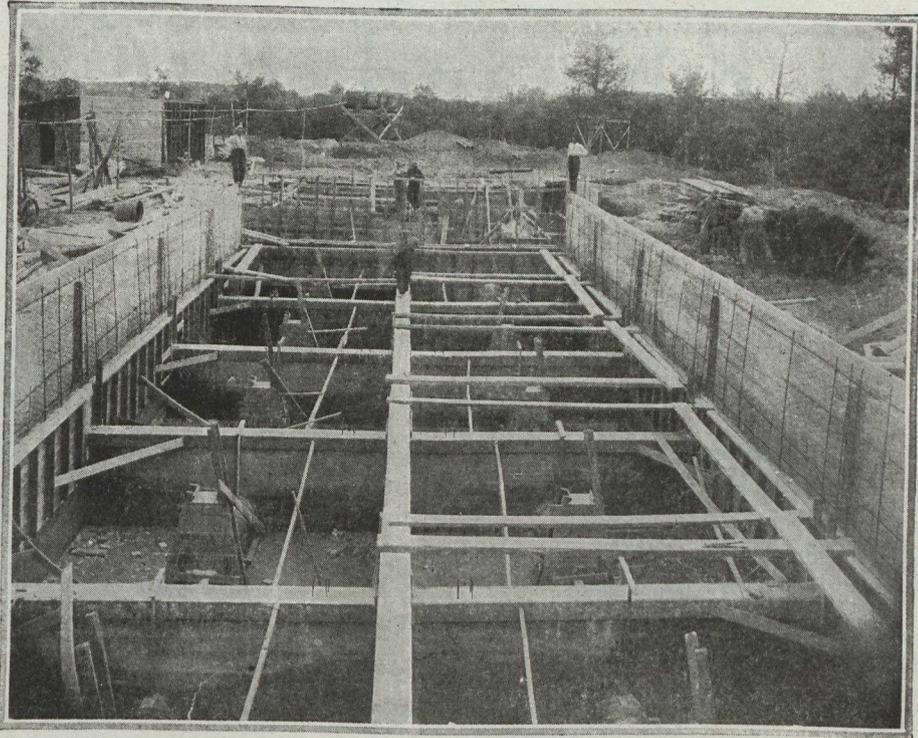


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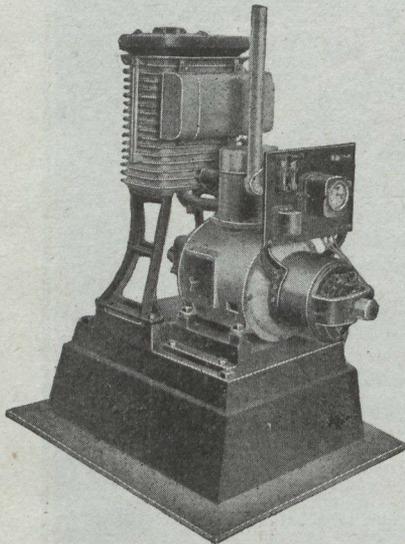
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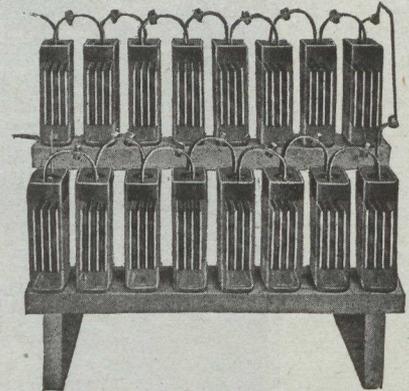
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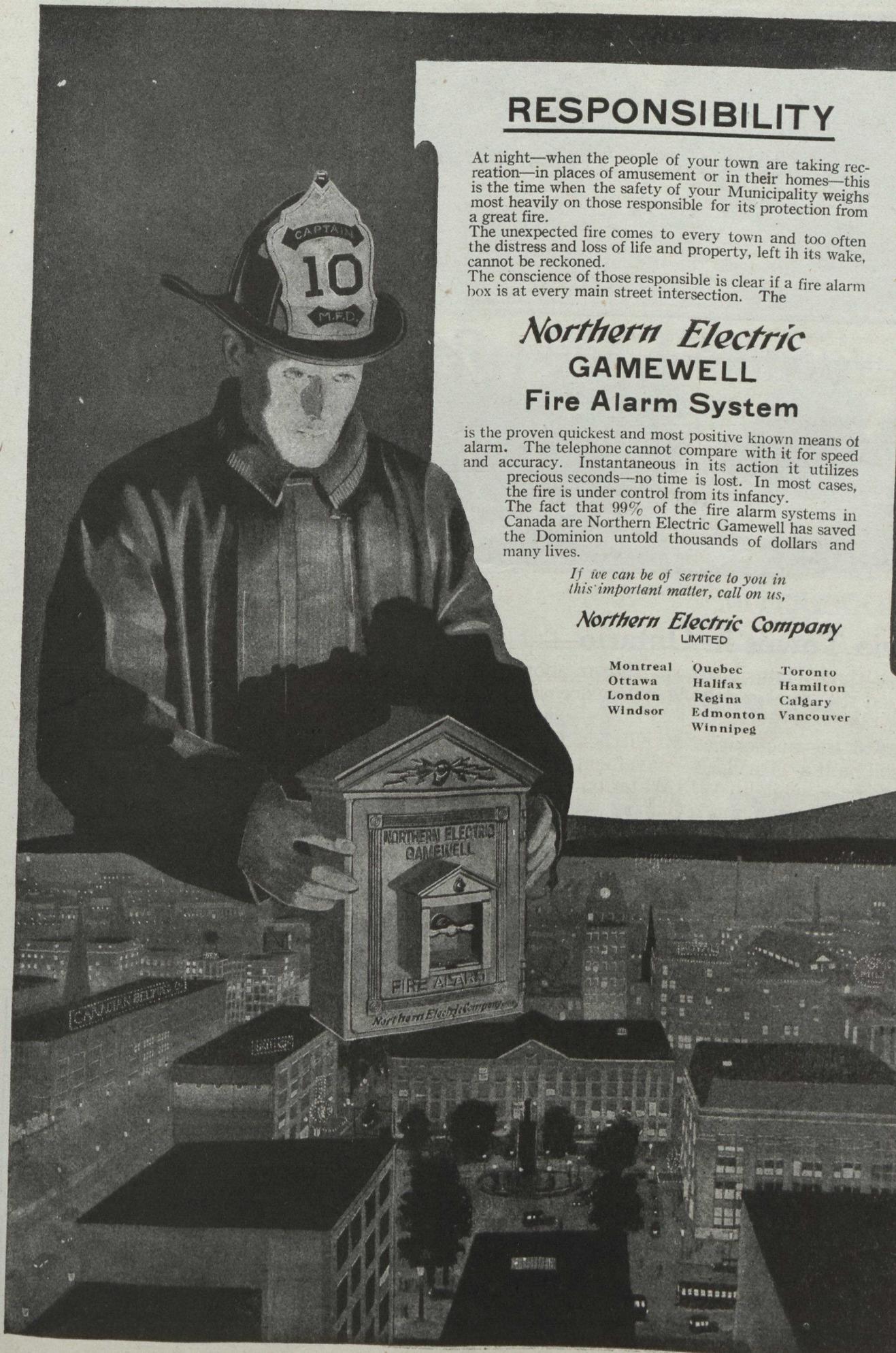
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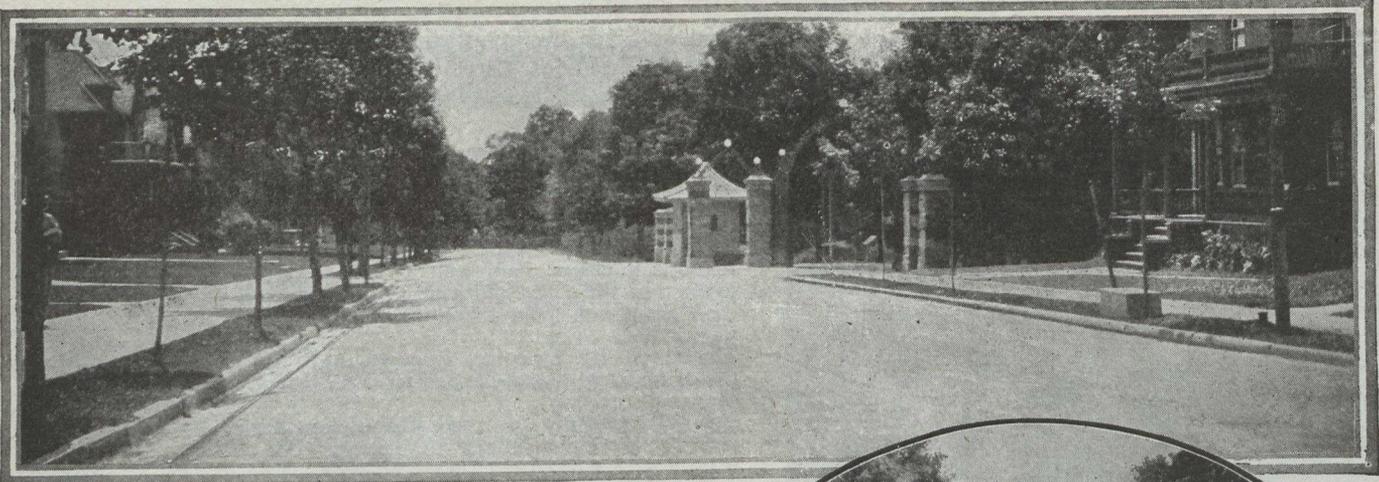
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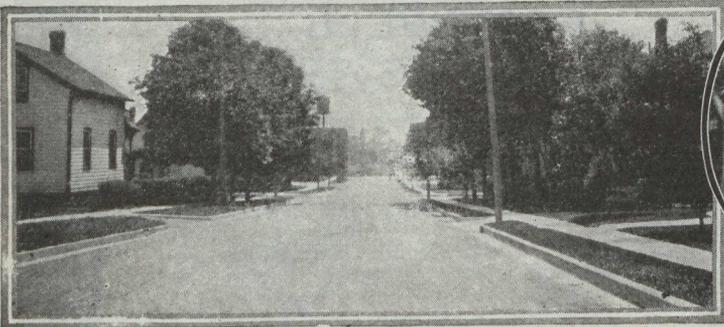
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NO. 8.

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## The New Executive of the U.C.M.

In its new executive the Union of Canadian Municipalities is singularly fortunate in the fact that all the members are tried municipal men in their respective communities. Mr. Arthur Roberts, K.C., the new president, is not only legal adviser to the Town of Bridgewater, N.S. but for fourteen years he has been secretary-treasurer of the Union of Nova Scotia Municipalities that is, since it was founded. During this period Mr. Roberts has lost no opportunity to bring before his union all that is best in municipal government as practised in other parts of the world, with the consequence that there are no better informed municipal men than those who administer civic affairs in Nova Scotia. While never neglecting the economic side, Mr. Roberts emphasizes the ethical and broader sides of municipal life than do most students of civics. This is evidenced in his annual reports and in his addresses delivered before other bodies, and those who have had the opportunity of hearing or reading these addresses have been enabled to appreciate better the bigness of the municipal life of Canada. He is one of the few men who can picture the ideals of civic government in such a way as to give real encouragement to those engaged in the administration of our cities and towns and rural districts. In his new position, Mr. Roberts will have a splendid opportunity to exercise his gifts for the benefit of the Union.

The First Vice-President, Alderman Dr. C. W. H. Rondeau, of the City of Westmount, is one of those delightful French-Canadians who go out of their way to serve their fellow citizens. Essentially democratic in his ideas the doctor never loses an

opportunity to see that the workers have a chance for decent living, as instanced in his strong advocacy of better housing conditions and a stricter enforcement of hygienic by-laws. The Second Vice-President, Controller J. G. Ramsden, of the City of Toronto, is one of the most enlightened men in civic affairs. His grasp of the broader questions of municipal government and their working out is an asset that will help him out in the solving of the new problems that the Union is beset with and in the Third Vice-President Reeve Pearson of Point Grey, B.C., the Union has an executive of twelve years' successful experience. The new Secretary-Treasurer, Mr. A. D. Shibley of Montreal was formerly Secretary-Treasurer of Westmount, and his municipal experience will stand him in good stead in his larger work.

To help in the administration of the Union the Executive was empowered to appoint an advisory committee of three, and the following Past Presidents were selected: Mayor Fisher of Ottawa, Mayor Bouchard of Ste. Hyacinthe and Mr. W. D. Lighthall, the late Secretary. The Provincial vice-presidents (made up of three municipal executives and the President and Secretary of each of the Provincial Unions) are supposed to form local committees of the Union, but so far these provincial committees have never functioned, for the reason that there is little or no co-operation between the Provincial and Federal Unions. The new executive have an opportunity of bringing about a better understanding between the Dominion and Provincial Unions which cannot help but benefit municipal Canada as a whole.

## The Re-Planning of Rheims

In the French press there is some criticism of the appointment of Mr. George B. Ford, of New York, to re-plan the devastated city of Rheims, first because he is a foreigner and second because the introduction of American methods into the city "in which the kings of France were crowned" was desecration, and no doubt the criticism will meet with the sympathy of many Canadians who from close war associations have come to love this thirteenth century shrine of Old France. But it should be stated that the city authorities of Rheims did not call upon Mr. Ford to submit a plan until the French architects had had an opportunity to show what they could do under the new town-planning law that had recently been passed. The fact is, town-planning has never been studied in France to anything like the extent that one would expect in a nation of artists and engineers, whereas in the United States town-planning has become a science, giving full employment to hundreds of experts,

such as Mr. Ford, though we do think that the Rheims authorities would have been well advised in associating with the New York expert at least one of the great architects of France, for no matter how eminent a man may be in town-planning in the United States, he is not always a success outside that country. We have found this out in Canada, where conditions are somewhat similar, but where the climate demands certain types of architecture and engineering unknown to our neighbours. The town-planner used to the building of new cities does not, and cannot be expected to, understand the traditions of older communities, consequently he has a tendency to tear down everything that would interfere with his set plan. Fortunately in Mr. Ford, whose articles have appeared in the columns of this Journal, the city authorities of Rheims have one of the most cultured of advisers—one of the very few who does not sacrifice tradition in his plans.

## The Housing Problem in Canada

One of the most significant resolutions passed at the U.C.M. Convention urged that interest on the housing loans be reduced one per cent by each of the loaning authorities. As the Dominion housing loan passes through the hands of the Federal, Provincial and Municipal bodies, it means that the country would sacrifice three per cent, and the final borrowers would get cheap money. The idea is based on the policy of the British Government and British local authorities in loaning money to build cottages at the low rate of three per cent interest, which costs the country around six per cent. How far the authorities of this country will consider such a suggestion is hard to say, but there is no doubt that if the housing problem is to be solved in Canada better terms must be offered to workers desirous of building their own homes. The idea of housing companies has not received much encouragement in any of the Provinces, and speculative building would seem to be confined to high rented apartment houses and to the more expensive type of dwellings, so that it is to the workers themselves the opportunity must be given to build their own cottages. At the moment the interest charges, sinking fund, insurance and taxes work out to over 10 per cent on the loans advanced, which means the borrower must pay \$450 per year on a house costing \$4,500, the lowest price at which cottages can be built today. This figure is beyond the pocket of the average worker, so that he is barred from participating in the Dominion housing scheme under the conditions attached to each loan. The only exception to the cottage building stagnation is in Ontario where the difficulty has been partially met by the closest co-operation between the Provincial Director of Housing and the local authorities and the determination of the latter bodies to do all that is possible to encourage the citizens to build for themselves. But with all the enthusiasm and co-operation the problem of housing is not near

solved even in Ontario, so that there is much to be said in favour of the U.C.M. resolution, in spite of its somewhat radical nature. The fact that a convention of men representing the municipalities of Canada seriously discussed the idea is certainly a strong indication of the sentiment of the country, and neither the Dominion nor Provincial authorities can afford to ignore the question.

One of the pertinent suggestions put to the U. C. M. Convention was that if the different governments found that it paid to invest millions on good roads it was surely a good policy to invest in hygienic housing for the workers, particularly when the present shortage is become a menace to the health of the nation. It is computed that in Canada there is a shortage of over 50,000 houses, which means that there are 50,000 families living with other families a state of affairs not conducive to that standard of living urged by social welfare students.

Now that the question has been taken up by the Union of Canadian Municipalities it is hoped that it will be pushed forward until the Dominion and Provincial governments take action. While we are not strong advocates of Royal Commissions as a rule, there are times when they are necessary if only to find out exactly the state of certain conditions, such as those affecting the housing of the people, and our suggestion is that a Commission be appointed under the Chairmanship of Mr. Thomas Adams, who has studied the housing problem in all its phases, together with one representative each from the Provincial governments, the Provincial Municipal Unions and the Union of Canadian Municipalities. Such a Commission should be instructed not only to study and report on the housing conditions in Canada, but to make definite recommendations for their amelioration. Then the issue would be clear and concise and the people would know what to do.

## The Empire Press Conference

Visiting Canada to-day are representatives of the daily press of the Empire for the purpose of exchanging ideas, and in the words of Lord Burnham, the leader, "for information." The idea of newspapermen from every part of the British Empire meeting on common ground to discuss subjects common to all is an excellent one, particularly when those subjects deal with the best means to bring about a better understanding and closer co-operation between the nations and peoples that make up our Empire. And such no doubt is the object of the Empire Press Union which, being made up largely of newspaper proprietors, is in a position to carry out the recommendations of the conference, the deliberations of which have been read with interest in this country. But attached to the conference is the word Imperial which to many people in Canada, as well as in other of the Dominions, smacks of jingoism, and if it is any information to Lord Burnham and his colleagues of the Imperial Press Conference we would remind them that the spirit of jingoism in Canada is confined to the very few who have the idea that unless they are everlastingly waving the flag, the Empire spirit will die in this Dominion. Canada today is working out her own destiny in a way peculiar to herself and requires no beating of the drums to bring her to a sense of loyalty to that conglomeration of nations called the British Empire. The war tested that.

But what the people of Canada does want is news of the other Dominions, of India, of the Crown Colonies and Protectorates, and of Great Britain herself, and if the leaders of the daily press of this country are really in earnest in their Empire building, they will see to it that that news is forthcoming for the benefit of their readers. It may take from their profits, but what of that. To serve the Empire and incidentally Canada, means sacrifice. As a matter of knowledge there is no part of the Empire so badly served with Empire news as is Canada, so that it is hardly consistent with the flag waving propensities of one or two of our dailies to preach the gospel of Empire when they don't supply the news for which they are primarily in existence. The British Empire is not an Imperial unit, as our jingoes would have it, but a democracy under the mild and wise rule of a king who is a real democrat. King George is a strong believer in the "freedom of the Press and in the formation of a well instructed public opinion."

For the further information of the Imperial

Press Conference we would remind the members that there is in existence a municipal press that serves every part of the Empire—including India—in a way that, so far as municipal government is concerned, is really influencing public opinion, because it goes out of its way to exchange the ideas of those who administer local affairs in all parts of the world. The result is that there is no phase of British governmental activity so well and intelligently understood as its many systems of municipal government, and we venture to say that it is this close understanding between the different units that is quietly binding the Empire together. Every municipal man in the Empire finds a common bond of sympathy in and through his municipal press, whether it be published in Canada, India, South Africa, Australasia or Great Britain, and we would commend this spirit of co-operation to those how control the daily press of Greater Britain.

So far as Canada is concerned the many hearty welcomes given (and by our cities in particular) will convince the delegates of the wholehearted determination of the citizens to treat them as brothers and sisters. In the words of our own Sir John Willison: "They are on their own soil, under their own flag, welcome visitors from the old homestead to a new land, where the children hold the old faith and love the old traditions and cherish the memories of the fathers from whose loins they have come and whose high qualities of independence and courage they would emulate." And in French Canada the citizens felt honoured in hearing the praises of their own province expressed in their mother tongue and responded with that gracious hospitality that make their guests honoured in its acceptance.

What the results of the Press Conference will be we do not know, but this we do know that every overseas delegate will go away feeling that Canada is loyal to the traditions of British citizenship, that her people are more than willing to share in bringing about the closest co-operation between themselves and their compatriots in every part of the Empire, that their saving grace of common sense will save them from much of the miseries of the social unrest now fast spreading over every part of the globe, and above all, each delegate will feel that Canada is sound at heart in the principles of that democracy upon which has been built the British Empire itself.

## Belleville 100 Years Old

We congratulate the City of Belleville (Ont.) on its hundredth birthday. Beautifully situated on the Bay of Quinte, an arm of Lake Ontario, this bright little community marks many events in the history of Canada. It was in the neighbourhood that Champlain, the first white man to navigate the lakes, spent a winter after fighting a series of

engagements with the Iroquois. It was in 1816, just after the Declaration of Peace between Great Britain and the United States, that the settlers, many of whom were U. E. Loyalists, decided on naming the then settlement Belleville, after the Governor's wife, Lady Bella Gore, but they had to wait until 1920 before a charter was granted.

## Our Municipalities and Labour

In a very able paper under the title of "Our Municipalities and Labour," which he delivered before the Union Convention, Mr. F. A. Acland, the Canadian Deputy Minister of Labour, touched one of the new but most serious problems that municipalities have to meet, when he related the fact that in disputes between municipalities and their employees, the Lemieux Act did not apply. That is, the Department of Labour has no authority to appoint arbitration boards, such as those that have been so successful in bringing about settlements in disputes between private capital and labour. This means that unless mutual arrangements can be made by which the Federal Labour Department will be called upon to act, there are no means—there is no Provincial Legislation on the subject—by which settlements can be made in any labour dispute between municipalities and their employees. The consequence is that so far as municipal employees are concerned the only method they have to press their demands—be they good or bad—is by the strike, which, to say the least, is not only crude but senseless, and which often brings about unnecessary suffering to the community affected. On the other hand the only weapon that the affected municipality can use is dismissal, an

equally crude method of procedure. Such an anomaly in our laws is absurd in these days of enlightenment and the sooner something is done to either broaden the Lemieux Act so as to include municipal bodies in its workings or to enact Provincial legislation to meet the case, the better will it be for both sides.

With this idea in view, we presented a resolution to the Convention through Mayor Clarke of Edmonton and Controller Plant of Ottawa to the effect that a committee be appointed, made up of experts to study the subject in all its bearings and report their conclusions to the executive at its winter session, but the Committee on Resolutions turned it down. The reason given being that while the spirit of the resolution was acceptable to the committee, the responsibility of accepting or discovering the conclusions of the experts was too heavy for the executive. Frankly, we were disappointed with the decision, for there is one thing certain—the municipal councils are uninformed regarding their status in the case of serious disputes with their employees, and the sooner they know the better, especially since police and firemen's and other municipal employees' unions are being formed in every city and town.

### "Reviewing The Union"

The annual Convention of the Union of Canadian Municipalities just closed marked, we hope, a revival of the old time interest in the national union—an interest that was fast falling to zero. In the early days—that is about eighteen years ago—practically every urban municipality followed very closely the fortunes of the Union, because its leaders were putting up a splendid fight, not only for the rights of municipal government generally, but for pacific local rights against private interests and charter sharks. When these municipal rights became recognized in Ottawa and in the Provincial capitals, the interest would seem to have waned, in spite of the attempts made by the executive to keep it up by taking up other phases of municipal activity. Possibly—we even think probably—the newer phases of municipal government were not taken up vigorously enough to satisfy the new mentality of the municipal councils—there was too much living in the past—with the result that within recent years the conventions have been sparsely attended. Of course, the diminishing interest was attended with a diminishing income.

It was with this knowledge and a genuine desire to break down the apathy that had become associated with an organization of great possibilities that we prepared plans for re-organization of the Union

to meet the new conditions of municipal Canada. These plans were placed last year before the executive for presentation to the annual convention that was held in Kingston in July, 1919, but were turned down as being too radical and the Convention never had an opportunity to discuss them. A previous plan prepared by Commissioner Yorath of Saskatoon and laid before the Victoria convention met the same fate, so that it cannot be said that no attempt had ever been made to place the Union in a position to carry on the splendid work that it had done for the municipal life of the Dominion in the past. As a vindication of the soundness of these plans we may say here that the new Quebec municipal union, which has already proved so wonderfully successful, is based on them, so there is no question of their workability.

It was with such a handicap that May or Harold Fisher, of Ottawa, undertook the presidency in 1918, and it says much for his ability and sagacity that during his year of office just closed he has strengthened the position of the Union throughout the Dominion. What a strong man like Mayor Fisher could and would have done with a re-organized Union is obvious when he did so much with so little. As it is, he has left to his successor a heavy task, but with better means to "carry on."

## The Hospitality of Quebec

The selection of the ancient City of Quebec for the 1920 Convention was a wise move on the part of the executive of the Union of Canadian Municipalities, for not only were the attractions of this beautiful city sufficient to bring a larger number of delegates than usual, but each delegate went away satisfied that the reputation for hospitality that French Canada has always enjoyed was quite safe in the hands of the Mayor and Council. From the hour of arrival to the hour of leaving, the comfort of the guests was attended to with the innate courtesy that distinguishes the French-Canadian character, and the display of flags and plants, the demonstrations of the police and firemen, the trip on

the beautiful St. Lawrence, the inspection of the harbor, the drive to Spencer Wood and the splendid banquet were not mere displays of the wealth of the capital city of Quebec, but were special evidence of the desire of the citizens to please. If these demonstrations of wholesome and generous hospitality were made to impress those coming from other provinces they more than succeeded, but those of us who know French Canada intimately, and particularly the City of Quebec, know that the spirit of hospitality as shown to the delegates was perfectly natural to the character of the people. Mayor Samson and his colleagues have forged another link in that "bonne entente" chain so desirable in the building up of a united Canada.

## The King and the Housing Problem

"The Proper solution of the housing problem lies not merely in the provision of more and better houses and the clearance of the slum areas, but in the far-sighted planning which will put on proper lines the development of our centres of population."

In the above words delivered as part of the reply to a congratulatory address that was presented by the Inter-Allied Housing and Town Planning Congress upon "the services to the cause of housing and town planning" rendered by the British Government, His Majesty the King not only placed the present housing problem in a nutshell, but presented clearly and cogently the position and meaning of town planning in the future development of our cities and towns. The message should and does apply particularly to Canada because of the vast urban development continually taking place in all parts of the country—a development that up to now has been lopsided.

We would, in particular, draw attention to the

term "far-sighted planning," in the King's message, which means something more than the town plans that some of our municipalities have bought from "town planners" whose ability lies more in the drawing of pretty pictures than in actual construction along sane hygienic and economic lines; it means town planning that will pay the community to put into practice. Canada is fortunate in her own town planning engineers—men who understand the characteristics and ambitions of her people and know how to plan accordingly. But they want a chance to show what they can do, and as there are about 900 urban municipalities in the Dominion, every one of which should have a town plan that is workable, there is no reason why our own engineers should not be kept busy. There is no doubt that the municipal councils of today have a personal responsibility in the future of their respective communities, for as the village or town is planned today, so the city will be built tomorrow.

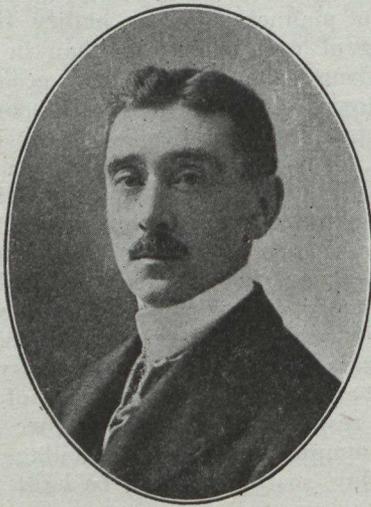
## Populations of the Leading American Cities

The cities of the United States would seem to have entered into a population competition, if the many published analytical lists of larger centres are a criterion. The City of New York, not having any American city to compete with, is now trying to show that it has a larger population than London and the smaller of the larger cities by showing the rapid advance in population during the last decade, are trying to convince the world that at their present rate of increase they will soon beat the larger cities in population. We in Canada have no such urban populations to boast of yet, but there is plenty of time. Even now, according to the following list, the City of Montreal would rank seventh, the City of Toronto twelfth, and the City of Winnipeg nineteenth in American cities, and there are quite a dozen other Canadian cities, such as Vancouver, Hamilton, Calgary, Edmonton, Quebec and Halifax that are growing so fast that within a comparative short time they will overtop their American competitors in population.

City.	Population		
	1920.	1910.	1900.
New York City ..	5,621,151	4,766,883	3,437,202
Chicago .. .. .	2,701,212	2,185,283	1,698,575
Philadelphia .. .	1,823,158	1,549,008	1,293,697
Detroit. . . . .	993,739	465,766	285,704
Cleveland. . . . .	796,836	560,663	381,768
St. Louis .. . . .	773,000	687,029	575,238
Boston. . . . .	747,923	670,585	560,892
Baltimore . . . . .	733,826	558,485	508,957
Pittsburg .. . . .	588,193	533,905	451,512
Los Angeles .. . .	575,480	319,198	102,479
San Francisco . . .	508,410	416,912	342,782
Buffalo. . . . .	505,875	423,715	352,387
Milwaukee . . . . .	457,147	373,857	285,315
Washington. . . . .	437,414	331,069	278,718
Newark. . . . .	415,609	347,469	246,070
Cincinnati. . . . .	401,158	363,591	325,902
New Orleans .. . .	387,408	339,075	287,104
Minneapolis .. . .	380,498	301,408	202,718

### THE CITY OF QUEBEC.

One of the most interesting and instructive addresses delivered before the Canadian Municipal Union Convention was on the history and administration of the City of Quebec by Dr. J. B. Chouinard, C.M.G., who for thirty years has officiated as City Clerk. Gifted beyond the average man in the literature of his native city, Mr. Chouinard charmed his audience with early recollections of the district, its government and its aspirations. To those who came from the new cities of the West his chronicles of the old city were veritable delvings into the past, nevertheless his descriptions of the working of the administration during the last decade convinced his audience that though the city of Quebec is over 400 years old, its citizens have a lively sense of modern conditions and know how to utilize them to their advantage.



**MR. ARTHUR ROBERTS, K.C.,**  
Solicitor of Bridgewater, N.S., New President of the Union  
of Canadian Municipalities.

### PROPORTIONAL REPRESENTATION.

Proportional representation is under attack in Ashtabula, which may be taken as a sign that it is accomplishing some of the things its advocate claim for it. Really, our system of representation based exclusively on geographical districts has broken down. Geography is only one element in a complete scheme of representation.

During the war the government called its aid in semi-official capacities numerous trade associations, labor organizations and the like. The war committees of the United States Chamber of Commerce are a notable example. The government thus recognized the existence of groups because each group had something special to contribute. The action was, moreover, a recognition of special interests to be placated as well as a realization of special capacities. And so proportional representation aims at the highest synthesis through dignifying the parts.—H. W. Todds in National Municipal Review.

### METERING CITY WATER.

In 1908, 49 per cent of the services in the city of Omaha were metered. In 1919, 91 per cent were metered and, if the city services and unused services are deducted, 98 per cent were metered.

In the year 1908, the city pumped 6,144 million gallons of water. In 1919, although the population had increased to about 199,000, as compared with 145,000 in 1908, the consumption had only increased to 7,616 million gallons. Had the consumption not been fully metered, it would probably have been at least 10,000 million gallons, or 30 per cent greater than it actually was. This increased consumption would have necessitated additional pumps, new and larger mains, greater expenditure for upkeep and maintenance, and larger sewers to carry off the extra water.

The Omaha consumption is unusually high for a metered service, but this is due to the large use of water by the stock yards and packing houses which accounts for 36 gallons per head of population of the total consumption of 107 gallons.

The Omaha consumption of 107 gallons per head per day may be compared with the consumption in Ottawa of 175 gallons per head.

### MOVING HOUSES TO IMPROVEMENTS.

Calgary has a new plan of assessment, under which much of the surrounding land heretofore lying sterile, owing to its subdivision into building lots far in advance of requirements, will be constituted an agricultural belt, and will be assessed as such. While this assessment basis is operative no local improvements will be instituted. Consequently, many houses built on outlying lots can have no hope of securing municipal conveniences for years. This condition is creating a house-moving boom. The Calgary Herald estimates that upwards of 200 houses will be moved into the improvement area within the present season.

### PROTECTING RESIDENTIAL AREAS.

The following advertisement recently appeared in a Halifax paper:

"Notice is hereby given, that application has been made to the Building Inspector by the under-signed for permission to erect a shop on west side of Elm street between Chebucto road and Oak street. Any person objecting to the erection of this building within the residential district, should lodge a copy of said objections with the Building Inspector, City Hall."

The City Council of Regina, Sask., has before it for consideration an amendment to the fire limits bylaw, which, if passed, will prohibit the opening of business places in the residential districts of the city.

This legislation is in harmony with the efforts of the Town Planning Branch of the Commission of Conservation, which, for the protection of residential areas, has consistently advocated the zoning of towns and cities.

Unless a property owner has some guarantee that his investment will be safeguarded, there is little inducement to build or improve a home, even in the best residential districts, in most of our cities. In an eastern city, a permit was recently issued for the erection of a wood-working factory in the heart of a residential section. Although the residents formally protested against such construction, urging that the area was purely residential and that the insurance rates on adjoining property would be considerably enhanced, the permit was not revoked.

All building laws in cities should contain provisions to protect residential areas and for the securing of neighbourhood assent to the erection and operation of business properties which were considered undesirable by those resident in the locality.

Under the amended by-law in Regina, it is proposed to provide for such conditions by requiring the signatures of a substantial proportion of the property owners in any block, in which it is proposed to operate business premises, before permission will be given by the city.

The requirement that proposals to erect such structures in a residential district be publicly advertised before a permit is issued also seems to be a desirable public safeguard.—Conservation.

# Municipal Government in England

## MUNICIPAL GOVERNMENT IN ENGLAND.

The following notes on the functions of the various local bodies in England are reproduced from a report on the British System of Local Government prepared by Mr. J. D. Sifton for the Indian government and published in the "Local Self-Government Gazette" of Madras. With one or two slight differences in names, the systems of local government in Scotland and Ireland, are the same as in England. It might also be said that the controlling authority for municipal government in England, is the Ministry of Health (old title Local Government Board.), under a responsible Minister of the Crown.

### Parishes.

The smallest unit in Local Government (in England) is the parish. There are 14,500 parishes, which correspond very roughly to the villages in India (and to rural municipalities in Canada). The business of the parish is conducted either by the parish meeting—an assembly of all parochial electors—or in larger parishes, where this system is unsuitable, through elected parish councils. The main duty of the parish is the appointment of overseers to prepare valuation lists and to correct the poor rate and other rates. In addition the parish organisation looks after all civil parish property such as village greens, agricultural allotments, parochial buildings and burial grounds and has the important right of complaint to the superior authorities in case the parish finds itself neglected by the district council in the matter of water-supply, drainage, the closing of unhealthy dwellings or any other matter of sanitation, or in the repair of the roads. The parish itself has no duties under the Public Health Acts unless these have been delegated to it by the District Council. The parish rate is the poor rate, which for parish purposes cannot exceed 3d. in the £ (pound) upon the value of rateable hereditaments in the parish. But with the poor rate the overseers are required to collect the ratemoneys demanded by the County Councils, Boards of Guardians. Rural District Councils and some other local authorities. These authorities issue "precepts" upon the overseers are required to levy a rate to cover the total of all such requisitions.

### Poor Law Union.

5. Above the parish comes the "poor law union" in rural districts. This is a grouping of a number of parishes around a central market town for the local administration of the poor laws, the supervision of the parochial valuation lists, the registration of vital statistics, and the enforcement of vaccination. The union discharges its functions through a board of guardians composed of elected members from each parish.

### Rural District Councils.

The Rural District Council in charge of a rural sanitary district is generally co-extensive with the poor law union, and the Councillors are the Guardians acting in another capacity. The function of the Rural District Council is to execute within its area the Public Health and Highway Acts. The Council has also to protect the public interests in rights of way, rights of common and roadside wastes. The expenses of a Council are either general or special. General expenses which include the expenditure on establishment and the repairs of highways, part of the expenditure on sanitary administration and all other expenses, which are not expressly declared to be special, are paid out of a common fund to which all the parishes within the districts contribute by a common rate. But where any areas receive special benefit by the Council's providing strictly local services such as sewerage, water-supply, recreation grounds, allotments or dwelling accommodation, those areas are alone liable for the special expenses incurred on these services. Each council employs a Medical Officer of Health and an Inspector of Nuisances for the enforcement of the Public Health regulations and a surveyor for the maintenance of the highways, etc.

### Urban District Councils.

In town areas an Urban District Council replaces the rural council. The functions of the urban council are of the same nature as those of the rural council but a little more extensive owing to certain "adoptive" Acts which are applicable to towns but not to rural areas. One important difference occurs in towns with a population of over 20,000 in that the Council is made the local authority for elementary education. The rating system is the same

except in the matter of certain exemptions. Both Urban and Rural Councils have borrowing powers subject to Government supervision.

### Municipal and County Boroughs.

The Municipal borough is a glorified Urban Council boasting a Mayor and Corporation in place of the Councillors and needs no special description. But in the County boroughs (which are, speaking roughly, towns with a population of over 50,000) the duties and responsibilities are largely increased, as the County borough is excluded from the administrative area of the County in which it is situated geographically and its Council undertakes in addition to its functions as a borough most of the functions of the County Council described in the next paragraph.

### County Councils.

The County Councils are elected bodies containing representatives from all part of the County. They were instituted with the intention that they should be supervising authorities over the minor local authorities, but in addition to their duties of supervision they are also burdened with special duties in relation to sanitation, housing, town planning, highways and bridges, education and economic and social matters (old age pensions, health insurance, etc.). The County Council is in charge of all main roads and county bridges and looks after cattle disease, asylums, small holdings and allotments, maternity and child welfare, tuberculosis treatment and certain other matters. The principal County officials are (1) the Clerk of the Council who is also Clerk of the Peace, (2) the Medical Officer of Health whose duty is to co-ordinate the work of the Health Officers of the minor bodies, to inspect their work, and to move the County Council and the Ministry of Health in case his advice is rejected upon matters essential to public health, (3) the surveyor who is in charge of all county roads and buildings (4) the public analyst, (5) the coroner, and (6) inspectors to comply with the requirements of numerous enactments.

### Other Local Bodies.

There are other local bodies appointed for special purposes such as burial boards and joint boards for drainage, waterworks and other services which may be common to more than one local authority, but they are no part of the prevailing system.

## HIGHWAY CONSTRUCTION IN QUEBEC AND ONTARIO

The projected outlay for new main roads this year in the Province of Quebec is \$17,390,000, of which the Dominion government will put up \$5,000,000 and the balance found by the Provincial government and the municipalities affected. The plans include the following highways:

Hull to Montreal; Montreal to Levis; Levis to Rimouski; Rivière du Loup to Edmudston, connecting with the St. John Valley highway.

Montreal to Sherbrooke, via Granby and Magog.

Montreal to Malone, N. Y. via Chateauguay and Huntingdon.

Montreal through the Laurentains to Mont Laurier.

In addition to the above it might be stated that three standard highways of the Province have just been completed, namely: the King Edward Highway, Montreal to Rouses Point, the Quebec and Montreal North Shore highway, and the road from Lévis to Jackman, Maine.

## PROVINCE OF ONTARIO.

Under the same Plans the Province of Ontario is to have \$22,290,000 spent on its roads of which the Dominion government will contribute \$6,800,000, the Provincial government \$12,000,000 and the municipalities \$3,40,000.

The Ontario plan provides for the following main highways: Windsor to the Quebec boundary at Coteau via Chatham, London, Brantford, Hamilton, Toronto, Belleville and Kingston, with branches from Hamilton to Niagara Falls and from Prescott to Ottawa.

Fort Erie, through Simcoe and St. Thomas to Windsor.

Toronto to Sarnia, via Brampton, Guelph and Stratford.

Toronto to Muskoka, Ottawa to Pembroke, Ottawa to Point Fortune, connecting with the road to Montreal.

Ottawa to Kingston, via Perth and the Rideau Lakes.

# Government Housing in Canada

By Alfred Buckley, M.A.

The July issue of the National Municipal Review of last year contained an article by Mr. Thomas Adams, Housing and Town Planning Adviser to the Canadian Government entitled "Canada's Drive for Better Housing." Mr. Adams described the Canadian housing policy as tentative and experimental and admitted that it involved almost revolutionary changes in housing methods. It had to meet and overcome the powerful objection that hitherto the provision of houses had been regarded as the prerogative of the building industry and any government action was an interference with private enterprise.

The answer to this objection was obvious and conclusive. It was that private enterprise had practically ceased to operate in the construction of workmen's dwellings and any further reliance upon the supposed potency of the law of demand and supply was perilous and impossible. Accumulated evidence showed that the housing conditions of most towns and cities were a menace to the health and welfare of the people and, in the interest of the race, the housing of the working classes must be accepted as a national responsibility. Private enterprise had abandoned the task because there was no money in it.

The Canadian Government decided to inaugurate a loan of \$25,000,000 for the purpose of national housing. This money was to be distributed among the nine provinces, pro rata to the population. The money was loaned at 5 per cent interest and the provinces were to accept the responsibility of the administration of the loan. The project represented a co-operative effort among federal, provincial and municipal governments. The federal responsibility consisted in supplying the capital, in establishing certain general principles for better housing and in keeping a general oversight of the provincial housing schemes, which had to receive the approval of the Federal Housing Committee. The indications are that the whole of the loan will be taken up during the present year.

## Municipal Housing

The significance of the movement is contained in the term "municipal housing." The final executive of the local municipal housing commission and it may at once be admitted that the legitimacy of municipal housing has been established in Canada through the logic of an urgent human need. The public conscience was shocked and distressed by the bad housing conditions of the workers and orthodox economic doctrines had to be scrapped. There was no supply to meet the imperative human demand involving the welfare of thousands of families and returned soldiers. It was frankly recognized that private enterprise had not only failed to meet the social need but also that the provision it had made in the past with the single incentive of private gain had been deplorably unsatisfactory. As there came a time in all civilized countries when it was recognized that private enterprise in education had become an ignoble failure and the more powerful instrument of government machinery had to be called into operation, so the time had come for the birth of national conviction that the provision of proper dwellings for the people, where families could be reared in decency and comfort could not be left to the operation of a spasmodic law of demand and supply that had nothing more benevolent for its incentive than the making of profit.

## Houses Built

The Canadian housing act has now been in operation for over a year and some results may be indicated. With the aid of the federal grant, about 1,600 houses have been built and in contra-distinction to the British policy—which has practically abandoned the hope of building for economic return—the Canadian houses are expected to pay for their construction. It is also noteworthy that though the amount of the Canadian grant is extremely small in comparison with the British appropriation, the number of houses actually built at the time of writing is larger in Canada than in Britain. The British minister, replying to a question in the House of Commons stated that the number completed, up to April 1, was 1,306, though he stated that 12,136 other houses were in various stages of construction.

## Ontario Leads

For the Canadian achievement the chief credit must be given to the province of Ontario which early adopted a vigorous and progressive policy and raised a special loan,

as a province, of \$2,000,000. Ontario has completed 1,184 houses. To this province was allotted the sum of \$8,753,291 of the federal loan and the housing report of the province states that if all the requests received from the municipalities for loans were met another eight million dollars would be required. With the change of government a new housing act has been adopted by the province of Ontario, entitled "The Municipal Housing Act" which is similar in nature to the housing act of 1919 except that the municipalities will no longer take advantage of the federal loan but will issue debentures which will be guaranteed by the province. On account of the steady increase in the cost of building, which is placed at 25 per cent for the year of activity, the maximum amount of loan has been raised from \$4,500 to \$5,100.

In the Ontario housing act soldiers, widows, or widowed mothers of soldiers may be advanced 100 per cent of the value of the house, land and improvements, where the land has been acquired by the housing commission. Civilians must purchase the land or advance 10 per cent of the value of the house, land and improvements from the local housing commission. The municipalities may deposit their debentures with the province without limiting their borrowing powers.

A similar act to the Ontario act of 1919 was passed by the province of Nova Scotia. Several towns have appointed housing commissions and much activity is promised for the present building season.

In the province of New Brunswick, fifty houses have been built.

The original act of Quebec was devoted exclusively to the building of garden suburbs in the neighborhoods around the chief industrial centers but the act has been modified in this respect and will be applied more largely to assisting individual lot owners to build houses for themselves. Some twenty houses have been constructed.

In Manitoba an act was passed that gives preference to returned soldiers over other applicants for loans and various municipalities bordering on the city of Winnipeg are taking advantage of the act. Over seventy houses have been built and about twice that number are in course of construction. It is expected that at least 350 houses will be completed during the present season. Manitoba also expects to make a provincial grant for housing purposes of \$1,000,000.

In British Columbia the government conveys free land to soldiers for housing purposes or to municipalities for the benefit of soldiers. About fifty houses have been built, ninety are under construction and there is a program for the present season of about 300 houses.

## The Uses of Town Planning.

The application of town planning principles to the problem of housing depends upon an educational process that involves an extent of social vision that widens very slowly. Where the affections gather round a home or a homestead it is perfectly well known that the home means something more than a house it means; also the surroundings of the home; its setting; its environment. Where a house provides no opportunity for outdoor life in the summer time the development of the gracious associations and memories that make the romance and contentment of home is impossible. There are thousands of houses in every town and city where the only outdoor life of the home is a chair in the noisy and unlovely street.

Town planning would give to the humblest resident the chance of outdoor home life and this is a part of the Canadian policy. In the capital city of Ottawa an estate of twenty-two acres has been acquired at Lindenlea by the Ottawa housing commission in the beautiful suburb of Rockcliffe and has been laid out on town planning lines by Mr. Thomas Adams. The estate is well wooded and most of the trees are being preserved. The rectangular method of subdividing suburban property has been abandoned and for economical and aesthetic reasons the contour of the land has been followed instead. The main feature of the street plan is a diagonal road called Rockcliffe Way. This will form the main artery and will be an

(Continued on page 244)

# Taxing of Land Values in Theory and in Practice

(By Fimta).

In the Canadian Municipal Journal for April, 1920, two interesting articles appeared on the subject of the Taxation of Land Values.

From the first articles it appears that The Tax Reform League of Eastern Canada recently addressed an open letter to Canadians under the title of "The Solving of the Problem", which in effect is to urge the taxation of land values as the best means of raising sufficient revenue to meet the increasing National, Provincial and Municipal indebtedness.

The letter sets out very forcibly the so-called iniquities of the present system whereby improvements are taxed, and points out that every producer is handicapped by special taxation, and that such taxation is virtually an additional cost of production, and proceeds to argue that one of the quickest ways to decrease the cost of living is to repeal all taxes upon things made by industry. "Land", it says, "is the only thing which can be taxed without increasing its selling price. For to tax land is to make it harder to keep unused, and the higher the tax the lower will be the selling price, and in this way the high taxation now necessary, if applied to land, can be made a benefit instead of a burden."

I must say that this statement of the case is unconvincing to me.

I cannot imagine why the law of supply and demand should not apply to land as to anything else.

The League's letter suggests—and it is no doubt true—that taxation of industry, or of the buildings and other means of carrying on industry, is merely passed on to the consumer of the products of that industry, but that surely is only because a demand exists for the products in excess of the supply. If the supply exceeded the demand, any additional taxation could not be passed on to the consumer, so that it is not true to say that "Land is the only thing which can be taxed without increasing its sellign price."

In the instance cited, the taxation—on the buildings for example—would be passed on until the time arrived when the supply of the products equalled the demand, and meanwhile the buildings would, in all probability, have increased in value year by year; it is only right that they "should" increase in value, at least, to the extent of a fair rate of interest on the money sunk in them.

On the arrival of the time, however, when the supply of the products equals the demand, no amount of additional taxation will increase the price of the buildings or of the commodities produced therein, because, in order to maintain the price which has enabled the producer to pass on his taxation to the consumer, he must, in common with his competitors, restrict his output.

If it were possible to control output so that it always exactly satisfied demand, the business—except for normal growth of demand—would be at a standstill, and would be exactly comparable, for taxation purposes, to a piece of vacant land, that is to say, if it increased in value at all, it would do so not because of any effort on its own part, but because of its environment. Any attempt in these circumstances to impose additional taxation upon the business, because of increased value due to its environment, would have exactly the same effect as such an attempt would have in the case of land, that is to say, it would tend to force the business into the market, and, again as in the case of land, "the higher the tax the lower will be the selling price."

Having considered the matter from the standpoint of one of the things, viz., business premises, which, under certain circumstances, can increase in price in spite of additional taxation, let us now consider it from the standpoint of land, which, according to the League, "can be taxed without increasing its selling price", and in respect of which "the higher the tax the lower will be the selling price."

In a community which is growing very rapidly, it is quite conceivable that land for which there was a great

demand would increase in value so appreciably that the owner would by no means be forced to sell by increased taxation. The enforced selling—as in the case of the business premises—only operates when the demand tends to slacken.

If the demand were sufficiently strong, the owner would be able, just as easily as in the case of the business premises, to pass the taxation on to the consumer. It is true that he could not do this as and when the tax was payable, but he could, and would, capitalise the tax and add it from year to year, with "compound" interest, to the selling price of the land exactly in the same way as he capitalises the interest on the money sunk in the land. Even if he were not a wealthy man, he would, no doubt, be able to find a mortgagor who would be ready to grant him such accommodation as would enable him to hold the land until he was able to get a remunerative price—remunerative, that is to say, so as to cover all his outgoings, viz., taxation, interest, etc.

If, on the other hand, no effective demand existed for the land, or if the cessation of that demand was in sight, any additional taxation would immediately have the effect—as in the case of the business premises under like circumstances—of forcing the land on to the market, for the simple reason that prospects would not warrant its being held. But, obviously, in this event, the value of the land begins to fall, and logically the assessment should fall also. If, when a sale is enforced by taxation, the assessment is not reduced, then a proportion of it automatically passes to the structure or "improvement" erected thereon.

An example will perhaps make this clearer. Assume that a piece of land is worth £10,000, and that it is taxed on an annual value comparable with its worth, say £400 yearly (i.e., 4% on £10,000). If the taxes hitherto borne by the land are, in consequence of the introduction of the Single Tax principle suddenly increased 5s. in the £ and the prospects within sight which hitherto warranted the holding of the land are no greater than before the introduction of the new tax, then the annual value of the land is reduced by the amount of that tax, i.e., 5s. in the £ on £400, or £100, and the capital value is reduced by £2,500. The land cannot be said to increase in value because of the structure erected or to be erected thereon, because another equally eligible site adjoins it, and can be had for the same reduced value, viz., £10,000 minus £2,500, or £7,500. If, therefore, the assessment is not reduced from £400 to £300 per annum, the £100 automatically becomes a tax upon "improvements."

The second of the two articles in the Canadian Municipal Journal is from the pen of Mr. J. Hamilton Ferns (Chairman, Board of Assessors, Montreal), who is described as an economist of high standing, and as having had a large experience as an assessor.

After referring to the failure of the single tax in Houston (Texas), California, Vancouver, British Columbia, Alberta, and Saskatchewan, Mr. Ferns sums up as follows:—"The single tax theory, when put into practice, has failed to abolish or in any way check land speculation; it has not lowered rents; it has not been instrumental in giving permanent employment to all willing to work; it has not increased wages; it has not lowered the cost of living, nor has it abolished poverty. Like many other plausible theories, "it has been weighed in the balance and found wanting."—Financial Circular of the Institute of Municipal Treasurers, England.

## HUGE SUMS FOR HIGHWAYS IN U. S.

The Government of the United States has apportioned \$267,750,000 to the different states on a fifty-fifty basis, for the purpose of building main highways throughout the country. This huge amount, with its augmentations will reach the sum of \$633,000,000 available for good roads this year. The United States are determined not to be left behind by Canada in the building of highways.

# The Incidence and Principles of Municipal Taxation in Canada

E. T. SAMPSON, F.I.M.F.A., Outremont.

Taxation embraces for the most part the means by which the burden of public administration is distributed, and borne by those who are presumed to benefit by such administration.

Indirect Taxation (Customs and Excise duties) was until quite recently the main source of the revenue of the Federal Government. Direct Taxation (Income Tax) has now been established and bids fair to outstrip the Indirect in the not too distant future.

Income Tax principles once adopted by the Federal Authorities supported with overwhelming precedents from other countries should be respected by all other public Authorities particularly municipal who should now avoid or abandon this method of raising revenue and leave the Government the entire field, if this is not always practicable, then the principle of precepting should be adopted viz:—One Authority demanding its quota of Tax product from another Authority, which collects in full and pays thereout the amounts precepted upon it. The precepts should be paid on specified dates within the fiscal period and not left until actual collections are made.

The possibility of separate Federal Provincial and Municipal Income Taxes seems intolerable to us all.

**Real Estate Taxation by Municipalities.**—The purposes for which taxation on Real Estate by municipalities is imposed, are broadly divided into:—

1. General Administration.
2. Special Administration.
3. Local Improvement.

**General Administration** comprises all the services performed by a municipal Corporation that are necessary to its maintenance and for the health, safety and comfort of its residents. They do not require enumeration here.

**Special Administration** may comprise all or any service which may also be general, and other services, the benefits of which however are limited to special areas of the municipality or to particular residents.

**Local Improvement** may be described as any Improvement. (Street, square, sewer, macadam sidewalk, etc.), that is constructed or undertaken by a municipality for the benefit of any particular property or properties.

**Real Estate Taxes** as we all know them in Canada fall into two dimensions:—

General Assessments, rate of which is based on the assessed value of the property.

Local Improvement Assessments, charged usually upon the frontage of the property, or may be upon other bases.

**General Assessment Tax.**—This Tax which is common to all Canadian Municipalities is based upon the Capital value of the property, the assessed value of Buildings (if any) is shown separate from the land. Great divergence of practice exists throughout the Dominion in establishing real estate values, the Assessors of some municipalities claim their Assessments to be at true value others openly avow a partial valuation only, some again state their assessments represent a conservative true value and admit there is an undeterminate margin between their figures and actual market values. As many writers have often stated, this want of Uniformity renders impossible any accurate comparison between municipalities either of Assessment or Tax rates and products.

The history of Canadian Municipal Taxation during the war period particularly in the Western Provinces has proved the failure of Taxation on hand only. A form of Taxation much favored during the boom period (1909 to 1913).

The wholesale abandonment for Tax Arrears, of many outlying Town lots by their proprietors, forced many municipalities to return to the practice of Assessment of Buildings in addition, and where reduced Assessment of Buildings was in vogue, then to a considerable augmentation of these assessments.

Not many tears need be shed over these pseudo single tax principles, the altruistic spirit of the reformer (Henry George) was wanting in the whole enterprise. One section of proprietors placing on others a greater burden than their own was inevitable.

**Transfer of Incidence to Annual Value here recommended.** "Ability to pay and Taxation in proportion to benefits received have now come to be recognized as two very

sane guiding principles. To bring however these principles fully into practical utility, it will be necessary to revolutionize the incidence of the Tax and the basis of Assessment. Reversion to Assessment of Annual Value (or banking power) of all Taxable properties is here recommended as a practical means of accomplishing this object.

A Tax based on Assessed Annual value of a property will certainly become a charge upon the occupant (be he owner or tenant). There is no reason however that an owner of property be not held jointly responsible with his tenant for this tax, and that the taxes thus imposed become privileged claims upon the property in the same manner as the present real estate taxes. When property became untenanted some measure of relief from the tax would surely be sought by its owner. A carefully prepared scale of abatements would have to be prepared in order to meet this contingency.

Undeveloped vacant land under this proposed basis would bear little of this tax burden. To offset this feature "An Investment Tax" (Tax on sale profits) would be very effective and desirable. An arbitrary percentage of sale profits would have to be established. This could be approximated after the product of the Annual Tax had been established, viz:—The unprovided balance, necessary to meet the expenditures of the municipalities.

sent taxes on vacant undeveloped land correspond to assessed taxes on vacant undeveloped land correspond to an

This is not a radical reform when we consider that pre-natal payments in advance from the profits the land speculator anticipates he will eventually receive.

Many valuable precedents in Assessments on Annual value are obtainable from Britain and other European countries, many intangible forms of wealth would be included in the basis of assessment, a broad list of the assessable properties would be:—

**Exempt properties.**—Permanently exempt properties as at present existing should remain exempt from the Assessment on Annual Value.

**Increment Tax product.**—The product of an Increment Tax would naturally be very variable, rendering forecasting for the budget practically impossible particularly in municipalities only partially developed. To overcome this difficulty it would be advisable to appropriate the established product of this Tax to revenue of the subsequent year after collection. The revenue derived from this tax would form an excellent indication of the extent of further development a municipality may wisely undertake.

Resume of advantages of changing the Basis of Municipal Assessments to Annual value based on Earning Power.

1. Stabilises the Tax product.
2. Conforms to and brings to practical result, the accepted principles of :—  
Ability to Pay.  
Taxation in proportion to Benefits received.
3. Eliminates the speculative element from Municipal Assessments.
4. Discourages over-development by placing the burden of charges arising therefrom directly upon the residents.
5. Conversely encourages legitimate development.
6. Uniformity in Municipal Assessments attained.

Land—Occupied or unoccupied.  
Land and Buildings—Occupied or unoccupied.  
Rights and privileges on Land—(Passage, sporting, substitutions, Advertisement, Hoardings, etc.)  
Saleable Timber.  
Quarries and Mines.  
Public Utilities—(Right of Way, etc.):—  
Railways and Tramways Undertakings.  
Gas and Electric Undertakings.  
Water Undertakings.  
Telephone Undertakings.  
Other Utilities.

The Assessment of Public Utilities for Municipal Taxation purposes requires very careful study. Gross profit less operating cost is much favored in Britain and the Assessable profit is distributed among interested municipalities either upon the basis of proportion of truck mileage, etc., or upon a proportion of earnings made in each municipality.

## MUNICIPAL TAXATION (Continued).

Quarries and Mines are usually assessed when Annual output.

Objections may be made by Municipal Officers to this proposed taxation of occupants, on the grounds of increased difficulties and time required to obtain collection. This objection will particularly arise in the larger cities and urban municipalities. To meet this objection a system of tax collection by Bankers through their branches is here recommended. The relief thus felt in Tax collection departments would considerably more than offset the multiplication in Assessments.

**Education Taxation in Quebec.** This part of the subject seems unfortunately beset with many peculiar difficulties and problems. The following method is here suggestive only:—

Taxes for purposes of Education to form part of the Tax for General Municipal Administration purposes.

The Local Education Authorities of each Municipality to duly ascertain their financial requirements for the forthcoming year (for which the tax is to be imposed). The Local Education Authorities shall submit the Estimate of their financial requirements to the Provincial Education Department. The Provincial Education Department shall examine and certify if satisfactory. The Department's supervision shall be exercised for the following subjects:—

1. To maintain equity between the Panels.
2. To insist upon proper provision being made for all Educational requirements.
3. To suppress illegal, unauthorized and unnecessary expenditures. (Code of regulations hereon would be very desirable).

Whenever the demands contained in the estimate of one panel of a municipality are out of proportion to the demands of another panel of the same municipality, the Education Department shall add to the estimate of the panel effecting economies an amount equal to economies effected (but should at the same time distinctly enumerate these economies).

The amount thus added to be applied to all or any of the following purposes:—

1. Increased remuneration to personnel.
2. Establishment and maintenance of superannuation Fund for personnel.
3. Maintenance or Improvement of any of the Institutions owned or controlled by the Local Education Authority.

The Provincial Education Department to forward to the Club of the Municipality a copy of its certificates authorizing the provision of the funds necessary to meet the approved demands contained in the Estimates of the Local Education Authorities.

The Municipality upon receipt of the certified demands shall include such amounts in the budget of its next tax levy for General Municipal purposes, and shall collect same as part of the General Municipal Tax. The Municipality shall further pay to the Local Education Authorities on dates to be specified on the said certificate or (precept) Instalments of the amount (or the whole in one amount) as thus perceived.

**Local Improvement Taxation.** Local Improvement Assessment wherever in force is generally based on the "Division of the Annual Loan Charges of the total capitalised cost of the Improvements, upon the several properties benefiting, according to frontage.

The Tax is thus a fixed annual charge (or a diminishing Annual charge according to whatever method of repayment of principle that has been adopted) upon the properties assessed.

The tax is further susceptible of commutation and whenever a sheriff's sale of any such property occurs, then the commuted amount of the Local Improvement Taxes thereon must be claimed in addition to whatever taxes then remaining due.

Arbitrary rebates of flankage and of intersecting street frontage are allowed by some municipalities. In actual practice it is often found that some properties are more heavily burdened than others for improvements identically similar. This is explained by the fact that the cost of Improvement Work is continually changing (for the last decade it has been continuously increasing).

**Suggested Average Local Improvement Tax.** While there may be justification for saddling each property with the cost of its particular Improvement especially of properties that offer peculiar difficulties of development. It yet appears more equitable to charge only the averaged annual

cost of each class of Improvement upon all properties provided with such Improvement benefits.

The local Improvement Taxes would thus become annual. Taxes, variable and not susceptible to commutation (and by specific amendment necessary to be made in Municipal Law) not eliminated by sheriff's sale.

Inasmuch as maintenance, repairs and renewals of all Local Improvements are generally a charge upon the General Municipal Fund of a Municipality and are defrayed out of the General Municipal Tax, to which unimproved properties contribute in proportion to their assessment, there is thus sufficient justification to assess all properties enjoying Local Improvement benefits to averaged Local Improvement Taxes, until all the respective Local Improvement Loans of the Municipality have been redeemed or provided for.

That portion of the Local Improvement Taxes of a municipality representing repayments of principal (including Sinking Fund Instalment) should be credited in total in the books of municipality either to the Sinking Fund or to whatever account or Fund that is established for the reduction or extinction of the Loan, even though requirements of the specific Loan Buyers do not require such an extensive provision.

**Business Taxes.** This form of Taxation appears to be a ready means of raising revenue for a municipality particularly so when business is prosperous, it has the following undesirable features:—

1. Restraining Trade.
2. Difficult to establish equitable Assessment Basis.

All benefits of imposition are capable of preservation by the enhanced value of the property on account of the business. This would be more obvious if assessments based on earning power.

**Tenants and Occupants Tax.** This Tax which is provided for in the Municipal Law of Quebec is limited to 8 per cent. of the Annual value of the Assessed dwelling, would necessarily disappear or rather be merged with the General Municipal Tax if the Incidence as here recommended were changed to Occupation.

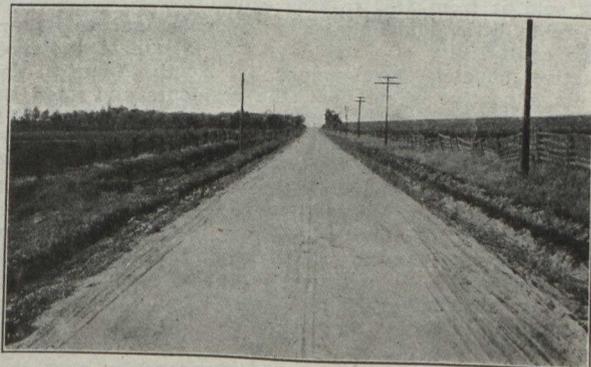
**Public Utility Taxes.** Public Utility Taxes with one exception for water service will only be imposed by a municipality:—

- To liquidate deficits if it is a municipally owned utility.
- To provide guaranteed revenues if it is a company owned utility.

During these critical times in France that have arisen since the commencement of the war it is not at all surprising that many utility undertakings have become Tax Supported. We must never lose sight of the fact however, that (as a general rule) Taxation in support of public utilities is at the least economically unsound. Some latitude may be allowed for those undertakings that are only in course of construction. Tax contributors should in all cases be considered as a loan perhaps be compared to the deferred stocks of a Company.

Conversely to the undesirable feature of Tax support to public utilities, it is equally undesirable that any public Utility should transfer from its profits any contribution to the relief of municipal taxations.

Several Utility Undertakings in Britain have today much cause to regret those generous transfers made years ago to the relief of the Taxation of the municipality, they now find themselves without sufficient resource to meet the increased operating costs and much needed repairs and renewals of physical assets are being deferred indefinitely.



One of Quebec's Good Roads.



**MAYOR CHURCH, OF TORONTO,**  
whose many friends are urging him to go in for a fifth term of office.

#### TARVIA BOOKLET.

The Barrett Company has just published a beautifully gotten up booklet showing some special uses for Tarvia. The letterpress deals with sixteen treatments of roads and pavements, where concrete, macadam, brick, wood blocks or gravel are used as a base. It also takes up the different systems of repairs and maintenance from cold patching to surface coats. Twenty-four pages are given to illustrations that show road building and repairing in their different stages. A copy of this little booklet should be on the table of every council chamber.

#### GOVERNMENT HOUSING IN CANADA.

(Continued from page 240)

attractive driveway fringed with open spaces and trees. Residential streets have been planned with a view to economy, quietude and beauty and will not be paved wider than needed by the small traffic incident to such streets. It is estimated by the Portland city planning commission that by the reduction of street paving for minor residential streets to twenty feet between curbs property owners may save \$125 per lot.

Air space at Lindenlea will be supplied by gardens and boulevards and by restrictions in the density of building. The estate will provide for 168 houses, fifty of which are already built or are in course of construction. The average cost of the land works out at about twelve cents per square foot. Ample provision is made for open spaces and playgrounds. There will be tennis courts and bowling green, a small public park, children's wading pool and community hall. Such questions as the orientation of buildings, the preservation of open views of river and mountains have been studied with as great care as the problems of sanitation and other engineering. The estate was bought at the rate of \$3,000 an acre and the lots are being sold at from \$450 to \$600 each.

There is little doubt that the Lindenlea garden suburb at the capital city of Canada will form one of the most attractive housing developmens in North America and that its educative effect upon the residents and upon the visitors from other cities will be very considerable. It is not yet fully understood that town planning is a people's movement; that it spells social efficiency in the housing of the people and the distribution to the common people of those amenities of civilization that have hitherto been the privileges of the wealthy. It has yet to be understood on this continent that the municipalities that are richest in the possession of land that may be applied for use and not merely for financial profit and especially to the vital use of providing homes for the people that will be something more than sleeping places will have the best chance of attaining the prosperity, extension and reputation that constitute their ambition.—National Municipal Review.

#### UNOCCUPIED LANDS.

Canada has a land area of 2,306,502,400 acres, but obviously much of this is not adapted for cultivation. Without taking into consideration forest or swamp land, much of which will ultimately be tilled, nor of unexplored northern areas, there remain at least 300,000,000 acres available for agricultural development.

Only about one sixth of these 300 million acres are under cultivation, and 250 million are still unimproved. It is estimated that there are in Canada about 180 million acres of agricultural land in private ownership with a rural population of 4½ millions; in other words, not taking into account mining, lumbering, fishing, domestic duties and other activities, each Canadian man, woman and child living outside of a town may on the average be assumed to be farming 40 acres. In Northern Europe, the rural population on the same basis, but with far less widespread occupation is attending to 4½ acres per head.

To utilize the agricultural land and thus widen the basic factor of Canada's production is, then, all important, for it is on this that the development of the other natural resources depend. The day of the free homestead within easy reach of a railway is rapidly becoming a thing of the past, and means other than free grants must be looked to for rural development.

For the man who intends to farm there is, as stated above, a vast area in private ownership, a large proportion of which is of necessity unoccupied and available for sale at reasonable prices. The prospective purchaser who relies upon his own sources of information may, however, find it more or less difficult to obtain a knowledge of lands for sale suitable to his means and requirements. This difficulty is now to a large extent overcome by the publication by the Department of the Interior of lists of unoccupied lands, for sale in the Prairie and Maritime Provinces.

These lists, as a rule, give a short description of the land, its location, the price at which it is held for sale and the name and address of the owner. The great value of such information is that it places the intending purchaser directly in touch with those who, for one reason or another, have been unable to cultivate their holdings and who, therefore, are often willing to sell at inviting prices.

Lists covering the Province of Manitoba and the south eastern portion of Saskatchewan are now ready, while lists covering the balance of the Prairie Provinces are now being compiled and will be available for distribution before very long.

As there is a series of twenty-three lists covering the Western provinces alone, applicants must specify the particular locality in which they are interested. These lists may be obtained free of charge on application to the Superintendent, Natural Resources Intelligence Branch, Department of the Interior, Ottawa.



**MR. THOMAS ADAMS,**  
Town Planning Adviser of Commission of Conservation, who has just returned from Convention on Town Planning in England.

## FINANCIAL REPORT OF THE CITY OF TORONTO.

In his financial report for 1919 to the City Council of Toronto, Mr. Thomas Bradshaw, who has now resigned from the Finance Commissionship, rounded off five years of splendid service in an excellent record of good financing for the year. The following excerpts taken from the report will be of interest to our readers:

**Summary Year's Business.**

For the past year, the affairs of the City, with its population of about 500,000 and assessment of \$619,096,325, entailed a general revenue expenditure on all accounts of \$22,492,995. Towards meeting this, the tax rate was placed at 28½ mills, which with other general revenue yielded \$23,367,473. There was brought forward from the preceding year a current surplus, including reserve for deferred expenditure, of \$1,540,866, while there was carried forward to the present year a current surplus, including reserve, of \$2,415,345, of which \$1,756,217, was available for appropriation in 1920. The net earnings of the sinking fund for the year, all accumulated for the redemption of funded debt, amounted to \$1,383,082. During the year, funded debt to the amount of \$5,578,400 was retired; \$3,282,000 of new funded debt was incurred; capital expenditures to the amount of \$2,833,426 were made; and new capital commitments were entered into, estimated at \$9,250,581.

**Year's Revenue Expenditure.**

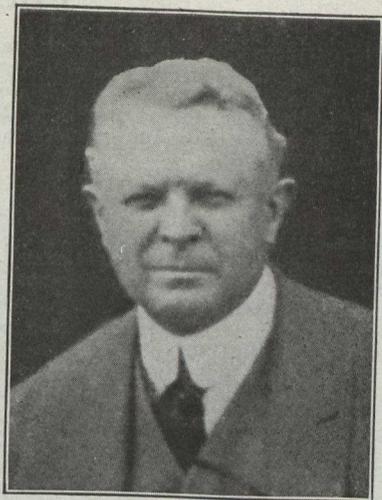
The total revenue expenditure for the year of \$22,492,995 comprised \$18,535,018 for common welfare (including \$1,438,145 for war purposes); \$2,049,698 for water-works; \$1,186,498 for street railway franchise; \$589,311 for civic car lines, and \$132,470 for civic abattoir, the last two, although revenue-producing, not being fully self-sustaining. The principal items of common welfare, besides the war, among which the expenditure was distributed, were schools and libraries, \$5,098,937; police service and administration of justice, \$1,623,358; fire protection, \$1,670,968; health including hospital care \$1,289,433; sanitation and drainage, \$1,852,096; highways, \$1,291,931; debt charges on city's share of local improvements (highways and drainage), \$1,229,383; and parks and recreation, \$763,586. Against the total revenue expenditure for common welfare, there was \$1,394,406 ordinary revenue from sources other than taxation directly applicable, leaving \$17,140,612 as the actual amount of expenditure ordinarily to be met by taxation. Excluding that for war, the amount was \$15,702,467, which was equivalent to 25.36 mills on the 1919 assessment; whereas in 1918 the cost of common welfare services, apart from war expenditure, was \$14,839,183; the ordinary revenue from miscellaneous sources, \$1,161,127; and the actual amount properly applicable against taxation, \$13,678,056, which was equivalent to a rate of 22.77 mills on the 1918 assessment. The increase over 1918 in the corresponding expenditure was \$2,024,411, or 14.79 per cent., while the increase in the assessment was only 3 per cent. This accounts for the increase in the equivalent tax rate of 2.59 mills or 11.37 per cent.

The most important increases in revenue expenditure during the year were \$348,064, or 27.29 per cent., in police service and administration of justice; \$251,769, or 17.74 per cent., in fire protection; \$293,604, or 18.83 per cent., in sanitation and drainage; \$174,370, or 16.53 per cent., in debt charges on City's share of local improvements; \$338,666, or 35.52 per cent., in highways; and \$559,543, or 12.90 per cent., in the expenditure for schools.

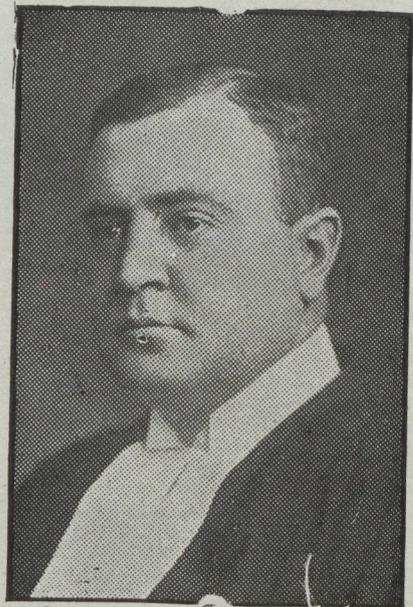
Of the total expenses, \$6,505,330, or 28.89 per cent. of the whole, was for debt charges on account of the funded indebtedness of the City.

**Prompt Payment of Taxes.**

As a result of the 1919 tax rate being two mills less than that for the preceding year, the total amount of taxes chargeable was somewhat less than in 1918, being \$19,403,045 as compared with \$20,260,397; but the amount actually collected (including arrears), \$20,032,032, was the largest ever received, exceeding that in 1918, which most nearly approached it, by over \$100,000. It was in every respect a most satisfactory collection, and the general prosperity of the citizens was reflected in the promptness with which taxes were met, and in the relatively large amount paid, which resulted in the very considerable decrease of \$598,157 in those outstanding at the close of the year, as compared with those at the end of the preceding year.



**EX-MAYOR WAUGH OF WINNIPEG**  
Now Commissioner of the Saar District of Germany



**HON. WALTER MITCHELL, K.C.**  
Minister of Municipal Affairs of Quebec.

**Debt Retired Before Maturity.**

A particularly unique and outstanding feature of the past year's business was the retirement before maturity of \$1,975,314 of funded debt, and the consequent reduction of debt charges. This was accomplished by the application of excess earnings of the sinking fund, together with such funds as had been already accumulated toward the redemption of the debts retired. As the annual debt charges on the debt thus redeemed before maturity were all met by general taxation, the ratepayer very substantially benefits by their elimination.

**Obligations and the Future.**

It is essential to have a definite policy in regard to capital undertakings, based upon the needs both of the present and the period as a whole; but, in doing this, there should be taken into consideration only the City's immediate ability to enter upon new capital obligations without in any way anticipating probable resources of the future. It is most unfair to the necessities of subsequent years to anticipate increased assessment, since such a course leaves, generally speaking, no margin for the additional expenditures that are almost certain to result. Unforeseen problems, calling for both current and capital expenditure, are certain to arise with each ensuing year, probably more than enough to claim all resources arising out of such increased assessment.

# The City of Quebec

The following extracts taken from the annual report are strong evidence that the City of Vancouver, B.C., is in excellent shape financially, in spite of the financial depression that touched the West during the war. In particular would we draw the attention of our readers to the healthy position of the Sinking Fund.

## CAPITAL ASSETS

Sundry Properties . . . . .	\$33,162,205.43
General Hospital . . . . .	912,384.17
Advances upon Capital Account for Local Improvements and Revenue covered by Revenue Assets outstanding . . . . .	1,166,296.57
Local improvement Taxes Assessable, being that portion of Sinking Fund to be contributed during term of By-laws by property owners benefitted towards repayment of Local Improvement Debentures . . . . .	2,357,110.29
Sinking Fund Assets . . . . .	8,238,152.82

\$45,836,149.28

## CURRENT ASSETS

Treasurer's Cash Balance . . . . .	100,949.56
Bank of Montreal (B.N.A. Branch), Special Account and Treasurer's Cash, Special Account "Contractors' Deposits" . . . . .	7,660.57
Bank of Montreal, New York Branch . . . . .	244,672.33
General Taxes and Local Improvement Taxes . . . . .	3,246,574.71
Consolidated Arrears of Taxes to 1916, including accrued interest on same to 31st December, 1918 . . . . .	1,969,880.95
Arrears of Water Rates, Scavenging Fees, Incinerator Fees, Electrical Inspection Fees, and B. C. E. R. Company's Percentages, etc. . . . .	59,593.96
Advances and Emergency Funds . . . . .	17,211.52
Reserve Fund for Redemption of Treasury Notes (1919 Issue) . . . . .	1,042,167.00
Accrued Interest on Delinquent Taxes . . . . .	389,463.67
Sundry Debtors . . . . .	185,703.76
Stores on Hand . . . . .	60,387.05
Insurance Unexpired . . . . .	6,778.80
Advance for Treasury Note Expenses, 1920 . . . . .	76,154.25
Better Housing Scheme, Principal Account . . . . .	50,000.00
City Tax Sale Properties, 1919 . . . . .	87,727.37

\$53,381,074.78

## CAPITAL LIABILITIES

Debentures and Stock.	
General Debentures . . . . .	\$ 9,512,351.20
General Registered Stock . . . . .	16,171,300.00
	\$25,683,651.20
Local Improvement Debentures (City's Propn.) . . . . .	3,370,872.77
	\$29,054,523.97
Local Improvement Debentures (Prop. Owners Propn.) . . . . .	6,244,487.87
	\$35,299,011.84
Advances for Expenditures on Local Improvements, etc., repayable upon issue and sale of Debentures . . . . .	515,381.79
Capital Surplus (including increase of valuation of Real Assets as per report of Assessment Commissioner, 31st December 1919) . . . . .	10,021,755.65

\$45,836,149.28

## CURRENT LIABILITIES.

Warrants approved for payment and amounts withheld on contracts, etc. . . . .	309,765.02
Bank of Montreal (Bank of B. N. A. Branch) . . . . .	677,176.57
Treasury Notes, 1917 Issue . . . . .	415,000.00
Treasury Notes, 1919 Issue . . . . .	2,541,000.00
Sinking Fund Trustees (Instalments due) . . . . .	1,738,864.42
Sundry creditors . . . . .	152,707.62
Contractors' Deposits . . . . .	7,660.57
Advances from Capital, as per contra . . . . .	650,914.78
Water Works Replacements and Renewals Res. . . . .	60,000.00
Better Housing Scheme Debentures . . . . .	50,000.00

## REVENUE SURPLUS :

Water, after Adjustments as at 31-12-18, Surplus . . . . .	\$ 863,573.96
General, after adjustments as at 31-12-18, Deficit . . . . .	190,700.12
	\$ 672,873.84

Adjustments of Accrued Interest on Taxes, after Tax Sale, 1919 . . . . .	257,336.15
	\$ 930,209.99

Water Works Revenue, 1919 (Surplus) . . . . .	\$36,004.83
General Revenue, 1919 (Deficit) . . . . .	24,378.30

Surplus for 1919 . . . . .	11,626.53
	941,836.52

\$53,381,074.78

## EXPENDITURE

General Revenue Account . . . . .	\$5,648,765.20
Water Works Revenue Acc. . . . .	434,557.94
	\$6,083,323.14

Surplus, Water Works Revenue . . . . .	\$ 36,004.83
Deficit, General Revenue . . . . .	24,378.30
	11,626.53

\$6,094,949.67

## INCOME

General Revenue Account . . . . .	\$5,624,386.90
Water Works Revenue Account . . . . .	470,562.77
	\$6,094,949.67

## General Revenue Account for the Year Ended 31st December, 1919.

### EXPENDITURE

<b>General Expenditure :</b>	
Finance Committee . . . . .	\$ 548,027.60
Fire and Light Com. . . . .	429,930.38
Police Committee . . . . .	408,560.39
Health Committee . . . . .	62,665.88
Parks Committee . . . . .	66,950.59
Library Board . . . . .	30,000.00
Works Committee . . . . .	591,542.91
Market Committee . . . . .	499.05
Industries Committee . . . . .	3,142.62
Relief Committee . . . . .	74,045.10
	\$2,215,364.52

School Trustees, Operating and Maintenance . . . . .	\$1,024,813.00
School Trustees, Sinking Fund and Interest on School Debentures . . . . .	213,432.52
	\$1,238,245.52

Less High School Fees Collected . . . . .	8,000.00
	1,230,245.52

\$3,445,610.04

Interest and Sinking Fund Provision for Debentures other than those for Water Works and School Purposes . . . . .	1,879,513.82
Interest and Expenses on Treasury Notes . . . . .	219,460.40
Interest on Bank Advances, etc. (Net) . . . . .	100,453.64
Adjustment of Unexpired Insurance . . . . .	3,727.30

\$5,648,765.20

## General Revenue Account for the Year Ended 31st December, 1919.

### INCOME

General Taxes, 1919, gross levy . . . . .	\$4,498,741.91
Less Rebates . . . . .	334,043.44
Net . . . . .	\$4,164,698.47

<b>Local Improvement Taxes, 1919 :</b>	
Paving . . . . .	\$ 221,836.17
Cement Walks . . . . .	107,984.33
Sewers . . . . .	6,445.27
Street Widening . . . . .	62,752.69
Ornamental Lighting . . . . .	13,309.48
	412,327.94

Sundry Licenses . . . . .	\$ 198,872.09
Sundry Rentals . . . . .	14,294.85

Sundry Fees and Receipts . . . . .	273,384.82	
		486,651.94
Government Grants for Schools . . . . .		225,215.00
Interest Accrued on Delinquent Taxes . . . . .		335,493.73
		\$5,624,386.90
Balance (Deficit) carried to Revenue Account	24,378.30	
		\$5,648,765.20
(*) Collected . . . . .	\$3,063,906.79	
Outstanding . . . . .	1,100,791.68	
	\$4,164,698.47	

**STATEMENT OF SINKING FUND ACCOUNT**

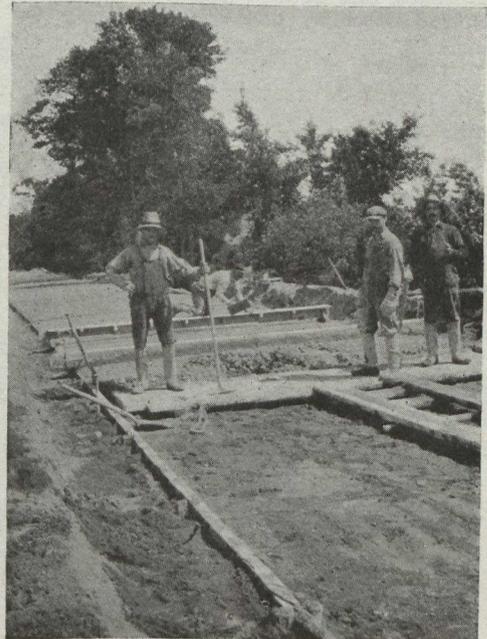
**LIABILITIES**

Balance at Credit of General and Local Improvement Debenture Accounts, provision for redemption..	\$7,859,301.58
Commutations of Local Improvement Assessments . . . . .	11,583.20
Surplus: Held as Reserve against depreciation of Assets . . . . .	367,268.04
	<u>\$8,238,152.82</u>

**ASSETS**

City of Vancouver Debentures . . . . .	\$3,353,224.78
City of Vancouver Debentures (Special) . . . . .	304,923.98
Dominion Government Bonds . . . . .	2,553,619.00
Bank of Montreal (B.k of B.N.A. Branch) . . . . .	280,567.27
Cash on Hand with City Treasurer . . . . .	1,468.44
Sundry Loans on Real Estate and Investments (by foreclosure), accrued interest not included . . . . .	5,484.93
City of Vancouver, Instalments overdue (1918-1919) . . . . .	1,738,864.42
	<u>\$8,238,152.82</u>

**Building Cement Roads**



**PREPARING THE ROADS.**

**CANADIAN PACIFIC RY.**

**MONTREAL—QUEBEC**

Times shown below are Eastern Standard Time, which is one hour behind Daylight Saving Time.

**Montreal, Windsor Street Station and Quebec**

"The Frontenac" leaves Montreal, Windsor St. Station 9.45 a.m. daily, arriving Quebec 3.00 p.m. Returning "The Frontenac" leaves Quebec 2.00 p.m. daily, arriving Montreal, Windsor St. Station 7.15 p.m.

**Montreal, Place Viger, and Quebec**

(Eastbound.)

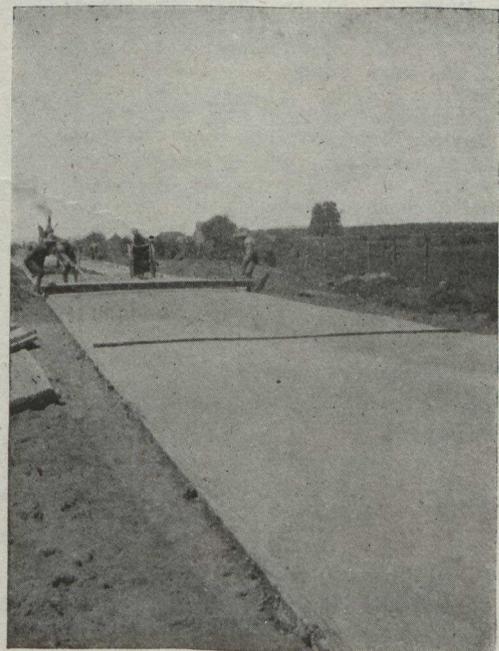
Trains leave Montreal, Place Viger Station, at 7.30 a.m. and 4.15 p.m. daily except Sunday and 10.45 p.m. daily, arriving Quebec at 1.55 p.m. 9.15 p.m. and 5.30 a.m. respectively.

(Westbound)

Trains leave Quebec at 7.50 a.m. and 4.20 p.m. daily except Sunday and 10.45 p.m. daily arriving Montreal, Place Viger Station at 2.20 p.m., 9.20 p.m. and 5.30 a.m. respectively.

Attention is called specially to "The Frontenac" leaving Montreal, Windsor Street Station 9.45 a.m. daily (Eastern Standard Time), and to "The Viger", for the return trip, leaving Quebec 4.20 p.m. daily except Sunday, which means 5.20 p.m. Daylight Saving Time, and permits of journey being made in coolness.

Both trains carry very modern equipment consisting of first and second class coaches, parlor car, observation parlor car and dining car.



**FINISHING OFF.**

# City of Three Rivers

## STATEMENT.

Of Income and Expenditure for the year ending December 31st 1919.

### INCOME.

Municipal Taxes, 1919 Collecting Roll . . . . .	237,940.25
Deduction for losses by bad credits . . . . .	7,500.00
	<hr/>
	230,440.25
Common . . . . .	700.00
Waterworks . . . . .	70,723.82
Drainage . . . . .	22,698.85
Paving . . . . .	35,724.67
Streets under Control . . . . .	35,768.61
Sidewalks . . . . .	2,113.26
Markets . . . . .	5,999.32
Slaughter House . . . . .	159.10
City Hall . . . . .	392.50
Street Real Estate . . . . .	1,509.40
Recorder's Court . . . . .	3,663.48
Ferry . . . . .	36,338.83
Green House . . . . .	1,592.10
Industrial Buildings . . . . .	10,100.64
Amusement Tax . . . . .	4,087.11
Sundries . . . . .	335.65
Interest and Penalties . . . . .	7,637.97
	<hr/>
	469,985.56
Deficit . . . . .	48,757.51
	<hr/>
	518,757.51

### EXPENDITURE.

Interests . . . . .	208,048.32
Sinking Fund . . . . .	41,425.08
Asylums . . . . .	4,813.74
Charter Amendments . . . . .	1,217.38
Public Notices and By-Laws . . . . .	981.79
Insurance Liability . . . . .	45.00
Books Auditing . . . . .	660.34
Sundries . . . . .	839.29
Delegations . . . . .	33.00
Registry Dues . . . . .	24.70
Public Festivals . . . . .	11.15
Receptions . . . . .	766.30
Buildings and Jury Fund . . . . .	140.00
Relief Fund . . . . .	169.44
Judicial Charges . . . . .	391.84
Special Taxes . . . . .	3,455.98
Telephone Rents . . . . .	193.20
Messages . . . . .	36.74
Street and Licenses Numbers . . . . .	109.64
C. P. R. Siding . . . . .	1,132.48
Stationery and Printing . . . . .	1,633.72
Commission, Exchange etc. . . . .	4,391.72
Newspaper Subscriptions . . . . .	34.50
Tax Reimbursement . . . . .	103.45
Municipal Elections . . . . .	710.46
Music Professor . . . . .	1,100.00
Street Real Estate . . . . .	2,171.34
Amusement Tax Collection . . . . .	667.97
Mayor Fees . . . . .	500.00
Salaries . . . . .	20,011.99
Grants . . . . .	3,650.00
Waterworks . . . . .	40,290.18
Roads . . . . .	928.90
Ferry . . . . .	34,968.79
Drainage . . . . .	1,888.85
Paving . . . . .	1,628.67
Streets under Control . . . . .	35,768.61
Maintenance of Sidewalks . . . . .	2,113.26
Bridges . . . . .	2,518.64
Lighting . . . . .	15,397.55
City Hall . . . . .	4,618.70
Markets . . . . .	3,944.54
Slaughter House . . . . .	1,437.09
Industrial Buildings . . . . .	8,473.64
Public Squares . . . . .	2,804.63
Green House . . . . .	2,987.51

Fire . . . . .	28,844.42
Police . . . . .	20,500.91
Health . . . . .	7,168.95
Recorder's Court . . . . .	2,355.55
Common . . . . .	597.56
	<hr/>
	518,757.51

### ASSETS.

General Assets . . . . .	3,340,803.24
Cadastral Plan . . . . .	9,085.42
C. P. R. Siding . . . . .	8,271.42
Forges Road Paving . . . . .	20,250.00
<b>Advances.</b>	
Exhibition Commission . . . . .	24,297.57
Manufacture Seaux et Boites des Trois-Rivieres Limitee . . . . .	31,764.77
Cie Granit Artificiel Limitee . . . . .	956.00
Mortgages . . . . .	292,960.31
Tax Arrears . . . . .	155,791.24
Balance due by Ratepayers for Permanent Sidewalks . . . . .	16,556.95
Accounts Receivable . . . . .	18,612.34
Expenditures recoverable from proprietors for which collecting rolls are not made yet . . . . .	89,359.86
Sinking Funds . . . . .	398,497.79
Cash on Hand and in Bank . . . . .	10,448.78
City of Three Rivers . . . . .	417,674.97
	<hr/>
	4,835,783.03

### LIABILITIES.

<b>Funded Debt.</b>	
Debentures issued . . . . .	3,969,000.00
<b>Floating Debt.</b>	
Promissory Notes . . . . .	437,638.83
Accounts Payable . . . . .	7,425.54
B. Baxter Mortgage . . . . .	4,000.00
Dame Eva B. Garceau Mortgage . . . . .	478.88
Sale of Land etc. . . . .	240.19
<b>Special Account.</b>	
1912 Good Roads Law Bonds—Forges Road . . . . .	18,157.50
Unclaimed Wages . . . . .	148.40
Cash Surplus . . . . .	195.90
Sinking Funds . . . . .	398,497.79
	<hr/>
	4,835,783.03



E. T. SAMPSON,

Sec.-Treasurer, Outremont, who delivered a Paper on the Incidence and Principles of Municipal Taxation before the U. C. M. Convention.

## YOUR CITY NEEDS ITS HEALTH OFFICERS ALL THE TIME.

Within the last few years the general public has come to realize more fully the importance of sanitation and public health protection. With this growth of the knowledge of the necessity of public health work has come a realization of the increasing need for full-time health officers. The term "full-time health officer" is applied to the health official who is not permitted to engage in other gainful occupation, but devotes his entire time to the work of protecting the health of the district, county, or city by which he is employed.

A person who has to engage in some other occupation for a livelihood and who attends to the duties incumbent upon the health officer during spare time cannot be expected to render the best service. A competent full-time official who has complete supervision of the health affairs is the best protection for the health of the public that can be obtained.

A full-time health officer has many important duties to perform. The presence of cases of communicable disease must be known before their occurrence can be controlled; hence one of the most important duties of a health officer is to collect statistics as to the prevalence of disease, and as to births and deaths. In order to combat disease in a given community, it must be known what diseases are occurring and where such cases are located. The public must be educated as to the cause, modes of spread, and prevention of the more common preventable diseases. Special campaign direction toward the eradication of the more preventable diseases in a community requires the attention of the full-time health officer. In fact, the work of a full-time health officer is very broad and can be extended and developed in many ways.

The average rural county in the United States with a population of 30,000 loses at least \$60,000 each year from preventable diseases. Would it not be more economical from the standpoint of dollars and cents, not considering the humanitarian standpoint of the saving of needless deaths and unnecessary suffering, to establish full-time health officials in all communities and thus prevent the needless waste of human lives and money?—From **Public Health**, published by the Michigan State Department of Health.

### PERTINENT QUERIES.

1. Do you know the birth rate and the death rate in your community, and whether it compares favorably or unfavorably with that in other places.
2. Have you a welfare or health council to supplement and stimulate the work of your local health department? Has such a council made a survey of health conditions from the point of view of prevention rather than cure, and have its constructive recommendations borne fruit as seen in a higher standard of community health?
3. Do you know what diseases are most prevalent in your community and what measures are taken against them.
4. Is there good medical inspection in your schools by doctors and nurses, with follow-up work when necessary in homes? What published reports have you from these inspectors? Is your health department sufficiently financed to do this work in a thorough and efficient manner?
5. Have any of the schools in your town made provision for providing lunch—free or at a nominal price—for the children?
6. Have you adequate hospital and dispensary accommodation with ample provision for free treatment?
7. What health standards are guaranteed in your jails, insane asylums, children's homes, homes for the aged and other institutions; guaranteed for these dependent delinquents and defectives, by a society that is so largely responsible, through ignorance, indifference or neglect, for having these wards of the state dependent on its intelligent, sympathetic care and generosity?—**Canadian Public Health Journal**.

### A GOOD CITIZEN.

"A good citizen is one who is willing at all times to make some sacrifice of his time, means and convenience to advance the common welfare, and has such an abiding interest in this that he is always watchful and needs no urging to do his duty."—Ex-Governor Judson A. Harmon, Ohio.

## Our Services At Your Disposal

Municipalities that are contemplating the issue of Bonds, the investment of Sinking Funds, or any change in financial policy, are cordially invited to avail themselves of our services as specialists in—

### Municipal Securities

## Wood, Gundy & Company

Head Office:

C. P. R. Building,  
Toronto

Branches:

Montreal  
London

Saskatoon  
New York

## Service to Municipalities

THE Statistical Department of this Corporation is at all times prepared to assist Municipal officials in the preparation and sale of their debentures.

Consult us in regard to the—

- (1) Interest rates most suitable for current markets.
- (2) Form in which debentures should be issued to bring the best price.
- (3) Cost of printing bonds.
- (4) Bond Market conditions.

## DOMINION SECURITIES CORPORATION-LIMITED

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WILLIAM HANSON

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### BOND DEALERS

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Are prepared to consider the  
purchase of entire issues of  
bonds made by municipalities  
large or small

*Correspondence Solicited*

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164 ST. JAMES STREET,  
MONTREAL

Established 1883

#### HOUSING FROM THE BUILDER'S POINT OF VIEW.

Stupendous as the housing problem appears to be it is in reality quite simple. On the one hand is the high cost of building. On the other, is the inability of the tenants to pay the high rents. In between are such items as land upon which to build, material to build with, and men to do the work. There are also the items of taxes and interest on capital.

It is scarcely to be expected that while the cost of living is so high labor will be willing to work for less; and the dealers in materials declare they cannot cut prices. This makes a bad situation for both the holders of vacant land and the people who are looking for houses. If, therefore, money can be got cheap enough to enable contractors to build it will be a great boon to the land speculators.

Vacant land has been eating its head off in taxes and interests. Many owners would have certified their holdings long ago had it not been that the price was steadily rising with the growth of population, and they preferred to take the chance of a boon that would put them ahead of the game. The emergency in the housing situation appears to be their salvation. If enterprising, not to say philanthropic, men are so determined to relieve the distress of the people who are in need of houses that they will take less than the market rate of interest, the builders will save enough on loans to enable them to pay the price demanded for lots. This will enable their owners to get back the interest and taxes they have paid, and make a handsome profit beside.

But after all is this just what the people wish done? Is the public under such obligations to the owners of vacant lots and land speculators that it should handicap builders in order to lift out of a hole the owners of building sites? Builders do something for the community. They supply houses for the people to live in. But just what do the owners of vacant lots do for the people? It would seem to a man looking for a house that this was something worth serious attention.

## MUNICIPAL OFFICIALS

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and Accident Insurance Company

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A STRONG CANADIAN COMPANY  
WITH LARGE RESERVE FUNDS IS  
SAFER, SANER AND MORE SATIS-  
FACTORY IN EVERY WAY THAN  
TRUSTING TO THE VARIABLE FOR-  
TUNES OF PRIVATE BONDSMEN.

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## Great Possibilities of PULP INDUSTRY

INVESTORS are now appre-  
ciating the enormous possi-  
bilities of the PULP INDUSTRY  
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We now offer on the Canadian mar-  
ket the 8% Preferred Stock of a large  
Canadian Pulp Company. The offer-  
ing carries with it a BONUS OF  
COMMON STOCK.

*Full advance particulars  
on request.*

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160 St. James Street  
MONTREAL

# Quebec Savings and Trust Company

Head Office, MONTREAL

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 J. W. PYKE, Vice-President.  
 F. W. TOFIELD, Manager.

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 Joint Administration  
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 Municipal Sinking Funds

Full Particulars Upon Application.

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

# BANK OF MONTREAL

[ Established Over 100 Years

CAPITAL (PAID UP)	- - -	\$22,000,000
REST	- - -	\$22,000,000
UNDIVIDED PROFITS		\$1,090,440
TOTAL ASSETS	- - -	\$571,150,138

## BOARD OF DIRECTORS

SIR VINCENT MEREDITH, BART., President.  
 SIR CHARLES GORDON, G.B.E., Vice-President.  
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 Wm. McMaster, Esq. C. R. Hosmer, Esq.  
 H. R. Drummond, Esq. D. Forbes Angus, Esq.  
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 H. W. Beauclerk, Esq. G. B. Fraser, Esq.  
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 E. W. Beatty, Esq., K.C.

Head Office : MONTREAL

General Manager -- Sir Frederick Williams-Taylor

Throughout Canada and Newfoundland. At London, England, and at Mexico City. In Paris, Bank of Montreal, (France). In the United States—New York, Chicago, Spokane, San Francisco—British American Bank (owned and controlled by the Bank of Montreal). West Indies, British Guiana and West Africa—The Colonial Bank (in which an interest is owned by the Bank of Montreal).

A GENERAL BANKING BUSINESS TRANSACTED

# MUNICIPAL DEBENTURES BOUGHT

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## C. H. Burgess & Company

Traders Bank Building - Toronto, Can.

# THE ROYAL BANK OF CANADA

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

HEAD OFFICE - MONTREAL

## BOARD OF DIRECTORS:

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

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

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 LONDON, England—Princes St., E.C.  
 NEW YORK AGENCY—68 William St.,

PARIS AUXILIARY:—

THE ROYAL BANK OF CANADA (FRANCE)  
 28 Rue du Quatre-Septembre

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(Municipal Quebec)

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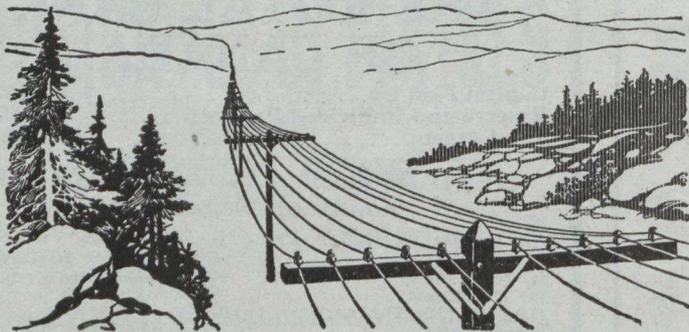
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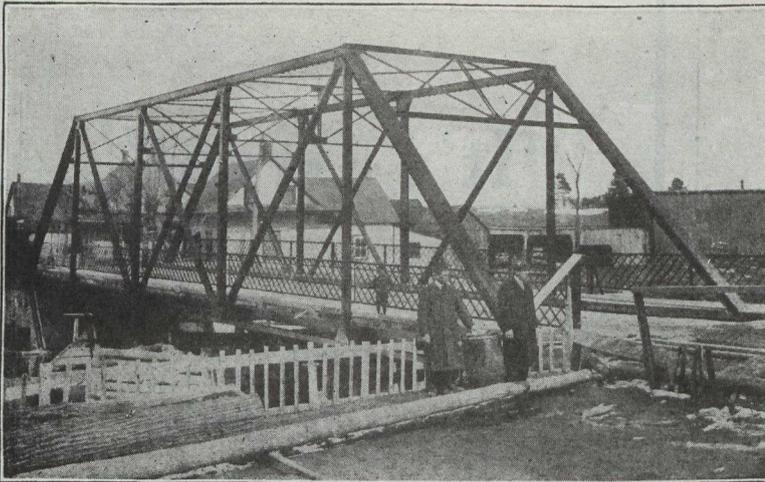
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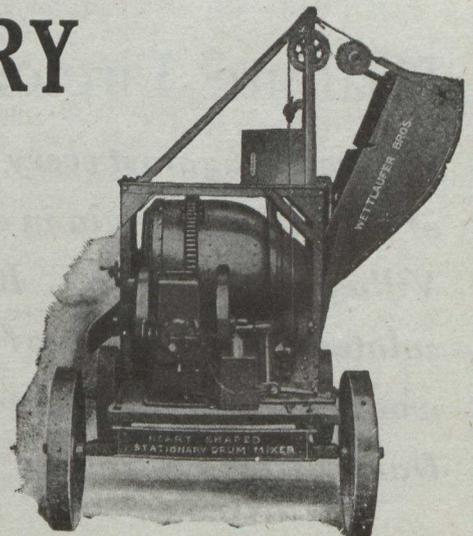
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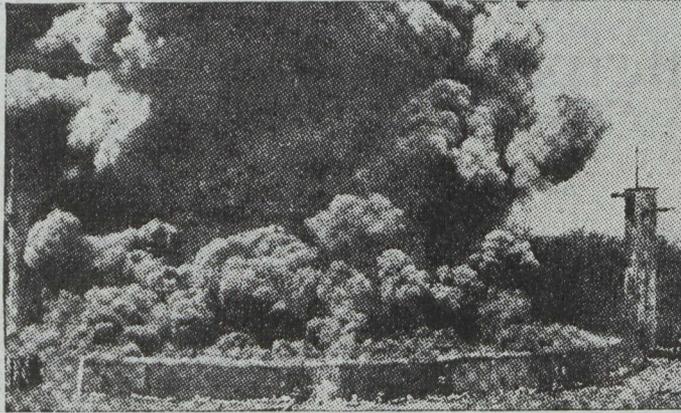
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# FOAMITE Firefoam SMOTHERS FIRE



## Fire Meets Its Master

**Foamite Firefoam**  
*is effective against every type  
of fire of every origin in every  
Village and Town. It in-  
sulates and fireproofs all  
wooden surfaces. It prevents  
flames from spreading.*

Recently, fire broke out in the Hamilton, Canada plant of the Canadian Shovel & Tool Company, Limited. It started in a large fuel oil tank.

F. Skelton, Managing Director, writes that the fire burned for four hours, and that water had no effect whatever on it.

A. B. Ten Eyck, Chief of the Hamilton Fire Department wrote:

"As water would not extinguish the burning oil, the Firemen devoted their attention to saving the Factory. I called up Mr. J. Lindsey of the Canadian Foamite Firefoam Ltd., and requested him to bring down some of the Foamite Firefoam."

Mr. Lindsey then went to his place of business, got a supply of Foamite Firefoam and proceeded to the fire. In less than five minutes after his arrival the Foamite Firefoam had the fire practically extinguished."

W. T. James, First Assistant Chief, Hamilton Fire Department, wrote:

"It is the greatest thing I ever saw. The fire at the Canadian Shovel & Tool Company would be burning yet without the use of Foamite Firefoam."

**"THIS MUST STOP"**

Tells how to protect  
Your Village from fire.  
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