

PAGES

MISSING

TORONTO
85 Bay St.

CALGARY
Molsons Bank Chambers

WINNIPEG
173 Portage Ave. East

MACINTOSH & HYDE

Chartered Accountants

ESTABLISHED 1835

157 ST. JAMES ST., - MONTREAL

Municipal Accounts Organized, Reported Upon or Audited.

— "ALL BRITISH" —

"B & W" WATER TUBE STEAM BOILERS

OVER 15,000,000 H.P. IN USE

STEAM SUPERHEATERS. MECHANICAL STOKERS.

COAL HANDLING MACHINERY. ELECTRIC CRANES.

Our Book "STEAM" sent on request

BABCOCK & WILCOX, LIMITED

Head Office for Canada:
ST. HENRY, MONTREAL

Toronto Office:
TRADERS BANK BUILDING

IDEAL GARBAGE INCINERATORS

Incineration is the most Efficient, Sanitary and Economical way of disposing of Garbage. Dumping refuse in a huge midden is simply an attempt to segregate a nuisance. SMALL TOWNS can take care of their garbage efficiently by using our **BABY IDEAL INCINERATOR**. The price is within the reach of the smallest town. Our Boiler Setting Dept. can set or re-set your Boilers so that they will work to their maximum at a minimum cost.

WE ARE SPECIALISTS IN FIRE BRICK MASONRY

Write for particulars.

THE IDEAL INCINERATOR COMPANY

200 GERRARD STREET EAST
TORONTO, Can.

UNDERGROUND CONDUITS AND TRANSMISSION LINES

Installed
by



Contracting Engineers

300 Read Bld., Montreal

BUYERS' DIRECTORY

ACCOUNTANTS.

McIntosh & Hyde.
Ross, H. J.
Abbot, Stein & Co.

AIR COMPRESSORS

Belliss & Morcom.

ARTIFICIAL STONE.

Roman Stone Co.
Morrison Co., T. A.

BRIDGES.

Trussed Concrete Steel Co.,
Limited.

BARRISTERS.

Lighthall & Harwood.

BATTERIES, DRY.

Northern Electric Co., Ltd.

BELLS.

Northern Electric Co., Ltd.

BELTING.

McLaren Belting Co., J. C.

BOILERS.

Babcock & Wilcox.
Robb Engineering Co.
Waterous Engine Works Co.

BONDS, Etc.

Bank of Montreal.
Bank of Ottawa.
Royal Bank.
Can. Bank of Commerce.
City & District Savings Bank.
Dominion Securities Corp.
Imperial Bank.
Merchants Bank.
Ross, H. J.
Wood, Gundy & Co.
N. B. Stark & Co.

BRIDGES.

Canadian Bridge Co.
Dominion Bridge Co.

CABLES.

Northern Electric Co., Ltd.
Phillips Elec. Works, E. F.
Standard Underground Cable
Co. of Canada, Ltd.

CAST IRON PIPES.

Can. Iron Corporation.

CEMENT.

Canada Cement Company.

CONCRETE MIXERS.

London Concrete Machy. Co.
Mussens, Limited.
Wetlaufer Bros.

CONCRETE REINFORCEMENT.

Can. Wire & Iron Goods Co.
Trussed Concrete Steel Co.,
Limited.

DUST PREVENTIVE.

Patterson Mfg. Co.

Carritte-Patterson Mfg. Co.

DYNAMOS.

Northern Electric Co., Ltd.

ELECTRIC MOTORS.

Northern Electric Co., Ltd.

ELECTRIC WIRE.

Northern Electric Co. Ltd.
Phillips Electrical Works, E.F.
Standard Underground Cable
Co. of Canada, Ltd.

ELECTRICAL SUPPLIES.

Northern Electric Co., Ltd.

ENGINES.

Babcock & Wilcox.
Bellis & Morcom.
Robb Engineering Co.
Waterous Engine Works Co.

ENGINEERS & CONTRACTORS.

Aqueducts, Limited.
Bayfield & Archibald.
Beaubien De Gaspe.
Thomson W. Chase.
Brandeis, Charles.
Burnett & McGugan.
Can. Inspection and Testing
Laboratories.
Cartwright, Mathieson & Co.
Chipman & Power.
Fairchild, Jones & Taylor.
Francis, Walter J. & Co.
Galt Eng. Co., The John
Jacobs & Davies, Incp.
Laurie & Lamb.
R. S. Lea and H. S. Ferguson
McCulloch, A. L.
Murphy & Underwood.
Murray, T. Aird.
Ross & Co., R. A.

ENGRAVERS.

Amer. Bank Note Co.

FIRE ALARMS.

Northern Electric Co., Ltd.

FIRE BRICK MASONRY.

Ideal Incinerator Co.

FIRE DEPT. SUPPLIES.

Northern Electric Co., Ltd.

GENERATORS.

Northern Electric Co., Ltd.

The Dominion Wood Pipe Co.

LIMITED

New Westminster, B. C.

Manufacturers of

DOUBLE WIRE WOUND

Wood Stave Water Pipe

AND

Cast Iron Specials, Valves, Hydrants, Etc

"Contains Full Details of the
Empire's Fighting Strength"

IMPERIAL YEAR BOOK

THE IMPERIAL NAVY

List of all vessels—their tonnage,
horse power and armament.

THE IMPERIAL ARMY

Total strength of Regulars and
Reserves. Total Cost

CANADIAN DEFENCE

24 pages of details. Names and
locations of all Regiments

EMPIRE DEFENCE

In Australia, New Zealand, South
Africa, and Empire of India

**COMPARISON OF NAVAL CONSTRUCTION AND
EXPENDITURE OF FOREIGN NATIONS**

In addition to innumerable facts and figures about the Com-
merce and general activities of Canada and the Empire

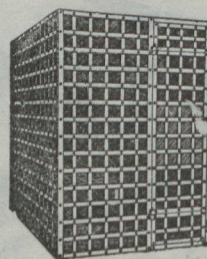
\$1.50 in cloth. \$1.00 in paper. Postage Free.

Remittances payable to "THE IMPERIAL YEAR
BOOK." When paying by cheque from outside points,
please add 15c. to cover bank charges.

The Imperial Year Book for Canada

402 CORISTINE BUILDING, MONTREAL

Jail Cells



We are Headquarters for all Classes of

PRISON WORK

Our Village and Town cells are all equipped
with our Patented Automatic Locking Device
No Padlock to bother with.

Inquiries Solicited

Canada Wire & Iron Goods Co.

HAMILTON, Ont.



IRON Fences, Wire Fences, Gates,
Fire Escapes, Jail Cells, Office
Wirework, Wire Baskets, and all
kinds of Builders' Wire and
Ironwork.

The Page Wire Fence Co., Ltd.
523 g, Notre Dame Street West, Montreal

ROMAN STONE

is specified by the most fastidious Archi-
tects and recommended by the most care-
ful Engineers. Made from pure white
marble and machine tooled after casting,
Roman Stone has proven itself a build-
ing material worthy to be used in the
finest structures.

Send your plans for an estimate and
write for descriptive literature.

THE ROMAN STONE CO.
LIMITED

50-100 Marlborough Avenue - TORONTO
Montreal Representatives:

T. A. MORRISON & CO.
204 St. James Street

A VENDRE

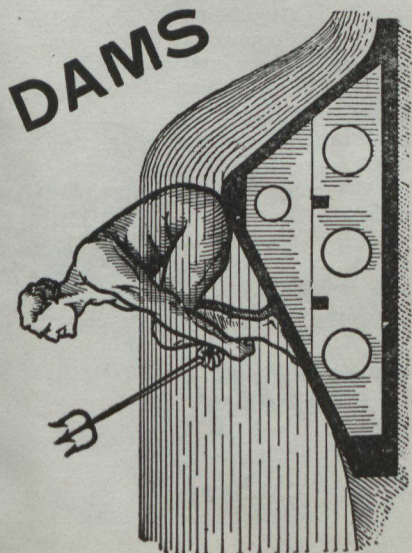
"TAMCO" Pierre Concassée,
de toutes dimensions. Gravier
pour couvertures. Pierre arti-
ficielle "Roman." Briques pressés
"Milton." Concasseurs de pierre.
Pompes à incendies, etc.
T. A. MORRISON & CIE,
204 Rue St-Jacques,
Tél. Main 4532. Montréal.

**AMBURSEN
HYDRAULIC
CONSTRUCTION
COMPANY**

OF
**CANADA,
Limited.**

New Birk's Building
MONTREAL, Que.

**TIGHT, PERMANENT
and Inexpensive**



All Municipal Engineers Take the Canadian Municipal Journal

BUYERS' DIRECTORY—Continued

INCINERATORS.

Ideal Incinerator Co.

JAIL CELLS.

Can. Wire & Iron Goods Co.
Page Wire & Fence Co.

LANDSCAPE ARCHITECTS

Haylor, Guy W.
Mawson & Sons, Thos.
Schlemm, Leonard E.
Todd, Frederic G.

LEATHER BELTING.

McLaren Belting Co., J. C.

LIGHTING.

Northern Electric Co., Ltd.

LITHOGRAPHERS.

Amer. Bank Note Co.

MOTORS.

Northern Electric Co., Ltd.

STREET NUMBERS.

Davidson Mfg. Co., Thos.
Warminton, J. N.

ORNAMENTAL IRON.

Can. Wire & Iron Goods Co.

PAVEMENTS.

Canada Cement Company.
Carritte-Paterson Mfg. Co.
Patterson Mfg. Co.
Trussed Concrete Steel Co.,
Limited.

PIPE, IRON.

Can. Iron Corporation.

POLES.

Northern Electric Co., Ltd.

POLICE SIGNAL SYSTEMS

Northern Electric Co., Ltd.

PUBLIC ACCOUNTANTS.

Ross, H. J.
Abbott, Stein & Co.

PUBLICATIONS.

Imperial Year Book.

RAILINGS.

Can. Wire & Iron Goods Co.
Page Wire & Fence Co.

ROAD MACHINERY.

Morrison, T. A. & Co.
Mussens, Limited.
Waterous Engine Works Co.

ROAD PRESERVATIVE.

Carritte-Paterson Mfg. Co.
Patterson Mfg. Co.
Trussed Concrete Steel Co.,
Limited.

ROAD ROLLERS.

Morrison, T. A. & Co.
Mussens, Limited.
Waterous Engine Works Co.

SEWER PIPE.

Dominion Sewer Pipe Co.
Morrison, T. A. & Co.

SEWER PIPE MOULDS.

London Concrete Machy. Co.

STAIRCASES.

Can. Wire & Iron Goods Co.

STEAM ENGINES.

Babcock & Willcox, Ltd.
Belliss & Morcom.
Robb Engineering Co.

STEAM FIRE ENGINES.

Morrison, T. A. & Co.

STONE.

Roman Stone Co.

STREET NAMES.

Davidson Mfg. Co., Thos.
Warmington, J. N.

STREET SPRINKLERS.

Mussens, Limited.

STRUCTURAL STEEL.

Canadian Bridge Co.
Dominion Bridge Co.
Bellis & Morcom.

SUCTION GAS PLANTS.

Mussens Limited.

SUPPLIES & MACHINERY.

Morrison, T. A. & Co.
Mussens, Limited.

TELEPHONES.

Northern Electric Co., Ltd.

TURBINES.

Belliss & Morcom.
Robb Engineering Co.

WATER WORKS SUPPLIES

Can. Iron Corporation.
Mussens, Limited.
Dom. Wood Pipe Co.

WIRE, ELECTRIC.

Northern Electric Co., Ltd.
Phillips Electric Works, E.F.
Standard Underground Cable
Co. of Canada, Ltd.

WINDOW GUARDS.

Dom. Wood Pipe Co.

WOOD STAVE PIPE.

Can. Wire & Iron Goods.
Dom. Wood Pipe Co.



The Message of the Dots

THE above plan shows the central portion of the City of Montreal. (Black dots represent locations of important buildings wired with Northern Electric "ADANAC" or "HIGRADE" wire. (The heavy black lines indicate the Montreal underground system of the Bell Telephone Company of Canada, in all of which is used Northern Electric Lead-covered Telephone Cable. (The dots shown do not by any means represent all of the Northern Electric installations, as enormous quantities of our wire have been sold to contractors for buildings we have not indicated here. (Some of the important installations are as follows:—

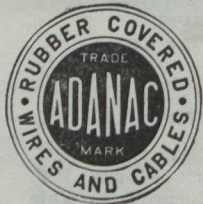
- | | | | |
|--------------------------------|---------------------------------|--------------------------------|------------------------------|
| Transportation Building | Art Gallery | Scroggie Building | City Hall and Annex |
| Dominion Express Building | Harbor Elevators, Nos. 1 and 2 | Jacobs Building | Frontenac Breweries |
| Bank of B.N.A. (Head Office) | G.T.R. Elevator, Windmill Point | Goodwins Limited | Ford Motor Company |
| Ritz Carlton Hotel | Canadian Rubber Company | Imperial Theatre | All Bell Telephone Exchanges |
| Birks Building | Canadian Vickers Limited | Princess Theatre | Bordeaux Jail |
| Royal Trust Company Building | C.P.R.— | Lindsay Building | Grey Nunnery, St. Laurent |
| McGill University— | Windsor Station and Train Sheds | Post Office— | Sommer Building |
| Medical and Engineering Bldgs. | Place Viger Hotel and Station | Head Office, St. James St. | Westmount High School |
| Syndicate Building | Canada Cement Co. | Two Uptown Offices | United Shoe Machinery Co. |
| St. Lawrence Sugar Refinery | Reford Building | G.T.R. Point St. Charles Shops | |
| Canadian Sugar Refinery | St. George's R.C. Church | Montreal City Filtration Plant | |
| Belding, Paul Corticelli Co. | Park Lafontaine | Montreal Water & Power Co. | |
| Dominion Box Co. | C.P.R. Angus Shops | Dominion Glass Company | |
| Alaska Feather and Down Co. | W. V. Dawson, St. Urbain St. | | |

As well as many of the largest Apartment Houses in the City

THE POINT SEEMS OBVIOUS!

Northern Electric Company LIMITED

HALIFAX MONTREAL TORONTO WINNIPEG REGINA CALGARY
EDMONTON VANCOUVER VICTORIA



ALPHABETICAL INDEX OF ADVERTISERS

	Page		Page		Page
Ambursen Hydraulic Co.....	3	Fairchild, Jones and Taylor	15	Murray, Aird and Lownes	14
American Bank Note Co.....	36	Francis, Walter J. & Company	15	Mussens, Limited	Cover Page 3
Babcock and Wilcox, Limited....	1	Galt Engineering Company, The		Northern Electric Company	4-5
Bank of Montreal.....	38	John	14	Paterson Manufacturing Company,	
Bank of Ottawa.....	39	Ideal Incinerators	1	Limited	6
Bayfield and Archibald.....	14	Imperial Bank of Canada	39-2	Phillips Electrica lWorks, Eug. F.	34
Brandies, Charles	14	Imperial Year Book	2	Page Wire Fence Company, Limit-	
Burnett and McGugan	14	Jacob and Davis	15	ed.....	3 — 40
Bellis and Marcim	Cover Page	Kahn Concrete Steel Company ..		Robb Engineering Company	
Canadian Bank of Commerce.....	38	Cover Page 2	Cover Page 4
Canadian Bridge Co., Limited....	40	Kellog Switchboard and Supply		Roman Stone Company, Limited	3
Canadian Wire and Iron Goods		Company		Ross, H. J.	36
Company	2	Lighthall and Harwood	39	Ross and Company, R. A.	11
Canadian Inspection and Testing		Laurie and Lamb	Cover Page 2	Royal Bank of Canada	38
Laboratory	15	Lea, R. S. and W. S.	15	Standard Underground Cable Com-	
Carritte-Paterson Manufacturing		Lesperance, A. P.	39	pany of Canada	35
Company	6	London Concrete Machinery Com-		Stark and Company, N. B.	36
Chipman and Power	15	pany	Cover Page 4	Schlemm, L. E.	14
City and District Savings Bank		Mawson and Sons, Thos. H.	14	Tarvia	6
Clement, E. C.	14	McLaren Belting Company		Todd, Frederick G.	
Davidson Manufacturing Company		Cover Page 4	Trussed Steel Concrete Company	
Limited	40	McCulloch, A. L.	14	Cover Page 3
Deitrich, Limited	1	Macintosh and Hyde	1	Thompson, Chase	15
Dominion Bridge Company		Merchants Bank of Canada	38	Warmington, J. N.	40
Limited	Cover Page 4	Morrison and Company, T. A.	3	Wood, Gundy and Company	39
Dominion Securities Corporation		Murphy and Underwood	14	Wettlaufer Bros.	25
Dominion Sewer Pipe Company					
Dominion Wood Pipe Company ..	2				

Improved Cement Machinery

CEMENT MIXERS } ALL KINDS

CRUSHERS, ELEVATORS, REVOLVING SCREENS, &c.

The Heart-Shaped Mixer is made in Canada and is giving satisfaction in every line of work all over the Dominion.

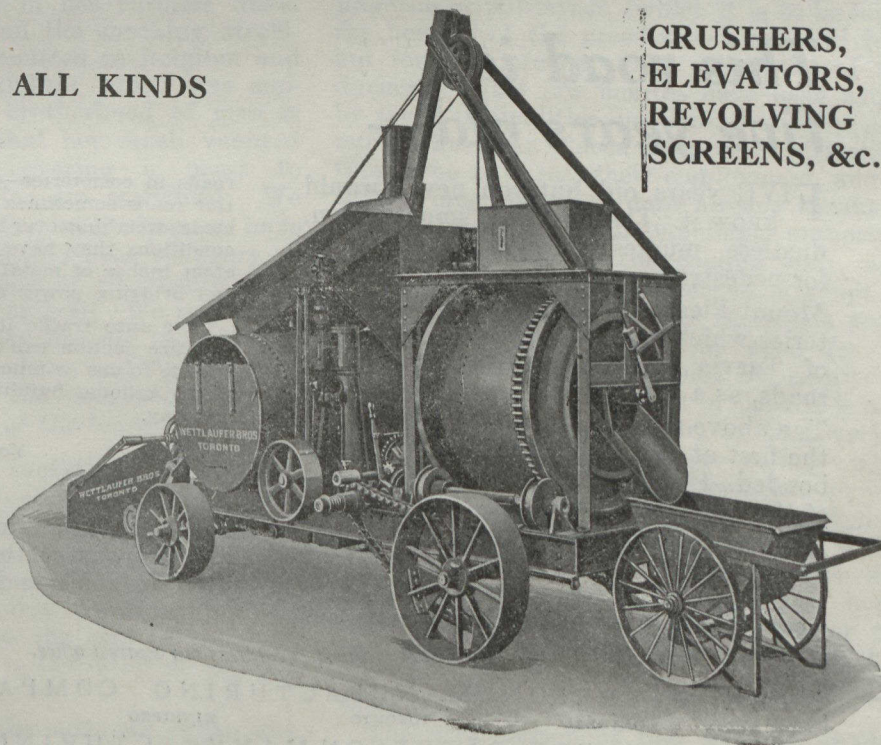
Write for Literature

Wettlaufer Bros.

Branch Office and Warerooms:
316 Lagachetiere St. West
MONTREAL

Head Office and Warerooms:
178 Spadina Avenue
TORONTO

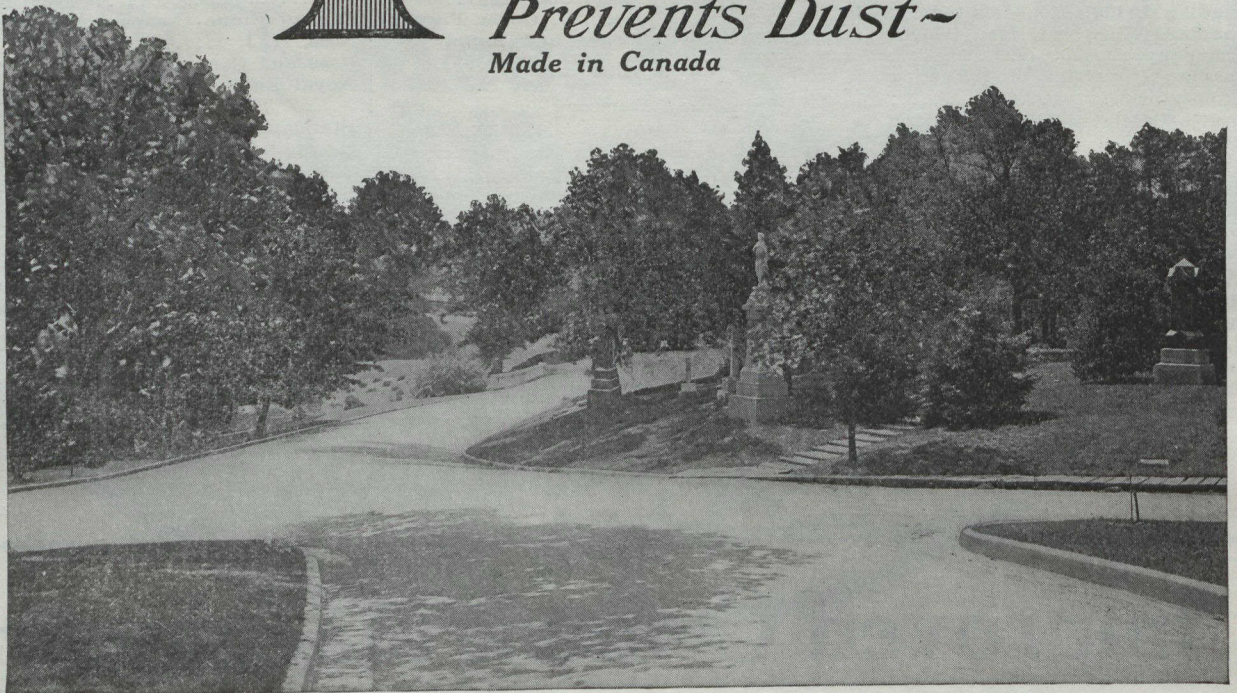
Agencies — Victoria, B.C.,
Maysmith & Lowe; Regina,
Sask., A. E. Hodgert; Calgary,
Alta., R. F. Mancill; St. John,
N.B., A. R. Williams Mach'y
Co.; Vancouver, B.C., The
Hallman Mach'y Co.; Winnipeg,
Man., The Canadian British
Engineering Co.; Quebec, Que.,
J. L. Lechance.



Tarvia

*Preserves Roads
Prevents Dust~*

Made in Canada



Mount Pleasant Cemetery,
Toronto, Ont.
Constructed with Tarvia
Modern Pavement.

This road is five years old—

FIVE years old but you never would know it. The surface is smooth, firm, dustless, mudless, always clean enough for pedestrians.

Mount Pleasant is one of the many cemeteries which has settled down to the use of Tarvia for binding their macadam roads, as a fixed policy.

The above road, built in 1909, was one of the first at Mount Pleasant to be Tarvia bonded. Every year has seen extensions of the tarviated area.

A few months ago Mr. W. H. Foord, the Superintendent, wrote:

"After five years trial of Tarvia, I am convinced that it is the best binder for macadam

roads in cemeteries—or where traffic is heavy. Our roads sometimes have to stand very heavy loads, weighing over 20 tons—even under these conditions they have stood the test, with only eight inches of metal which shows the binding and bridging power of Tarvia.

"For auto traffic it beats them all, no dust, and tire suction can't pull it up. We trust to be able to use as much as last year, which was 13,439 gallons, building over one-half mile of roadway.

Yours truly,

W. H. FOORD, Supt.

There are three kinds of Tarvia: "Tarvia X" for construction work, "Tarvia A" for resurfacing and "Tarvia B" for dust suppression.

Booklet on request. Address our nearest office.

THE PATERSON MANUFACTURING COMPANY, LIMITED
MONTREAL TORONTO WINNIPEG VANCOUVER
THE CARRITTE-PATERSON MANUFACTURING CO., LIMITED
ST. JOHN, N. B. HALIFAX, N. S. SYDNEY, N. S.

THE CANADIAN MUNICIPAL JOURNAL

AND REVIEW OF CIVIC IMPROVEMENT

SUBSCRIPTION RATES

City of Montreal and United States - \$1.25

Canada, Great Britain and Countries in Postal Union - \$1.00

Published Monthly by

The Canadian Municipal Journal Co., Limited

HARRY BRAGG - - - - - President
 FREDERICK WRIGHT - - - - - Editor
 H. WISELY BRAGG - - - - - Business Manager

All communications to be made to Canadian Municipal Journal

CORISTINE BUILDING, MONTREAL
 Telephone Main 4362

Any article appearing in these pages may be reproduced provided full credit is given to the Journal.

Although the Canadian Municipal Journal is the Official Organ of the Union of Canadian Municipalities and other bodies named below, yet these are not responsible for any other matter published in it than what in each article or itself is stated to be authorized by either of these bodies

Official Organ Union of Canadian Municipalities and Provincial Municipal Unions
"Municipal from cover to cover" *Circulates in every city, town and village*

Vol. XI JANUARY, 1915 No 1

CONTENTS.

Municipal Ownership Succeeds.....	11	Municipal Affairs in British Columbia.....	17
Municipal Finance	8	History of Montreal (Dr. W. H. Atherton)	19
Patriotism and the Job (J. C. Ross.)	13	Children and Citizenship (James Estee)	20
Government and Alien Enemies	9	Deputy Minister Bayne (By Ajax)	21
Disposal of City Waste (S. N. Bunnell)	10	Unemployment in Canada (J. S. Woodsworth)	22
Wholesale Beautifying (M. Rathburn)	11	On Municipal Accounts (H. J. Ross)	23
Municipal Affairs in Alberta.....	16	Ville St. Pierre	26

A Retrospect and Prospect

The year just closed was replete with events, each one an epoch in itself which will stand out in the annals of civilization. The Armagedden that is now raging in every part of the world completely overturned many conceptions we had of other peoples, and broken many idols we had been worshipping. We have found out that Germany's civilization was based on false ideas of what Christianity means, as evidenced in her ruthless disregard of her own treaties and the shocking atrocities and rapine she has committed in Belgium and Northern France. Her socialism which was supposed to be based on the brotherhood of man is found to be a myth and that her much vaunted culture but the thin pelt covering a beast to which even her own wounded are sacrificed. We are now realizing that the Slav, with whom we have usually associated barbarism and even savagery, is capable of reaching a standard of citizenship equal to anything in the ethies of nations. We now know that the Frenchman of to-day has not deteriorated from the Frenchman of Napoleon, and that the national defeat of 1870 was the defeat of incompetency, not of the men, but of the leaders.

Our stand in this war is everything that a Britisher need be proud of. No excitement but a grim determination to see it through, not for self-aggrandisement which has so often been charged against us, but for that best of Christian teachings, the cause of humanity, and as a lesson to the world that Great Britain today, as she always has done, lives both in the spirit and to the letter of her obligations.

The cities of Canada, on the outbreak of the war, set a splendid example in their recognition of the larger responsibility of citizenship of the Empire, in taking their share in the care of the families of our soldiers and of finding ways and means to miti-

gate the evil of the unemployed which is the inevitable result of war, and which in Canada is real. And the councils have since been unswerving in their bountiful work. The pride in their city or town, even to the smallest municipality, has inspired thousands of citizens who were not able to get to the front, to form Home Guards, and this local spirit of patriotism has not been created by jingoism or militarism (which it is to be hoped that the horrors of the present war will kill for ever), but for self-defence. The difficulties of financing during the last few months have been acutely felt by the municipalities, particularly as the additional burden has been placed upon them of looking after those who have lost their employment, and the fact that so much has been done already speaks well for the determination of the municipal authorities.

The prospects for the coming year, so far as the municipalities are concerned, are not too sanguine. The bankers and the financiers are preaching caution, which might be good for ordinary business, but caution will not fill empty stomachs and since the unemployment in Canada is now a serious problem, brought about by that very caution the financial interests are advocating and forcing, the burden of the cities and towns has increased tenfold, and until magnates again take up their share of the responsibility of caring for the workers the local authorities must shoulder it which means the spending of money. It is to be hoped that the money markets will soon be easier to enable the cities to carry on their works which are absolutely necessary if only to give employment to those thousands of citizens.

The great lesson of this war to Canada is that farming, for many years to come, is its surest source of wealth both to the individual and the nation, for the reason that mother earth is always a safer partner than the speculator or even the financier.

Municipal Finance

Last month this Journal, without laying down any particular plan, suggested that a Bureau of Bond Information might in the future be one of its special departments, and it seems to us that the two letters given below would form a good basis to work upon. We realize that Canadian municipalities, because of their rapidly coming to the front as factors in the world of investment, should have their finances above reproach, and speaking generally this, as we have already pointed out is the fact. At the same time we recognize that in certain municipalities there is a tendency to carelessness in financial matters which reacts on a large district and even effects the integrity of Canadian municipal issues as a whole, though to investors we cannot repeat too often that not one municipality in this country has failed to meet its financial obligations. But even that is not sufficient to place the hallmark we would have on the municipal corporations, for with the elaborate system of checking in the U. S. A. on the one hand, and governmental control in England on the other, our securities cannot be placed in too strong a position, so that the following correspondence will not fail to be of interest and profit to those who wish Canadian municipal securities to be gilt edged.

Malone, Malone & Long,
Barristers, etc.,

85 Bay Street,
Toronto, Dec. 11, 1914.

W. D. Lighthall, Esq., K.C.
Montreal.

Dear Sir,—

As solicitor for the Bond Dealers Section of the Toronto Board of Trade, I have been requested by the Section to write you as Secretary-Treasurer of the Union of Canadian Municipalities, regarding certain Municipal matters which are being considered by my clients.

It is felt that it would be highly desirable to have certain amendments to the existing legislation in the various Provinces, and they would be very glad to obtain the views of the Union of Canadian Municipalities and their support if our clients' proposals meet with approval.

The principal matters which we have at present under consideration, and in regard to which we propose asking the Legislatures of the different Provinces to embody in new legislation are as follows:—

1.—That power be given to Trustees authorizing them to invest in debentures issued by Municipalities in any of the Provinces of the Dominion. At present the Acts of the different Provinces prohibit Trustees from investing Trust Funds in debentures issued by Municipalities other than those situated in such Province. We feel that it would be to the advantage of both the Trustees and the Municipalities if there was uniform legislation through the Dominion making municipal debentures legal investment for trust funds irrespective of the Province in which the issuing Municipality was situated.

2.—That there should be a limitation of the present statutory provision regarding debt limitation of municipalities. We feel that in many cases Municipalities are allowed too much latitude in the amount of debt they can incur, and we feel that this phase of municipal borrowing should be put on a sounder financial basis.

3.—We wish to have changes made in regard to the form in which municipal debentures may be issued. At present there are only two methods, one the straight term sinking fund bond, the other payments of equal annual instalments of principal and interest. We would like to have authority given to issue serial bonds, that is dividing the debt by the number of years for which it is payable, making an equal amount of principal payable in each year, and we would also suggest that in the case of instalment debentures the amount of principal payable in each year should be made in the even amounts of \$100, or \$1,000, even though such course would result in somewhat of an inequality in the total amount of principal and interest payable each year.

4.—It has also been suggested that the general right to bonus industries should be either curtailed or eliminated entirely.

The Legislatures in the Province of Ontario, Manitoba, and British Columbia are expected to convene early next month, and we intend to submit suggested amendments to cover the above matters. We will be glad to have these matters considered by the Union of Canadian Municipalities, and to have our application to Parliament supported by them, if the proposals were considered satisfactory.

Would you be good enough to let me know the best way of bringing these matters before the consideration of your Union of Municipalities, or the various Provincial Branches particularly at present the Sections in Ontario, Manitoba and British Columbia. If you think it advisable we would be very glad to set out in detail and with memos as to explanations the various matters outlined above.

We will appreciate very much an opportunity of getting in touch with the various Municipalities and feel that there is no more satisfactory or effective way of doing so than through the Union of Canadian Municipalities.

Trusting that you will be able to let me hear from you at your earliest, I remain,

E. G. LONG.

Montreal, December 15, 1914.

E. G. Long, Esq.,
Malone, Malone & Long,
Barristers, etc., etc., Toronto.

Dear Sir,—

In reply to yours of 11th—Re Municipal Loans.

I think I may say we will be glad to support you along the lines you suggest, as they seem to be along our own lines, which we have been pushing for years. In our generally accepted opinion there ought to be a municipal department of each province, one of whose functions should be to control municipal debts, and approve issues of bonds.

As for your special proposals, I think there would be no objection to giving trustees power to invest in municipal debentures from any province, since this wider market would be beneficial to municipalities.

Secondly—Debt limitations undoubtedly should be enforced, although the details are discussable.

Thirdly—My personal opinion is that your proposed new optional form of bond would be a good thing.

Fourthly—The elimination, or curtailment of the bonus of industrials, is generally favored, but is a somewhat thorny subject.

As to the best way of bringing the matter before the Union of Canadian Municipalities. There are two ways, both of which you might adopt,—one is to write me your suggestions, which I will then submit to our Executive and those of our provincial branches. The second method is to use the columns of the Canadian Municipal Journal. Both lines should be adopted together, and I will do my part promptly. Meanwhile you would do well to prepare your proposed legislation, and communicate it to the various provincial governments, referring also to your correspondence with us.

W. D. LIGHTHALL,
Hon. Sec.-Treas., U.C.M.

THE NATIONAL COUNCIL OF WOMEN

The National Council of Women of Canada through their local councils and affiliations are doing splendid work to mitigate the evils of poverty caused through the war. Their efforts cover every field of human endeavour, from knitting and sewing for the soldiers to organizing industrial bureaus for the thousands of women who have been thrown out of employment, and whose particular branch of work is not organized. In Regina the local council succeeded in getting a sufficient number of producers and consumers together to guarantee what must be a much desired public market. The great advantage that the ladies have over men in organizing work is enthusiasm, and since they have entered fields of usefulness, which have long been neglected by "mere man" as of being too "wishy washy" but which nevertheless are very essential to social progress, we have every hope that they, the ladies, will continue in the good work of making life a little more pleasant for citizens and their families.

The Government and Alien Enemies

As a consequence of a strong delegation from Montreal (which included Controller D. Macdonald, on behalf of the city authorities, and Mr. W. D. Lighthall, K.C., who represented the Union of Canadian Municipalities) waiting upon Sir George Foster, then acting Premier, to urge the Government's taking up the problem of the unemployed generally, and the alien enemies particularly, we placed ourselves in communication with Sir George on the subject, who replied as follows:—

"I have yours of the 16th instant and note the query. The Government, as stated to the delegation in the interview at Ottawa some time ago, has taken in hand the matter, not only of registry, but of employing the alien enemies.

"The whole matter for the Dominion of Canada has been placed under the charge of General Sir William Otter, whose efficient staff has been for some time engaged on the work. A large number of those internes have been already taken to Petewawa and are engaged in clearing the ground, and in such work as is necessary. A large plot of land has also been arranged for in connection with the Ontario Government in the Northern part of Ontario, and already several hundreds of the internes have been sent north and will be engaged in clearing the ground for what will be a new Experimental Farm. When that is done, they will be set to work to clear other portions of the land in the vicinity in pre-

paration for future settlement. Probably in the end, more than a thousand men will be at work. Preparations have also been made to employ a number of them at Quebec in chopping wood and small timber. In the West similar arrangements are made and the Government fully recognizes its responsibility to take charge of and employ and pay a small wage—it must necessarily be very small—to those to whom by international law, we owe this treatment.

"This, I feel assured, will do a great deal to take off the municipalities burdens which would otherwise be put upon them.

"Yours very truly,

"GEORGE E. FOSTER."

We are pleased to note that the Government has taken up the matter so quickly and adequately, as far as the alien enemies are concerned, and we fully concur with the Minister that such action will relieve the municipal burden somewhat, but without attempting to suggest that the Federal Government take up the responsibility of the unemployed, as its work must be increased considerably by the war, we do urge that all the public works possible be undertaken by both the Federal and Provincial Governments, for the records at this office point to the hardest winter for employment that Canada has experienced for many years.

Calgary's Street Railway System

(There appeared recently in an Eastern newspaper a short editorial commenting unfavorably on Calgary's municipal street railway system, which we sent on to the City Council of Calgary, together with a request for a reply, which is given below. The letter speaks for itself.—(Ed.)

The Editor,—

Your communication of the 7th inst. to the City Clerk has been handed to me to deal with.

The extracts from the newspaper which you enclosed are on a par with those circulated through the American Press with respect to the telephone rates in Alberta, and are cunningly and skilfully prepared and placed with the news agencies that make a specialty of dealing in cooked up information.

Dealing with the items seriatim, the first is the statement that the municipal street railway lost \$606,284 on nine months' working. This is a lie, a fabrication, an untruth, the undiluted essence of story-telling, and several other things that I can only fittingly express in the idioms of the Canadian West.

As per city comptroller's statement, there is a deficit shown on the eleven months' working of \$44,284, and for the nine months there was a loss of \$37,000. Against this, the four years' working of the street railway built up a surplus of \$300,000, over and above all fixed charges and liabilities, which can be called on to deal with any deficit.

An item in the said newspaper reads:—"Operation of the road does not furnish sufficient funds for interest on debentures, depreciation, or sinking fund." Up to date, all fixed charges have been dealt with, and the loss this year for eleven months is calculated on the basis of interest on debentures, depreciation, and sinking fund having been provided for a like period."

"During September," runs the next item, "there were 404,201 less fares collected than during the same month last year." This is correct, but the altered conditions were promptly dealt with, and the service was curtailed and has been curtailed still further. The public very quickly started to economise, following the tightening up of the

money markets, with a resulting loss of revenue to the street railway.

It is the last item that dimly suggests something—"With every probability of the deficit increasing, the citizens are considering what action should be taken to minimize the impending losses." There is one action the citizens will not consider, and that is the disposal of the particular franchise and utility under mention to any bunch of municipal blood-sucking parasites. There will be no loss if the citizens are satisfied with the service that the heads of the department are prepared to give them. The loss up to the present has been incurred in trying to give the citizens a good service, despite the fact that several of the routes were not paying.

The small loss this year will be on operating expenses, but the citizens have been supplied with a service second to none in Canada at this period of financial stress. As a matter of fact the loss covers two lines only—the one to Bowness Park which the city has to keep in operation, according to the agreement entered into with a real estate firm in consideration of a park being handed to the city, and the other is the line to the Ogden car shops, which is losing \$50 per day.

Calgary is giving the cheapest fares in America. School children, up to sixteen years of age, are carried at the rate of ten journeys for a quarter, even if the journey is right across the city—over eight miles. It is two and a half cents to the municipal market and the same fare back again, so that anyone living out at Ogden can travel nine miles for five cents, and do their marketing in between. Workmen during stated hours can travel at the rate of three cents a trip.

Past profits on the utilities generally have been such that it is intended to lower the water rate and the electric light rate both next year, owing to the fact that huge surpluses have been piling up, the provision for depreciation in the waterworks department having been found too heavy.

I beg to remain,

P. S. FITTER,

Publicity Commissioner.

Disposal of City Waste---The Destructor System

STERLING H. BUNNELL

The subject of garbage disposal is foremost among the problems of growing cities and towns. Dumping city and town wastes in vacant spaces or on low-lying ground produces intolerable nuisances from odors, flies, rats, and in other ways. Ground filled in with decomposing material of this character is unreliable as building sites, and injures the value of real estate in the vicinity. Natural decomposition is too slow to be a satisfactory means of garbage disposal.

The only thoroughly satisfactory method of destroying the mixed wastes of a city is by burning. Incineration as practised in England has resulted in the development of the English high temperature destructor. In the destructor, kitchen garbage, combustible refuse and household ashes are burned under a temperature ranging from 1,200 to 2,500 degrees. No noxious gases or odors can pass through such a temperature without destruction. The products of combustion are the inert carbon dioxide, inorganic ash and a hard vitrified clinker suitable for profitable use for various purposes. The heat produced in the combustion is utilized in raising steam in a water tube boiler. The steam power thus obtained is used, a small part for operating forced blast fans, or steam jet blowers, to intensify the combustion and make it possible to run a deep fire to heavy moist materials, and keep up a highly efficient combustion. The remainder of the steam power is available for any desired purpose.

Essential features of the English Destructor system are that the furnace contains two or more separate burning cells which intercommunicate above the grates, but are separated below the grates. Each of these cells is fired, stoked and clinkered independently of the rest. The result is that a green fire on one cell must send its unburned gases over a bright fire in an adjoining cell. The flaming gases from all the cells mingle in a combustion chamber in which the temperature is guaranteed to exceed 1,200 deg., and normally runs about 2,000 deg. In this combustion chamber dust is separated and settled, and such gases as would produce odors are thoroughly destroyed and broken down into inert products of combustion.

Other features of the destructor system are the steam boiler, which cools the gases to a temperature which will not injure the brick flues and chimney; the regenerator—a construction of tubes by which the heated gases on the way to the chimney supply heat to the cold air to be delivered under the grates of the burning cells, and therefore provides the fires with hot blast; and the by-pass, by which a portion or all of the heated gases may be diverted from the boiler to the chimney, if for any reason it is desired to do so.

No system can compare with the destructor system in cheapness of operation—all things being considered. The destructor plant is in no case a nuisance, and may be placed in the middle of a congested district where loads of garbage and refuse can be delivered with the shortest possible haul. There are many instances of English destructors located in cities of Great Britain, the destructor placed

directly adjacent to public schools, and libraries, city halls and surrounding residences, without the slightest nuisance being observed.

The garbage and waste, once delivered at the destructor house, becomes a source of profit. An average value for the steam produced by a destructor plant is 4c per 100 lb. A ton of garbage and refuse burned per hour in an English High Temperature Destructor will produce on an average 50 boiler h.p. on continuous running. The power produced by a destructor plant is available in the shape of steam for operating adjacent steam engines, or may be utilized in an electric generating plant belonging to the Municipality, and the current sold, or used in lighting public buildings or streets, or in operating factories. Destructor plants are in operation in connection with water works, furnishing all the steam required for pumping water for the municipality. Others have been installed in connection with sewage plants, furnishing power for pumping sewage from low-lying areas. In every case a destructor plant properly located may become a substantial source of profit. Even the clinker produced in the combustion may be turned into value. In England, clinker is being crushed for road ballast, or crushed and sold for making concrete, or mixed with lime or cement and pressed into clinker brick, or clinker building blocks, or clinker paving blocks, or clinker flagstones for paving. Even if no demand can be found for the clinker produced, the clinker and ash is valuable for filling low ground, and is thoroughly suitable for such a purpose, whereas the original unburned and decomposing material makes the worst possible filler.

The other method is called the "reduction system," and is used in a number of cities on this continent. The kitchen garbage is located separately, cooked with steam, and pressed to extricate the grease and moisture. When kitchen garbage is available at over 100 tons a day, there may be enough revenue from the sale of the grease and tankage to afford a profit on the reduction plant operation, but this revenue is more than offset by the additional cost of operating a separate set of collecting wagons for the kitchen garbage alone. Furthermore, the rubbish and ashes must be disposed of satisfactorily by some other method. Reduction plants usually give off such offensive odors from the cooking garbage that they are located many miles away from the city. There are no reduction plants of note in Canada, and it is doubtful if this method will ever appeal to Canadian municipalities, which are becoming more and more familiar, through numerous examples in Canada and the United States, with the advantages offered by the English type of high temperature destructor.

The English destructor leads the world as an efficient and satisfactory method of garbage and refuse disposal for city and town use. The destructor system is suitable for small cities as well as large ones, and offers such great advantages, as compared with the expensive chemical process of garbage reduction, that English destructors are certain to become as familiar in Canadian cities as they are in cities abroad.

Wholesale Beautifying

By MORRIS M. RATHBUN

Recently in Los Angeles has been born a plan of beautification that has extended to include 100,000 school children, three score municipalities, a hundred civic organizations, women's clubs, parent-teacher associations and every sort of body interested in civic development. When it becomes apparent the people were in earnest, the county authorities provided nearly half a million dollars through direct taxation for beautifying and entertaining.

A large general committee, divided into fifteen sub-committees is in active charge of the work, although most of the park and highway floral decorative features are under the direct supervision of the county forestry department.

The general idea is to plant flowers wherever they can be grown, to convert vacant city lots into presentable sights, to line the highways with roses and wildflowers and to encourage every resident in "making his neighbor's front yard jealous of his own back yard."

Two hundred miles of the principal boulevards around Los Angeles have been lined with iron trellises for climbing roses, palms and eucalyptus trees. California poppies and petunias are intermingled with these. Thirty varieties of roses were used. In the sandy stretches of roadside the palms take the places of the flowers. Eighteen thousand plants were set out or about ninety to the mile.

In the city the main streets are decorated with palms. The principle parks have been converted into elaborate landscape effects. The vacant lots have been cleared for the planting of wild flowers that will thrive without special care.

This much of the work has been done officially as a business proposition by the county itself, but probably the most effective and far reaching beautifying is being accomplished through the 100,000 children enlisted in the schools. The little folk were accustomed to floriculture to a limited extent, but the interest of all was aroused when the city beautifying and county beautifying sub-committees authorized the awarding of \$30,000 in cash prizes ranging from five dollars for individual efforts of the little gardeners to \$400, for an entire school district.

Not only may the children work at school co-operatively for the prizes, but their efforts at home may bring them substantial cash recognition, for their individual work. Thousands of home flower gardens have been started where none

existed before through bringing the active interest of the children into the general beautification plan. The seed is provided free at the schools, the obligation of the child being to do the rest. There are fathers, mothers, brothers, sisters, uncles, maids, gardeners and every other sort of person digging, planting, irrigating, watching, waiting and deeply interested through the influence of sometimes only a single child's efforts who never before expended a particle of energy in actually making flowers grow.

The school teachers, materially aided by parent-teacher organizations, which exist in every school district, direct the work of the small gardeners at school in such a way that the child's interest is kept at sufficiently high pitch to keep it working in the home garden.

Judges regularly examined the gardens at fall planting time and will make inspections at stated intervals during the year. In the scoring due consideration will be given to advantages or disadvantages encountered, so that so nearly as possible the awards will be made on merit, giving the humblest child an equal chance with the one most favored by circumstances.

The large amount of routine work necessary to maintain this widely scattered competition is done by a corps of experts employed by the county.

When a tax levy is made for beautifying and entertaining at public expense there were some who objected and did not hesitate to speak their minds. In some instances, the criticisms were drastic. As with other municipal innovations, however, the scoffers were converted into warm advocates of the plan as the happy results became apparent. The example set by the county was followed by cities, communities and individuals. A lively competition developed in homes, schools, districts and towns. The clean up and plant spirit became general. Reduced to a purely commercial viewpoint, it is estimated that for every dollar spent of the public money in beautifying there were ten spent privately. The result of the wholesale movement has been to set a higher standard for floral decorations of the home, a permanent adornment of the county boulevards, vast improvement in parks, school grounds, depots and public places, in addition to instilling a love of flowers in the minds of 100,000 citizens and teaching them the initial steps toward becoming real workers for the community beautiful of the future.

Municipal Ownership Succeeds

The net profits of the municipal lighting plant of Westmount, Que., last year was \$30,400 after paying off interest and allowing for sinking fund and depreciation.

This shows that a public utility can be operated by a municipality, so as to make a handsome profit, and effectually disposes of those who emphatically shout that municipal ownership is a failure.

The cause for the success in the present instance is due to three distinct causes, but—indirectly—is due to the common-sense of the citizens of Westmount. And the history of the electrical plant is so interesting that although it has been described more than once in the Journal, it is worth a brief notice.

When the citizens of Westmount, through their Council, decided upon incinerating their refuse, they decided to employ a first-class firm of engineers, and when Messrs. Ross and Holgate (now R. A. Ross and Co.) were selected, they refused to instal the plant unless they were allowed to run it for a year.

At the end of the year, Messrs. Ross and Holgate showed a statement of profits made under their management, when some critics expressed doubt as to the figures, the firm offered to pay the city of Westmount \$10,000 a year for five years! This effectually silenced the critics, and the handsome profits made by the city show that the engineers were

quite correct in the results of their management.

By this plant not only do the Westmounters get rid of their garbage in a clean and hygienic way, but they actually turn the waste fuel values into electricity, while the clinker is used for sidewalk or building construction.

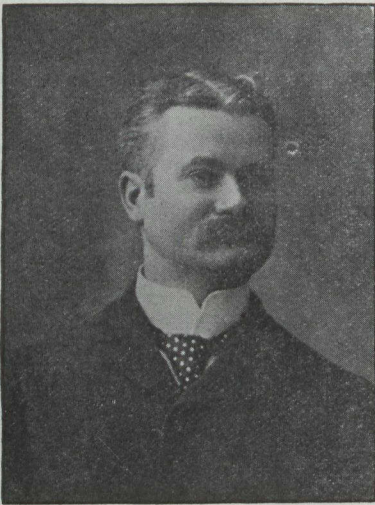
Mr. Thompson, the manager of the plant under Messrs. Ross and Holgate, was engaged by the city when the plant was taken over, and he continued the good work he had done for the firm. For a year, Mr. Thompson has been "City Manager"—the only one in Canada—and the Council acknowledge his good work in producing the handsome profit.

Thus, skilful engineering design and good management, along with sensible citizens, have combined to produce this splendid example of municipal ownership.

NEW LIGHTS FOR OUTREMONT.

The Mayoress of Outremont (Mrs. Beaubien) last month started the new electric lighting system of the town which is now one of the best lighted communities in Canada; the standards being ornate and the large single globes throwing the rays quite a distance. Outremont, which is a residential suburb of Montreal, is anxious to be made into a city and legislation to that end is now being sought.

The Late EX-CONTROLLER WARD



The many friends of ex-Controller J. J. Ward of Toronto, will regret to hear of his death, which took place December 15th, after an illness of over two years. His municipal career dates from 1888 when he was elected a member of the old Parkdale Town Council, and up to his last election as Controller of the City of Toronto, in 1911, he had always been in harness. In October of last year an oil painting of himself was unveiled in the City Hall by Mayor Hoeken, as an appreciation of his work as a representative of the City. In 1909 Mr. Ward who was one of its most popular members was president of the Union of Canadian Municipalities.

SOCIETY AS A UNIT.

The present international crisis has brought home to us most forcibly the extraordinary way in which nations, exactly as individuals, are dependent upon one another. Does the great war interfere with bricklaying in Toronto? Of course it does. The tightening up of credit co-incident with the war prevents contractors all over the world from borrowing money; work consequently cannot be undertaken and thousands of laborers and artisans are unable to earn their daily bread.

Our social relationships are so complex to-day that anything happening to one group ultimately affects us all.

In the Department of Public Health we know that any serious amount of malnutrition will affect the health of the people, and constantly we are in touch with all manner of social questions.

The present lack of employment is a problem of preventive medicine. It is one of the factors which will be increasing the figures in our mortality tables. In the same way every aspect of the present acute situation has its affect on the public, and every efficient Department of Public Health must be organized to deal with the whole situation.

This does not mean that one Department must deal with all questions, but it should mean that there should be a public service division to seek the co-operation of other organizations. If a sick family is starving, it is not the function of a Health Department to feed that family, but it is impossible for any Department which has the slightest respect for efficiency and any real desire to prevent disease, to permit sickness through destitution. It will be necessary, therefore, to get into communication with relief agencies to secure their help, as well as all other organizations which can be of service from time to time.

A Department of Public Health must function as one of the organs of the body politic, but there must be free communication and perfect harmony with all the other organs—the circulation must be steady and regular.

CORRESPONDENCE

Re UNEMPLOYMENT IN CITY OF VICTORIA.

Mayor's Office, City of Victoria, B.C.
December 16th, 1914.

The Editor—

I am requested by His Worship, Mayor Stewart, to draw your attention to an error which appears in your report on page 469 of the December issue of your Journal, with regard to the number of unemployed in this city.

Your journal gives the figures as 8,500. The number which His Worship telegraphed to Mr. Lighthall was only 2,500. Presumably, an error was made by the telegraph company in transmission, and in this event, we realize that the error in your columns was quite unavoidable.

His Worship desires that you will, in your next issue, correct this statement as to the number of unemployed in Victoria, as if it is allowed to pass unchallenged it may be the means of doing considerable harm to our city.

Thanking you in anticipation of your prompt attention, I am,

Yours very truly,

W. J. M. TELFER,

Secretary to the Mayor.

TAX RE-ADJUSTMENT.

As the result of a referendum held last month in the city of Westmount, P.Q., the proposal of Ald. McLagan for a change in the method of taxation, was defeated by a vote of 355 to 296. The total valuation of property represented in the voting was \$11,857,197, votes against the change representing \$8,143,332, and votes in favor \$3,713,865.

Despite the result of the referendum, Ald. McLagan announced that he would continue his campaign for tax reform. "The fight has just begun," he said.

Although only 651 out of 2,582 property-owners went to the polls, the vote was heavier than in other referendums. One hundred more votes were cast than on the loan by-law referendum last March. Among the voters were seventy-five women, widows who voted by right of proprietorship. The polls were held at the town hall, from two to eight o'clock.

TENDER FOR BRIDGE.

The City Council of St. Catharines, Ont., awarded the tender for the steel superstructure for St. Paul Street high level bridge over the old Welland Canal to the Canadian Bridge Company, of Walkerville, for \$91,000, which includes rails and track fittings, buckle plates and 300,000 pounds of steel required for extra strength for the projected hydro-electric railway, which is expected to run over it. The tender was \$20,000 below the estimate of the engineer.

WELLAND PERMITS.

Building permits for month of November this year, \$7,488; building permits for month of November last year, \$77,402; total for year to end of above month, \$335,668; total for corresponding period last year, \$553,657.

RING 'EM AGAIN.

H. J. Sheets, Terre Haute, Ind., is building a new mausoleum in which he has ordered a telephone installed. Mr. Sheets does not explain his purpose, but says that he considers many of the modern burial customs brutal. From the average mud-draped grave to the beautiful telephone-equipped mausoleum is certainly an advance in courtesy to the dead. The question arises what shall be done if a subscriber calling this number gets the busy signal or hears the operator say, "Party doesn't answer."

THE CANADIAN CROP OF 1915.

Forty-eight per cent more land has been prepared for crop next spring than in any previous year, according to Hon. Robert Rogers, Minister of Public Works. The information on which the statement was based appears in a special report on farming conditions by Mr. Bruce Walker, of the Interior Department. Two million bushels of seed wheat, of barley and of oats, or six million bushels in all, have been purchased to provide farmers with sufficient seed grain next spring.

This is part of Canada's splendid response to the demand for agricultural produce. The 1915 crop, with favorable weather conditions, should surpass our previous crops by between fifty and one hundred per cent., counting the inevitable increase of acreage which will be ploughed next spring. The 1915 crop will probably be sold at higher prices than have been obtained in the history of Canada, and the receipts will swell the credit side of our national ledger.—Industrial Canada.

Patriotism and the Job

By J. C. ROSS, Editor Canadian Journal of Commerce

Carlyle says, "The heart of good citizenship is the job." He is speaking of poverty. He proclaims the palpable, but persistently forgotten fact, that any class of population not engaged in self-respecting, self-supporting industry is a public danger. Criminals, paupers, the unemployed among the poor and the idle among the rich are to be classed together as enemies of society. Every nation's strength is in its earners, not in its thieves, beggars or spenders.

But there is another sense in which the same words are true. Every patriot needs to set his patriotism to work. Any man's loyalty to the community is in danger of wilting unless he serves the community. There is a perennial conscription in the very nature of nationhood, calling its manhood and womanhood to effort and sacrifice on its behalf. National security is found in each man being a willing brick. National progress is the accumulated cheerful activity of each man as a citizen.

To illustrate by the converse, the fundamental reason for the misgovernment of Canadian cities is that very few citizens do anything for their city. If they served it they would cherish it. But a city is an unloved thing. No exile imprecates his cunning right hand if he should see Montreal or Winnipeg no more. The mass of the citizens, being unemployed in any civic service, become irresponsible, remain ignorant of its needs and problems, and speedily grow hypercritical of its government. They become a mob of fault-finders. They pay their taxes reluctantly, and, for the rest, nag and ridicule the mayor and aldermen. The result often is that men of capacity and self-respect decline nomination to office. Thus the evils of misgovernment feed themselves, and the last state of that city is worse than the first.

To learn from our enemies, the acknowledged superior tone of administration and loyalty found in German cities is not due to the mayor being a permanent and appointed official, but to the fact that hundreds of German citizens hold some authority and responsibility, often only a small office and unpaid, for one Canadian citizen who lifts a finger for

his city. Democracy has not broken down. It has not been tried.

It is a law of human nature that affection is born of service. "It is easier for one mother to support seven sons than it is for seven sons to support one mother." Why? Because she has had the education and they have not. She has learned to love them by serving them. She has gradually, patiently, with incredible self-forgetfulness and sacrifice, brought herself to that pitch of affection. She has made it impossible for her to calculate what it costs to do either the smallest or the greatest things for her sons. Such a devotion does not come easily; it is the creation of hardship and toil and pain.

It is also law of human nature that a man's creed comes from his deeds. Tell us what a man works at and we will tell you what his opinions are. All business associations are founded upon this law. Bankers, stockmen, manufacturers, grain growers, stock brokers, bricklayers—what you will—can unite on common platforms only because their tasks are similar. The banker is out of place among the stockmen. Let a manufacturer or a bricklayer retire from business, and he soon becomes useless to the Manufacturers' Association or the Bricklayers' Union. Faith without works is dead. If our political convictions are to be vigorous they must be exercised. Many Canadians love party better than country simply because once in five years they do something for the party. Whereas they never do anything for Canada.

There are 30,000 Imperialists on Salisbury Plain. Those of them who return will never again be mere Colonials. The sorely-needed organization of the Empire will get a great start forward in all the Dominions by reason of the return of the veterans of the great war. They will have learned in trenches dug in the soil of France or Belgium imperialistic convictions and loyalty which will never perish or fade. Geography will be against them. But it is not geography which counts, but effort.

—Journal of Commerce.

REGINA'S FINANCE.

The fact that the city of Regina has a margin of borrowing power at the present time of \$7,000,000 and that the bonded indebtedness of the city is but \$6,000,000 was revealed in the annual financial statement just issued. Of the total of \$6,000,000 of bonded indebtedness some \$4,000,000 is charged against revenue producing utilities. This leaves a gross indebtedness of \$2,000,000 and to off-set this, the city owns realizable property to the value of \$11,500,000. The statement shows a surplus of over \$9,000,000 of assets over liabilities. One of the large assets which the city has is the model industrial district which is served by spur tracks from three transcontinental lines, paved, electric lighted and given an adequate street car service. This property is sold to bona fide industrial concerns at low prices and on easy terms, in order that all industrial concerns may be kept in the on district, and the city proper removed from the smoke nuisance and other disadvantages which result when industries are scattered.

CITY IDEAS.

An Alberta farmer was complaining of his difficulty in keeping his boy on the farm. "Has city ideas, eh?" asked the city boarder. "Yes," said the farmer; "he's always wantin' to be over to the railroad station and see the trains pull in."

A DAYLIGHT SAVING SCHEME.

That the daylight savings scheme has been beneficial to the ratepayers of Regina, financially, is shown by the statistics prepared by the city light superintendent. From this statement it is evident that the ratepayers have not used from \$20,000 to \$30,000 worth of light that would have been used if the hours had remained at the same time as previously. These facts are shown in the annual report of the superintendent, who has made a careful study of the daylight savings scheme in Regina. This scheme has had many points to commend it, the saving in light being only one of the most important features. One of the decided advantages has been that all sporting competitions, such as baseball, football, etc., can be played in the evening, as it remained light until as late as 10 o'clock. Not only that, but the citizens of Regina are able to enjoy their evenings, in perfect daylight, on Lake Wascana if they so desire. The scheme has been a decided success, and Alderman Rounding, who fathered it as far as Regina is concerned, has announced his intention of endeavoring to have the daylight savings scheme start earlier next year than was the case this year.

A STATESMAN.

"Where the statesman," he said, "sees in vision a bronze statue of himself by MacMonnies or Rodin the politician sees a brownstone front, two automobiles, and champagne for dinner."

WINNIPEG CALGARY VANCOUVER
THE JOHN GALT ENGINEERING CO., LIMITED
Consulting Civil Engineers
 SPECIALISTS IN ALL KINDS OF MUNICIPAL
 ENGINEERING WORK
 Waterworks, Sewerage, Electric Lighting, Steam and Water
 Power, Concrete Construction
 JOHN HADDIN E. L. MILES

MURPHY & UNDERWOOD
 CONSULTING ENGINEERS
 SASKATOON, SASK.
 "Specialists in all Municipal Work"
 A. A. MURPHY, B.Sc. J. E. UNDERWOOD, D.L.S.
 Electrical A.M.Can.Soc.C.E.
 and Sask. Land Surveyor and
 Mechanical Engineering Civil Engineer

EDWARD C. CLEMENT
 ATTORNEY AND COUNSELLOR AT LAW
 Solicitor of Patents
 ELECTRICAL EXPERT
 MCGILL BUILDING - - WASHINGTON, D.C.

CHARLES BRANDEIS, C.E.
 A.M. CAN. SOC. C.E.
 CONSULTING ENGINEER to Provincial Government, Municipalities, &c.
 Estimates, Plans and Supervision of Hydraulic and Steam
 Electric Light, Power and Railroad Plants, Waterworks
 and Sewers. Arbitrations, Reports and Specifications
 4 PHILLIPS PLACE - - - - - MONTREAL

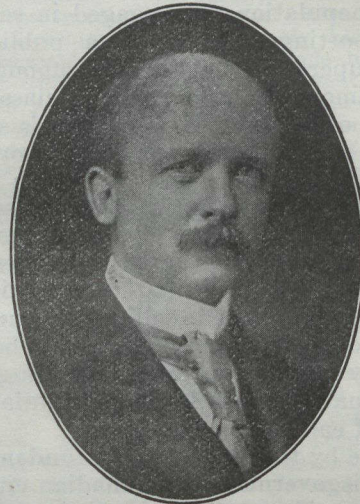
T. Aird Murray, T. Lowes,
 M. Can. Soc. C. E. C. E.
AIRD MURRAY & LOWES
 CONSULTING ENGINEERS
 Reports, Plans, Estimates, Specifications, Surveys, etc., for
 Municipal Sewerage, Water Supply, Sewage Disposal & Water
 Purification. Analyses of Water and Sewage Effluents.
 186 King Street West - TORONTO

A. L. McCULLOCH, M. C. Soc. C.E.
 CONSULTING ENGINEER
 Hydro-Electric Power Installation
 Water-Works, Sewerage and Sewage Disposal
 Examinations, Plans, Estimates & Reports
 NELSON, B.C.

BURNETT & MCGUGAN
 (Successors to GEOFFREY K. BURNETT)
 Civil Engineers and B.C. Land Surveyors
 Plans, Surveys, Reports
 NEW WESTMINSTER,
 P.O. Box 886 British Columbia

BAYFIELD & ARCHIBALD
 Consulting and Constructing Engineers
 Plans, Reports, Estimates for Machinery
 Plants for Electric Light, Water Works, Road
 Making, &c.
 Molsons' Bank Building - VANCOUVER, B.C.

Engineers—And what they are doing



W. A. McLEAN, C.E.

Commissioner for Roads and Highways, Ont., and
 President of American Road Builders' Association.

ROAD CONGRESS.

The American Road Builders' Association held a successful convention at the International Amphitheatre, Chicago, during the week of December 14—18. This is the Fifth Annual Good Roads Congress to be held in the United States, and many Canadians interested in road building attended the lectures, which were given by the best road engineers of both the United States and Canada.

VANCOUVER SPENDS \$1,000 PER MONTH.

The greater part of \$10.00 a month will be spent, to provide employment during the winter in Vancouver, B.C., in the grading of boulevards and streets. Mr. F. L. Fellowes, the supervising city engineer, has closely inspected the entire city, and has made a number of recommendations for extensive improvements in this respect.

A summary of the street work during the past year in the city of Vancouver, according to a recent report of Mr. F. L. Fellowes, is as follows:—The various works are given in miles: Pavements, 6.98; concrete sidewalks, 8.98; curbs and gutters, 1.44; curbs, 2.54; gutters, 4.41; clearing and rough grading streets, 11.79; clearing and rough grading lanes, 8.93; clearing and rough grading boulevards, 0.33; grading streets, 20.65; grading lanes, 3.26; grading boulevards, 11.89; rocking streets, 12.24; rocking lanes, 4.45; planking streets, 16.19; planking lanes, 5.87; three-plank walks, 18.03; sanding and oiling streets, 46.88.

LEONARD E. SCHLEMM
 LANDSCAPE ENGINEER
*Consulting on Landscape Engineering in connection
 with all matters relating to Town Planning*
 43 ST. FRANCOIS XAVIER ST. MONTREAL

THOMAS H. MAWSON & SONS
 LANDSCAPE ARCHITECTS AND
 - CITY PLANNING EXPERTS -
 Canadian Representative:
 J. W. MAWSON, Diploma Civic Designs
 Liverpool University.
 Also at London, Lancaster & New York
 1100 Rogers Building, Vancouver, B.C.

CIVIC IMPROVEMENTS IN CHATHAM.

Civic improvements in Chatham, Ont., this year have been extensive. The programme in the matter of sidewalks was completed last week. Three reinforced concrete pavements and a bitulithic pavement have been laid in addition to numerous other pavement improvements. The sewerage programme will have been completed by the end of the week.

NATURAL GAS.

A natural gas well has been bored for the city of Edmonton, near Viking, and the gas will be piped to Alberta's capital, eighty-two miles distant. The well is 2,340 feet in depth, and is making 9,350,000 cubic feet per day. This well is only exceeded in size of flow on the continent by the one at Bow Island. It is stated that two wells of this capacity would supply all the power, light and heat required in the city of Edmonton.

UNSETTLED CONDITIONS.

Owing to the present unsettled conditions, it is a question whether the next session of the Provincial Legislature will draft an extensive programme of construction in the matter of highway improvements in Ontario. During the past season much work has been done by the Public Roads and Highways Commission by way of investigation, compilation of statistics, traffic census, etc., and, under normal conditions, legislation should shortly be introduced, providing the necessary machinery for carrying the policy into effect.

NEW FLAT CONCRETE REINFORCEMENT IN WIDE DEMAND.

The Page Wire Fence Company, at Walkerville, report a large and increasing demand for their Concrete Reinforcement in flat sheets for use on Municipal work.

This Page Reinforcement is unique in that it is put up in flat sheets, and cut any desired length or width.

When used on the job, this Page Reinforcement lays flat without being weighted down (as reinforcement in rolls must be). This makes it impossible for the concrete to buckle when setting as it occasionally does when the weight is not sufficient to keep the rolled-up material flat while concrete is being poured.

It is used not only in buildings and bridges, but is also finding considerable favor for road pavements. Many carloads have been used for this purpose in Sandwich, Windsor, Walkerville, Oakville, Aylmer, and other points in Ontario, as well as in the Province of Quebec.

METHODS OF STREET PAVING.

The repair of streets and roadways is one of the most important works that come under the direction of the municipal engineer. There are many causes for the defects that are constantly arising with ordinary paving, but perhaps the most prevalent is that the specification, in the first place, was not properly drawn up. Frequently pavements are laid with too weak a base, and cracks develop in all directions. Occasionally the lateral support is far from rigid. Where asphalt surface disintegrates in places it may be found that the decay is due to leakage from gas mains, in which case it is useless to try to patch the surface until things are properly adjusted underneath. The question is becoming pressing as to whether, in the course of the next few years, we shall not have to reconsider all our present methods of road-making. It is an open secret that many are investigating the behavior of materials under other methods of laying than those usually employed, under traffic conditions, and a number of interesting experiments have already been carried out. In connection with these it is interesting to recall the work done at Mankato, in Minnesota, a short time ago. First the driveway was narrowed to 30 feet, curbed and guttered, after which it was excavated to the depth of 6 in. and levelled. Five inches of dry crushed limestone, 1½ in. to 2 in. in diameter, was then put on and rolled down with a 10-ton roller. Ordinary tar, brought to the boiling point, was then applied until the whole surface was covered. Then a layer of broken stone of 1 in. to 1¼ in., mixed with coarse gravel, was applied on the surface, in the proportion of three parts of stone to one of gravel. This was first mixed dry on a platform and then thoroughly blended with hot tar, and applied on the surface of the street. Dry domestic cement was then applied to the surface, and the street was again rolled, after which the road was heavily sanded and rolled for the last time. The road was allowed to stand for fourteen days before it was thrown open to traffic, and when hardened presented a very fine and somewhat resilient surface, which proved exceptionally durable.—Canadian Engineer.

R. A. ROSS & COMPANY
CONSULTING ENGINEERS
 Mechanical, Steam, Electric, Hydraulic,
 Examinations, Reports, Valuations
 80 St. Francois Xavier St. - MONTREAL

CANADIAN INSPECTION & TESTING
LABORATORIES, Limited
 INSPECTING AND CONSULTING ENGINEERS AND
 CHEMISTS
 Inspection and Tests of Waterworks and Municipal Supplies
 TORONTO WINNIPEG VANCOUVER
 Head Office - - MONTREAL

WILLIS CHIPMAN GEO. H. POWER
CHIPMAN & POWER
 CIVIL ENGINEERS
 TORONTO - - - - - WINNIPEG

Walter J. Francis, C.E., Frederick B. Brown, M.Sc.
 M.Can.Soc. C.E. M.Can.Soc. C.E.
 M.Am.Soc.C.E., Mem.Am.Soc.M.E.,
 M.Inst.C.E. Mem.A.I.E.E.
WALTER J. FRANCIS & CO.
CONSULTING ENGINEERS
 Head Office—232 St. James Street, MONTREAL
 Long Distance Telephone—Main 5643
 Cable Address—"WALFRAN, MONTREAL."—Western Un. Code

R. S. & W. S. LEA
CONSULTING ENGINEERS
 Water Supply and Purification, Sewerage and Sewage Disposal, Water Power Development
 Tel. Long Distance Uptown 6740—41
 New Birks Bldg. MONTREAL

FAIRCHILD, JONES & TAYLOR
 Consulting Engineers & Land Surveyors
 Steam and Electric Railways, Electric and Water Power, Sewerage and Waterworks
 Land, Timber & Mine Surveys, Townsite Subdivisions
 Room: 608-609 Tegler Block, Edmonton, Alta.

Charles M. Jacobs J. V. Davies George D. Snyder
 Members Inst. C.E., Can. Soc. C.E., Am. Soc. C.E.
JACOBS & DAVIES, Inc.
CONSULTING ENGINEERS
 MONTREAL LONDON NEW YORK
 Foundations, Subaqueous and Land Tunnels, Subways, Railways, Harbours, Water Power Development, Examinations, Reports. Montreal Office—Eastern Township Bank Bldg.

W. CHASE THOMSON
 M. CAN. SOC. C.E. M. AM. SOC. C.E.
STRUCTURAL ENGINEER
 Steel or Reinforced Concrete Bridges, Foundations, Buildings, etc.
 New Birks Building - - - MONTREAL

Municipal Affairs in Alberta

S. B.

Municipal matters in the Province have been rather quiet during the month as far as actual municipal work has been concerned, but there has been considerable speech-making, letter writing and so on in connection with the coming municipal elections. In the most of our municipalities there seems to be a healthy rivalry as to who should be elected to office, and this shows that an interest is being taken by the electors in municipal matters. This is, I think, very desirable, as unless the electors take an interest it is to be expected that trouble will follow; the great source to all municipal troubles being the indifference of the electors.

Probably the two centres in which different questions in municipal politics are being most thoroughly fought out, and in which there appears to be the greatest strife for office is in the two largest cities in the Province, namely, Calgary and Edmonton.

In Calgary three candidates are in the field for the position of Mayor, which becomes vacant at the end of this year. The great question at issue appears to be the ability of the respective candidates to carry on the business of the city in a businesslike way, and because the campaign is being fought out along these lines, it is to be hoped that there will be good results.

In the City of Edmonton the struggle might be said to be a trial of strength between two factions that have been at war during the most of the year, and there appears to be two distinct slates of officials appealing to the electors. Among the different questions discussed and one which is probably most important, is that relating to the administration of the public utilities and in general, the financial condition of the city. As this is a most important matter, it is to be hoped that the electors will make a wise choice as to those who will look after the affairs of the city during the coming year, since great responsibility will rest on the Council in office work the year 1915, and the work of that Council at this critical period will mean a great deal either in the furthering of the best interests of the city or in putting the city in such a position that it will take years to recover.

In addition to the election of officials, the Capital City of the Province is also voting on the question as to whether

or not the city should have a government by an elected commission instead of the present method of government by Mayor and Aldermen. This question has been discussed at considerable length for some months, but it is rather doubtful as to how the vote will go. There seems to be quite a difference of opinion as to whether the troubles that have previously arisen in civic government arise from the form of the civic government or from the calibre of the men in office.

In the City of Lethbridge there is no election for municipal council this year, as at the beginning of the year that City came under the government of an elected commission and all these Commissioners are elected for a term of years so that none of them have been required to face the rate-payers at the end of this year, and ask for re-election on their record for the year. This does not mean, however, that everything is quiet and peaceful in the Southern City. There appears to be considerable turmoil and trouble at the present time over the all important and very personal question of the reduction of the Commissioners' salaries. This reduction rests with the Commissioners themselves, and there is no authority which can require these salaries to be reduced unless the Commissioners do so of their own free will. The matter has however, been the reason of several public meetings, and the Board of Trade has been very active in pointing out to the Commissioners that on account of the stringent financial conditions it is in order that they should reduce their salaries in keeping with the action they have already taken in reducing other salaries and in reducing general expenditure throughout the City. At first the worthy Commissioners seemed very much opposed to the suggestion and did not appear to take kindly to the agitation that was being worked up in the City in connection therewith. On second thoughts they would appear, however, to have rather changed their minds and it is just possible that we will hear of them reducing their salaries at no late date.

Medicine Hat is also enjoying a good lively election campaign, as are also many of the smaller urban municipalities. In our rural municipalities there is no question as to the interest being taken, the candidates being as a rule many in number and all of them working hard.

HANDLING THE PATRON WITH A COMPLAINT.

Every public utility has among its patrons at least one who is considered a chronic kicker, complaining upon every occasion. Then there is the patron who calls the company's office by telephone, and unloads his wrath upon the "fortunate" one who answers the telephone. These types of complaints are handled as a matter of routine. There is still another type which requires great diplomacy. That is the case of the patron who considers his grievance of sufficient importance to make a personal visit to the office of the company. Undoubtedly he has gone over the facts in the case many times, in his mind. Each time they have grown, so that some sort of a relief valve is quite essential to avoid a disastrous explosion upon his advent in the office. Some very tactful handling is required. It won't do to meet him with counter arguments as they would increase and not stem his anger. His troubles should be attentively listened to and the matter looked at from his point of view. Lack of sympathy with a patron's complaint has caused much adverse public sentiment.

A case of this lack of sympathy is that of a passenger on a railroad who had his 10-ride ticket punched and collected by the conductor when he thought there was another ride still due. In asking the conductor for information about it, he was ignored, although at that time the same railroad was featuring courtesy in its newspaper advertising. Since then the former passenger has had occasion to make trips to distant points reached by that and other railroads. He takes the other roads and has advised his friends, on several occasions, against taking that route. So, in his own circle, he has created an adverse public sentiment.

Public sentiment is now recognized by public utilities as a powerful influence and, if directed against a utility, it is quite liable to place it in a serious position. Hence, cultivating the good will of the public through individuals, is of great importance at the present time.

A PENSIONER OF NEW YORK CITY.

John G. Wendel recently died at Santa Monica, California. Mr. Wendel's chief claim to fame is the fact that the people of New York City insisted on presenting him with millions of dollars, although he had done nothing for them, was not incapacitated from useful labor, and had even injured many persons by shutting them out from opportunities to earn a living. What is still more strange is that although these relations undeniably existed between Mr. Wendel and the people of New York, yet he probably did not realize it, and a great majority of the people were equally ignorant. This was on account of the form in which the people bestowed their benefactions on Mr. Wendel. He inherited from his father and grandfather large holdings of land on Manhattan Island. He added to these by purchases of his own. The people of Manhattan Island by their presence, industry and enterprise bestowed value on these lands without getting anything in return. Many of these people would have liked to produce wealth on Mr. Wendel's property. But he would not have it so. He never improved his property nor permitted others to improve it. On a lot assessed at nearly \$2,000,000 he maintained until the day of his death improvements worth but \$5,000. The \$2,000,000 value of the lot implied that there were men willing to pay that much for the privilege of employing labor thereon at work which would produce wealth far in excess of a \$5,000 house. But Mr. Wendel is said to have stated that his sister needed the lot as a playground for her pet dog. So while the pet dog was enjoying this playground, men who might have been usefully employed upon it walked the streets of New York in a vain search for work, and others obtained work only by consenting to accept low wages. Because this lot and others like it were kept unused, house rents in New York City have soared, and the poorer part of the population are forced to herd in crowded, unsanitary tenements. Besides this, men with capital must search vainly for a chance to profitably use it. For inflicting such injury upon them the people of New York enriched Mr. Wendel.—The Public.

British Columbia

By CONTROLLER J. LOUDET

A question that has been worrying the Municipal authorities in British Columbia is the provision of relief for those out of employment owing to the curtailment of business resultant on the war.

There appears to be a strong feeling that it is the duty of the Provincial Government to deal with the problem, but as no action has yet been taken by that body the various municipalities have had to deal with the matter in their own way. The methods are therefore largely an experimental nature and so far no exchange of ideas has taken place. The coast cities as usual are the hardest hit, the mild climate attracting many of the unemployed from the interior.

The City of Vancouver has initiated a scheme of cutting cordwood and the Canadian Pacific Railway Company has given permission for wood to be cut on its property, but while this temporarily meets the situation, the supply may soon outrun the demand more especially as coal has been reduced in price as a result of the lowered cost of wood. Other works of land and street clearing are now being taken up to prevent destitution.

In the City of Victoria interest centres at present on the action by the Westholme Lumber Company against the city, in which the former is suing for unstated damages for alleged breach of contract by the city.

The hearing has been fixed for Jan. 5th.

It has been proposed that the city should take over the Royal Victoria Theatre as a municipal enterprise, the present company finding it difficult to finance the undertaking under present conditions. The Social Service Commission favor the proposal but the charter of the city apparently does not permit of this being done and the matter has been left in abeyance meantime.

The Public Market which was started in September has proved a great success. In common with other municipalities Victoria has inaugurated a policy of retrenchment both in administration and the number of new works to be undertaken next year. The necessary financial arrangements for the completion of the Sooke Lake water system have been made. Reports from other points on Vancouver Island indicate that few new works of importance will be given to the completion of works on hand and the conservation of credit in anticipation of better times at the end of the war.

The City of Duncans expect to have its new electrical

plant in operation in February, the new Oiesel Oil engines having been shipped from England. The recent issue of School debentures has been sold to a firm in Toledo, Ohio.

In Vancouver the Burrard Inlet Tunnel and Bridge Company has received, and passed a recommendation on the report of Ralph Modjeska of Chicago. The report placed the proposal of the Canadian Bridge Co. first but indicated that it would be better to call for new plans. It is rumored that Mr. Modjeska has offered to prepare new outline plans for a sum of \$50,000, but this has apparently not come before the board officially yet. The board favor an award to the Canadian Bridge Co. or as an alternative will have their own engineers prepare new plans. On December 3rd a meeting was held by the board with Sir Richard McBride and the question of financial arrangements was discussed. The cabinet are expected to announce their proposals shortly.

Ex-Mayor Taylor has announced his intention of contesting the Mayoralty in Vancouver at the coming elections.

He is opposed to any alteration of the present tax system which exempts improvements. A strong faction is now urging a change from this method which they declare is unfair to the smaller property-owners.

In North Vancouver the agitation in the city for an extension of the City boundaries has occupied the attention of the ratepayers, but so far the feeling in the District Municipality is strongly against the proposal. A number of relief works are being undertaken including the macadamizing of the main road to the Capilano Canyon. The city are now operating a public market which is progressing favorably. In the upper country municipal affairs are somewhat quiet. No works of great magnitude are outlined for the immediate future, and the general tendency is to economize as much as possible. In the Okanagan the fruit crop has been good, but the return to the growers only fair.

Trade generally is quiet. Penticton reports tax collections good, fully 50 per cent of the 1914 taxes having been collected by the end of November.

Construction on the Kettle Valley Railway has ceased for the winter.

The Pacific Great Eastern continue active construction work, and are now operating a service to the Pemberton Valley.

A WOMAN MAYOR FACES A HOSTILE ARMY.

Mme. Macherez is to-day Mayor of Soissons. On the approach of the German army, the Mayor, who was ill, resigned. Then Mme. Macherez, wife of a former Senator of the Aisne, took up the power and responsibilities thus abandoned. She thus saved the honor of the town, and gave it such just cause for pride that it is almost grateful to the Mayor for resigning. We found Mme. Macherez at the Mayor's office, giving orders to the police, to the firemen, and to the ambulance corps, just as if she were giving orders in her own house. She was easily recognized by her calm and resolute air; her broad forehead, strong mouth, and white hair, which beneath her nurse's cap frames a lion-like face. Her whole personality breathes activity, and naturally inspires it. In place of the municipal council she has constituted a committee. Round this committee social life was reorganized.

Soissons had to endure the passage of the German army twice, on their way to and from the battle of the Marne, and bombardment. For a month and a half there was an uninterrupted stream of troops. Requisitions rained upon the town: as regiment followed regiment, requisition succeeded requisition. When the intendant demanded 70,000 kilos of oats, 70,000 kilos of provisions, 20,000 kilos of tobacco, he added, "Or we burn the town down." Mme. Macherez was not to be intimidated. She saw through the pretext for bombardment, and told them that they were not asking enough, and might as well add the sun and moon, which were just as attainable. At last the Germans left and the town was occupied by the French. Soissons breathed again; but alas, its sufferings were not at an end—the Germans bombarded it. Municipal life, never more necessary, continued. The committee undertook to provide bread, meat, and milk to the population, shut up in the cellars. It requisitioned troops of cattle, fed or killed them according to need, or milked them for the children. The horror was equalled by the sublime courage and devotion of the citizens and their determination to repair the ruins.—*Woman's Century.*

LOW DEATH RATE.

The city of Calgary, Alberta, had the lowest death rate of any city on the American Continent, according to Dr. J. Mahood, the local health officer, in a report just issued here. The mortality per thousand of the population for the month of October was only 6.9 as against 13.2 a year ago.

Calgary, which is a city of about 75,000 population, will soon have a continent-wide reputation if the present record is maintained, the health officer thinks. The vital statistics for October are as follows:—

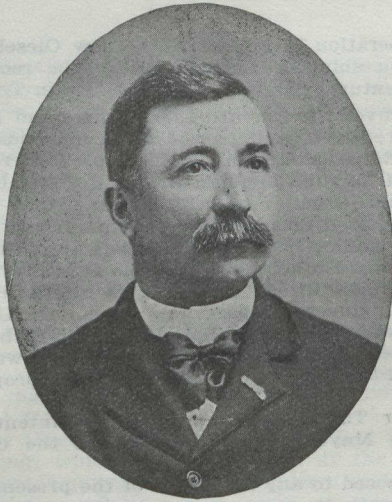
	1914.	1913.
Deaths (less still births)	46	84
Births	191	183
Deaths under 1 year of age	27	24
Monthly death rate per 1,000 of population	6.9	13.2
Infant death rate per 1,000 births	141.3	131.1

Perhaps the reduction of mortality from typhoid has been one of the largest factors in lowering the figures. During the last three years, by a more careful campaign against this disease, by a rigid enforcement of the sanitary regulations designed to prevent it and by the general use of typhoid prophylactic serum or typhoid vaccination, the death rate from this disease has been wonderfully cut down. The following table shows the number of cases of typhoid reported during certain months during the last three years. It will be seen that the total has been lowered steadily.

	July.	Aug.	Sept.	Oct.	Total.
1912	10	200	165	66	441
1913	7	29	54	37	127
1914	8	21	38	15	82

The medical health officer declares that false and deficient information is responsible for many cases of disease as well as the erroneous notion still prevalent that "children are better off to catch the various contagious diseases of childhood and have them over with." There are, he says, people who, with the best intentions in the world, still willingly expose their children to contagious diseases. These people are in large measure responsible for keeping germ diseases alive.

CHIEF ENGINEER OF MONTREAL GOING TO THE FRONT.



Mr. George Janain, Chief City Engineer of Montreal, is going with the Second Canadian Expeditionary Force, with a corps of engineers he has raised.

The Board of Control, on a proposal by Controller McDonald, seconded by Controller Cote, that Mr. Janin's full salary be given him until May next, and that a decision could then be arrived at for the future.

"We have witnessed a great many brave decisions since the beginning of the war," remarked Controller McDonald, "but the decision of Mr. Janin to go to the front with his engineers, in view of his position in the City of Montreal, and his advanced years, is certainly one of the bravest acts we have had to record in Montreal. I think that his act is an honor for the city, an honor for the Dominion, and an honor for the old mother France."

Mr. Janin fought in the Franco-Prussian war of 1870-71 as an officer in the French army, and was present at the disaster of Sedan.

LEGITIMATE BUSINESS SOUND.

Mr. H. V. Meredith, the President of the Bank of Montreal in his annual report made the following optimistic announcements, which should do much to steady the trade of Canada.

"I am glad to be able to say that from the reports which reach me from all parts of the country, legitimate business is fundamentally sound. While trade generally is quiet, and in many branches restricted, especially those dependent upon construction work, there is compensation, in a measure, by activities in others which provide the vast supplies required by the war.

"A general suspension of new undertakings is apparent. Agriculture—the backbone of the country—continues prosperous, notwithstanding a shorter crop yield, owing to the high prices being paid for grain and other farm products. The great increase in the number and value of live stock in the Northwest is especially gratifying.

"Farmers are preparing to increase the acreage of land under crop, and manufacturers are taking advantage of the situation to extend their sales where foreign competition for the time being, has been eliminated. There is, moreover, an undiminished confidence in the future which is an asset of no little importance.

"Considerable unemployment exists, but the extent of it is probably over-estimated, and I think our position in this respect will compare favorably with that of other countries.

Human nature demands play as a necessity. If we thwart this demand we are in danger of rearing criminals instead of good citizens, for the starved natures, balked in their natural desires, will turn to evil if they are not helped to the good. Money cannot buy good citizens, but a judicious outlay of a comparatively small sum will do more than any other one thing to turn the activities of child-life into the proper and natural channels which lead to good citizenship. . . . It is the very parody upon common sense to appropriate money for playgrounds and refuse it for supervision. That is, indeed, saving at the spigot and wasting of the bung-hole.—Jacob Riis.

PRINCIPLES OF CRIMINAL ANTHROPOLOGY.

By ARTHUR MACDONALD, Washington, D. C.

Criminal anthropology is a recent line of research, it includes the study of man mentally, morally and physically, and necessarily depends on the results of many sciences. It is therefore distinctively synthetic in character. Criminal anthropology affords more opportunities for persons of ability to carry out the highest ideals than any other branch of inquiry.

The following are some of the principles of criminal anthropology, or what might be called its platform:—

1.—Degrees of criminality should be estimated according to detriment to the community. From this point of view, international crime, or war, is by far the greatest of all crimes.

2.—History is mainly history of the abnormal, especially war and one of the objects of criminal anthropology is to lessen and prevent war. Montaigne says: "It is more barbarous to kill a live man, than to roast and eat a dead one."

3.—The greatest of all studies is man, which is based upon the individual, the unit of the social organism.

4.—If the study of civilized man is to become a science, it must depend upon investigation of large numbers of individuals, and the method should be the same for all classes, if we are to distinguish between the normal and abnormal.

5.—The best method of study for criminal anthropology is that of the laboratory in connection with sociological data.

6.—The thorough investigation of ONE human being with the means at the disposal of science, would make a volume.

7.—All facts about human beings are important from the scientific point of view, whether those facts be immediately available or not.

8.—All that is diseased is abnormal, but not all that is abnormal is diseased; thus a hand with six fingers is abnormal, but not necessarily diseased.

9.—We must study the normal to comprehend the abnormal, for wrong time or place, it may become abnormal. The fundamental conception of the abnormal is EXCESS of the normal; but

11.—The difference in degree between the normal and abnormal can be so great as to result in a difference of kind; just as when two fluids reach a certain amount, a precipitate is formed which is very different from the ingredients from which it was deposited.

12.—Abnormal man may be abnormal in the right direction, as criminal, pauper or defective man. It is all MAN, and the study of these different classes might be called the anthropology of the living as distinguished from prehistoric anthropology.

13.—Of all forms of abnormal humanity crime is nearest the normal; the study of criminals therefore, is mainly the study of normal men, and knowledge thus gained may be generally applicable to the community as a whole. Therefore,

14.—The prison and reformatory can serve as a humanitarian laboratory for the benefit of society. As the surroundings of the inmates are similar, conditions for scientific research are favorable.

15.—As in machinery we first repair the parts out of order, so in society we first study the criminal, pauper, insane, feeble minded and other defectives, all of whom constitute about one per cent of the community. But

16.—Why should we allow one per cent of society to cause so much trouble and expense to the remaining ninety-nine per cent, crime alone costing more than one half billion dollars annually? It is mainly because of neglecting the young, where study of man should begin. For

17.—There is little hope of making the world better, if we do not seek the cause of social evils at their foundation.

18.—No evils can be PERMANENTLY lessened without first finding its cause. There is probably no ONE cause of anything, but a chain of causes.

19.—Drunkenness is not only one of the main causes of crime, but one of the greatest enemies of humanity, because it brings suffering upon so many innocent people.

20.—We cannot be tempted to do wrong unless there is something in us to be tempted, that something is a part of ourselves as distinguished from our environment; therefore,

21.—The comprehensive study of man requires investigation of both individual and his surroundings, for the environment may be abnormal rather than the man.

History of Montreal from 1535 to 1914

(Two Volumes.)

By W. H. ATHERTON, Ph.D.



Although much has been written of Canada and her sons, in the form of Histories, Biographies and Autobiographies, some of which have rightly gained places in the world's libraries, it was not until Dr. W. H. Atherton wrote a history of Montreal, which will be published shortly, that any attempt has been made in this country to write on the "grand scale" the history of a city. At first sight it hardly seems possible that any one city could be found in Canada from which sufficient data is to be had to fill two big volumes, and yet Dr. Atherton in his

work has packed every page with events, the mere record of which would make interesting reading, but to those who know something of the intricacies and pulsations underlying a cosmopolitan city life, with all its ramifications of human endeavor this big result of some years' labor will be their encyclopedia, as well as their constant reference book because each epoch, each decade and each movement is not only put into chronological order, but so treated that one sees life depicted instead of dead matter chronicled on the pages.

To the municipal mind the great value of the work lies in the fact that the author is essentially a municipal man, as well as a man of literary talent, and it was for this reason that the publishers chose Dr. Atherton "to prepare a history of Montreal from a new point of view and one that is particularly interesting in the present city planning era."

His sociological studies and his experience in city improvement as secretary of the local organization, has specially fitted him to write a city history from the municipal student's point of view, though the human interest which permeates the work will appeal to a larger group of readers. But the point we would make is, that Dr. Atherton, in the two volumes, while interesting and even gripping the average reader is at the same time educating him to a better appreciation of things municipal—that is at their best. The author in his foreword opens out with the prophetic words of Pere Vimont, when he said in 1642 to the first colonists gathered on the spot of what is now the Place Royal:—

"You are a grain of mustard seed that shall rise and grow until its branches overshadow the land. You are few, but your work is the work of God. His smile is on you and your children shall fill the land."

Dr. Atherton himself gives the following reason for his history: "All history is profitable. Perhaps, however, civic history has not been cultivated sufficiently. The present work is an attempt to repair this by interesting Montrealers in their citizenship so that by placing before them 'deeds of the doers of the past, they may realize they are 'dwellers in no mean city.'—This the author has fully succeeded in accomplishing.

The first volume, which deals with Montreal under the French regime, while carefully classifying the great events which led up to the conquest, the annals of any one of which will bring the mind of the reader to the stirring times of pioneer Canada, brings out all the characteristics of those who came over with Cartier, Champlain and Maisonneuve, and the other great Frenchmen colonizers who saw in the new colony the aggrandisement of their beloved France—their strong religious nature, their optimism in the face of great odds and their pride in their nationality. The reading of the first volume also prepares the reader for the essentially French-Canadian temperament which the author cleverly portrays in his second volume. One might say that Dr. Atherton's analysis of the first settled inhabitants of Montreal, shows very clearly a vista of French-Canadian

aspiration which has never been fully understood by English-speaking Canadians.

The reader finds out, possibly for the first time, the reason why the Roman Catholic church took such a strong stand, when the United States tried to coax Canada from her allegiance to the Old Country; he realizes that the Commercial metropolis stands on ground, every foot of which was contested for by pioneers and aborigines—the Indians, and he will better understand what the vanquishing of the latter has meant to civilization and to the home comforts we enjoy to-day. To those who think and speak of Canada as a new country will come the shock that Montreal is over four hundred years old—that is since it was first discovered by Jacques Cartier—and that in point of age it is but junior to its sister of Quebec.

The second volume, which deals with the development of Montreal since the conquest, though not so romantic in its setting, is probably more interesting than the first to those who would know more of its later growth, because it gives the inception, the foundation, and the history of every movement and every institution that has helped in the building up of its communal life—religion, education, finance, transportation, art and literature; each in their turn are treated minutely and intelligently. The treatment given to the municipal government is in itself worth reproducing in every publication in Canada as giving a complete study of a city which in its four hundred years' existence has gone through every known form of government. The author not only records the many systems under which Montreal has been governed, but gives, in language to be understood, his criticisms of the influence of each on successive generations. This chapter is made particularly interesting at the present moment of unrest in the city council of Montreal, for the conclusion gives five theories of civic government, given by so many different factions. Fifty-six pages are taken up with transportation, tracing how by its aid Montreal gradually developed from the trading post to the commercial metropolis. Civic improvement, which is depicted from 1760 to the present time is so handled as to show the influence that have been brought to bear at different periods in making the city presentable to the visitor and comfortable for the citizen to live in. A very interesting point that the author has brought out is the record of the capitulation of the city in 1775 to the Americans who were in possession for seven months, during which time it was rated as a congressional district.

Throughout his history, Dr. Atherton has had a difficult and somewhat delicate task, as he had to deal with a dual city, in race, language and religion, each race proud of its own history, and each race at times unseemingly distrustful of the other; the same with language and religion. Montreal's dualism is as sharply divided as its main street divides the east from the west. The co-mingling of its people, except on rare occasions would seem to be impossible, though there is an unwritten law—the law of respect—which has served well, for the last century and a half, the purpose of harmonizing the two dominant races, without assimilating the one or the other. The author, in dealing with this problem has been both sympathetic and impartial, without being inane.

What Dr. Atherton has done for Montreal, and he has done much in visualizing its municipal life, might be done with profit in other cities of Canada. As the pride of its manhood so the dignity of citizenship has been well extolled by the author of the History of Montreal. The satisfaction of achievement is reward in itself to the conscientious student and Dr. Atherton's work will always stand out as one of the few great histories produced in Canada, but he has the further satisfaction of knowing that it will be published under the best auspices.

The publishers, the S. J. Clarke Publishing Co., who have had a large experience as publishers of historical works, having just recently published histories of British Columbia and Manitoba, have kept up to their reputation in the History of Montreal. The letter press and the binding are perfect in their appointments, and the illustrations will make a valuable gallery of historical houses, maps, sites, scenes, and incidents and portraits of the makers of Montreal.

To complete the work, the publishers have added a third volume of biography of the prominent men of the city, illustrated by some fine steel engravings.

FREDERICK WRIGHT.

Children and Citizenship

JAMES B. ESTEE

Good citizenship is the life, health and growth of the social structure. Bad citizenship is the disease of society and tends to its disorganization. All the forces of community life converge to the making of citizenship, good or bad, according to the stamp of thought impressed upon it. It should be the definite and continuous aim of every civic organization to create, import and hold desirable citizens, and to avoid the production, importation and retention of undesirable citizens. These truths at the base of society should receive more intelligent and constant attention from those responsible for the well-being of community life than is now common.

Two principles touch closely the root life of society and make for or against its well-ordered and progressive development. First, it is the inalienable right and imperative need of every child to be given the means and opportunity for honest and useful citizenship. Every dollar of community wealth should be pledged to its share to redeem this primary right of the child. Second the integrity of the community as a civic unit can be preserved only as its children and youth are converted into efficient manhood and womanhood capable in the duties of citizenship. To this end it taxes itself generously for the establishment and upkeep of its school system; and then with little supervision relies too exclusively upon its teachers to work out alone the purpose sought.

The schools are the community factory relied upon to turn out competent citizenship. They are designed to transform the raw material of childhood into the finished product of men and women fitted to know and perform the functions of citizenship. In many cases they do this work well and the products meets the needs of the market; but it is the common experience that the schools do not reach all and do not adequately fashion for community service more than a small percentage of the total number of the children who, in their own right and for the welfare of society, should be equipped for effective citizenship. The average product of the schools, delivered in the open markets for opportunity and service, does not measure up to the standards demanded by the business and social life of today.

The foundation of good citizenship rests on knowledge, interest, industry and skill in some kind of work, coupled with sound morals. The schools are the best instruments to supply these fundamentals and they should be the center around which the varied community interests cooperate to make them efficient in producing the type of citizenship required. Parents, business men and all civic forces must be first awakened to the facts and then enlisted in a common purpose to bring all the children under the influence of the schools; to hold them longer in the schools; to modify the subject matter of instruction so as to touch directly the working life of the community; and so improve the methods of teaching as to quicken a living interest in studies applied to the problems of life.

The education that saturates with the spirit of life, alone rises to the level of the need of today. The call for our day is for the developed man, strong, capable and independent in self support; but dedicated to the service of others and irrevocably committed to community betterment. To awaken the entire social consciousness and to bind its aroused and enlightened centres into united support of the schools as a plant to turn out finished citizenship is the work of the pioneers.

During my terms as Mayor of Montpelier, I had ample proof of the immense latent interests and pride of both children and adults in citizenship and civic betterment as related to the schools. I am convinced that the same spirit of interest and loyalty to public good prevails generally; and only awaits call, direction and organization. My primary purpose was to direct the attention of the school children to the public or common property owned jointly by all; to gain their aid in its care, preservation and improvement; to acquaint them with the men, methods and means by which the property was administered and the municipal government conducted; and to aid them to understand early that this property, civic organization and community life are theirs to enjoy, promote and ultimately to manage. The enthusiasm, alertness and continued interest were most gratifying and encouraging. Evidences are numerous indicating the lasting effects of the impressions made.

To this awakening of general public sentiment and interest in civic betterment, I attribute our more dignified conduct of the public meeting of the city hall; the more accurate records of their meetings and of city meetings; the improved system of records and accounts in the Treasurer's office; the more prompt attention to work in the clerk's office; the better system for checking up and verifying the instructions to departmental heads by vote of the city council; the improved method of supervising and checking purchases made for the city; and generally the more prompt and efficient despatch of all municipal business. There is a greatly improved spirit of co-operation and helpfulness among the heads of departmental service; and without the broad background of this quickened public spirit the greatly increased tax rate for city improvements voted at the last city meeting would have been impossible, in the judgment of representative citizens.

It was further designed to create an interest in the larger use and beautifying of home property. Children were encouraged to dress the lawns, trim the trees, plant and care for flowers and vegetable gardens at home and elsewhere in some cases; to cultivate shrubbery and in all other proper ways to use and adorn the grounds around their homes. Their attention was directed to the property and other rights of neighbors; to the matter of trespass and annoyance; and to manners and courtesy on the streets, in stores and on public conveyances. The results along these lines were prompt, remarkable and in a large degree permanent because, I believe, there was unified interest among children, parents, teachers, business men; and practically the whole city.

Under the direction of the superintendent of schools, the interest of the children in gardening and poultry raising has been enlisted in wonderful degree. Boys have been encouraged to have shops and to make all kinds of things of wood and iron; and also electric devices. Girls have received equal encouragement in cooking, sewing, etc.; yearly exhibits of things made and grown by the school children have been held in the school rooms. Men and women of experience have acted as judges, suitable addresses by public-spirited citizens have been a part of the exercises. Cash and other prizes have been offered by the Woman's Club, Board of Trade and interested citizens.

The city council leased ample grounds for baseball and other games for the older children and young people of the city. Alderman and others took a lively equipment of these grounds. Hundreds of men, women and children gathered in summer to witness the games. The Woman's Club bought the material and maintained a playground for the smaller children at a central place in the city and employed a trained teacher to supervise and direct their plays. The Woman's Club and Board of Trade held an "Industrial Day" this year which indicated the growing and widening interest in bringing the school children and all the people into a truer, larger and more helpful knowledge of the extent and details of community life. The schools were closed and all the children assembled in the city hall to participate; to listen to suitable talks on home industries and enterprises; and then to visit the stores, factories, etc., illustrating our community life and business. In the evening addresses suitable to adults were given by persons prominent in local and state affairs; and so the idea lives and expands.

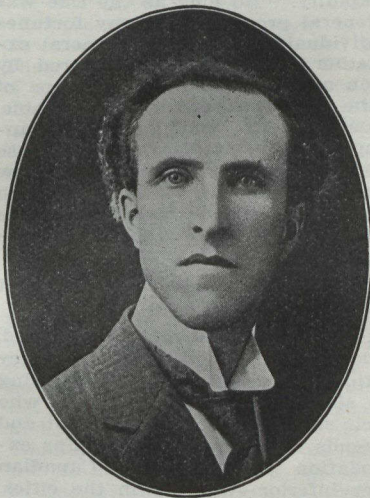
The value of an aroused public interest in children and citizenship is beyond doubt in the minds of thoughtful observers and its effects. The linking of school work to municipal government and to the life of the community is vital to the wellbeing of both. It multiplies their interest, fixes their purpose, and ensures their progress. It may well be arranged that a part of the points upon which a pupil's advancement in school is based shall be dependent upon efficient work done outside the text books and school room in the home, garden, shops, factories, city hall, etc.

The permanence and final results will depend upon the general interest, intelligence and unselfish co-operation of those who have the work in charge; and upon the wisdom, skill and judgment with which the plans are adopted to local needs and co-ordinated with community life and influences.

SOME BIG MUNICIPAL MEN

(By AJAX.)

DEPUTY MINISTER BAYNE, SASKATCHEWEN.



Since the Province of Saskatchewan took up municipal affairs seriously by creating a department to deal exclusively with civic matters the chief permanent official, the deputy minister, has had some tall thinking to do. On his shoulders has been laid the responsibility of making his department effective, in being of real value to the municipalities, and J. N. Bayne, the said deputy, has done everything that was expected of him. He has even done more—and that is saying something of a permanent official—for he has created a real confidence by the municipalities themselves in governmental control. Honest and efficient officials welcome the deputy's interest in their work, and take his suggestions in the spirit that they are given, but the incompetent have a holy horror of him. To the latter he is the unrelenting tyrant for they cannot rise to his "standard of efficiency," but to the ratepayers who have to pay just as much for incompetency as efficiency he can only appear as the true guardian of their interests.

What the Deputy Minister for Municipal Affairs in the Province of Saskatchewan does not know about municipal affairs is not worth knowing, and he has the further gift of putting his ideas into language that is easily understood. This has made him well liked by the smaller municipalities of the province, the councils of whom are made up often by men whose knowledge of municipal lore is slim, but who do know something of human nature and in Mr. J. N. Bayne they recognize a master of the craft and consequently are willing to be guided by him. He has simplified the system of accounting, as to be almost fool proof, he has driven home to councils the moral responsibility of issuing bonds, and he has preached effectively the great pride of civic representation.

Every municipality in his province has been visited by the deputy at least once, some districts twice and thrice and to those nearer home he often pays a visit, giving advice and trying to get a better perspective on the spot of the viewpoint of the councils. What all this work means is best understood when it is stated that the Province of Saskatchewan contains seven cities, 72 towns, 295 villages and 297 rural municipalities, each one under the natural impression that it is the only pebble on the beach. But J. N. Bayne loves the work for its own sake and herein lies his success. Eschewing politics—it would be hard to find out what his colours are—he makes municipal matters his one absorbing hobby and to gain all the knowledge he can he never misses an opportunity to attend a municipal meeting or convention, where he is in great demand as a speaker and his papers are always worth studying.

Naturally Mr. Bayne believes in the West. He cannot understand any man with good red blood in his veins staying East. To him the middle west of Canada means everything that is big, even to the people, and though as an easterner one does not agree with him there, his healthy contempt for anything that is small cannot help but meet with admiration. He truly points out that the climate out there either makes a man of you or it kills you.

He maintains that the West, particularly his Province, is run municipally so well that "graft" cannot prosper. This is again true for the grafter would have small chance to pass J. N. Bayne, but this is not what he means. What the deputy intends to convey is that the municipal standard of Saskatchewan is high and again he is right, as there is no doubt but what the mayors and aldermen are fully alive to the honor of their trust.

Personally Mr. Bayne is modesty itself, in conversation he would rather be the listener than the talker, and then it

is never about himself, only his work and that of others, yet an hour of Bayne is worth a lot to those who are privileged to have his company. Cultured though practical and with a fund of quiet humour, his comments on things in general and human nature, particularly its frailty, are often delightfully shrewd; but there is never any sting. Optimistically western, though he was brought up in the east; enthusiastically Canadian, he is a thorough Britisher in heart, and while he will not admit it is even an Imperialist. He is still a young man and he has done much in the cause of civic government during the six years he has occupied his present position as Deputy-Minister for Municipal Affairs in the Province of Saskatchewan but he has a great deal more work to do before he is satisfied. If ever he is.

REGINA'S ASSESSMENT FOR 1915.

EXTRACTS FROM COMMISSIONER'S REPORT

The financing of the City of Regina will undoubtedly be the outstanding problem of next year's civic work, and the assessment is so closely related to the financing of the city, that the matter cannot receive too careful consideration. There is no doubt that owing to the financial conditions prevailing since the summer of 1913, which conditions the War has, of course, aggravated—the development anticipated in 1912 has not taken place; and it would appear unreasonable that our assessment should be made upon prices based of that anticipated development. The assessment in the past has been, to some extent, a matter of guess work, and this was inevitable in a city growing as rapidly and with prices changing as was the case here. It would appear probable, however, that conditions will be more stable from now on, and that the time has arrived when the assessment of the city should be put on a sound and systematic basis, and that if this is to be done for 1915 a commencement should be made in the near future.

Under the present system of basing the assessment principally upon sales and listings, but little additional evidence as to realty values will be available next year, as the number of actual sales of realty is very few, and where such occur they are probably mostly emergency sales, and as such do not fairly represent the actual value of the property transferred. In the absence of any reliable evidence to the contrary, the assessor next year will be practically forced into the position of repeating his 1914 assessment, and this position, as evidenced by the decisions of the Court of Appeal will not be a tenable one.

To remedy this, the Commissioners would suggest that in the making of next year's assessment the ratepayers be consulted, and that the information obtained from them be considered together with data in the possession of the Assessment Department. This system has been found to work satisfactorily in larger cities, and there would appear to be no reason why the assessment of the city should be shrouded in mystery, or why the citizens should not feel that they have a right to have their opinions considered. If a plan such as this were adopted and the citizens consulted as to the values of realty, there are a number of other points in connection with the assessment, such as the proportionate value which the front portion of the lot bears to the rear portion; the valuation of lots technically facing on a street and actually facing on an avenue, and vice versa; the valuation of corner lots; the classification of various classes of improvements, and the establishment of a fixed assessment rate for each class; which might also be referred to them with an explanation of the systems devised by experts and which have stood the test of time and are giving satisfaction in other and larger cities.

It is felt also that in the past the dividing line in the assessment of business and residential property has been drawn too closely in accordance with the provisions of the Building By-law and with not enough attention to the actual conditions existing through what may be termed the "transition" stage should be more elastic. It is thought also that there has been a tendency in past years, owing perhaps to the very active condition of the real estate market, to base the assessment upon the sale prices of realty sold during a boom and under the most favorable conditions. The "City Act" provides for the assessment of realty at its "fair" actual value, and it is thought that this should be interpreted to mean the value of realty based upon its productive power when used to the fullest extent under normal conditions; or, that if based upon sale prices, should be those during normal times.

Unemployment in Canada

By J. S. WOODSWORTH

Unemployment is a complicated problem. The more it is studied the more complicated does it become. When for the purpose of detailed study, we attempt to isolate the various elements, we find that despite our efforts they simply run into one another. We try to trace a chain of causes and effects and find ourselves, chasing around a circle in which, with bewildering rapidity, the effect becomes a cause and then again an effect. We think we perceive the general and inevitable tendency of certain movements, and then discover that unknown factors, as it were hidden undercurrents, have falsified all our calculations. We survey the problem in its length and breadth and depth and then learn to our dismay that we have neglected that important but mysterious fourth dimension—the time element. Social forces are dynamic, they are also spiritual. And the ways of the Spirit who can tell? So it is with diffidence that we can offer any conclusions on even such a pre-eminently practical problem.

In this, as in many other social problems, one is confronted at the very outset by the marked differences between the Old World and the New. There conditions are more or less ordered and stable; government is centralized and administrative, reforms once decided upon can be successfully carried through. Here conditions are chaotic and in a state of flux; individualism is rampant; effective governmental organization still to be worked out and politics corrupt. Conclusions based on Old World experience may be valueless in this country and measures admirably suited to Old World needs may be quite impracticable under conditions existing in the United States or Canada.

On the other hand, in so far as this country develops into social and industrial maturity and swings into the general world currents, so far may we expect that conditions here will approximate to those found in older lands. Such preliminary considerations should be borne in mind.

The importance of the problem can hardly be exaggerated. Mr. Louis Brandeis, characterizes it as "the worst and most extended of industrial evils." Since Canadian statistics are not available, let me give those concerning the United States, where conditions may be presumed to be similar to our own:

The United States Census for 1900 showed that 6,468,964 working people, or nearly twenty-five per cent. of all engaged in gainful occupations, had been unemployed some time during the year. Of these 3,177,753 lost from one to three months each, representing on the basis of \$10 a week a loss in wages of approximately \$200,000,000. 2,554,925 lost from four to six months work each, representing a wage loss of approximately \$500,000,000; and 736,285 lost from seven to twelve months' work each, representing a wage loss of approximately \$300,000,000. Thus approximately \$1,000,000,000 was lost in wages in the year.

In 1901 the Federal Bureau of Labor investigated 24,402 working class families in 33 states, and found that 12,154 heads of families had been unemployed for an average period of 9.43 weeks during the year. The New York State Department of Labor collected reports each month during the ten years 1901-1911 from organized workmen averaging in number 99,069 each month, and found that the average number unemployed each month was 14,146, or 18.1 per cent.

Unemployment has doubtless been intensified by the present abnormal conditions, but it should not be forgotten that it is essentially a problem of industry, world wide and chronic. The real question is not the numbers of the unemployed, but the cause of unemployment.

With a population of only some seven millions we have brought into Canada in a single year as many as 400,000 people. Transplantation, always a delicate process, has in this instance been rendered more difficult by the fact that many of the immigrants are European peasants, unfamiliar with our language and modes of life and of the English immigrants many are city-bred—not a few of them failures at home. Our Canadian immigration policy and administration has been hopelessly inadequate to the successful carrying out of such a serious undertaking. Individualism in this country has run riot. A comparatively small group has obtained control of our natural resources, of our industries, of the machinery of transportation and commerce, and of government itself. The rapid flow of money into the country has encouraged speculative rather than productive enterprises. The combination of these

and other causes has led to a rapid shifting of the population from the rural districts to the cities, which have grown with remarkable rapidity. So long as the tide was running full, there was general prosperity. Many fortunes were made. Although individuals suffered, the general expansion of industry, together with the outlet offered by accessible free lands, often afforded relief—or the hope of relief. But now that the tide has turned the unstable, unorganized condition of affairs has become painfully apparent and much suffering must inevitably result. Those who have benefited by the abnormal conditions should now be the last to disclaim responsibility for the burden which manifestly belongs to the community, but which now presses most heavily upon individuals—and these the most helpless.

What should be done? Labor exchanges will help, but other supplementary lines of effort are essential.

The welfare of the workers in Canada should be protected. Minimum standards should be maintained. The tendency is for the newcomer, anxious to "get a start" to be willing to put up with very low standards of living. Those who are unwilling to lower their standards are crowded out and thus the lower standard tends to become normal. For example, housing accommodation available for Canadian workmen is generally very inferior—whether in the cities, on the farm or in the construction camps. Wages for unskilled labor have dropped in Canada to "the single man standard," which means that on the present basis labor cannot perpetuate itself. Minimum wage legislation would not only protect Canadian wage-earners directly, but would probably, as has been well pointed out, act as an immigrant tariff, regulating the numbers and the quality of immigrants.

But in my judgment we should go further than this. We have bonused industry, subsidized steamship and railway companies, stimulated immigration. We should now provide productive work for the immigrants, whom we have encouraged to come to us, and for the Canadians who have been displaced by the economic and social readjustments which have resulted from the coming of the immigrants.

As Canada is pre-eminently fitted for the great industry of agriculture, why should not the Government foster its development? The granting of 160 acre homesteads is not sufficient. In our Western towns and cities are thousands of both English speaking and non-English speaking people who have tried farming under existing conditions and failed. There are thousands more who would gladly farm if there was any possible chance of their doing so. In addition to legislation for which the farmers have been seeking, arrangements should be made for advancing capital to prospective settlers, expert supervision and for settlement in closer communities.

BELIEVES IN BOARD OF CONTROL.

Mayor Deacon of Winnipeg, does not think the commission form of government better than a board of control. In a recent address he said that he had done a great deal of studying and investigating on the question and had come to the conclusion that on the whole the commission form of government was in no way superior to the system in operation in Winnipeg. The commission form of government had been tried in many cities. Some said it was a success. Others said it was not. He believed there was more opportunity for graft under the commission form of government than there was under the Board of Control.

REFERENDUM RECORD.

Massachusetts will know more about the referendum when it has been a little longer tried. The "yes" habit is not a confirmed one, but the "no" habit may well be. Take the case of Oregon.

In 1904 the people adopted all measures submitted (three).

In 1906 they adopted eight out of 11 measures.

1. 1908 they adopted 12 out of 19.

In 1910 they adopted 9 out of 32.

In 1912 they adopted 10 out of 37.

In 1914 they adopted three out of 29.

Let Massachusetts cheer up. The worst is yet to come. —(Portland Oregonian.)

On Municipal Accounts

By H. J. ROSS.

The following review by Mr. H. J. Ross, of Montreal, who for years has specialized in Municipal Auditing, is interesting as showing the value of a uniform system of Municipal Accounting for the Dominion.—(Ed.)

I have given some thought to the report of the City of Cleveland, Ohio, recently issued under the direction of Mr. Thos. Coughlin, Director of Finance. It is a masterpiece of detail. Each Department and each office is shown separately—what each has cost—what each has produced (where it is a producing department) and the assets and liabilities of each such department or office. These are finally treated through what is termed a consolidated balance sheet. To one who has had experience it is easy to appreciate the task that must have faced Mr. Coughlin in order to produce such decentralisation, where probably the previous practice was to treat these departments largely as one great jumble. For one who is ready to give the time necessary to study out these details and sufficiently interested so to do, some of this information is illuminating and of value, and for purposes of establishing and opening a new set of books these details would be invaluable. I, however, fear that from a practical standpoint it would not be possible to exact, let alone expect so much detail and office work from the average municipality. Mr. Coughlin nevertheless is to be congratulated on having carried to such perfection a special work called for evidently by special enactments. The results must eventually prove of great value when applied in a more or less modified form. A casual perusal of the handbook on municipal accounting issued under the auspices of the Bureau of Municipal Research in New York, appeals to me better from the practical standpoint. I find among the forms given several that commend themselves. One of many I would suggest is Schedule "J." It is a sheet showing the expenditure monthly and for twelve months consecutively of the progress of work in a department, as affecting the appropriation thereto. It is so simple that it cannot but be effective, and yet

it is what we find so difficult to have adopted for control purposes especially. The work of this Bureau is beyond praise—I do not know what they spend—whether the work is largely voluntary, worked out by experts or voluntary only as to the direction, but it is a pity something could not be done to extend its advantage as an educating factor amongst the men actively engaged in Municipal work; and their name is legion.

A glance at the statement of North Vancouver suggests something more generally useful for the average municipality, although not perfect in form—it, however, expresses through the balance sheet a very fair idea of the Town's position.

It seems unfortunate that so much individual effort is wasted in the production of these different forms. It is the old question of lack of a recognized system. In fact, what impresses one most in considering and endeavoring to compare even these three statements—Cleveland, New York and North Vancouver—is the absolute absence of uniformity, and consequently the difficulty to make comparisons. For after all we can only judge by comparing one particular result with another. In taking up the Report of the Civic Survey Committee, Toronto, 1913, we again find evidence of much zealous and intelligent work and one of the striking features is the table of classifications marked Exhibit II, being Revenue Expenditure. This bears the ear marks of the general classification of the Union of Canadian Municipalities, which was worked out by a special committee of which I was a member and presented to the Convention of 1911, although it has variations of its own.

What the Survey Committee says on page 64 of their report is true of the majority of cities and towns, as well as Toronto, for instance, "The detailed accounts are not under proper control"—"Accounts are kept which are not informing"—"Defects in original Records"—"Groups of accounts lacking." Yes these and many other defects puzzle and make doubly difficult the work of the Auditor, and cause the ordinary plain citizen to turn away in disgust.

A "BIG MUNICIPAL MAN."



Dr. S. E. Shaw, the Mayor of Biggar, Sask., who is 325 pounds in weight, is the most popular man in his district, always ready to help in promoting its interest and the citizens are proud of their big Mayor.

Mixed farming has made a good start in the Biggar district, and the town has the honor of winning the first prize of \$500 offered by the Province of Saskatchewan for the best field of alfalfa. Dr. S. E. Shaw brought this honor to the town. He has now 55 acres in alfalfa, and over 30 farmers around Biggar are now

growing alfalfa, the Biggar Board of Trade distributing at cost 500 pounds of alfalfa seed last spring. Recently several hundred sheep were shipped to Biggar and distributed through the district, and the farmers are going extensively into hog raising, although the present high cost of grain and low prices for hogs will give a temporary check to mixed farming.

A number of the leading farmers of the district are members of the Board of Trade. A unanimous vote of thanks was given the Mayor and members of the Council at the annual meeting for their work the past year.

BACK NUMBERS OF THE JOURNAL.

Owing to the demand for extra copies of September, October, and November issues of this year (1914) we have run short, and will be pleased to give Ten Cents per copy for any of the three issues.

Please mail direct to office of the Canadian Municipal Journal, 402 Coristine Building, Montreal

BANK OF MONTREAL AND MUNICIPALITIES.

Our loans to Municipalities stand at \$9,017,324.26 as compared with \$5,227,905.74. A very large proportion of this sum has been advanced in anticipation of tax payments.

Loans have been made against the security of debentures in certain instances but only as a matter of public policy to enable our civic clients to pay for work to which they were committed, or where the health or safety of the citizens was at stake. We have felt it our duty to urge upon both our Provincial and Municipal friends the wisdom if not the imperative necessity of refraining from committing themselves to fresh capital outlay and of limiting their expenditure to essential undertakings. I am glad to be able to say that as a rule our advice has been well received and in most cases conscientiously followed. . . . From a financial point of view the outstanding result of the war upon Canada has been the instantaneous stoppage of the supply of British capital to which we had become so accustomed that sight was frequently lost of its importance as a factor in the development of the Dominion.

Money from this source flowed to us in such increasing volume that during a considerable ante-bellum period it amounted in round figures to at least \$25,000,000 per month. Canadian public borrowings from the London money market for the seven months ending 31st July, were \$177,000,000. Since the outbreak of war the inflow of such capital has ceased.

This monetary deprivation coupled with the necessity of using our earnings and income for the purpose of paying to Great Britain interest on our indebtedness of \$2,800,000,000 to London has brought home to us the extent to which the London money market and the British investor have been our friends, indeed our partners in what might be termed this colossal Canadian enterprise.—Sir Frederick Williams Taylor.

To the decree that mankind shall work for its daily bread is added the decree that mankind shall play, for the salvation of both its body and soul—a decree so inwrought in the very constitution of man that there is no greater danger to mankind, especially in its state of childhood, than the prevention or misdirection of play.—Richard Watson Cilder.

REVIEW OF CIVIC IMPROVEMENTS

Conducted by

W. H. ATHERTON, Ph. D. (Sec. City Improvement League of Montreal)

CITY IMPROVEMENT LEAGUE OF MONTREAL.

President:

J. George Adami, M.D., D.Sc., F.R.S.

Hon. Vice-Presidents:

The President of the Board of Trade.
Le Président de la Chambre la Commerce.

Vice-Presidents:

Mrs. J. B. Learmont, Hon. J. J. Guerin, M.D., LL.D.,
U. H. Dandurand, Farquhar Robertson, Olivar
Asselin.

Hon. Treasurer:

J. F. Boulais, La Banque Nationale Building.

Hon. Secretaries:

C. H. Gould, B.A., and J. U. Emard, K.C.

Executive Secretary:

W. H. Atherton, Ph.D.

402 Coristine Building. Phone Main 4362.

The following are the rates of subscription:

Patrons, donors of \$100;
Honorary Members, \$25.00 yearly;
Sustaining Members, \$10.00 yearly;
Contributing Members, \$5.00 yearly;
Ordinary Members, \$2.00 yearly.

All communications to be addressed to Dr. W. H. Atherton, Secretary of the City Improvement League, office of the "Canadian Municipal Journal," 402 Coristine Building, Montreal.

HOUSING AND HOMES.

Canada is rapidly becoming a country of large urban centres. The census returns for the past fifty years show conclusively that the cities and towns have developed much more rapidly than, and in many instances at the expense of, the rural districts. That the change has come rapidly is shown by the fact that in 1881 only 14 per cent of the population was found in towns and cities of 5,000 or over, while in 1911 the number had reached 45.5 per cent, in spite of the phenomenal development of agriculture in the Prairie Provinces within the last fifteen years. It will thus be seen that the difficulties arising from overcrowding in cities have increased many fold, for houses have had to be provided on short notice. To add to the complexity, a large percentage of the foreign immigrants concentrate in the cities. About one-tenth of the population of the cities of Toronto, Hamilton and Brantford, and more than one-quarter of that of Port Arthur and Fort William, are foreigners.

As a consequence, in many cities the house that was intended for one family has been converted into two, three or more family apartments. In these once healthy homes, it is not uncommon to find from twenty to thirty persons, of all ages and both sexes, living among insanitary and unhealthy surroundings—and such conditions are on the increase.

In the older countries overcrowding in cities has degraded the health and morals of large numbers of the people, and there is every reason for expecting a similar result where it is permitted in Canada. Overcrowded districts always produce numerous cases of infectious diseases, as well as of consumption and other disorders arising from general debility. Sir John Simon, the father of sanitary science in England, has said: "To children who are born under its (overcrowding) curse, it must often be a very baptism of infamy."

It has been well said that "blessed is the man who can learn from the experience of others," and the proverb is as applicable to nations as it is to individuals. So far, Canada has failed to appreciate fully that the overcrowding in European cities has been a direct cause of physical, moral and social debility, and has not grasped and overcome the problem as it presents itself in our young cities. Health authorities must be given greater powers in the matter of

condemning and, if necessary, ordering the destruction of houses that are not homes. Building regulations in Canadian cities are also notoriously inadequate, and such as do exist are rarely enforced.

First of all, Canada needs an aroused and educated public sentiment. This will, as a matter of course, demand the enactment and enforcement of legislation sufficient to stamp out overcrowding with all of its attendant evils, and go far toward making every Canadian house a home.—T. Adams.

THE GARDEN CITY: ITS ORIGIN AND PURPOSE.

The "Garden City" movement comes to us from England. It had its origin as a practical protest against the disgraceful housing and living conditions which prevailed among the working class inhabitants of the populous industrial centres of that nation. Advocates of better housing, etc., conceived the idea of constructing, on agricultural land, a model or garden city, in which due care should be taken for the proper utilization of land, for housing regulations, for the provision of public utilities, transportation and recreation facilities, and, finally, for a just system of taxation. This idea led to actual experiment, the success of which clearly demonstrated the feasibility and economic soundness of such undertakings.

As a practical means of alleviating conditions due to lack of civic foresight in past years, the garden city or suburb is merely in its infancy. A model town is not an unattainable, Utopian ideal. It is only an example of the manner in which the growth of any urban municipality should be guided and controlled. The application of principles of common prudence alone is required to establish well-planned communities on an economic basis.

In Canada, we have somewhat less need for garden cities than has England, where it is very difficult to remedy past errors in existing cities. We have, however, a great need of wise planning for the future growth of our younger towns as well as of the older centres, many of which will experience rapid growth in coming years.

Students of municipal taxation will find the garden city and kindred movements of particular interest, for such enterprises the question of taxation is prominent. Moreover, an excellent opportunity is afforded for the acquisition by the community of communally-created values. Much of the difficulty connected with the determination of such values is eliminated by the fact that these cities are constructed on areas where the land and agricultural values coincide at the outset.

THE TWO DAIRYMEN.

A Fable.

Once upon a time there were two men in a great and prosperous city, who decided that they would go into the milk business. So they bought themselves horses and chariots to deliver the milk, and sought out customers diligently, and began to sell milk, and prosper. But one of these milkmen was wiser than the other, whom some of his associates called a "Boulder."

And behold the wise milkman said to himself: "The milk business is a hazardous game under present conditions. The men who supply me with milk are unclean, the drivers add water to the milk in order to gain wealth, the milk goes sour in hot weather, and the Health Department is most active. I will play the game straight; it is my only chance."

So he forthwith summoned to his aid a City Milk Inspector, and said unto him: "Behold some of my milk producers are crooks; analyze my milk for me, that I may know who they are." And this was done, and he cast out the dishonest ones, and got unto himself other honest producers, so that his supply improved and his customers said: "Thy milk is good; bring me an additional pitcher daily."

Then he installed a fine bottle washer, a sterilizer and a pasteurizer, and said unto his servants: "Hearken unto me; he that doeth not all that I command him and doth not see to it that my place is kept clean and sweet, will be cast off forthwith; for it hath been revealed to me by the authorities that I and others have been the cause of many children's deaths, and that this must cease."

CITY OF SASKATOON.

REPORT OF CITY COMMISSIONERS.

Current Estimates Expenditure and Revenue.

In the past years it has been the custom to pass the current estimates in June or July with the result that expenditure has been made in the early part of the year without regard to appropriations. This year the annual estimates were submitted to the Council at their first meeting in January so that the expenditure of departments could be kept under control from the first of the year.

Monthly statements have been submitted to us by the Auditor showing the amount of each appropriation for the year together with amount expended to date. Charts have also been prepared showing the expenditure and receipts made and received by the Electrical, Street Railway, Waterworks, Cleansing, Constructional and Repairing Departments. These charts not only show the expenditure and receipts month by month for this year, but also corresponding information for the same months last year so that a comparison can be made at a glance. In every case it will be seen that the operating constructional and repairing costs have been reduced. In this way throughout the year a close supervision has been kept upon the City's financial position.

Reduction in General Expenditure of \$200,0026.90, or 32 P.C.

For the first ten months of last year the expenditure amounted to \$671,016.51, which included \$143,550.03 for sinking fund and interest, and 31,926.29 interest on bank loan, whereas this year for the same period the expenditure has been \$601,469.84, which included \$179,781.00 for sinking fund and interest and \$18,765.00 interest on bank loan.

The expenditure for the first 10 months of the year shows a saving of \$30,600.93 on the appropriations but as the expenditure for the remaining two months, November and December, will be less than the proportionate amount for the previous months, it is estimated that the current expenditure for the whole year will be \$34,153.11 less than the appropriations.

The following statement shows the current expenditure for the last three years (the two last months' expenditure for 1914 is estimated):—

	1912.	1913.	1914.
Expenditure for 12 mos.	\$566,081.90	\$796,744.90	\$646,000.00
Less sinking fund & Int.	89,190.00	168,078.00	217,360.00
Nett General expenditure	\$476,891.00	\$628,666.90	\$428,640.00

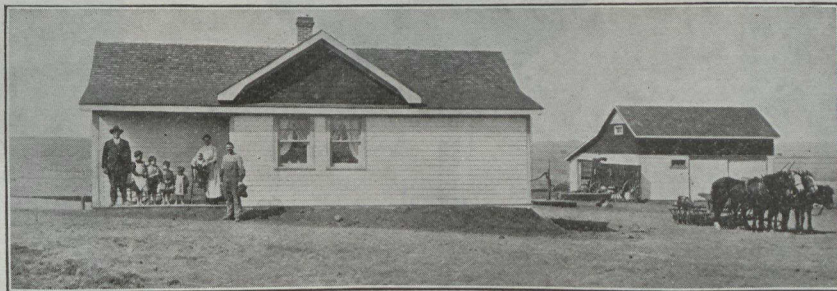
In 1912 a large amount of work was carried out by the expenditure of capital monies which did not, however, effect the current account, but in the subsequent years the result of this is shown by a large increase in Sinking Fund and Interest, i.e. from 15.75 per cent to 34.15 per cent of the total current expenditure in the respective years of 1912 and 1914.

The construction of many works through the expenditure of capital monies in 1912—including sanitary and storm sewers, sidewalks, pavings, etc., and the large amount of building operations during that year should have increased the current expenditure in subsequent years for maintenance, cleansing, garbage collection, fire and police protection, etc., yet the current expenditure (after deducting Sinking Fund and Interest) for 1914, will be \$48,251.0 less than in 1912 and \$200,026.90 less than 1913.

Before the end of the year the current estimates for 1915 will be prepared and every endeavor made to reduce the expenditure to a minimum. It should, however, be pointed out that of the total taxes only 40 per cent can be effected by the policy of the Council, the remainder being made up either in fixed charges, or expenditure over which the City Council has no control.

Economy has been practised by the present administration not for one month but for the last eighteen months, and not for the reason of any immediate financial stringency, but as a fundamental principle of Civic Government.

The wages paid in all branches of the Civic work including the public utilities is \$120,731.40 less for the first ten months of this year compared with the same period last year and will, owing to the recent cuts, be further reduced next year.



C. P. R. READY-MADE FARM IN ALBERTA.

UNEMPLOYMENT IN NEW YORK.

The problem of unemployment in the City of New York for the year 1915, due to the war and to general economic conditions, is not unlikely to become the chief concern of patriotic New Yorkers. Not to deal with this problem with all the strength, ability and resource of the community will be as discreditable to New York as would have been its failure to meet the city's maturing foreign obligations.—City Chamberlain.

A city should be not only a place of residence, but an inspiration to its inhabitants and a worthy object of civic pride.

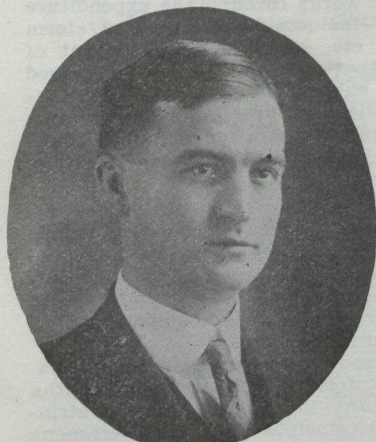
City planning is not wholly a question of architecture and engineering. It goes more deeply into the lives of the citizens, affecting them in numerous ways and to an extent that can be realized only by those who have made a study of the subject.

Suppose the more fortunate members of the community also were denied the opportunities which they now enjoy for recreation and amusement; suppose, if you will, that laws were passed prohibiting them from running automobiles, from playing golf or tennis, and imagine the effect upon them of the enforcement of such requirements. And yet, for all practical purposes, these are the conditions that exist among the poorer members of the community. They are as virtually denied opportunities of recreation as if they were living under such a statute.—Lawrence Veiller

The supervised playground is not merely an amusement centre. It ensures our young folks breathing fresh air, exercising their muscles, acquiring healthy appetites, and developing quickness of eye, sureness of hand, and steadiness of brain. It is the most efficient corrective available to counteract the evil influences of urban congestion.

There are many causes which are necessary and grimy; causes which are necessary and tiresome; but this surely, this national question of the playtime of our children, is a cause both necessary and delightful. — Mrs. Humphrey Ward.

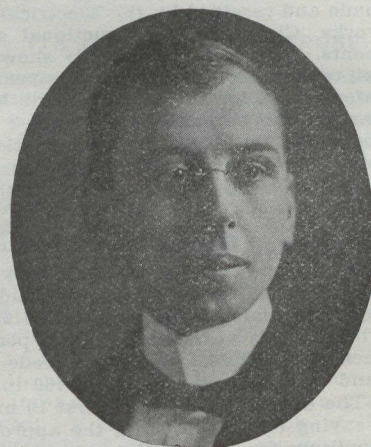
COUNCIL of VILLE ST. PIERRE



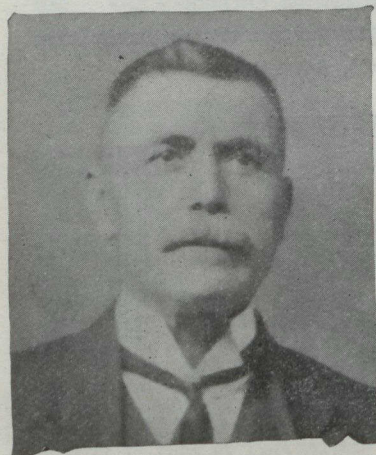
ALD. JOS. JOHNSON
Chairman of Public Works Com.



J. H. LEBEUF, Esq.
Mayor



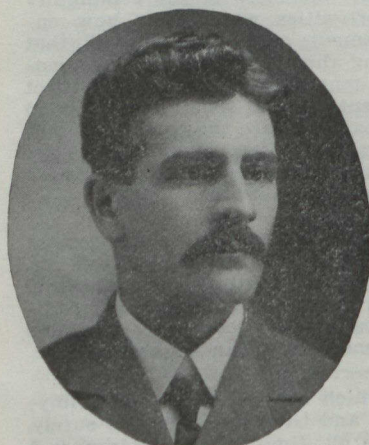
ALD. P. D. HAMEL
Chairman of Police and Lighting Com.



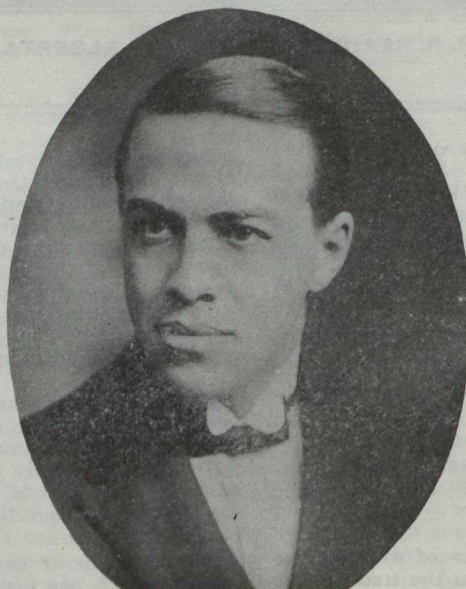
ALD. SAM D. JONES
President of Fire Committee



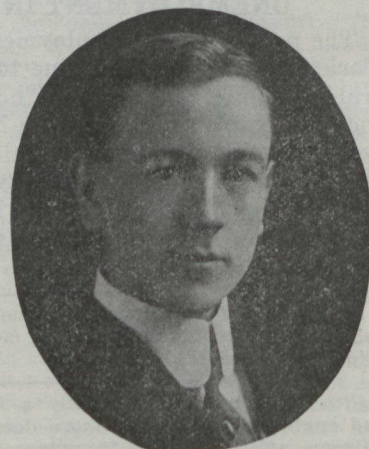
ALD. JOS. DAIGNEAULT
Pres. City Hall Committee



L. D. TRUDEAU
Alderman



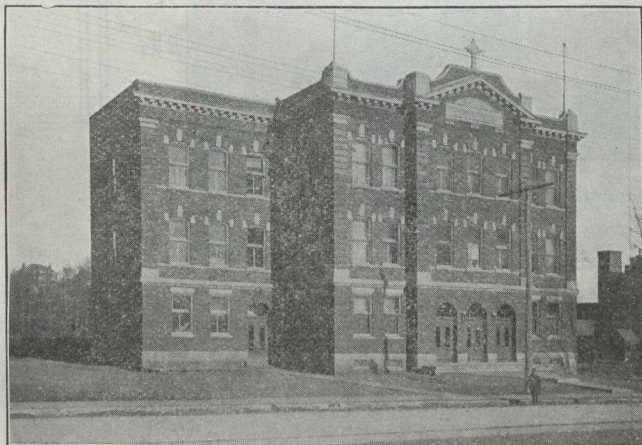
L. H. MAUVIEL
Secretary-Treasurer



ALD. N. A. VOIZARD
Pres. Finance Committee

VILLE ST. PIERRE, P.Q.

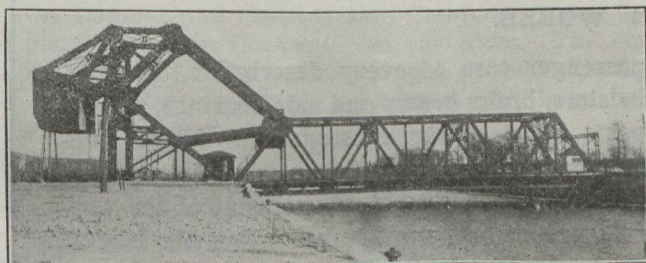
Situated within thirty minutes of the Commercial Metropolis of Canada is a virile community of men and women who some six years ago took upon themselves the responsibility of civic government by incorporating their portion of the Parish of Lachine into the dignity of a town. Ville St. Pierre, the name of this town, has always been known as one of the manufacturing districts of



ROMAN CATHOLIC SCHOOL.

"The school accommodation in Ville St. Pierre is up to date, both in the curriculum and buildings."

the Metropolis of Canada, and as one of the arteries of transportation, but until the inhabitants, mostly workpeople in the local works, appreciated the benefits of citizenship as being something tangible, and something in which they could take a real part the community was just a collection of families, each one, for all the interest taken by the authorities, almost a law unto itself. Today Ville St. Pierre is a bright example of collectivism along rational and commonsense lines. Wide streets, well paved and well lighted though not with elaborate lamp standards, good sewerage with plenty of clear water, good stores and neat little houses and reasonable living facilities, and good civic government — in short, a practical working

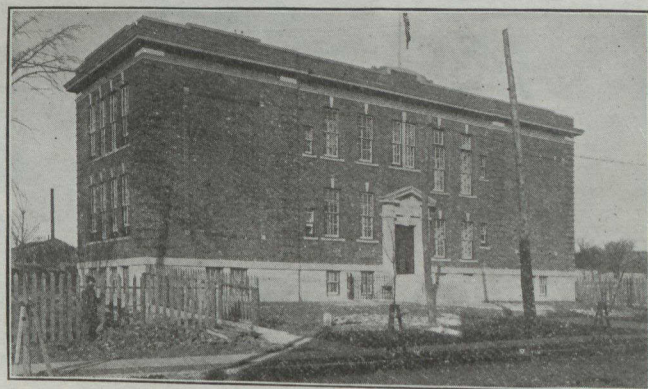


BRIDGE OVER LACHINE CANAL.

Specially Constructed by Government to allow traffic from the South Side to enter the town of Ville St. Pierre.

man's town. As is always the case with progressive communities the town has not only ambition but a large conception of life; its rulers and leaders had the right idea that by setting before the people a good standard of cleanliness and hygiene and pride, and by living up to it themselves, the community would soon reach that standard. And they made no mistake. The further effect of this communal ambition has been that the individual takes a pride in his own home.

One might term Ville St. Pierre a town of single proprietorship, that is, most of the houses belong to the tenants who have in many cases built them with their own hands and in their spare time. The system usually followed is for a man to buy a lot, often on the installment plan, and then start building a little home. If he can afford it he puts in foundation of stakes with the hope of ultimately filling it in with cement. He then erects a superstructure of timber, and at this stage he usually puts in his family, leaving the bricking in to take place as soon as he has the means. This comparatively slow process of building, leaving exposed for a time somewhat ugly boarding, might be an eyesore to those aesthetes whose love for the superficially beautiful only often blinds them to the full

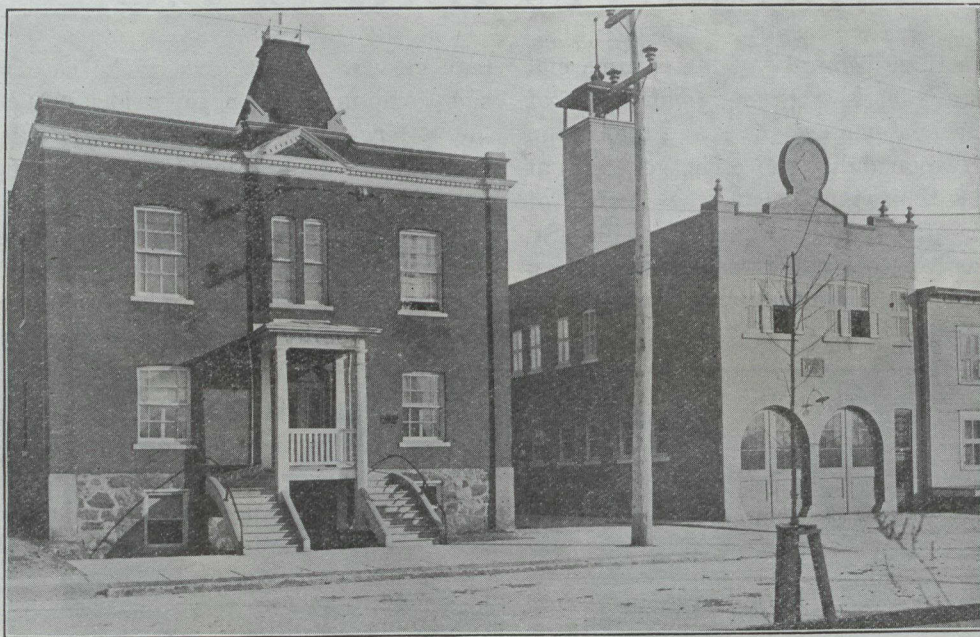


PROTESTANT SCHOOL.

meaning of the term, but it does create and build up a truer standard of citizenship, for not many false notes can be struck on the civic instrument, where the ratepayers are their own landlords and who have risen to that happy position by self-sacrifice on the part of their families as well as themselves. To-day, the town's building regulations, which are strictly enforced, give but a limited time to brick in new houses.

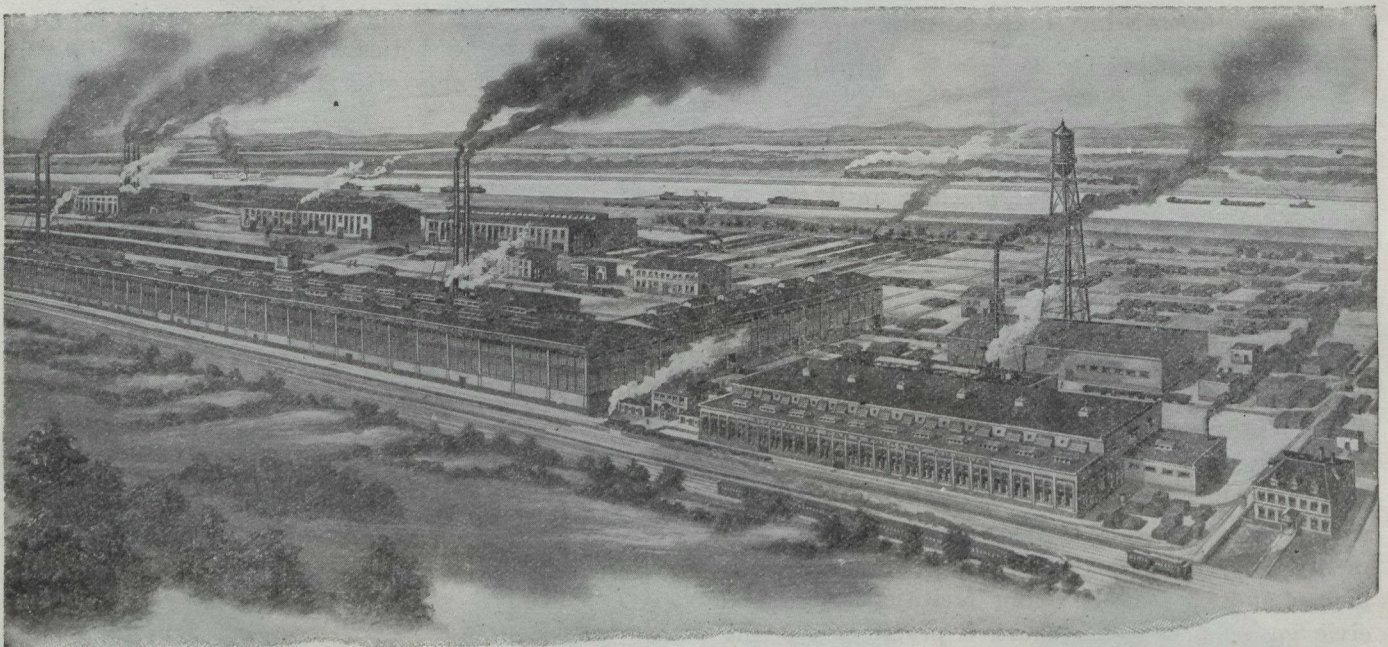
Geographically Ville St. Pierre is situated just west of Montreal, near the north shore of the St. Lawrence, right on the famous Lachine Canal.

The Manufacturing Centre of Montreal Island



Town Hall and Fire Station, Ville St. Pierre

The Town Hall and Headquarters of the Fire Brigade, which are built side by side, are practical examples of the utilitarianism of the people who want a comfortable place in which the town's business can be carried on, and sensible headquarters for the firemen.

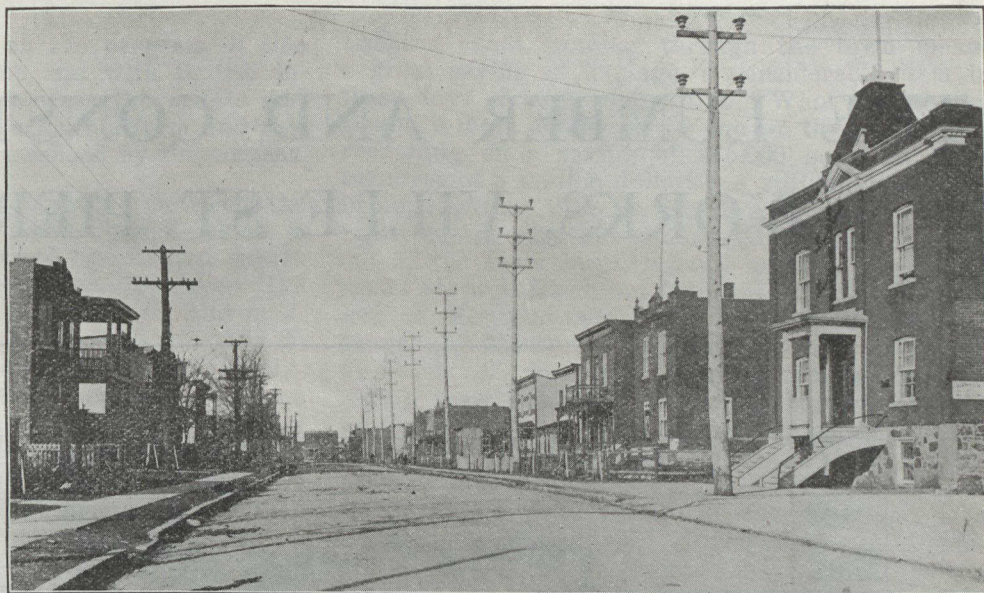


DOMINION CAR WORKS.

The Dominion Car Works of the Canadian Car & Foundry Company, Limited, is the most important industry within the boundaries of Ville St. Pierre. In normal times this plant employs approximately 1,800 men, and consequently a large number of the male residents of St. Pierre find employment within its gates. The products are steel freight and

passenger cars of every description, Simplex bolsters, brake beams and side bearings, and all parts of steel car construction. When running at full capacity the output of completed cars averages 50 per day, exclusive of the various specialties manufactured. It is the largest steel car plant in the Dominion of Canada and one of the most modern on the North American Continent.

The Streets
of
VILLE ST. PIERRE
are
Wide and Well
Paved
with Good Side
Walks



A main thoroughfare of Ville St. Pierre, showing Town Hall on right.

which joins the great lakes to the St. Lawrence River and within the fork of the convergence of the Grand Trunk and Canadian Pacific railroads. The area is 1,700 acres and the population in round figures 5,000. This town, because of its location and because of the easy facilities offered by the canal and the railroads in the shape of wharves and sidings, again because of the low charges of the Montreal Harbour Board to local shippers, is essentially an industrial centre and the local powers that be, recognising that Ville St. Pierre's prosperity depends absolutely on its manufacturing progress have not relegated the industries to a very limited area of the town, but appreciating the fact that the workers spend most of their waking time at the factory, have encouraged the building of factories where the best spaces can be had. This coupled with the still further fact that one location is almost as good as another in the town for manufacturing purposes by reason of its situation between the railroads, means the larger spreading of industrials throughout the district. This is exemplified in the Canadian Car Works and the St. Lawrence Bridge Works being located on the Lachine Canal while the Premier Glass Works, a new industry, is situated between the two railroads, and the Lumber and Construction Company have their plant almost in the centre of the town. The eight industries of Ville St. Pierre employ between them in normal times about 2,000 men and boys, most of whom live in the town.

Twenty-five stores cater to the wants of the community while two churches representing both Catholic and Protestants and two good schools are situated in the centre of the town. The Town Hall and the headquarters of the Fire Brigade which are built side by side are practical examples of the utilitarianism of the people who want no foolish show

in their public buildings but a comfortable place in which the town's business and public meetings can be carried on, and sensible headquarters for the local firemen. Law and order would seem to be respected in Ville St. Pierre for themselves alone for only four policemen, including the chief, are considered necessary to keep the peace, and they are the firemen too. Perhaps one of the reasons will be found in Ville St. Pierre being a dry town; not one saloon being allowed to exist.

The town has a dual community, that is the two dominant races that comprise it are French-Canadians and English-Canadians, the ratio being about two-thirds French and one-third English—and to those who have an idea that the two races cannot live in harmony one would commend a visit to this little town where the two peoples live together and work together for the common good, both animated by the same sense of common citizen-



ROMAN CATHOLIC CHURCH.

This ecclesiastical building when complete with Tower will be one of the finest in the Province of Quebec.

THE LUMBER AND CONSTRUCTION WORKS, VILLE ST. PIERRE, P.Q.



The large lumber yard and factory of the Company

The Lumber & Construction Company, Limited, under the management of Mayor Lebeuf, is the big building firm of Ville St. Pierre. Originally manufacturers and dealers in all kinds of prepared lumber, the company branched out as contractors, and now it is the largest construction concern in the western district of the commercial metropolis. Many large churches and public buildings, as well as factories and private dwellings have been built by the firm, including the Catholic Church and the large Catholic School of Ville St. Pierre, the Catholic Church of Lachine, a large shoe factory at Maisonneuve, and the Greek Church of Montreal. As contractors, the firm is fortunate in being able to manu-

facture all its own woodwork, which with the splendid transportation facilities of the town enabling it to buy its timber direct in sufficient large quantities, ensures successful competition.

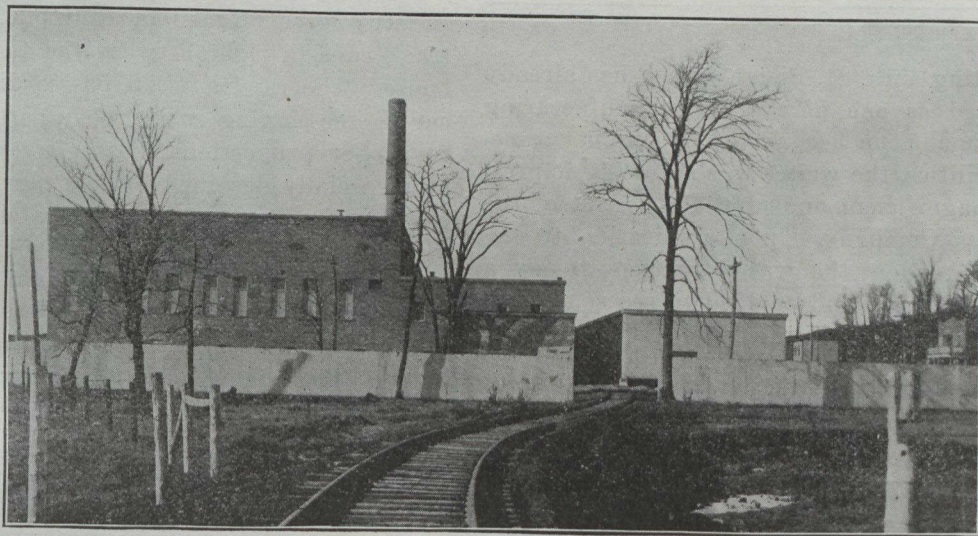
The big lumber yard, which is piled high with seasoning timber, is surrounded by saw mills and work shops, where all kinds of window frames, doors and door posts are being fashioned by the most up to date machinery. In a corner of the yard are the general offices of the company and there one sees Mr. Lebeuf hard at work every morning conducting the affairs of his firm which has construction work in many parts of the Province of Quebec.

ship and both determined on the progress of this town with the French name and with British institutions. For the common cause the priests and the clergymen meet on the same platform and this sense of what is proper is re-echoed by the citizens.

This same sense of understanding between the two races is seen in the Town Council which is proportionately four French and two English speaking Aldermen, with a French-speaking Mayor. The present council which is composed of Mayor J. H. Lebeuf and Aldermen S. Jones, N. A. Voigard, P. D. Hamel, Jr., J. Johnson, L. D. Trudeau, J. Daig-neault, with H. Mauviel as sec.-treasurer, and which is really representative of every interest and every ward, have since their election given close attention to the thousand and one details which are inseparable from the proper working of a council (and this tedious work the average citizen has no knowledge of), and have watched every opportunity to further the interests of the town. All of these gentlemen have a large stake in the district, the Mayor being Vice-president and Managing Director of the Lumber and Construction Company, Limited, while each of the aldermen is a responsible

Lachine canal running through the town means a great saving in haulage, a considerable item in these days of keen competition. What that saving means is best evidenced in one of the new works reckoning on a saving of \$75,000 per year on a turnover of a million dollars. A still further factor in popularizing Ville St. Pierre as a manufacturing centre is the ease of securing labour, not so much out of the town itself, because most of the inhabitants are well fixed, but from the huge labour market of Montreal which for some time has been tapped by the street railway system, bringing hundreds of men each morning to work, and taking them home in the evening, though let it be said that it is not long before the workmen finds it is better to locate in the district, and even when he finds that it means the building of his own home he is prepared to make the sacrifice, and is a happy man afterwards. He becomes a real man. One sees in Ville St. Pierre of six years hence a crowded and busy but contented community—the manufacturers successful because their workpeople stick by them, and the workers happy and independent for the reasons that they are their own landlords, and that in the community they are respected.

PREMIER GLASS WORKS, VILLE ST. PIERRE. P.Q.



The largest and most up-to-date Glass Factory in Canada.

man, and it says much for Ville St. Pierre that it can produce good men who are willing to sacrifice their time in the interests of the people. Mr. Lebeuf, though one of the busiest of men, has been Mayor for six years, since the town's incorporation, and has hardly missed a meeting of the council or a committee.

It has already been pointed out that the town of St. Pierre is a manufacturing centre and that its future is wrapped up in industries, as many facilities and inducements are offered to the maker of goods for both home consumption and for export and if Canada is to become the manufacturing country her people would have her, she must export. The fact of the two great railroads and the

Ville St. Pierre will never be a residential suburb of Montreal though it joins the big burg. Its industries will always keep its civic government democratic inasmuch as the ratepayers will be workmen, but the interest to the onlooker will be the greater for it. There will be no copying of or toadying to surrounding communities. There will be no need, as students of human nature know that when workmen gather together they, to say the least, are always original. Not that they will play the fool—the lesson of Great Britain's Government is the lesson of the workman—but they will govern themselves, as they are today, with common sense, and because of their personal responsibility as landowners, with economy.

PREMIER GLASS WORKS, VILLE ST. PIERRE



O. J. KLEIN

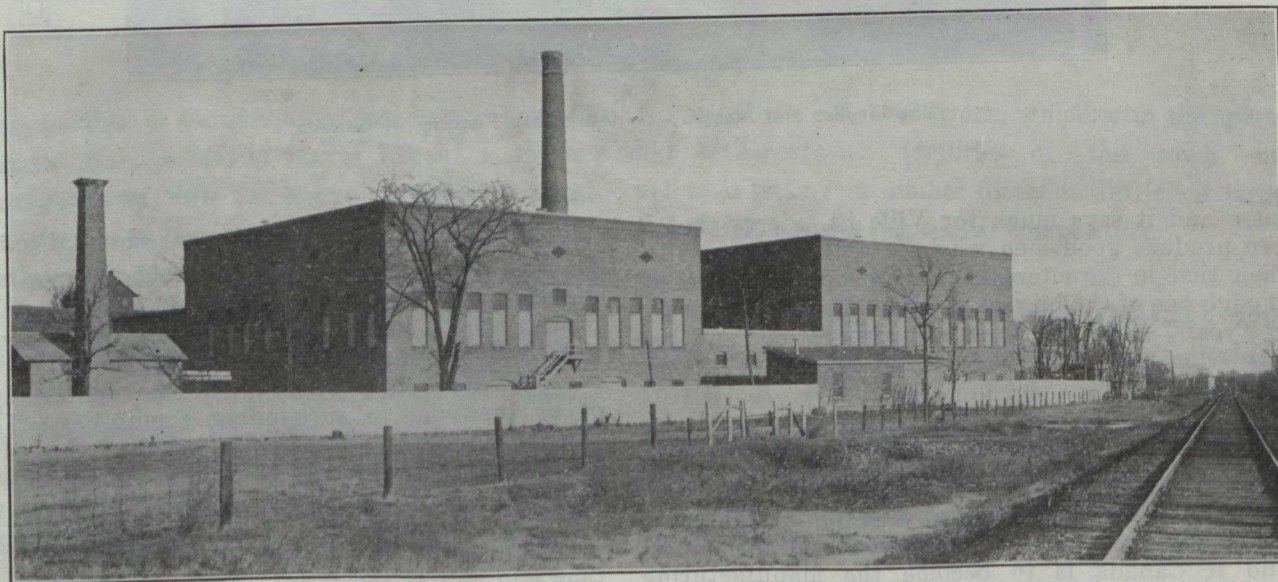
Vice-President and General Manager Premier Glass Company of Canada, Limited

While visiting Ville St. Pierre, which has already been described as one of the best manufacturing centres of Canada, on account of its unique transportation facilities, the writer was naturally impressed by the magnificent and up-to-date plant of the Premier Glass Company. Upon application to the works superintendent, he was permitted to pay a most interesting visit and enabled to see something of modern glass making methods.

Apart altogether from the wonderful future of the Glass Industry in Canada, which has hitherto

been controlled by a single corporation, the plant has an interest of its own, as it represents a maximum of efficiency at minimum cost. It has a yearly capacity of \$1,000,000 and is newly and thoroughly equipped with all the latest methods and machinery. It is said that the company will establish other factories in especially selected sites throughout the Dominion, so as to be able to cope with the present enormous demand for glassware.

The process of glass making is very interesting, and, as the Premier Glass Company has it, very simple. The raw materials used are confined, for practical purposes, to these three substances, sand, lime and soda. It used to be a popular myth that sand for this purpose had to come from France—the famous Sand of Fontainebleau. However, a sand is now found in this very country, in great abundance, which surpasses the imported article in every respect. The other raw materials are equally easy to obtain. But it is in the way in which they are handled in St. Pierre that modern efficiency asserts itself. The plant is situated at the convergence of the two great Canadian railroads, and a branch track runs in right between the factory and warehouse. The raw material passes directly from the car to the mixing room, where after being mixed to proper proportions, it is conveyed by an elevator specially designed for the purpose. From this elevator the raw material, or “batch,” as it is technically termed, is directly charged to the melting furnace. It then passes through a spout to the working end of the furnace. Here it is taken out by expert glassworkers, placed in moulds and then blown. There is no second handling, no loss of time or energy—your sand, lime and soda simply “be-



General View of Premier Glass Works.

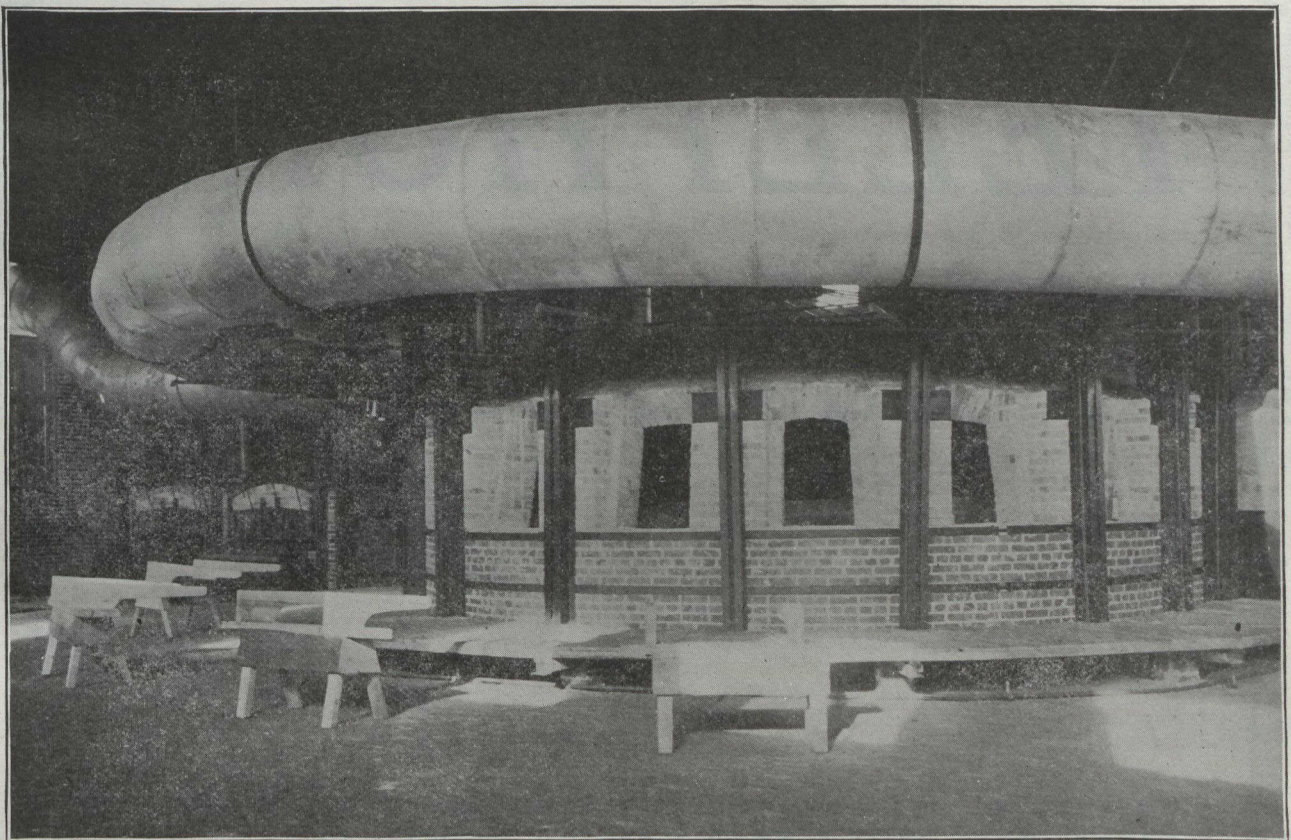
come" glass goods. The furnace, where a temperature of about 2300 degrees is maintained, is heated by gas which is automatically generated by three gas producers, which assimilate 40 tons of coal per diem. At this rate the furnace will take 50 tons of raw material a day, working continually for ten months of the year. Provision is made in the furnaces by means of divisions in the various compartments for the production of glass of different colours, e.g., flint, green and amber. These different colours are produced by the introduction of various chemicals, minerals and metals, such as coal, antimony, arsenic and manganese, which, however are used in comparatively small quantities.

An interesting development in the new glass plant at St. Pierre is the most up to date cooling system,

finished state by a process of gradual cooling, as it passes through the long oven on a moving platform. These annealing ovens are heated with oil, which is stored in huge 10,000 gallon tanks.

The Premier Glass Company is understood to possess the exclusive rights for certain machines which are of particular value in the manufacture of narrow and wide mouth bottles. There is an elaborate machine shop for the repairing of machines and moulds. It seems that the specialty of the plant will be bottles of all types, glasses, druggists' goods and lamp chimneys, etc.

Among the fields of industry which the war has opened to Canada the manufacture of glassware is perhaps the most conspicuous. Last year the Dom-



One of the huge furnaces of the Premier Glass Works, showing the large draft pipe which runs around each furnace to cool the glass blowers

consisting of an artificial draft created by means of electric driven fans, and forced up to the furnace through a huge winding pipe which runs around them in a horizontal position. Incidentally it is so constructed as to send down cool currents upon the glass workers, whose business at the furnace is a proverbially warm one, that of gathering the molten glass and filling the moulds with it. No wonder that continually representatives of the Glassworkers' Union visit the plant, and are astonished at the ideal conditions provided for the comfort of the working men. From the mould glass is carried to the annealing ovens, where bottle, glass or lamp chimney, as the case may be is turned out in the

union imported about \$6,000,000.00 of glass goods, and it is said that in one year imported glassware increased by more than \$1,000,000.00. Such figures give some idea of what Canadian glass manufacturers have to cater for in the immediate future. But it says something for the energy, tact and grit of the manager of this great company, Mr. O. J. Klein, that he has succeeded in fitting out for action this great industrial organism at a time when fainter hearts have recoiled from any new move in any kind of business whatsoever. Mr. Klein is assisted by a staff of exceptional experience and ability and there can be no hesitation in predicting a complete success for the **Premier Glass Company of Canada.**



TELEPHONE NEWS



OFFICIAL INFORMATION
 OF THE
 CANADIAN INDEPENDENT TELEPHONE ASSOCIATION
 &c, &c, &c,

 A decorative border consisting of telephone poles and wires, framing the central text.

TELEPHONE CABLES

EUGENE F. PHILLIPS ELECTRICAL WORKS

LIMITED

MONTREAL,

TORONTO,

WINNIPEG,

CALGARY,

VANCOUVER.



H.W.B.



TELEPHONE SYSTEMS

Extract From the Report of the Ontario Railway and Municipal Board.

Forty-one applications under the provisions of "The Ontario Telephone Act" were dealt with by the Board during 1913. These may be summarized as follows:

(a) For the approval of by-laws, specifications and plans for the establishment of telephone systems under section 17 (9) of the Act.

(b) To fix the price to be offered for the purchase of existing lines as a preliminary to the establishment by a municipality of a telephone system, under section 17 (10) of the Act.

(c) Requesting the furnishing of advisory and supervisory assistance, under section 26 (3) of the Act.

(d) For an Order prescribing the terms for the joint occupation of the same lead of poles by two systems, under section 26 (5) of the Act.

(e) For the approval of regulations governing the use of systems by subscribers, under section 26 (6) of the Act.

(f) For the approval of tariff charges, under section 31 of the Act.

(g) For physical connection and intercommunication between adjoining telephone systems, under section 33 of the Act.

(h) For the approval of agreements providing for interchange of service, under section 34 of the Act.

(i) For an Order prescribing the terms for furnishing telephone service, under section 36 of the Act.

The continued policy of the Board in endeavoring to secure an amicable settlement between the applicant and respondent, wherever desirable and practicable, with the assistance of the Board's expert, has in the majority of these cases proved successful.

In addition to the applications and complaints referred to, a vast amount of correspondence relating to telephone matters has been handled by the Board, through the medium of which much information has been given to municipalities, companies and other persons interested, and many difficulties that might otherwise have necessitated a hearing before the Board have been satisfactorily adjusted.

The Experience of the Board in its administration of "The Ontario Telephone Act" has indicated the desirability of certain further amendments for the purpose of more clearly defining the authority of the Board in regard to some of its provisions, and for the more effective application of the machinery provided in the Act for the securing of an efficient telephone service in the Province.

The experience of the Board in regard to applications under section 33 of "The Ontario Telephone Act" for interchange of service between telephone systems within the jurisdiction of Ontario where the lines of one or more of such systems terminate upon local switchboards of the Bell Telephone Company of Canada, shows the urgent need for legislation enabling such applications to be heard by a joint Board comprising members of the Board of Railway Commissioners for Canada and this Board. The fact that this Board has no jurisdiction to deal with the switching of the lines of those systems which terminate upon switchboards of the Bell Telephone Company in some instances renders the authority of this Board under section 33 of the Act nugatory.

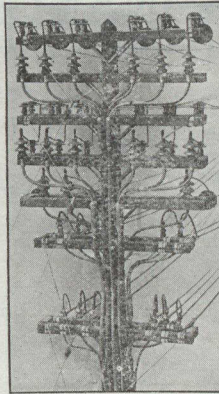
It has been found necessary to revise the specifications fixing the minimum standard requirements for the construction of rural telephone systems. A copy of the revised specifications is included in this report.

There are now forty-six telephone systems in the Province being operated or in course of construction by municipalities under the provisions of Part II. of "The Ontario Telephone Act."

The number of telephone systems which have reported to the Board is now 450. These systems are operating approximately 66,000 telephones and represent a capital investment of \$4,300,000. The capital investment reported, however, does not represent the actual total cost of the plants, as in the case of many systems the subscribers purchase their telephones and furnish the material and labor for a portion of their lines, the cost of which would, if added to the amount reported, show the aggregate investment to be much larger.

A TELEPHONE SPY.

A recent news dispatch from a European agency states that the Russians entered a church, where they were courteously received by a venerable Psalm reader, and only accidentally discovered that there was a field telephone under the altar; the reader was a disguised Austrian officer.



The Best Engineering Practice

in the installation of lead-covered cables of all kinds requires that the same care be given to protecting the insulation against moisture, etc., at the ends as at the joints in the manholes.

STANDARD D.O.A. & D.S. Cable Terminals

provide this protection and their many exclusive and patented features have been suggested by our over 30 years' experience in the manufacture and installation of lead-covered cables of all kinds.

Bulletins Nos. 700 and 710 give valuable engineering data about terminal construction and installation.

Write our nearest office for copies

Standard Underground Cable Co. of Canada, Limited,

General Offices and Works, Hamilton, Ont.

Hamilton, Ont. - Montreal Que. - Winnipeg, Man. - Seattle, Wash.

Manufacturers of Electric Wires and Cables of all kinds, all sizes, for all services, also Cable Accessories of all kinds

ALBERTA AND SASKATCHEWAN HAVE LONG DISTANCE CONNECTIONS.

On December 1, a regular long distance service was inaugurated between Alberta and Saskatchewan. Connection may now be made in the northern part of the province, between Edmonton, and Saskatoon, and Battleford in Saskatchewan, and in the southern part between Calgary, Alta. Moose Jaw and Regina, Sask.

CANADIAN PHONE INVENTION.

Mr. Alexander Ross, residing at Westville, N.S., has invented certain new and valuable improvements in telephone signal device attachments.

The invention is for the purpose of detecting unauthorized auditors on party lines. The object claimed is to provide a device which will automatically telegraph the signal of the telephone, to which it is attached, to all other stations on the line when the receiver is taken down. That when the receiver is taken down, the signal cannot be suppressed until such signal is given.

Also, there is absolutely no interference with the working mechanism of the telephone, and only with the speaking and hearing circuits during the short intervals of the giving of the signal.

PATENT.

TRANSLATING AND SELECTING SYSTEM.—This invention relates to the selection of electrical circuits involving a change from one system of designating or grouping the circuits or associated apparatus to some different system. Its principal object being the more general one of providing for the alteration of electrical conditions which may be represented by some numerical grouping, into conditions expressible by another numerical arrangement, or what may be termed their "translation." In the form of the invention illustrated and described, this change of condition takes place in electrical impulses which are transmitted.

Edward C. Molina, Boston, Mass., Assignor to American Telephone and Telegraph Co., New York. 1,083,456.

FINANCIAL NOTES

VANCOUVER MAKES CUT IN WAGES.

The City Council of Vancouver has made the following cut in wages, which will effect a saving to the City Treasury of between \$11,000 and \$12,000 each month. The reductions are: \$300 a month, 30 per cent; \$200 to \$299 a month, 25 per cent; \$100 to \$199 a month, 20 per cent; \$75 to \$99 a month, 15 per cent; under \$75 a month, 10 per cent.

LONDON, ONT., SECURES LOAN.

The City of London, Ont., has secured a million-dollar loan through the Bank of Montreal. The proposal of the bank was put before a special meeting of the Board of Control recently. The rate is 6 per cent, and the loan is to run until the city's debentures are marketable. The offer was accepted. There were a number of offers on short-term bonds for three years, aggregating \$1,000,000, but on them the interest charges, etc., would amount to more than 6 per cent.

WINDSOR BONDS SELL WELL.

Despite the alleged stringency of the money market the Windsor (Ont.) council has disposed of over \$350,000 worth of debentures in the last two months. At the outbreak of the war there was a little over \$433,000 worth to be disposed of and now there is only about \$60,000 left. The rate will net the purchasers about 6¼ per cent, a half per cent raise over those sold last year. The largest number have been sold by the Dominion Security Corporation.

BIGGAR, SASK.

Building operations of \$45,000 for the first nine months of 1914, and a reduction in the tax rate from 26 mills to 19 mills, is the very satisfactory record of the town of Biggar. The town now has a fine supply of water from a municipal well recently completed, and which was given the severe test of continuous pumping of nearly 8,000 gallons an hour for 24 hours, and showed no perceptible lowering. So ample is the water supply and so efficient the protection of the town that the fire insurance rate has been substantially reduced. The town being raised by the board of fire underwriters from the fourth to the third class.

Calgary.

The city comptroller of Calgary, Alta., states that there will be an apparent surplus of \$100,000 over the estimates in the various departments at the end of the first ten months of the year. The council also agreed that the mayor and representatives of the school board should take up the matter of ascertaining from the Imperial Bank as to whether joint note of city and school board would be accepted as security for advance in settlement of school board's demand for \$310,000 due, the note to be secured by a deposit of the city's debentures.

Forest, Ont., town debentures, amounting to \$4,770 offered for sale last week were spoken for a few hours after the notice appeared in the local papers.

Oakville, Ont.

A \$10,000 money by-law has been carried.

Kamloops, B.C.

A by-law to raise \$7,000 for park purposes was voted upon December 7th.

London, Ont.

A by-law to issue \$40,000 for erection of a bridge is to be submitted to the electors.

West Vancouver, B.C.

The by-law to raise \$150,000 for waterworks purposes has been passed by the ratepayers.

The City of Moose Jaw interim statement shows at the end of October a debenture debt of \$6,173,713, and, in addition, demand notes and temporary loans secured by unsold debentures of \$643,207. The unsold debentures of the city aggregate \$27,6004, and taxes and accounts receivable \$2,083,389.

A by-law was recently passed by Sault Ste. Marie, Ont., of \$26,965.71 for the purpose of paying the amount due by the city as its share of the cost of purchase of a site and the erection thereon of a House of Refuge.

Medicine Hat.

The total revenue of Medicine Hat, Alta., for ten months of the year on the current revenue and expenditure account, was \$469,393.28, while the expenditure up to November 1st is shown to be \$440,888.9, leaving a surplus of 728,504.28. The estimates for the expenditures for the calendar year were \$728,504.28. The estimates for the expenditure \$537,606.86. The gross debenture debt in 1913, was \$73,563,360, debentures authorized by by-laws in 1914, amounted to \$719,651, making a gross debt of \$73,763,017.76. After deducting local improvement assessments receivable, \$285,349, and the 1914 sinking fund of \$50,473 as well as \$895 for local improvement assessment by-laws the net debenture debt of the municipality is \$3,426,293. The assessment of the city for 1914 is approximately \$22,000,000, and the tax rate struck this year was 17½ mills. Nearly 60 per cent of the taxes have been paid into the city treasurer.

N. B. STARK & Co.

MURRAY MATHER & CO.

- DEALERS IN -
MUNICIPAL BONDS

MONTREAL

New York, Boston, Toronto, London, Eng.

TORONTO HELPS UNEMPLOYED.

The City Council of Toronto has passed a by-law guaranteeing bonds of Municipal Loan Association. This association aims to assist deserving cases of those out of employment, or those still in employment but at reduced income, by loaning moderate sums for short periods on reasonably satisfactory security, even if such security is of such a nature as would not be accepted by banks, loan companies or other regular financial organizations. The fund will be administered on a business basis, and every effort will be taken to make it self-supporting. It is intended to relieve a large section of the community that would neither look for nor accept charitable relief so long as they have security to offer for moderate advances to tide them over a period of unemployment or loss of income. Those of the community who require work or, failing that, direct relief, will be referred to the Social Service Commission, or such other charitable organization as may be designated for that purpose.

H. J. ROSS

ACCOUNTANT TRUSTEE

(Member, Special Committee of the U.C.M. on Uniform Municipal Accounting)

Municipal Audits a Specialty

Municipal Bonds Negotiated

Estates Managed

180 St. James St., Montreal

BUSINESS FOUNDED 1795

American Bank Note Company

ENGRAVERS and PRINTERS

MUNICIPAL DEBENTURES AND CHEQUES
A SPECIALTY

HEAD OFFICE:

208-228 WELLINGTON STREET, OTTAWA

Branches: MONTREAL, TORONTO, WINNIPEG

BANK OF MONTREAL

THE ANNUAL REPORT

The Directors have pleasure in presenting the Report showing the result of the Bank's business for the year ended 31st October, 1914.

Balance of Profit and Loss Account, 31st October, 1913.....		\$1,046,217.80
Profit for the year ended 31st October, 1914, after deducting charges of management, and making full provision for all bad and doubtful debts.....		2,496,451.62
		<u>\$3,542,669.42</u>
Quarterly Dividend, 2½ per cent, paid 1st March, 1914.....	\$400,000.00	
Quarterly Dividend, 2½ per cent, paid 1st June, 1914.....	400,000.00	
Bonus, 1 per cent, paid 1st June, 1914.....	160,000.00	
Quarterly Dividend, 2½ per cent, paid 1st September, 1914.....	400,000.00	
Quarterly Dividend, 2½ per cent, payable 1st December, 1914.....	400,000.00	
Bonus, 1 per cent, payable 1st December, 1914.....	160,000.00	
		<u>\$1,920,000.00</u>
Canadian Patriotic Fund.....	100,000.00	
Provision for Bank Premises.....	290,000.00	
		<u>2,310,000.00</u>
Balance of Profit and Loss, carried forward.....		<u>\$1,232,669.42</u>

The Directors have to record, with deep regret, the death of the Right Honourable Lord Strathcona and Mount Royal G.C.M.G., G.C.V.O., etc., who had been a Member of the Board for over forty-one years. Lord Strathcona and Mount Royal was Vice-President of the Bank from 1882 until 1887, and President of the Bank from 1887 until 1905, when he was elected Honorary President.

All the Offices of the Bank, including the Head Office, have been inspected during the year.
 Bank of Montreal, 7th December, 1914. (SIGNED), H. V. MEREDITH, President.

THE GENERAL STATEMENT

The general statement of the position of the Bank on October, 31st 1914, was read, as follows:

		LIABILITIES.	
Capital Stock.....			\$16,000,000.00
Reserve.....		\$16,000,000.00	
Balance of Profits carried forward.....		1,232,669.42	
		<u>\$17,232,669.42</u>	
Unclaimed Dividends.....			114.00
Quarterly Dividend, payable 1st December, 1914.....	\$400,000.00		
Bonus of 1 per cent, payable 1st December, 1914.....	160,000.00		
		560,000.00	
			<u>17,792,783.42</u>
Notes of the Bank in circulation.....			\$33,792,783.42
Deposits not bearing interest.....	\$17,231,502.00		
Deposits bearing interest, including interest accrued to date of statement.....	42,689,031.57		
Deposits made by and Balances due to other Banks in Canada.....	154,533,643.41		
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	6,089,840.66		
Bills Payable.....	370,349.95		
		436,010.88	
Acceptances under Letters of Credit.....			221,350,378.47
Liabilities not included in the foregoing.....			3,368,066.53
			<u>970,434.83</u>
			<u>\$259,481,663.25</u>

		ASSETS.	
Gold and Silver Coin current.....			\$15,452,819.73
Government Demand Notes.....		\$15,452,819.73	
Deposit in the Central Gold Reserves.....		25,208,942.75	
Deposit with the Minister for the purpose of the Circulation Fund.....		1,500,000.00	
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	\$15,900,030.37		790,000.00
Call and Short (not exceeding thirty days) Loans in Great Britain and U. S.....	41,502,122.01		
		57,402,152.38	
Dominion and Provincial Government Securities not exceeding market value.....		502,931.62	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....		11,254,173.91	
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian.....			488,296.03
Notes of other Banks.....		1,988,933.00	
Cheques on other Banks.....		8,069,753.60	
			<u>122,658,003.02</u>
Loans to the Government of Canada.....		\$5,000,000.00	
Current Loans and Discounts in Canada (less rebate of interest).....		108,845,332.96	
Loans to Cities, Towns, Municipalities and School Districts.....		9,017,324.26	
Current loans and Discounts elsewhere than in Canada (less rebate of interest).....		5,756,003.55	
Overdue Debts, estimated loss provided for.....		452,768.65	
			<u>129,071,429.42</u>
Bank Premises at not more than cost (less amounts written off).....			4,000,000.00
Real Estate, other than Bank Premises.....			173,620.79
Liabilities of Customers under Letters of Credit (as per Contra).....			3,368,066.53
Other Assets not included in the foregoing.....			210,543.49
			<u>\$259,481,663.25</u>

H. V. MEREDITH, PRESIDENT.

FREDERICK WILLIAMS-TAYLOR,
 General Manager

To the Shareholders of the Bank of Montreal:

We have checked the Cash and verified the Securities of the Bank at the Chief Office and at several of the principal Branches at various times during the year, as well as on 31st October, 1914, and we found them to be in accord with the books of the Bank. We have obtained all information and explanations required, and all transactions that have come under our notice have, in our opinion, been within the power of the Bank. We have compared the above Balance Sheet with the Books and Accounts at the Chief Office of the Bank, and with the certified Returns received from its Branches and we certify that in our opinion it exhibits a true and correct view of the state of the Bank's affairs according to the best of our information, the explanations given to us, and as shown by the Books of the Bank.

MONTREAL, 19TH NOVEMBER, 1914.

GEORGE HYDE,
 J. MAXTONE GRAHAM,
 JAMES HUTCHISON,
 AUDITORS,
 CHARTERED ACCOUNTANTS.

BANK OF MONTREAL

(Established 1817)

INCORPORATED BY ACT OF PARLIAMENT

Capital Paid-up..... \$16,000,000.00
 Rest..... 16,000,000.00
 Undivided Profits..... 1,098,968.40

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

H. V. MEREDITH, Esq., President

R. B. ANGUS, Esq.	C. R. HOSMER, Esq.
E. B. GREENSHIELDS, Esq.	A. BAUMGARTEN, Esq.
SIR WILLIAM MACDONALD,	C. B. GORDON, Esq.
HON. ROBERT MACKAY	H. R. DRUMMOND, Esq.
SIR THOMAS SHAUGHNESSY, K.C.V.O.	D. FORBES ANGUS, Esq.
DAVID MORRICE, Esq.	Wm. McMASTER, Esq.

SIR FREDERICK WILLIAMS-TAYLOR, General Manager.
 A. D. BRAITHWAITE, Assistant General Manager.
 C. SWEENEY, Supt. British Columbia Branches.
 F. J. COCKBURN, Supt. Quebec Branches.
 E. P. WINSLOW, Supt. North West Branches.
 D. R. CLARKE, Supt. Maritime Provs. and Nfld. Branches.

BRANCHES:

At all Important Cities and Towns in every Province in the Dominion of Canada

IN NEWFOUNDLAND:

ST. JOHN'S CURLING GRAND FALLS

IN GREAT BRITAIN:

LONDON—47 Threadneedle St., E.C.
 Sub-Agency, 9 Waterloo Place, Pall Mall, S.W.

IN THE UNITED STATES:

NEW YORK: R. Y. HEBDEN, W. A. BOG, and J. T. MOLINEUX,
 Agents, 64 Wall Street

CHICAGO, Ill. SPOKANE, Wash.

IN MEXICO: MEXICO, D.F.

The Canadian Bank of Commerce

PAID-UP CAPITAL..... \$15,000,000
 REST..... 13,500,000

HEAD OFFICE - TORONTO

BOARD OF DIRECTORS.

Sir Edmund Walker, C.V.O., LL.D., D.C.L., President

Z. A. Lash, Esq., K.C., LL.D., Vice-President

JOHN HOSKIN, Esq., K.C., LL.D.	ALEXANDER LAIRD, Esq.
J. W. FLAVELLE, Esq., LL.D.	WILLIAM FARWELL, Esq., D.C.L.
A. KINGMAN, Esq.	GARDNER STEVENS, Esq.
HON. SIR LYMAN MELVIN JONES	G. G. FOSTER, Esq., K.C.
HON. W. C. EDWARDS	CHARLES COLBY, Esq., M.A.
E. R. WOOD, Esq.	Ph.D.
SIR JOHN M. GIBSON, K.C.M.G.,	A. C. FLUMERFELT, Esq.
K.C., LL.D.	G. W. ALLAN, Esq.
ROBERT STUART, Esq.	H. J. FULLER, Esq.
G. F. GALT, Esq.	F. P. JONES, Esq.

ALEXANDER LAIRD - - - General Manager

JOHN AIRD, Asst. General Manager

Branches in every Province of Canada and in the United States, Mexico, Newfoundland, & England

Montreal Main Office: H. B. WALKER, Manager

London (England) Office: 2 Lombard Street, E.C.
 H. V. F. JONES, Manager

New York Agency: 16 Exchange Place
 WM. CRAY, and H. P. SCHELL, Agents

This Bank with its Capital of \$15,000,000 and Reserve Fund of \$13,500,000 affords every security to depositors, and its large number of branches and agents in all parts of the world enables it to offer unequalled facilities for the transaction of all kinds of banking business, which will receive the most careful attention.

THE ROYAL BANK OF CANADA

Capital Authorized..... \$ 25,000,000
 Capital Paid Up..... 11,560,000
 Reserve and Undivided Profits..... 13,575,000
 Total Assets..... 185,000,000

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

H. S. HOLT, President. E. L. PEASE, Vice-President
 E. F. B. JOHNSTON, K.C. 2nd Vice-President

Wiley Smith	Hon. W. H. Thorne	A. J. Brown, K.C.
Hon. D. MacKeen	Hugh Faton	W. J. Sheppard
Jas. Redmond	T. J. Drummond	C. S. Wilcox
G. R. Crowe	Wm. Robertson	A. E. Dyment
D. K. Elliott		C. E. Neill

OFFICERS

E. L. Pease, General Manager
 C. E. Neill & F. J. Sherman, Asst. Gen.-Managers
 W. B. Torrance, Supt. of Branches

Branches in every Province of the Dominion of Canada and in NEWFOUNDLAND; in HAVANA and throughout CUBA, Porto Rico and Dominican Republic; BAHAMAS, Nassau; BARBADOS, Bridgetown; GRENADA, St. Georges; JAMAICA, Kingston; TRINIDAD, Port of Spain and San Fernando; BRITISH GUIANA, Georgetown and New Amsterdam; BRITISH HONDURAS, Belize.

LONDON, Eng., OFFICE—Princes St., E.C.
 NEW YORK AGENCY—Corner William and Cedar Streets

Savings Department at all Branches

The Merchants' Bank

OF CANADA

HEAD OFFICE - - - - MONTREAL

Capital Paid-up..... \$7,000,000
 Reserve Fund and Undivided Profits..... 7,248,134

BOARD OF DIRECTORS:

SIR H. MONTAGU ALLAN, C.V.O., President
 K. W. BLACKWELL, Vice-President

THOS. LONG	ANDREW A. ALLAN	F. ROBERTSON
ALEX. BARNET	C. C. BALLANTYNE	G. L. CAINS
F. ORR LEWIS	F. HOWARD WILSON	A. B. EVANS
	A. J. DAWES	

E. F. HEBDEN, General Manager
 T. E. MERRETT, Supt. of Branches and Chief Inspector

A GENERAL BANKING BUSINESS TRANSACTED

The Accounts of Municipalities kept and advances made in anticipation of the collection of taxes; also loans for improvement purposes in anticipation of the issue of debentures.

218 BRANCHES AND AGENCIES IN CANADA

Extending from the Atlantic to the Pacific

SAVINGS DEPARTMENT AT ALL BRANCHES

Deposits received and Interest allowed at best current rates

New York Agency: 63 and 65 WALL STREET

Municipal Bond Dealers

WOOD, GUNDY & CO.

C.P.R. BUILDING: TORONTO

Purchasers of

MUNICIPAL DEBENTURES

We cordially invite correspondence

DEALERS IN High Grade Bonds & Debentures

Correspondence Solicited

DOMINION SECURITIES Corporation, Limited

MONTREAL
P.Q.

LONDON
Eng.

TORONTO
Ont.

W. D. Lighthall, K.C., M.A., F.R.S.L., &c. C. A. Harwood, B.C.L.
Cable Address - - "LIGHTHALL"
LIGHTHALL AND HARWOOD
BARRISTERS, SOLICITORS, ADVOCATES, &c.
Chambers — QUEBEC BANK BUILDING
Place d'Armes - - - - MONTREAL

LOANS MADE TO:
BONDS BOUGHT FROM:

MUNICIPALITIES

A. P. LESPERANCE, Manager

City and District Savings Bank
MONTREAL

Bond Dealers Should Advertise
in the CANADIAN MUNICIPAL
JOURNAL

THE BANK OF OTTAWA

Capital Paid-up \$4,000,000
Reserve Fund 4,750,000
Total Assets, over 50,000,000

HEAD OFFICE - OTTAWA, ONT.

Board of Directors:

Hon. George Bryson, President.
John Burns Fraser, Vice-President.
Sir Henry N. Bate David Maclaren.
Russell Blackburn Denis Murphy
Sir Henry K. Egan Hon. George H. Perley
E. C. Whitney.

GEORGE BURN, General Manager.
D. M. FINNIE, Assistant General Manager.
WM. DUTHIE, Chief Inspector.

Branches in the Provinces of

Quebec, Ontario, Manitoba, Saskatchewan,
Alberta and British Columbia.

Interest bearing Deposits of One Dollar and
upwards received at all Branches.

IMPERIAL BANK OF CANADA

CAPITAL PAID UP \$7,000,000.00
RESERVE FUND 7,000,000.00

DIRECTORS:

D. R. WILKIE, President; Hon. R. JAFFRAY, Vice-Pres.;
Wm. Ramsay of Bowland, Elias Rogers, J. Kerr Osborne,
Peleg Howland, Sir J. A. M. Aikins, K.C., M.P., Winnipeg;
Cawthra Mulock, Hon. Richard Turner, Quebec; Wm.
Hamilton Merritt, M.D., St. Catharines; W. J. Gage.

HEAD OFFICE - - - TORONTO

BRANCHES:

Ontario	Nashville	Quebec	Alberta
Aurora	New Liskeard		Athabaska Landg.
Amherstburg	Niagara Falls (3)	Montreal (3)	Banff
Belwood	Niagara on the	Quebec (2)	Calgary
Bolton	Lake		Edmonton (4)
Brantford	North Bay	Manitoba	Redcliff
Caledon East	Ottawa		Lethbridge
Cobalt	Palgrave	Brandon	Red Deer
Cottam	Port Arthur	Portage la Prairie	Wetaskiwin
Cochrane	Port Colborne	Winnipeg (3)	
Elk Lake	Port Robinson		
Essex	Preston		
Fergus	Ridgeway	Saskatchewan	British Col'ba
Fonthill	Saulte Ste.		Athelwar
Fort William	Marie (3)	Balgonie	Arrowhead
Galt	Sth. Porcupine	Broadview	Chase
Hamilton	Sth. Woodslee	Fort Qu'Appelle	Cranbrook
Harrow	St. Catharines (3)	Hague	Fernie
Humberstone	St. Thomas (2)	Mooseaw	Golden
Ingersoll	St. Davids	Nth. Battleford	Invermere
Jordan	Sparta	Prince Albert	Kamloops
Vineland	Thessalon	Regina	Nelson
Kenora	Timmins	Rosthern	Natal
Listowel	Toronto (17)	Saskatoon	Revelstoke
London	Welland	Wilkie	Vancouver (4)
Marshville	Woodstock	Wynyard	Victoria (2)

SAVINGS DEPARTMENT:

Interest allowed on all Deposits at Branches of the Bank throughout
the Dominion of Canada

Draft Money Orders and Letters of Credit
Issued Available in any Part of the World

Agents in England and Scotland: Lloyd's Bank, Limited, and
the Commercial Bank of Scotland, Limited, and Branches with whom
money may be deposited for transfer by letter or cable to any part
of Canada.

Agents in United States: New York, Bank of the Manhattan
Company; Chicago: First National Bank; San Francisco: Wells,
Fargo Nevada National Bank.

Agents in France: Credit Lyonnais; Germany: Deutsche Bank

The Canadian Bridge Co., LIMITED

WALKERVILLE, ONT.

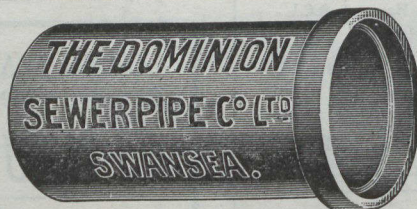
Manufacturers of Railway and Highway Bridges

Locomotive Turn Tables, Roofs, Steel Buildings and Structural Iron Work of all descriptions

SEWER PIPES

CHIMNEY TOPS
FLUE LININGS
WALL COPINGS

Ask for Price Lists
and Discounts



SALT-GLAZED and VITRIFIED

True to size
Impervious to water
Will never disintegrate

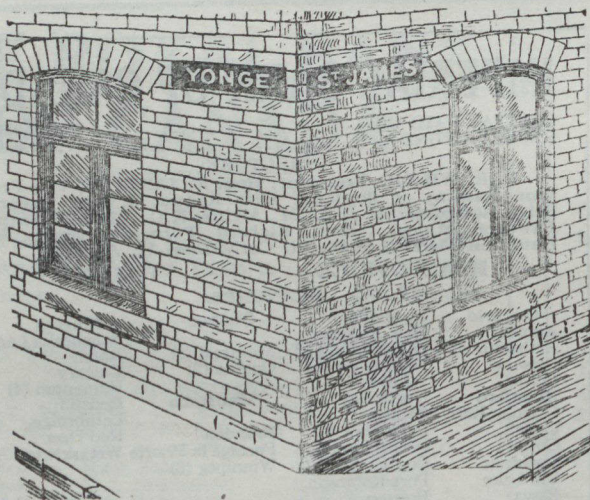
Sizes manufactured and always
in stock, 4 in. to 24 in.

TELEPHONE (Toronto Connection) PARK 1809
Post Office : SWANSEA

Works and Office :
SWANSEA, near Toronto

THE DOMINION SEWER PIPE CO., Limited

The INDEPENDENT
COMPANY



The Principal Cities in Canada
are using our
**Enamel Steel Street Names
and House Numbers**

THEY LAST A LIFETIME

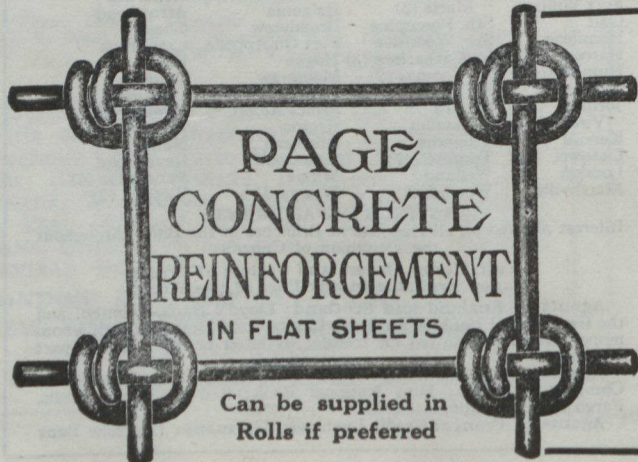
MADE IN CANADA BY

The THOS. DAVIDSON MFG. CO., Limited

Selling Agent, **J. N. WARMINTON,**
207 St. James St., Montreal, Que.

Write for prices and samples

Can a Stranger find his way around your City or Town
without difficulty?
Are all Streets named and houses numbered up to date?



**For Concrete Road Pavement,
Walks, Building Floors, Etc.**

We are the *ORIGINATORS* of this wire reinforcement in flat sheets,
and it is coming into universal use wherever introduced. We have
supplied many carloads of it this past season.

The standard mesh for road pavement is 6 x 12 inches; for
bridges and building floors, the standard is 3 x 6 inches. Also other
meshes as desired. All sheets 4 feet wide, and any length specified
that can be loaded in cars.

Samples will be sent upon request

We also supply Iron Fences, Fire Escapes, Office Wire Work, and
all kinds of Builders' Wire and Iron Work

The Page Wire Fence Co., Limited

Dept. 26-A Dept. 26-A Dept. 26-A Dept. 26-A
1137 King St. W. 505 Notre Dame St. W. 87 Church St. 39 Dock St.
TORONTO MONTREAL WALKERVILLE ST. JOHN, N.B.