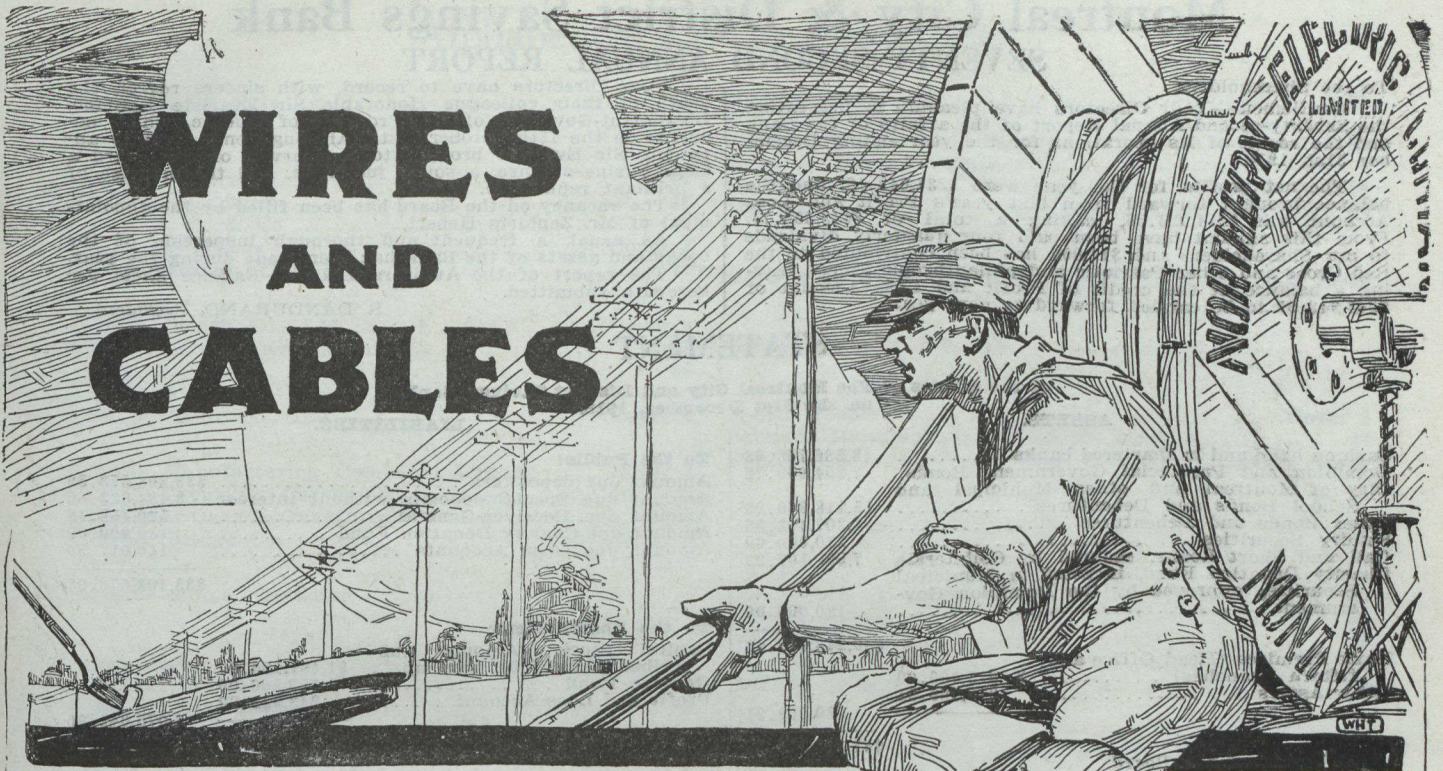


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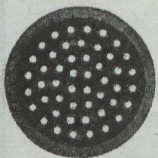


WIRES AND CABLES

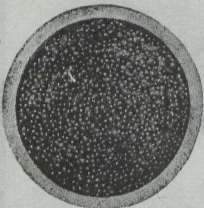
YOU'VE seen it. The large Reel with the Northern Electric Company's name on either side. You can see it wherever wire work of any kind is being done. In the small hamlets and in the large cities throughout the Dominion, it is a familiar sight by the street-side.

Quality, Dependability and Service is what has made the **NORTHERN ELECTRIC COMPANY LIMITED** the largest manufacturers of bare and insulated Wire and Cable.

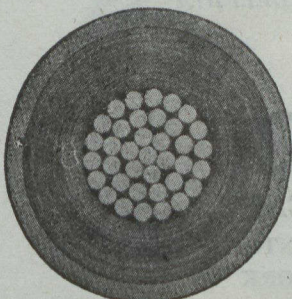
Our Nearest House will be glad to furnish specifications and prices on any type of bare or insulated wire and cable for electrical purposes—write us to-day.



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CALGARY
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Montreal City & District Savings Bank

SEVENTY-SECOND ANNUAL REPORT

To the Shareholders,

Gentlemen:—Your Directors have pleasure in presenting the Seventy-second Annual Report of the affairs of the Bank and the result of its operations for the year ending December 31st, 1918.

The net profits for the year were \$234,642.18, and the balance brought forward from last year's Profit and Loss Account was \$214,023.56, making a total of \$448,665.74. From this amount have been paid four quarterly dividends to our Shareholders and \$14,000 has been contributed to the Red Cross and other Patriotic and philanthropic Funds, leaving a balance at the credit of Profit and Loss Account of \$243,942.90 to be carried forward to next year.

Your Directors have to record, with sincere regret, the death of their colleague Honorable Sir Evariste LeBlanc, Lieutenant-Governor of the Province of Quebec, which occurred on the 18th October last. Although only recently appointed, Sir Evariste brought to the service of the Board a clear business sense, a sound judgment, and the prestige of a brilliant reputation.

The vacancy on the Board has been filled by the appointment of Mr. Zephirin Hebert.

As usual, a frequent and thorough inspection of the books and assets of the Bank has been made during the year.

The report of the Auditors and the Balance Sheet are herewith submitted.

R. DANDURAND, President.

STATEMENT

of the affairs of The Montreal City and District Savings Bank on the 31st December, 1918.

ASSETS.

Cash on hand and in chartered banks.....	\$8,586,768.68
Dominion and Provincial Government Bonds. City of Montreal and other Municipal and School Bonds and Debentures	7,254,409.72
Other Bonds and Debentures	15,118,360.28
Sundry Securities	1,307,403.36
Call and Short Loans, secured by Collaterals	210,000.00
Charity Donation Fund, invested in Municipal Securities approved by the Dominion Government	7,591,107.92
	180,000.00
	\$40,248,049.96
Bank Premises (Head Office and fifteen Branches)	\$ 615,000.00
Other Assets	315,069.91
	<u>930,069.91</u>
	\$41,178,119.87

On behalf of the Board,

R. DANDURAND,
President.

LIABILITIES.

To the Public:	
Amount due depositors	\$33,808,573.39
Amount due Special deposits without interest	3,484,033.60
Amount due Receiver-General	520,452.48
Amount due Charity Donation Fund	180,000.00
Amount due Open Accounts	110,017.50
	<u>\$38,103,076.97</u>
To the Shareholders:	
Capital Stock (Amount subscribed \$2,000,000), paid up	\$1,481,100.00
Reserve Fund	1,350,000.00
Profit and Loss Account	243,942.90
	<u>3,075,042.90</u>
	\$41,178,119.87

A. P. LESPERANCE,
Manager.

AUDITORS' REPORT.

Having obtained all the information and explanations we have required, and having satisfied ourselves of the correctness of the Cash Balances, and examined the Securities held against the Money at Call and Short Notice, and those representing the investments of the Bank, and having examined the foregoing Balance Sheet and compared it with the

Books at the Head Office, and with the Certified Returns from the Branches, we are of opinion that the transactions of the Bank have been within its powers, and that the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs as shown by the Books of the Bank.

A. CINQ-MARS, C.A.,
C. A. SHANNON, L.I.A., Auditors.

A. E. AMES
H. R. TUDHOPE
F. J. COOMBS
C. E. ABBS
G. A. MACPHERSON

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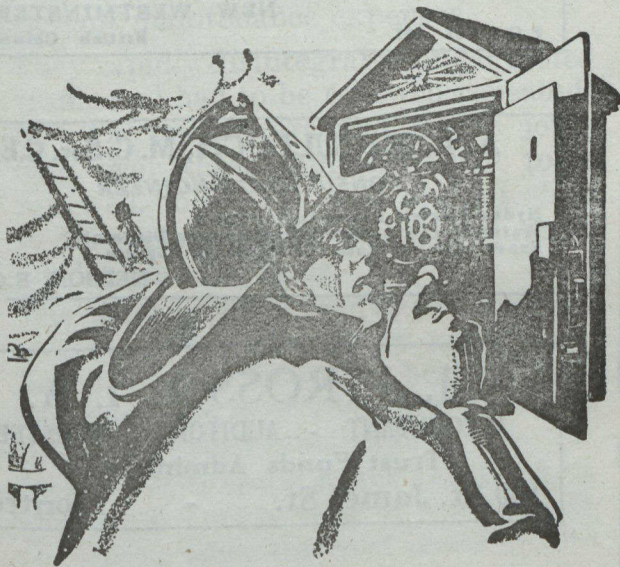
Investment
Securities

Transportation Building, - MONTREAL
Union Bank Building, - - - TORONTO
74 Broadway, - - - NEW YORK

Established
1889

Alphabetical List to Advertisers

American Bank Note Co.	64	Murray, Aird & Co.	66
Ames, A. E. & Co.	26	Merchants Bank	
Bank of Montreal	64	Mawson & Sons, Thos. H.	36
Burnett & McGugan	36	McLaren Belting Company	Cover 3
Burgess, C. H. & Co.	61	McCullough, A. L.	36
Babcock & Wilcox	Cover 3	Morrison & Co.	36
Barrett Company, Ltd., The	37	Northern Electric Company	33-35
Canadian Bridge Co., Ltd.	Cover 2	Office Specialty Mfg. Co.	
City and District Savings Bank	35-63	Pedlar People	Cover 3
Crossley, T. Linsey	36	Paterson Manufacturing Company, Limited.	27
Canadian Fairbanks-Morse		Phillips Electrical Works, Eug. F.	Front Cover
Canada Cement Co., Ltd.	Cover 4	Quebec Savings and Trust Co.	62
Davidson Manufacturing Company, Limited	Cover 2	Royal Bank of Canada	64
Dominion Securities Corporation	59	Ross & Angers	36
Dominion of Canada Guarantee Co.	62	Ross, H. J.	36
Dominion Bridge Co.	Cover 3	Roberts-Wynne, R. O.	36
Fairbanks-Morse, Canadian		Reakes, Geo. C. E.	36
Hanson, Brs.	60	Standard Underground Cable Company of Canada.	63
Harris, Forbes & Co.	61	Tarvia	37
Hersey, Milton, Limited	63	Wood, Gundy & Company	59
Imperial Oil Company, Ltd.		Warmington, J. N. & Co.	Cover 2
Joyner, A. H. Winter, Ltd.		Waterous Company	
Lighthall & Harwood	36	Wolfe, A. Harry	37
Lea, R. S. & W. S.	36		
Lesperance, A. P.	35-63		
London Concrete Machinery Company	Cover 3		



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System cuts the conflagration hazard to a minimum

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THE CANADIAN MUNICIPAL JOURNAL

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C. E.**AIRD MURRAY & LOWES**

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Chambers - QUEBEC BANK BUILDING
Place d'Armes - - - MONTREAL**H. J. ROSS L. I. A.**

ACCOUNTANT - AUDITOR - TRUSTEE

Trust Funds Administered

180 St. James St. - Montreal

HOWARD ROSS, K.C.

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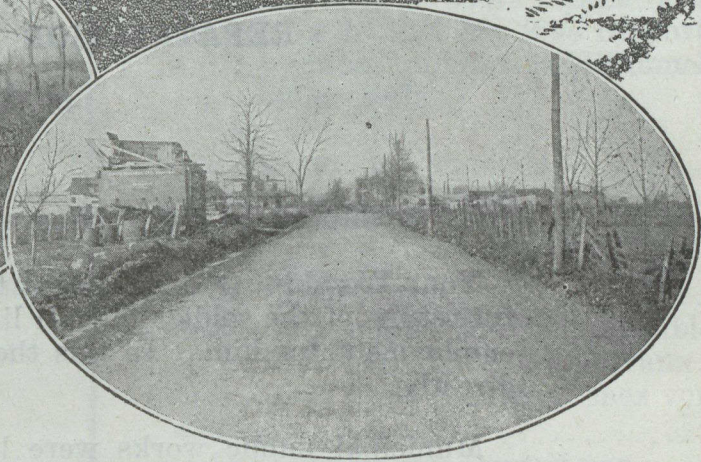
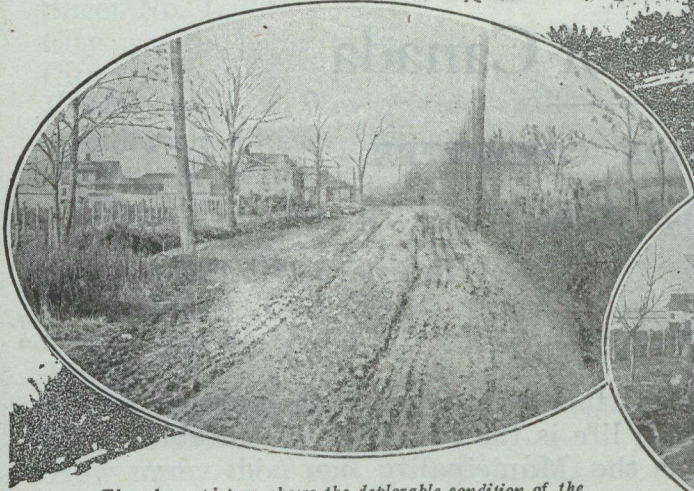
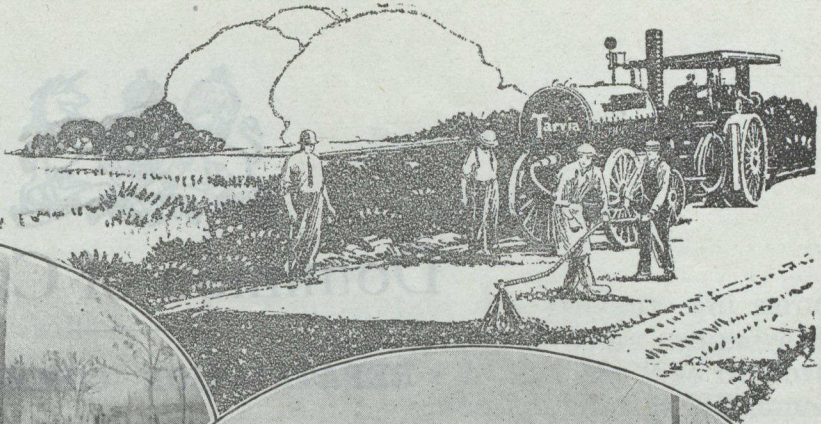
BARRISTERS and SOLICITORS

Cristine Building, 20 St. Nicholas St., Montreal

*Municipal**Reconstruction*

Tarvia

*Preserves Roads
Prevents Dust-*



The above picture shows the deplorable condition of the Beaconsfield Station Road, Beaconsfield, Que., before the use of "Tarvia X." The illustration at the right shows how Tarvia has transformed the surface.

An Inexpensive Transformation

The old-style dirt-gravel-and-water bound macadam roadways were costly ones — costly in their excessive and incessant maintenance expenses.

They rapidly disintegrated under motor traffic and had to be renewed repeatedly. The motor-cars and tracks jouncing over those hummocks had to be renewed, too. The cost did not show in the taxes, but it was a community burden just the same.

The most popular roadways today for county, state and military use are undoubtedly Tarvia roads, because they represent the most economical form of permanent road-construction.

Tarvia roads resist water and frost. A well-built Tarvia road is the same in the spring when the frost is coming out of the ground as at any other season. It is a durable, clean, all-the-year-round road.

On its dustless contour motor-traffic moves swiftly without damage to the roadway. Year after year the new Tarvia-macadam will give perfect satisfaction with little or no expense for maintenance.

There are many miles of Tarvia roadways today all over the Dominion which are giving satisfaction because of their long service and low cost.

If you are in any way interested in the road problem, write for booklets or for any specific information you may desire.

Special Service Department

This company has a corps of trained engineers and chemists who have given years of study to modern road problems. The advice of these men may be had for the asking by any one interested.

If you will write to the nearest office regarding road problems and conditions in your vicinity, the matter will be given prompt attention.

The *Barrett* Company
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MONTREAL

ST. JOHN, N.B.

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SYDNEY, N.S.

VANCOUVER



Dominion of Canada

REPATRIATION COMMITTEE.

45 Rideau Street, Ottawa,

February 17th, 1919.

His Worship, the Mayor or Reeve:

Your Worship: One important factor in securing the successful return of the soldier to civil life is the providing of suitable employment for him. In this the Municipality can aid very directly.

Municipal public works were largely abandoned during the war, and the need for them in many Municipalities has grown considerably. Such public works as are required in the public interest present an opportunity for the absorption of surplus labour that is of real value to the State, and we are sure that this question is receiving your earnest consideration. It may be that your Municipality is in need of additional public works, and that you contemplate undertaking them this year, either in the form of new works or the extension of existing ones. It may also be that the works you have in view will provide employment for more men than you have locally available. We are anxious to ascertain the public works which are contemplated in the Municipalities of Canada, and the number of men who may thus find suitable employment.

Enclosed you will find a brief series of questions bearing directly on the matter.

Can you arrange to purchase material and machinery at an early date, as this will furnish employment during the winter and early spring, when employment is most needed?

I shall be greatly obliged if you will be good enough to have these answered by the proper officials and then returned to this office at your earliest convenience.

Replies to this letter are carried post free.

Yours faithfully,

On behalf of the Advisory Committee of the U. C. M.

HARRY BRAGG,
Municipal Representative.

For Cities & Towns.

- Sheet No. 1.
 City
 City Clerk
 Enumeration of Works that will be undertaken in the ordinary course of events in 1919:—
 (Sheet No. 2 asks for possible additional works.)
 Street Construction
 Water Works Extensions
 Sewerage Extensions
 Public Buildings
 Parks and Squares
 Other Public Works
 How many men will probably be employed in these works?
 Can you secure all these locally?
 Information supplied by
 Official title

For Villages & Rural Municipalities.

- Municipality of
 County of Province of
MILES OF ROADS:
 Work to be done in 1919.
 Macadam
 Tar Macadam
 Clay
 Estimated cost
NUMBER OF CULVERTS:
 Wood
 Concrete
 Sheet Steel
 Estimated Cost
OTHER PUBLIC WORKS:
 Including even repairs such as painting and small work that might give employment to soldiers.
 Mayor or Reeve
 Engineer (Employed or Engaged)
 Secretary
 Probable Number of Employees required for this work

Pour Villes ou Villages.

Feuillet No. 1.

- Ville
 Greffier
 Enumération des travaux qui seront entrepris dans le cours ordinaire de 1919. (Le feuillet No. 2 se rapporte aux travaux publics additionnels qui sont possibles.)
 Travaux des rues
 Prolongement de l'aqueduc
 Prolongement des égouts
 Edifices publics
 Pares et squares
 Autres travaux publics
 Combien d'hommes pourront probablement être employés à ces travaux
 Pouvez-vous vous procurer chez vous tous ces hommes
 Renseignements fournis par
 Titre officiel

Pour Villages et Municipalités Rurales.

- Municipalité de
 Comté de Province de
 Nombre de milles de route: Travail devant être fait en 1919.
 Macadam
 Macadam goudronné
 Terre glaise
 Coût approximatif
NOMBRE DE PONCEAUX:
 Bois
 Béton
 Feuille d'acier
 Coût approximatif
AUTRES TRAVAUX PUBLICS:
 Comportant même les réparations telles que peinture et légers travaux qui pourraient donner de l'emploi à des soldats.
 Maire ou Reeve
 Ingénieur, Employé ou Engagé
 Secrétaire
 Nombre probable d'employés requis pour ce travail



Dominion du Canada

COMITE DE RAPATRIEMENT.

45 rue Rideau,
Ottawa.

Référent à B.

A son Honneur, le Maire ou le Reeve:

Votre honneur,—Un des points importants à étudier dans le retour du soldat à la vie civile est celui qui consiste à lui procurer un emploi convenable. En ceci, la Municipalité peut aider d'une façon directe.

Pendant la guerre la plupart des travaux publics ont été abandonnés, et le besoin dans un grand nombre de ces Municipalités de l'accomplissement de ces travaux se fait sentir plus que jamais. Ces travaux publics, qui seront dans l'intérêt général signifient un plus grand besoin de main-d'oeuvre et l'accomplissement d'un travail qui sera d'une valeur réelle pour l'Etat. Nous sommes certains que cette question appelle particulièrement votre attention. Il est possible que votre Municipalité ait besoin de travaux publics additionnels et que votre intention soit de poursuivre ces travaux cette année comme travaux nouveaux ou comme continuation d'anciens travaux. Il est possible également que ces travaux que vous avez en vue pourront donner de l'emploi à plus d'ouvriers que vous n'en avez de disponibles dans votre Municipalité. Nous sommes désireux de nous assurer du genre de travaux publics qui seront accomplis dans toutes les Municipalités du Canada, et de nous renseigner également quant au nombre d'hommes qui pourraient ainsi trouver un emploi convenable.

Ci-joint vous trouverez un bref questionnaire qui se rattache directement à ce sujet.

Pourriez-vous acheter dès maintenant tous les matériaux et toutes les machineries dont vous avez besoin, vu que ceci fournirait de l'emploi à un grand nombre d'hommes pendant la fin de l'hiver et le commencement du printemps alors que le besoin de travailler se fait le plus sentir.

Je vous serais très obligé si vous étiez assez bon de faire répondre à ces questions les officiers responsables, puis de renvoyer ces réponses à nos bureaux aussitôt qu'il vous serait possible de la faire.

Les réponses à cette lettre sont envoyées franco par la malle à ce bureau.

Votre tout dévoué,

Au nom du Comité Avisoire de

l'Union des Municipalités Canadiennes,

HARRY BRAGG,

Représentant Municipal.

THE CANADIAN MUNICIPAL JOURNAL

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FREDERICK WRIGHT Editor
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VOL. XV.

FEBRUARY, 1919.

NO. 2

CONTENTS.

Repatriation Committee's Message to the Municipal Councils.	38	Urgency of Housing Problem (Mayor Prieur)	48
A Real Welcome	41	Lesson for Canadian Cities (W. D. Lighthall)	49
More Co-operation Wanted	42	Canadian Cities as Foster Parents (J. Kidman)	49
The Bell Telephone Inquiry	42	Municipal Houses (E. T. Sampson)	50
Nationalization of Railways	43	Raise the Standard of Living (Thomas Adams)	51
Municipal Affairs and Commissions	43	A National Debt (Arthur D. Hair)	52
A League of Nations (Dr. J. M. Harper)	44	Taxes in England	54
An Interesting Award	45	Profits from Municipal Undertakings	55
What Cities and Towns in England are Doing	45	Charges for Gas in England	56
Recent Troubles in Winnipeg	45	Successful Municipal Ownership	59
Problems of Transportation	46	Duties of Accountants	58
Wanted a Municipal Theatre	47	Fire Protection and Prevention	60

A Real Welcome

In the City of Vancouver there is an arch of welcome bearing the legend "Your Old Jobs are Waiting for You, Boys," which is probably the most practical expression of gratitude to returning soldiers one could conceive. From protests that we have received and from what have appeared in the daily press, Canada's national and municipal welcomes to her returning soldiers have not been, nor are, as genuine as they might be. Too many of the signs of welcome mean nothing more than sentiment, and sentiment, while an excellent thing, has its limitations. It does not for instance ensure the means for providing a living for our returned men. This lack of practical sympathy on the part of Canada's civil population towards them, the returning soldiers soon learn of, on their landing in Canada, from their comrades who, having come home earlier, had been able to test the value of the many welcomes. Now, to the Vancouver man, after passing such a gauntlet of pessimism on their long railway journey, such a sign of welcome would indeed brighten up their spirits. It is to be hoped that Vancouver will live right up to its promise, and thus set an example to other cities in the East as well as in the West. And this brings us to the circular letter that Mr. Harry Bragg, the Municipal Representative on the Repatriation Committee, sent out to the municipal councils asking for their co-operation in welcoming returned soldiers, along sane and practical lines. We understand that from 3,690 requests sent out, each one to either an urban or rural council, Mr. Bragg had received about 600 replies. This is not as it should be. Instead of only receiving 20 per cent., he should have received 100 per cent. of replies. We for a long time have been urging co-operation between the Federal and Municipal authorities in the matter of repatriation

and reconstruction, and now that the Government does realize the value of such co-operation, not only in the interest of the soldiers and their families, but in helping to solve the fast growing problem of unemployment, it is up to the local authorities to do their share. Unemployment is as much a curse on the community as the nation. It affects the local social life more adversely than it does the economic side of the nation, so that everything possible should be done to mitigate the evil.

By the time this will appear in print the Municipal Representative will have sent out to every municipal council a Questionnaire for the purpose of ascertaining what each municipality is doing, or is going to do, in the way of public works. For questionnaires as a rule we have little use, but the one sent out by Mr. Bragg should, if properly answered, have a beneficial effect. We know that many councils are in a dilemma regarding new public works, on account of the difficulty in raising money on the present tight markets. We know too, that many municipalities have already borrowed to the limit of their borrowing powers, and consequently cannot go in for public works at all, at least on their own responsibility. It is quite possible that in such cases the Federal authorities may help, but the first thing to do is for the local authorities to answer the questionnaire. It is during this transition period that is now taking place in Canada that the only means of finding employment for the army of out-of-works are in public works, and a "get together" between the three governing bodies is the only way to provide the means to carry out such public works. Such an opportunity is presented in the Questionnaire sent out by the Repatriation Committee.

More Co-operation Wanted

We have been watching very keenly the working out of the Repatriation scheme so far as it affects the municipal councils and taking into consideration that it is an entirely new departure for the federal authorities to seek the co-operation of local authorities from whom they have kept aloof since the North America Act came into force, the experiment has not been unsuccessful, rather we would say that with a little more time and perseverance it will be proved that in matters touching the welfare of the citizens generally and as communities a closer union between the Dominion and Local Governments cannot help but be of tremendous benefit to the nation. It is largely a question of establishing confidence between the two governing units.

At the present moment the Dominion Government has on its hands the second biggest job that any government in Canada has ever had—the re-establishment of 600,000 men in civilian life at a time when unemployment is general because of the closing down of munition works. Such a job requires not only the best brains of the country, but the loyal co-operation of every organization. We believe that the Dominion government, through its various commissions and committees is doing yeoman service to repatriate our returning soldiers, but it must be remembered that even the government's power is limited, and that the most it can do in many instances is to advise—though let it be said that that advice is based on much study by experts.

To illustrate, the Dominion Government has no control over municipal affairs, and yet the repatriation of our soldiers is almost as much a community as a national question. Indeed, in many respects it is more so. Which means that the closest co-operation is necessary if the nation is to do its duty to the men. One of the difficulties that well wishers of our men has to contend against is that certain politicians, pretending to see danger to the autonomy of the provinces would deliberately try to make capital of such co-operation for their political ends. All we need say is that there is no danger to this precious provincial autonomy, but if there was we would still say that it is the bounden duty of the municipal councils to co-operate as closely as possible with the Dominion authorities in their repatriation schemes. It is true they have made mistakes, but at least the different soldiers committees have done and are doing something, which is better than the cheap destructive criticism that these politicians mentioned above make a practice of airing from time to time.

Canada is governed by three separate units—Federal, Provincial and Municipal—each one having its own part to play, though some Provincial authorities are under the foolish impression that municipal councils are mere instruments of their own. At times it is necessary in the interests of the nation that the three units should co-operate for a common purpose. This is the time.

The Bell Telephone Inquiry

The Bell Telephone inquiry is still unfinished, in fact, it is likely to be prolonged because of the new evidence that the City of Toronto will place before the Railroad Commission. For the benefit of our readers, particularly those in the West who have no private interests controlling their telephones, we will state the case briefly. In the latter part of last year the Bell Telephone Company operating in Ontario and Quebec, sent a notice to its customers that on account of the increased cost of operating expenses it would raise its rates by about 20%. The Union of Canadian Municipalities through its honorary secretary, Mr. W. D. Lighthall, K.C., immediately took up the issue and get into communication with the councils of the leading municipalities affected. The City Commissioners of Montreal instructed their council, Mr. W. H. Butler, K.C., to take the case up. Likewise did the City of Toronto instruct Mr. I. L. Fairty, K.C., and the City of Ottawa, Mr. P. Proctor, K.C. Mr. Lighthall represented the Union. At the first hearing the Commissioners after hearing the objections of counsel for the different municipalities granted an adjournment to allow the municipalities to engage an expert to examine the books, etc., of the company. This expert, Mr. H. Hagenah, primarily engaged by the City of Montreal, after an investigation presented his report to Mr. Butler, counsel for that city, who instead of discussing the contents with his colleagues, immediately handed the report over to the Commission. The report, which on the whole was favorable to the Bell Telephone Company, was at

once contested by the other counsel, particularly Mr. Fairty for Toronto, who demanded a further adjournment to enable him to engage another expert, also to have an opportunity to examine Mr. Hagenah personally that gentleman not being well enough to attend the inquiry. The request was granted. Since then the municipalities have secured reports from other experts that are contradictory to Mr. Hagenah's report and these will be presented to the Commission at the next sitting.

When the Bell Telephone Company made its demand for increased rates the war was on, and no doubt had the war kept on there might have been some reason for the increase in rates. But the war is now over and the materials and labor that enter largely into the costs of operating its system are already coming down to normal figures, which before the war allowed a fair dividend on the company's capital; consequently there is no reason for the Railway Commission to grant its request, and we believe the Commissioners will see it in that light. While we fully recognize that even public service corporations should have a fair return on the capital invested it should also be understood that the very franchise under which they operate is a guarantee that the investment is a safe one, in comparison to capital invested in industrial companies, consequently the dividends should be less. It is certain that dividends on such a safe investment as a franchise should not be increased at the expense of the citizens who gave the franchise; which would exactly be the case if the company wins its case.

The Nationalization of Our Railways

The President of the Canadian Pacific Railway in an address given recently before the Fifth Sunday Association — a body of workers composed principally of railroad men—took up the subject of nationalization of Canadian railways. As the head of one of the biggest private corporations in the world, Mr. Beatty spoke as an interested and consequently biased party, yet as he placed the issue, as he saw it, squarely before his audience with a frankness and clearness that could be well copied by our public men, one could not help but be impressed with his common sense logic. What the speaker asked the people of Canada to do before allowing themselves to be committed to any policy leading to the country buying up the remaining privately owned railroads was to watch the experiment now being tried in the United States of governmental control over the railroads, and also to see how the system of public ownership works out on the present government railroads in Canada. There is much in Mr. Beatty's argument for Canadians to think about.

Public ownership of all public utilities, which include transportation companies, is sound economics and no doubt as our democratic institutions

become more perfect our railways, steamship companies, telegraph and telephone systems will be state owned, as will all local utilities be municipally owned, but we in Canada have a long way to go before we can say that we are ready to take over and manage huge corporations, such as the C. P. R., with its billion and half assets, that have been successful only through exceptional industry on the part of extraordinary men. Men who would not work for any government, at least under our present system.

The past experience of Canada in railway ownership, has hardly been happy. It has been a somewhat costly experience for the ratepayer. In the building and maintenance of her national railways and in the acquisition of other railroads her leaders have not always shown good judgment or good administrative ability. The "wait and see" policy may after all be the best, particularly with the two experiments of public ownership and administration mentioned above now before us. If there is so much money in the country as will buy out the C. P. R. and Grand Trunk systems, we believe it could be used for better purposes at this time, when the biggest problem is to find employment for our returning men.

Municipal Officers and Commissions

We recently received the following inquiry:—

"Can a Clerk, Treasurer, Secretary-Treasurer, Engineer, Road Superintendent, Road Foreman or other person who receives a salary from a Municipality in any Province of Canada legally accept commission on material or supplies purchased by him for the Municipality?"

We believe the Secret Commissions Act, 1909, which "Act shall be read as if its provisions formed part of The Criminal Code of Canada," prohibits all such persons accepting commissions as aforesaid. Are we correct? If not, in the interest of purity of public life, and in fairness to both ratepayers and competing manufacturers, what can be done to prevent it?"

The reply of our legal advisers is to the effect that "the practice of municipal officers receiving commissions is criminal and comes under the Secret Commission Act of 1909 as suggested by question.

On investigating the reason for the questions we find that it is the practice in certain districts for some municipal officers to take commissions on orders and contracts that may be given out by or through such officers. And the strange part is that these men claim that as they are not required to take the oath as required by mayors and aldermen who are elected by popular vote, the acceptance of private commissions from contractors and manufacturers is their legitimate right.

Such an absurd reason for bribery is hardly understandable, much less the idea that intelligent men can so easily soothe their consciences by such sophistry. Of course, not all municipal officials

who take bribes, or commissions, fool themselves into the belief that they are strictly honest men. To what extent Canadian municipal officers accept commissions we do not know, but we believe that the practice is limited, but limited though it may be it is a blot on the standard of honesty of our municipal officials. As a matter of fact, the average official is a man of integrity, with a high sense of his duty to the community that employs him, and it is a pity that such a standard should be lowered by a few grafters.

One of the principal excuses put forward for the pernicious system is the small salaries paid to municipal men. When we think of the miserable salaries paid in some municipalities to its officers we wonder why they are so honest. We know of qualified engineers giving the whole of their time to the service of the community for \$1,200, and secretary-treasurers and clerks with families for even less salaries. Our questioner asks: "In the interest of purity in public life and in fairness to both ratepayers and competing manufacturers, what can be done to stop illicit commissions?" To our mind the answer is clear. First, pay the public servant a salary sufficient to enable him to keep his self-respect, and second, put the criminal law into force, when needed.

This may be plain language, as it is intended to be, but we know that it is our duty to condemn as strongly as possible the practice of commission giving and receiving. It is dishonest, and it is mean. What is more, it stultifies the usefulness of the officer for his everyday work. We hope that now we have drawn the attention of all municipal officials to the illegality of the practice, that it will be stopped.

A League of Nations and Its Equipment

DR. J. M. HARPER.

"The patriot loves his national domain;
His fatherland he calls it thine and mine;
But who would care to see his love disdain
The love that lives beyond the boundary-line?
—The Citizen of the World.

It would seem that from the erstwhile American Secretary of State, Hon. Elihu Root, comes somewhat indirectly the assurance that the organization of a properly equipped League of Nations as proposed by President Woodrow Wilson and Prime Minister Lloyd George, is a practical proposal. There is certainly no end of work to do, while getting it on its feet. It is not sufficient merely to organize a League of representative statesmen. That is comparatively easy to bring about, if we are to judge from the plethora of protective societies in evidence here, there and everywhere. But a League of Nations must have its roots planted in a lasting constitutionality; and, as I think, in the founding of a Supreme Court of Justice. Such a Supreme Court of Justice has been for long in operation in America, as a means of co-ordinating state-rights in terms of an inter-state consensus. That highest court of justice seldom fails in its judgments to give heed to the several federal statutes, with its eye always open to the constitutional judicial differences of the several States. The judges of the said court are expected to be as familiar with all inter-state laws just as any ordinary lawyer is expected to be familiar with those of the State in which he practises. Before proceeding to aid in formulating a judgment he has to give heed to all inter-state legal technicalities and methods of procedure and interpretation.

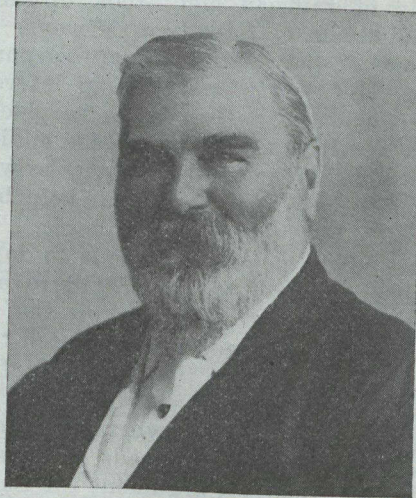
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And much the same may be said of the Privy Council of Great Britain and her dependencies. Indeed, the Supreme Court of Justice of the United States and the Court of Justice in connection with the Privy Council of the British Empire seldom comes into conflict with subnational or provincial prejudice, while the settlement of a case brought before them is being reached. Even the newspaper critic feels called upon to be respectful towards the routine of these higher courts of justice. In fact, to such an extent has the credit of these courts been established, that not long ago a suggestion was favorably entertained in regard to the organization of an Anglo-American Supreme Court of Justice, to deal with cases of a co-national nature within the wide and inclusive scope of the Empire and the Republic. That suggestion was in line with Mr. Elihu Root's idea; and now, at this very moment, it encourages one to think of a League of Nations' buttressed by an International Court of Justice, as being no other than a God-send, when once accomplished, steadying to all activities having the perpetuating of peace at heart.

* * *

When we ask why the Hague Council did not proceed to establish a Supreme Court of Justice, before the war bid it close its doors, we find next to nothing in the objections, raised against such a scheme at the time it was being discussed, which could be advanced as a barrier to a serious reconsideration of the question, now that the closing of the war opens the way to the organization of a League of Nations to take the place of the Hague Council with amplified functions. Mr. Root's idea was by no means unfavorably considered by his colleagues on the Council. Yet it is hardly to be expected that a League of Nations will escape the difficulty that led to the postponement of the project, namely, the misunderstanding that might arise in the selecting of a workable Bench of Judges. Each and every nation, it was somewhat hysterically alleged by one or two of the members of the Council, could hardly be expected to be satisfied with a bench full of Judges on which a place could not be made for a judge of its own nationality, since the number of judges required was not more than twelve. Thus did parochialism paralyze for the time being the wholesome arm of internationalism; and thus may parochialism also raise some empty cry or other against the momentous international movement of organizing a League of Nations.

* * *



Dr. J. M. HARPER.

Nevertheless the desirability of organizing an effective League of Nations and its annex of a Supreme Court of Justice, in addition to its several Courts of Arbitration, and the striking feasibility of the world getting such in the near future, remain with the immediate generation, whose mentality the late war cannot but have clarified and whose judgment it cannot but have shorn of not a few of its parochialisms. When once a League of Nations comes to assure the world at large that its great main function lies in the upholding of international fairplay, common-sense will come into its own to greet its several functions as war-deterrents. The wisdom that would aid in a latter-day upbringing of the world will hardly halt in maturing the proposed League as an effectively qualified Council of Peace, equipped with all the appliances necessary to make it an active guardian of the peace of the whole world for all time. It's "one better" to the late Hague Council, it is safe to conjecture, will stare every project in favor of any nation massing "a largest army possible" out of countenance as a Mephistophelian hypocrisy, as far as a maintaining of a right kind of peace is concerned.

* * *

Nor can a League of Nations fail in time to convert the commercial spirit to see with it what a waste there is in war, and eventually lead it to drive, by some economic agency of its concerting, the spirit of militancy into a back seat. As the most potent ethical force in the world to-day, that same commercial spirit is sure to rally to the upholding of such an international League, calling upon it, directly or indirectly, at the beck and call of all nations, to put a stop to the monstrous use-and-wont of breaking the peace of the nations by a shedding of blood in order to bring peace back to them. The commercial spirit, as the most of us know, is patient enough with folly as long as the dividends keep coming in regularly and on a rising scale at that. But, when war interrupts the coming in of the dividends or the lowering of them, then does the commercial spirit become alarmed, however certain shameless profiteers may rejoice, and is not slow to decry the passions of militancy and its ominous extravagances. In the wars that carry with them the prospect of financial exhaustion, which are sure to be urged to an end before they begin by a League of Nations, there will arise a desire for disciplining the passions that beget disputes to the undoing of the world's philanthropies by a shedding of blood. And now that Germans has been brought to its bearings in its rampages of the blood-letting kind, there can be but few who can be predisposed to withhold their loyalty from the movement in favor of organizing a League of Nations, or from its decreeing when once it is organized.

AN INTERESTING AWARD.

An award of great interest to Municipal Canada has just been made by the Board of Arbitrators in the dispute between the administration of the city of Montreal and the Police, Firemen, Engineers and Incineration Workers. In the preamble of the award, which is binding on all parties, appears the following pungent paragraph which should be just as applicable to other cities and towns in Canada where strikes of the Police have been threatened. The paragraph reads as follows:

"The Board of Arbitrators in its decision as to the formation of associations amongst municipal employees, and the affiliation of such associations with other organizations, do not intend or purpose to pronounce upon the right of workers in general to form societies and federates such societies, but have considered it advisable to rule against the federation of societies consisting of civic employees; and, in the larger services, such as Fire and Police, have provided that the employees be represented in the preparation of a manual covering such departments; and for all departments have provided a definite system for the consideration of all grievances; and have established an independent tribunal of arbitration which would ensure the civic employees ample justice."

In accordance with the above, one of the findings reads as follows:—

"Policemen may have their society or association for the consideration of their own affairs, but must not be affiliated with any other association, society or a union. The membership of such society or association will be confined to active members of the police force of the city, or retired members who are on the pension list.

"The Administrative Commission on request will promptly receive the officers or committee of such society or association for discussion of matters concerning the welfare of the police force and the city, and will render prompt decision on matters submitted to them.

Police Department.

	Salary Asked For	Salary Awarded	Present Salary
Captains	\$2,000	\$1,800	\$1,600
Lieutenants	1,800	1,700	1,300
Sergeants	1,700	1,600	1,200
Detectives—			
1st Class	2,000	1,700	1,600
2nd Class	1,900	1,600	1,400
3rd Class	1,800	1,500	1,250
4th Class .. . . .	.....	1,400	.....
Constables—			
1st Class	1,600	1,400	1,150
2nd Class	1,500	1,300	1,050
3rd Class .. . . .	.....	1,200	950
4th Class .. . . .	.....	1,100	.....
5th Class .. . . .	.....	1,000	.....
Stablemen	1,200	1,000	860

Fire Department.

	Salary Asked For	Salary Awarded	Present Salary
Captains	\$2,000	\$1,800	\$1,600
Lieutenants	1,800	1,700	1,300
Engineers	1,700	1,500	1,200
Asst. Engineers	1,600	1,400	1,150
Firemen—			
1st Class	1,600	1,400	1,150
2nd Class	1,500	1,300	1,050
3rd Class	1,400	1,200	900
4th Class .. . . .	.....	1,100	.....
5th Class .. . . .	.....	1,000	.....
Outside Supt.	1,800	1,600	.....
Linemen	1,400	1,100	.....

Promotions on Ability.

"The Arbitration Board has arrived at the opinion that in order to have an efficient police force in the service of the Corporation of Montreal and to insure continuity of good service therein and that proper encouragement may be provided to all employees in that force, some general rules regarding disciplinary measures should be formulated to meet the conditions existing. It is, therefore, the opinion and judgment of this Board that promotions should be based on ability, merit and seniority; that any member of the force who may consider himself unjustly treated shall have a fair and impartial hearing, providing written request is submitted to his immediate superior within five days, and a hearing shall be granted within five days thereafter. Decision is to be rendered within seven days after completion of hearing. If an appeal is taken it must

WHAT CITIES AND TOWNS IN ENGLAND ARE DOING IN HOUSING.

Batley Town Council is to prepare a scheme for the provision of not less than 300 houses on sites in the possession of the corporation.

The Housing Committee of Blackburn recommends the erection of 500 houses.

The Chelmsford Town Council has also recommended the erection of 500 houses.

Nottingham Housing Committee recommends a scheme for at least 1,000 working-class dwellings.

Doncaster Corp. has decided to proceed at once with its scheme for the erection of about 380 houses.

The Housing Committee of Northampton has agreed that 500 houses are needed for that city.

Runcorn Rural District Council has decided to erect 150 working-class houses at Westonpoint, near Runcorn; 100 at Grappenhall, near Warrington; 100 at Helsby; 30 in the Frodsham district, and a similar number in adjoining villages.

Gainsborough Council has decided to erect 200 workmen's dwellings.

Mansfield Woodhouse Council has requested its surveyor to prepare a scheme for 100 houses.

Ripon City Council has approved the plan prepared by the surveyor for the erection of 130 houses.

Chester Rural District Council has decided to put into operation a scheme for the building of 150 cottages.

Rushden Urban District Council has prepared a scheme for erecting 100 houses.

Driffield Rural Council has sanctioned a scheme for the erection of 300 cottages.

THE RECENT TROUBLES IN WINNIPEG.

The recent labour troubles in Winnipeg brought out very strikingly the importance of the part that a Mayor is often called upon to play. In this case, Mayor Gray acted as peacemaker between certain manufacturers employing alien labour and the returned soldiers. Naturally sympathizing with the soldiers, the Mayor had also to remember that he was Chief Magistrate of the city, and that he was able to bring about a settlement in such a delicate matter speaks well for Mayor Gray's tact. And yet the quelling of disturbances is but an incident, though in this case an important one, in the busy life of a mayor of a city the size of Winnipeg. It is the same in every other municipality in Canada. Every mayor and every alderman is giving more of his time and brain to the welfare of his community than the average citizen is aware of. It is certainly in the mayor and council that the community depends—especially in the days of trouble. Winnipeg is to be congratulated on its mayor.

be filed with the next higher official and a copy furnished the official, whose decision is appealed within five days after date of decision. At the hearing or on the appeal the employee may be assisted by a fellow employee of his own choosing.

"The right of appeal is hereby established whereby an employee may proceed in regular order of succession and in manner prescribed above, up to and inclusive of the highest official designated by the Administrative Commission of the City of Montreal, to whom appeals may be made. An employee disciplined or dismissed, on request, shall be given a letter stating the cause and be entitled to an examination of the records on investigation or on appeal. If the final decision decrees that charges against the employee were not sustained his record shall be cleared, and if he had been suspended or dismissed the employee shall be returned to his former position and paid for all time lost.

"It is the opinion of the Arbitration Board that the Administrative Commission of the City of Montreal is the proper authority to carry out this arrangement, and it is the decision of this Board that it put this arrangement into effect at once.

Problem of Reconstruction With Respect To Urban Transportation

Under the above title Dr. Delos Wilcox, in an exhaustive article which appears in the January issue of the National Municipal Review of America, handles the street railway companies very cleverly, though from the companies' point of view, perhaps a little roughly. The Canadian situation is somewhat similar to that in the United States, so that the article is well worth reading by those municipal men who have street railway problems on their hands. The following excerpts give an indication of the trend of the article:—

"We have reached a crisis in the street railway business. The crisis has been hastened by the extraordinary prices of labor and materials, and by the scarcity of capital incident to the carrying on of an unprecedented war in an unprecedented way, but its origin lies much farther back. It is doubtful whether the close of the war will restore normal conditions in local transportation, and even if approximately the old conditions should be brought back it will not be easy for the street railways to recover from the severe financial distress of the present time. It is like a long spell of sickness with a man who is past his prime. The street railways may "get around again," but they will "never be quite the same" as they were before. Only the other day at the conference of the American Electric Railway Association in New York city a resolution was introduced by the President of the Milwaukee Electric Railway & Light Company, and referred to the executive committee of the association for consideration and report, setting forth the present status of the street railway industry from the companies' point of view and declaring in favor of the public acquisition and the future public operation and development of the street railways of the country. It cannot be doubted that the street railway companies are suffering from some desperate malady when the cause of municipal ownership begins to get recruits in these high quarters."

The Five-Cent Fare as the Basis of Speculation.

"The traditional fixed five-cent fare with general free transfer privileges has heretofore been the chief bastion of the speculative line of defense in the street railway business. The municipality, without transit initiative, generally without transit powers, has said to the street railway promoter: "Here is a franchise to use our streets. You may charge five cents a ride. Go to it and make what you can." That looked good to the promoter, and so he established a stock and bond factory for the purpose of carrying out his speculation. It must be admitted, I think, that in the development of street railway systems and the corporations which control them in this country, the idea of public service has generally been incidental. The driving force, the motive that has negotiated franchises, engineered leases, consolidations and mergers, and piled Osa on Pelion in the organization of holding companies, has in the main been the desire for illegitimate profits. I do not refer in this connection to the superintendents of transportation and other members of the operating forces, but rather to the financial magnates who deal in traction securities and exercise ultimate control over street railway policies from the private point of view. These gentlemen reside in the financial centres of the country, and in their manipulation of street railway properties represent all the evils of indirect, unregulated, absentee ownership. The application of the gambler's motives to the control and manipulation of street railways has resulted in almost universal overcapitalization, inflated claims of value, and reckless financing. The street railway business is now on the rocks. The speculative regime has proved to be a dismal and deadly failure."

What Street Railway Companies Seek to Accomplish During the War.

"In the present era of financial distress, when it is evident that there is no future for speculation in street railway enterprises, the public service corporations are seeking to save themselves by accomplishing three things:

First, the definite abrogation of their contracts with respect to rates and fare limits.

Second, the definite public recognition of their capitalization and earnings prior to the war as not excessive.

Third, the definite shifting of responsibility for wage increases to public agencies, with the corollary that

the bill is to be passed on to the ratepayers.

Everybody is sick and tired of the speculative game as applied to urban transit, but there is trouble about the conditions upon which the transition to a new order should be made. The gamblers who have lost are unwilling to pay up and the gamblers who have won are unwilling to give up. The public is being asked to make good past losses as well as to assume future risks. The losers want to usher in a non-speculative regime which shall be dated back for a generation or two, but with respect to losses only. The winners also want a non-speculative regime, but they do not want it dated back for enough to make them disgorge past profits to make up for impending deficits.

The present status of the street railways is unsatisfactory to all parties. The sky is full of portents for the future. Disaster to the present investors is imminent, and perhaps can be averted only in case the public either unwittingly or from a mistaken sense of duty condemns itself to financial servitude time without end."

Persistent Evils of Overcapitalization.

Unsound and reckless financing has been characteristic of the street railway business. Overcapitalization is general, and the all but universal tendency of the companies is to swell the capital account at every opportunity. Appropriations for the martization of obsolete and superceded property have been either scant or entirely lacking. For some years past the companies have sought by every possible device to read values into the properties in an effort to justify and support existing overcapitalization instead of reducing the capitalization to fit the values that really exist. Even the control over capitalization exercised by public service commissions has been quite ineffective as a remedy for past evils and only partially effective as a preventive of future ones. The commissions as a rule have no power to compel a reduction of existing capitalization and the new securities issued under public control are thus put upon a par with old securities which represent uncertain values. Even in the issuance of new securities inflation continues to take place through the practice of the commissions in permitting stocks and bonds to be sold at a discount. The financial conditions which often seem to make this practice a necessary one have been brought about in large part by the uncorrected overcapitalization which took place prior to the period of public regulation. It is a universal characteristic of overcapitalization that it tends to destroy or impair the credit of the corporation and thus tends to make the financing of capital additions costly, if not impossible. From every point of view overcapitalization is fundamentally unsound. The only way to cure it is to get rid of it. It is hopeless for a company to try to live it down without correcting it. A remedy that merely applies to future capital additions is no remedy at all. So long as overcapitalization lasts it impairs credit, overloads fixed charges and stimulates controversy between the company and the public. So long as overcapitalization exists every street railway manager has to be double-faced. To the public he must make professions of interest in service. To his financial masters he must prove that his one aim in life is to make the common stock pay dividends.

The Abrogation of Franchise Contracts.

"Street railways get the bulk of their revenues from fare-paying passengers. If the rate of fare is fixed and unchangeable the only way to increase the revenues from this source is by an increase in traffic. If the cars are already overcrowded or if the people are moving to other communities, the companies see little hope in this direction. For the immediate relief of their financial pains they see no better way than the abrogation of their franchise contracts and the increase of the rates of fare. It has often been charged that contracts between cities and street railway companies are enforced to the letter when their terms go against the public, but that it proves very difficult indeed to enforce them when they go against the companies. At any rate it is a curious spectacle to see the protagonists of vested interests, who have so often invoked the sacred provisions of the federal constitution to enforce the obligations of contracts, now coming before the public service commissions and without even an apology asking that the provisions of their municipal contracts be set aside because they need more money.

Wanted a Municipal Theatre

Our contemporary "The Local Self-Government Gazette" of India, publishes a very interesting article from the pen of Rao Sahib P. Sambanda Mudaliar, B.A., which shows very clearly the advances that have been made in municipal thought in our great Indian Empire. The title of Rao Sahib was conferred on Mr. Mudaliar, who is a native, by the Indian Government, for his great work in advancing the Tamil Drama.

The good old idea, that all Government existed for the purpose of collecting taxes, and in return to protect the governed from lawlessness, has long ago been exploded; and in these days of rapid progression, the same idea that all Government exists for the improvement of the physical, mental and moral condition of the people governed, is fast taking root even in India. This ideal of the welfare of the governed being once admitted, it must be granted that everything that affects their physical, mental and moral conditions, is a matter which concerns the Government directly. Hence it is that all civilized Governments bestir themselves, and spend a portion of their revenues in these directions. For the sake of convenience, all questions affecting the Government may be roughly divided into those which concern the people of each particular locality; the former may be termed Imperial, and the latter Local or Municipal. To a great extent the health and physical condition of the people and their mental and moral training is best looked after by a local or municipal body. If by Municipal control is meant the delegation of Imperial control, for the sake of convenience and better efficiency to local bodies, it follows that the chief duty of all Municipal bodies is to look after the physical, mental and moral culture of the citizens.

RUBAN TRANSPORTATION--Continued Time for "Liberality" is Past.

"To sum up the situation, I would say that private speculation in urban transit is generally recognized to be out of date; that the simple and direct way of eliminating speculation is through public ownership and operation; that a less direct and more difficult way is through the negotiation of service-at-cost contracts with the private companies, and that in any case the most difficult and the most fundamental problem to be solved now is the determination of the amount to be recognized as the legitimate capital value of the street railway system at the date when the transformation from a speculative to a non-speculative investment is made. In this matter it is absolutely essential from every point of view that a policy of conservation shall be adopted. People often say that "we can afford to be liberal" in order to get the question settled. The time when cities could afford to be liberal in the establishment of the capital value of street railway systems has passed. No mummies in the pyramids of street railway overcapitalization are old enough to defy the disintegrating influences of the new financial atmosphere. Liberality is from now on a false watchword. Cities cannot afford to go beyond the dictates of justice, and the sooner this condition is recognized by everybody the more rapid will be our progress toward a solution of the immensely difficult financial problems of urban transit with which we are now confronted. The attitude of municipal liberality, which seems so praiseworthy to many, is at the very basis of the looseness and efficiency which is charged against municipal operations. Often the very men who insist most strongly that cities should be liberal in settling with the public utility companies, are loudest in their condemnation of municipalities for not being efficient and businesslike in the management of public enterprises.

We are now entering upon a critical era. Our cities face unmeasured future responsibilities. We must set our house in order for eventualities that may come quickly. It behooves every well-wisher of civic democracy to do all in his power to develop intelligence, consistent purpose, justice, absolute candor and administrative courage in the management of public utility enterprises which have already been municipalized; and to secure the adoption of wise and adequate measures to facilitate the acquisition and operation of the street railways of the country under legal, financial and administrative conditions conducive to success in public operation, with or without public ownership.

Now let us see whether the Municipalities in our country fulfil their task, as they ought to. No doubt the major portion of their revenue is spent on sanitation; they look after our habitations and roads; they look after public health, they have established hospitals; they look after our water supply, etc., and they also spend a portion of their income—a too small portion I am afraid—on education, chiefly primary. As regards the moral welfare of the citizen, I am afraid our Municipalities and Corporations do not trouble themselves very much.

Let us take an individual citizen; his physical, mental and moral training have all to be looked after carefully if the Government—Imperial or Local—is to get the full benefit of his citizenship; you cannot neglect any one of the above three, without detrimentally affecting the other two and lowering his general usefulness as a citizen.

Now the importance of the stage as an educative and moral factor in the civic life of citizens, has come to be recognized in all modern civilized countries. If there are any who still hold the old-fashioned view, that it does not conduce to the moral improvement of the citizen, even they must grant that if it is an evil, it is a necessary evil, and that as it does play a great part in our civic life, it ought to be controlled by the Government—be that control Imperial or Local or Municipal. In a recent issue of the "Canadian Municipal Journal," Harcourt Farmer says: "The theatre is de facto a state institution and consequently a Municipal concern."

We will look at it from another point of view; man has been described as a pleasure seeking animal; be that as it may, every man does require some recreation after his day's allotted task which brings him his livelihood. The best proof of this is the great popularity of the theatre in all civilized countries. This being so, it follows as a logical consequence, that it is the duty of all Governments to provide its citizens with wholesome and educative recreations. It is as much their duty to provide their subjects with healthy places of amusement, as it is their duty to provide healthy habitations, sanitary markets, clean roads, good water supply, etc. I think I have said enough to show that providing proper places of amusement and instruction is part of the duty of all Government. That the principle is admitted to a certain extent, is proved by the fact, that in most places licences have to be obtained from the authorities before a theatre or cinema show can be started.

It may be said in answer that our Corporation (Madras) has no time to look after these things. My answer to it is, that they must find time, and I hope I have said enough in the previous portion of this article to show that it concerns them as much as any other Municipal function. I go one step further and say that the Municipality must have complete control over theatres in Madras. The other day I believe our genial President (Mayor) openly confessed at a meeting, that he had no power to close theatres, etc., during the prevalent epidemic of influenza, however much he might wish to. Our schools and colleges have been closed, even the courts have been closed, but not our theatres, hot beds as they are as it present situated and built, for the dissemination of contagious diseases. I think that the sooner steps are taken to amend the law on the subject, the better.

Before I close this subject I should only like to point out that a Municipal-owned theatre is not a new idea. In France and in Germany, I am told there are state-controlled theatres. In Russia (that was), we have (or should I say we had?) the Imperial Opera, under Government control to a great extent; in America, a beginning has been already made in this line. To come nearer, the theatre house in progressive Rangoon, is owned by and is under the direct control of the Rangoon Municipality. I think it is high time that the Madras Corporation bestirs itself in this direction. How to work out the details is a matter which I shall deal with in my next article.

Canada never had a better chance to develop the sheep industry. Mutton and wool are both in great demand and will continue to be while the live stock shortage of Europe prevails.

The Urgency of the Housing Problem

MAYOR R. PRIEUR, Pointe-Aux-Trembles.



The "powers that be" are beginning to realize the urgency of the housing problem, especially with regards to the laboring class, but an educational campaign, intensive and continuous, will be necessary to awaken the general public to the realization of the urgency of the problem and open the hearts to the humanitarian aspect of this all-important question.

The governments, throughout the world, knowing full well that the degree of civilization of a nation is judged by the housing of its people, have been untiring in their efforts to secure better facilities for the masses.

England has given us an excellent example of what should be done. There is not another country that has given as much thought to social hygiene as has Great Britain. During the last twenty years, law after law was adopted, decree after decree was promulgated and regulation upon regulation made in order to lend a helping hand to the poorer populations by creating garden-cities where conditions are bad, at a cost within his means. Even to this very day, when England is still bleeding from the many wounds received during the world conflict and is still staggering under the burden of an enormous public debt, she does not hesitate to call upon the public treasury for million upon million to continue the fight against the hovel and its evil effects.

The United States have also given practical thought to the humanitarian aspect of the housing problem and in the neighboring republic, the legislators and the capitalists have worked hand in hand to create numerous industrial cities, the good appearance, cleanliness and comfort of which have been the subject of universal admiration. We, in Canada, are astounded when we hear that, during the last twenty years, the various American housing associations have erected more than 400,000 houses to be used as comfortable homes by the great laboring classes.

France, Italy, Belgium, Germany and Hungary have their garden-cities which are not only admired by all visitors to these countries, but afford comfortable social centres for the workingmen and their families.

Every great country has given deep thought to social hygiene—except Canada.

Why should our country be indifferent to human suffering? Why are we so apathetic?

Can it be said that the housing conditions which have been found defective in Europe and the United States and which all other countries have endeavored to correct, are ideal in our own country? Can it be said that the houses inhabited by our laboring classes are built according to the latest dictates of scientific construction and are all that can be desired from the double point of view of hygiene and comfort? Can it be truly said that our large cities contain no hovels for human habitations?

No, a thousand times no! We should blush in shame when we recall to mind the scathing comments made by Harry Vivian less than ten years ago, concerning conditions in our own country. This eminent sociologist who is also member of parliament for Birkenhead in the British House of Commons, stated in a lecture given in 1910, at Ottawa, under the distinguished patronage of Earl Grey, our former Governor-General, that he had seen in Montreal, in Toronto and in Winnipeg, slum districts that were worse than those of London and Dublin. His concluding

remark was that "in most Canadian towns, less science and forethought is given to the care of human beings than a modern farmer gives to the raising of his pigs."

Should not this lashing remark from an expert on social hygiene have the same effect upon us as would a cat-o'-nine-tails upon our bare backs? Why should we fail so utterly in the accomplishment of our plain humanitarian duty to that part of the urban population which numerically predominates the laboring classes?

Yet, since 1910 what have we done to secure healthier conditions in the dwellings of the less fortunate of our co-citizens? Nothing, or at least very little if we consider what we should have done and the enormous task which has been left untouched.

In a preceding article we have said that the unsanitary and over-crowded condition of the home, with its unpleasant atmosphere, is responsible for driving many men to the more congenial surroundings of the bar-room, with the result that the army of drunken degenerates increases alarmingly.

Basing our statements on the results of careful investigations of medical and social science, we now have no hesitancy in stating that the narrow, ill-ventilated, unsanitary dwelling is responsible for more cases of that dreaded disease, tuberculosis, than any other cause. And this dreadful plague, it must be remembered, affects mostly adults between the ages of twenty and forty, the very time of life when they should be most useful to society. It is further proven that there are less cases in the rural districts than in the city and that in the houses that are ill-ventilated and overcrowded there is greater danger for tuberculosis than in other dwellings.

These indisputable facts plainly show that unless we take means to combat the white plague, it will prove disastrous to the very core of our population.

Vital statistics for the Province of Quebec show that in 1915, 3,300 persons died of tuberculosis. Of this total, 1,923 lived in the cities and 1,277 in the country districts. As we are well aware, the rural population exceeds by far the urban population. Why then should there be more deaths from tuberculosis in the cities than in the rural districts? Simply because sanitary and hygienic conditions are not the same in both cases.

Tuberculosis is an affection caused by poverty in all its various forms and aspects. It is developed mostly by unsanitary surroundings and chief among these is the overcrowded, ill-ventilated dwelling; the hovel where a half-dozen or more individuals live in dangerous promiscuity in narrow rooms, without a ray of sunshine in the day time and without ventilation at night—where the microbes can develop and thrive and cause the man, the woman, the child to wither away like a plant that is deprived of air, water and sunshine. Can there be greater misery than this?

As stated by an eminent French sociologist: "The doctor treats tuberculosis, but he does not prevent it."

Preventative means are the surest and social means the most effective in checking this plague.

This is a truth which is everywhere understood — except in Canada.

It is, thanks to sanitary dwellings, well-aired, well ventilated and where sunlight has easy access, that, during the last few years, deaths caused by tuberculosis in England have decreased by 50 per cent.

Germany has obtained similar results by adopting a policy of preventative and social hygiene.

During the last few years there has been a decrease of more than a half in the cases of tuberculosis in England, and Germany. The number of cases in France, in Italy, in Belgium, in Denmark, in the United States has also decreased. In fact, there has been a notable decrease of cases wherever a war has been conducted on the hovel and the unsanitary dwelling.

During the same period the number of tuberculosis cases in the Province of Quebec has increased!

Why? Madame Fiedler, who has visited every country in the world in her crusade against the white plague, gave us the reason for this disastrous condition a few years ago: "Never have I filled my lungs with purer air

A LESSON FOR CANADIAN CITIES.

W. D. LIGHTHALL, K.C.

"American Cities: Their Methods of Business," by Arthur Benson Gilbert, M.A., is a strong and clear-headed volume on city economics which should be read by all thinking business men, although written by an ex-professor. The author announces that his ideas are chiefly due to the influence of the celebrated Tom Johnson, the late mayor of Cleveland, "the first man in the United States to grasp clearly the principles by which cities must be promoted." "The Johnson principles that made Cleveland the best city in his time in the United States must," he says, "soon receive universal recognition." According to him the foundations of an ideal city will be found in long-sighted scientific business management, after which will follow the artistic and cultural excellences; merely "honest" government fails because of stupidity, and ordinary "business man's government" is too short-sighted and superficial. Competition to-day is so keen, between cities as well as business firms, that even well endowed and well-situated communities must fail as against those where system and efficiency are thoroughly adopted, and it is necessary to save every leak and develop every advantage to the full.

Therefore the city's first object should be to furnish special advantages (differentials) to its business. To do so it must favor production—rather than ownership, and make its first care the prosperity of the working classes, like the Germans. "Cities live by their business life with the outside world, and on this foundation build religion, culture and morals." Hence all wastes must be avoided: the ward system, graft, monopolies, debauchery, bad housing, private-owned waterfronts, poor terminal facilities. The old system of mayor and council must give way to the Manager plan of government, complete and exact surveys must be drawn up and applied, the city must acquire and operate its chief public utilities so as to deliver good services at cost. All these points are strongly and intelligently discussed in a manner appealing to business men. The author regrets that business classes often oppose some of these improvements because they have not thought them out. At the same time, perhaps, he does not sufficiently allow for peculiarly composed communities like polygot Montreal, nor for the necessity of effort at the same time by other elements than those of business, such as the churches and settlement workers. And have not the German communities over emphasized materialistic ideals of progress? Nevertheless, it is true that our responsible business men have not as a whole properly backed up those who work for reforms nor grasped the full injury done to themselves by bad civic conditions and mismanagement.—Canadian Bookman.

THE URGENCY OF THE HOUSING PROBLEM Continued

than here," said she. "You possess the ideal country for the maintenance of health and vigor; your air possesses the richest of all vital elements, but you lack organized effort to fight the dreaded malady and your hygienic conditions are lamentable."

Let me state, in concluding, that the city of Pointe-aux-Trembles, has heard the solemn and serious remarks made by Madame Fiedler. The natural beauty of this city's site, the vastness of her unbuild lands, the spirit of progressiveness that characterizes her citizens, all of this contributed to promote and develop the idea of establishing, within easy access of Canada's great metropolis, a real Garden City for the laboring masses — and this is the first attempt of its kind ever made by a French-Canadian municipality.

The project is yet young, but a very promising future is reserved to it. If we are to believe the testimony of eminent hygienists and well-known sociologists, the houses built within the limits of Pointe-aux-Trembles for occupation by the laboring classes are pointed out as models of the kind. The garden at the front of the house, the large yard at the back, the number of rooms in the house, their distribution so as to assure plenty of air and light, the vicinity of America's foremost river, the pure air, the sun-bathed coast line, all contribute to make of these dwellings as many forts against tuberculosis and the many other forms of preventable diseases.

An article dealing with the Housing Scheme at Pointe-aux-Trembles, of which Mayor Prieur is founder, appeared in the August (1918) issue of this Journal.

CANADIAN CITIES AS FOSTER PARENTS TO FRENCH AND BELGIAN CITIES.

JOHN KIDMAN.

The war period has been prolific in declarations of enduring bonds of friendship between the Allies who have fought, suffered and triumphed together. There would seem to be some danger, however, that but little result may accrue from these protestations of eternal friendship made by post-prandial orators unless they can be translated into some tangible form. One of the outstanding features of the war has been that the names of certain cities, villages and countrysides which until hostilities began, were only geographical names to most people, have become household words because their soil has been drenched with the blood of our kith and kin. To Canadians the names of Ypres, Arras, Armentieres, Lens, Vimy Ridge, Albert, Bapaume, Courcellette, Amiens and Cambrai, will be for ever associated with our national history. But is it to be an association of fighting and bloodshed only, or is it possible to soften these jagged edges of a mutually cruel experience by bringing together in some way the lives and necessities of the same peoples under peace conditions? A kindly and well-intentioned sentiment has already prompted the idea of planting maple tree seeds in France and Flanders where Canadians lie with their martial cloaks around them; but that scheme still points to the grave, whereas it should be possible to do something of benefit to the survivors.

The most enduring monument to the fallen will be not in marble pillars and urns or in trees, but in practical help and sympathy shown to the people who suffered invasion of their country. Supposing then that Canadian municipalities or counties were to stand as sponsors for the rehabilitation of these stricken cities, villages and countrysides and stand by them as godfather until they were able to look after themselves? This, then is the proposal: that a given city or group of parishes in Canada should adopt a city or parish in France or Belgium. Money would be collected and disbursed from time to time; but money would not necessarily be the only form of assistance. The Soldiers' Wives' Leagues and other organizations of that class might continue their efforts and send garments, household articles, food and comforts for families which are beginning life over again. Merchants might give materials such as lumber and other requisites required for building operations or for re-establishing industrial activities. Further, there might be some friendly correspondence between Canadian families and French or Belgian families which were willing to take a personal interest in the upbuilding of individual homes.

Such a scheme would need to be carefully organized. It would be necessary to have a Dominion committee to allocate the towns or group of parishes to be adopted and to play the part of foster parents on this side. Then each city or group of small parishes would need a committee to carry out the work allotted to them for city or district overseas. Possibly the active sympathy of leading municipal councils might be invoked in the way of making a grant, also in affording any facilities such as municipal body would be able to give in the way of organization.

Canadian troops for many months lived just in front of and around Lens, a big colliery town in France, which was entirely destroyed and ruined. They looked forward to capturing it from the Hun, for like a ripe apple, it was all ready to fall into their lap; but the sudden emergency call to Amiens snatched this victory from our men. If Montreal or Toronto or Winnipeg would undertake to adopt this city and look after it for the next decade, its capture would be completed in an undreamed of manner. There is a good choice of these devastated cities and villages, and if Three Rivers or Sherbrooke were to undertake to reconstruct Courcellette, or Hamilton to rebuild Arras, the "Bonne Entente" would be assured on a permanent basis.

* * *

Mr. John Kidman was correspondent of the Montreal Gazette in England and France during the first three years of the war.

There is an estimated decrease of 28,000,000 head of cattle in the principal countries of Europe. Years must elapse before European beef and dairy production is back to normal.

Municipal Housing Schemes

E. T. SAMPSON

It is generally conceded that the need of constructing homes for our workers is real and urgent.

Contemplated legislation on these matters is now much in the foreground, it behoves every Canadian Municipality to secure powers, either by General Act or Special Charter for the purpose of obtaining the necessary authority for undertaking, whenever required a Municipal Housing Scheme.

The important factors which have first to be considered, when deciding upon the practicability of such a scheme are:

- Establishment of extent of demand for dwellings.
- Survey of present vacant dwellings and of their habitable conditions.
- Availability of sites.
- Cost of sites.
- Cost of construction (labor and materials.)
- Loan charges.
- Maintenance charges.
- Approximate rental revenues.
- Approximate nett annual gain (if any.)
- Approximate nett annual loss (if any.)
- Increase of municipal assessment.
- Actual and intangible economic benefits by inducing workers to reside within municipality.

Sites and Designs.

The sites and designs of the dwellings to be constructed should be selected with the greatest care, both from an artistic as well as from a sanitary consideration, it will only be found profitable to construct dwellings that will be permanently attractive. When deciding upon the designs of the dwellings, the work and opinions of the local architects should never be passed over without a thorough study being made of them, these gentlemen, as a general rule, are better able than strangers to judge of the requirements of the district, and of the character and quality of the materials to be used. Uniformity of appearance should be studiously avoided, it will not add to the popularity and saleable value of the houses if their connection with the municipal scheme is glaringly apparent.

Construction Costs.

The municipality will be confronted with the alternatives of:

- The employment of direct labor.
- The delegation to contractors.

At the present time, the question of finding remunerative work for men who have been engaged directly, or indirectly with the war, supervenes all others, for this reason alone the employment of direct labor will be in general favor. Most of our municipalities have retained the services of a competent engineer, to supervise and direct their outdoor services and works; it will not therefore be unreasonable to expect that he should also take over the supervision of a Housing Scheme adopted by his municipality.

The unit costs will be reduced by the increase in the number of buildings to be constructed at the same time; the maximum number of dwellings required should be therefore carefully estimated and undertaken.

Attention should be given to the careful charting of the time when materials are required to be delivered, and the placing of orders for same in advance, this will help the supply men to distribute their burdens over a longer period of time and will also help to stabilize the demand for labor.

It will be permissible and expedient to increase the construction cost by the carrying charge of loan interest, from the date of actual outlay of the several items, until the buildings are completed and ready for occupation, always providing that no unnecessary delays occur in the construction. A further charge for supervision, representing the cost of the time of the engineer and his staff will also be not unreasonable, for if the work were delegated to a contractor, his profits would be included in the contract price.

Financing.

The initial capital outlay will be obtained from one or more of the following sources

Open Market

Plotation of negotiable securities or execution of a mortgage.

Superior Authorities

Direct loan from Provincial or Federal Government.

Municipalities' Funds

- Surpluses on revenue or tax accounts.
- Sinking fund accumulations.

Temporary Loans

Bank accommodations, sundry creditors (supply men and contractors), these will afterwards be liquidated by any of foregoing methods.

Dwellings destined to be the permanent property of the municipality.

Redemption Periods.

The assets of a housing scheme of the above nature being very tangible and permanent, it will be expedient to make the redemption period of borrowed capital as long as possible. The maximum period in Britain is eighty years (80). See Housing of Working Classes Acts, 1890 and 1900. A loan period of eighty (80) years will require an annual sinking fund instalment of less than 1-5 of 1 per cent, when computing the sinking fund earning power at 4 per cent throughout the period. It will thus be seen that there is but little difference in the annual charge for interest only, and that of interest and sinking fund, when spread over such a long period. There is, however, an important principle to maintain, that of amortization, or the avoidance of perpetual debt.

Dwellings Destined to be Sold to Occupants.

The loan period for this class of dwelling need not be made so long as that for the permanent municipally owned dwelling for the following reasons:

1. The annual charges for repayment and interest will not, generally speaking, be a burden upon the municipal funds.
2. The annual reduction of the municipalities' equity, renders the residue more secure and any refunding loans therefor will be easily floated at most favorable market rates.

A substantial margin should however, be made between the periods of the redemption of the municipality's housing debt, and that allowed to the occupant purchasers thus avoiding the refinancing of any overdue amounts of principal from the purchasers.

Expediency of Temporary Financing.

If it is decided to have recourse to the open market for obtaining the necessary funds to carry out any Housing Scheme; there should be issued only short term securities of from five to ten years duration, or what would be equally effective and perhaps more marketable; long term securities with the right of redemption at call after a definite period.

By issuing, during the present period of high interest yields, only short term securities, the municipalities will retain the power to take advantage of any fall that may hereafter occur in the market rates.

When funds are obtained from any of the superior governing bodies, a fraction only, say not more than $\frac{1}{4}$ of 1 per cent should be charged by the lending authority over and above what that authority pays for borrowed money; this fractional increase will be required for administration purposes by the said lending authority, no further profit should be exacted from the municipalities who will be the actual operators.

This point is now practically settled by the declaration of the Federal authority, that \$25,000,000 has been set aside for the purpose of loaning same to the provincial authorities and to municipalities at a fixed annual rate of interest of five per cent. The money to be used for the construction of dwellings for the working classes and the cost of any one dwelling not to exceed \$4,500.

No specific mortgages should be executed by the municipalities upon any properties destined to be sold to their occupants; it will be better to issue the securities against the general funds of the whole of each municipality, and thus avoid future trouble in giving clear titles when required.

Utilization of Sinking Fund Accumulations.

To the extent allowed by statutory requirements, the gradual absorption of outlays in a Housing Scheme by the investment therein of sinking fund accumulations, appear to be a most profitable method of financing, for a municipality, such investments being limited by law to a part only of the full assessable value of any realty, other forms of financing will be required for the necessary funds

Raise Standard of Living Conditions

THOMAS ADAMS.

"The problem created by the war has been one of shortage of houses, but during the war, while we may have increased overcrowding, we have not lowered our standards, for the simple reason that they were as low as they could be in our worst slums. On the whole, the bad sanitary conditions which were permitted before the war, was a worse problem and required more drastic action than anything that has resulted by way of shortage of houses during the war. It is a remarkable fact that even when houses are plentiful, slum conditions persist in growing. If we succeed in the next few years in building until we have a surplus of houses, we will not solve the real housing problem, which is to raise the whole standard of housing accommodation for the working citizens.

"New construction with Government aid relieve the present pressure but it is chiefly required as an object lesson to show how standards can and should be improved. But new houses should not be erected to compete with the present low standards and simultaneously, with building model homes, we should insist on improving those which are already erected.

"The construction of a house, its internal planning, its general design are all important, but so too are its surroundings. When we want a healthy home, we include in our consideration of what it should be the questions of light, air space, water supply, access by road, garden space and other matters which would make the building sanitary when provided by pleasant amenities.

The Land Question.

"The land question is at the root of the housing problem. The dwelling consists of the site, the planning and development of the land to make it adaptable for housing purposes, and the building. We need to give proper attention to all three matters. Town planning has regard to the site, and its development, and to the connection between

the dwelling and a factory or other places of employment.

"It is frequently argued that our bad housing conditions are caused by the individuals rather than by the neglect of society. The worst features of our housing conditions are however matters which come under public and not personal control. It may be that the interiors of many homes are dirty and improperly kept, but these are things we can only overcome by education. Our chief defects, however, are in respect of bad sanitary conditions caused by lack of effective public organization. In public matters we are also not paying sufficient regard to the need for recreation facilities.

"Labor unrest, the constant tendency of labor to take part in strikes and to move from one place of employment to another, is largely due to bad housing conditions and lack of proper recreation facilities.

"Higher standards will indirectly produce higher wages. They will help us to secure more durable construction and save large sums, equivalent to many millions in Canada, in fire waste, and in the cost of fire prevention. Town planning is also needed to help us to secure the scientific organization of our industries in the right places and to prevent the indiscriminate mixing up of factories and houses.

"We have seen in recent years how the town and country are interdependent and the importance of dealing with the problem of rural housing simultaneously with the problem of relieving congestion in the cities. It might be that the housing problem cannot be solved by the ordinary methods of private enterprise, without some public aid being provided, but even so, the fact that human life is more valuable than property as a constituent of national wealth, means that it would be a good investment for the country to both carry out a constructive housing policy and to take measures to eradicate the slums from country and town."

MUNICIPAL HOUSING SCHEMES---Continued

beyond such statutory limitation as well as for interim purposes until sinking fund accumulations are available.

By thus investing the sinking fund, there will be assured a constant flow of capital at a fair market rate (excluding commissions and middlemen's profits) and the sinking fund will obtain a profitable investment. Care must, however, be taken that the sinking fund is treated exactly in the same way as any outside creditor.

On account of the maturing of old loans, the sinking fund would be required to often provide for withdrawal or liquidation of some of its investments; refunding loans would be obtainable with but little difficulty, by reason of the remunerative nature of the Housing Scheme as an investment.

Rentals and Sale Prices.

Actual cost should be the basis of arriving at the rental as well as the selling value.

Rental Value

The following items comprise the principal factors hereunder:—

Annual interest payable on capital outlay.

Depreciation based on estimated life of building. (This should more than provide for annual sinking fund investment.)

Estimated average of annual repairs and maintenance.

Taxes and insurance (actual payments.)

Cost of administration (a small percentage.)

Special reasons peculiar to certain localities may cause a reduction to be made from the rental value thus computed. Such reduction will then be assumed by the general funds of the municipality, it should, however, be clearly shown in accounts and financial statements issued by that body.

Instalment Payments by Resident Purchasers.

Payments on account of principal by purchasers of a dwelling constructed by a municipality should be distributed evenly throughout the determined period. The sinking fund or annuity bond systems are the most suitable. Separation from interest payments must be clearly shown in the books of the municipality and all outstanding balances should be readily ascertainable.

Municipality should exercise discretionary powers as to refund in the case of default or death of resident purchaser.

Conclusion.

The foregoing paragraphs are written with a view to present in practical form an outline of the necessary procedure consequent upon the adoption of a Housing Scheme by a Municipality a word or two here might be a propos upon the broader aspect of the movement. In the more congested districts of our larger cities, and, alas, are a disgrace to any civilized community, their causes may be left to our keener students of economic science and of the science of government, it is sufficient for our municipal administrators, once having discovered the evils, to assume the duty of alleviating them as far as is within their power. Although losses may occur in operation of a Housing Scheme, will not the benefits to the occupants and to the community more than compensate outlay.

It is essentially a duty of the municipality to remedy evils arising from overcrowding, unhealthy areas, etc., because the municipality alone has the right to impose taxation over the whole community. This social service can thus be done without causing the loss of self respect to any person.

Canada has learned the lesson that mixed farming is permanent farming and that without plenty of live stock a farm gets poorer every year.

A National Debt

ARTHUR D. HAIR.

In the previous articles dealing with this subject, we have endeavored to emphasize the **inconsistency** of our, so-called, **national patriotism** with the return we give—or rather, fail to give,—our national heroes in the hour of death and adversity; though the nation owes them a debt of gratitude which at least should be reflected in the nations care of them after death.

We realized unfortunately, that our parliamentary legislators—in general—are imbued with the primary conviction that their duty is to appropriate the nation's Budget on a material basis, or in other words, that they must receive tangible value for the coin of the realm expended, **sentiment** does not enter into their calculations for one moment where they are called upon to deal with the **cost** of a scheme—which philosophically or idealistically—means the life or death of the nation.

The conclusion we deduce then, is, that on the outbreak of war a purely **materialistic** government appeals to the **sentiment** of the people, whose sentiment is proven by the response with their lives, to be met in the end with—what?—gratitude?—or ingratitude?

This "National Debt" is entirely a matter of "national sentiment" and only in so far as the nation shows its sincere appreciation of that national attribute, may we expect our representations on this subject to bear results, and prove that:

"For those who lie within a soldiers grave
The Empire's sons, the valiant and the brave
Who gave their lives, the Empire's life to save
Good Lord, we praise Thee."

It is in no spirit of egotism we submit, that perhaps this particular subject has never before been brought so forcibly to the attention of the Government as it has through the untiring efforts of the "Last Post" Fund during the past ten years, and it is therefore premature and unfair to assume that the Government has turned a deaf ear to our petitions; in fact, the reverse is the truth, for on all occasions our representations have been received with the greatest courtesy and sympathy, though **nothing has resulted to date.**

"The Die is now cast," however, for the great war we have just passed through has served to show that even if the world is at peace for the next fifty years, all along that trail we shall have Heroes of the Marne, Ypres, Fesrubert, Gallipoli, and other famous engagements dropping off in the various vicissitudes of **life and its failures**, and who at least are entitled to "six feet of earth" in the last extremity.

The question then faces us, of how to deal with this problem from a sentimental, economical, and practical standpoint?

To champion a cause and criticize others for failure to deal with it adequately, without having a clear-cut and logical solution of the problem to offer as an alternative, would indeed be a poor recommendation of that cause;—therefore fully appreciating the fact, the "Last Post" Fund after careful study and ten years practical experience and demonstration without Government assistance, submitted to the Prime Minister of the Dominion on August 9th, 1917, the draft of a scheme that will not only deal with the requirements of the Dominion of Canada, but in its ultimate development may become reciprocally inter-Imperial through "the Empire on which the sun never sets."

In all probability the visible termination of the war was awaited by those entrusted with consideration of the scheme submitted, but on Saturday, November 16th, 1918, the Government, represented through Major-Gen. J. Lyons Biggar, and Colonel Hugh Clarke, M.P. (Parliamentary representative of the Invalided Soldiers' Commission) met the "Last Post" Fund's Executive in conference at the Windsor Hotel, Montreal, and discussed the draft of the scheme submitted by the "Last Post" Fund, which we give hereunder and which is, of course, subject to modification:—

Canadian Burial and Memorial Scheme. Subject to Modification.

The following is suggested by the "Last Post" I. N. & M. C. Fund:

That the existing Trustees and Executive Officers be appointed as a Special Commission with full powers to

evolve the undermentioned scheme,

Or as an alternative,—

A voluntary Commission of one representative from each of the Provinces of the Dominion be appointed in the capacity of an Advisory Council and a permanent Government Department be created, to be known as:—

"THE LAST POST"

or

"DEPARTMENT OF NAVAL AND MILITARY
OBITUARIES"

such a Department to co-operate with the Department of Militia and Defence and co-ordinate with the "Invalided Soldiers' Commission" and other Departments.

The permanent staff to be:—

1. An Organizer and Director of Military Obituaries, who would be responsible for the organization, supervision and regulations governing the Department, as also the draft and consummation of all contracts.
2. An Archivist and Recorder, who would be responsible for recording all deaths of the C. E. F. and other sailors or soldiers during the subsequent to this war, both in Canada and those of the C. E. F. overseas. He would also gather and formulate reports on all data obtainable relative to military obituary, ancient and modern.
3. A Landscape Artist and Superintendent of Military Cemeteries, who would suggest sites for Military Cemeteries and plots, as well as supervise the layout and maintenance of the same.

Procedure of Organization.

The present Provincial scheme in operation by the "Last Post" Fund, with modifications, to be extended throughout the Dominion and executed through the office of the D. A. A. G. in each Military District, the Federal and Provincial Governments to co-operate in assuming the financial responsibility.

District Branches of the Great War Veterans' Association, British Army and Navy Veterans' Association and others to be encouraged to form "Last Post" Chapters in their districts, to organize annual "Decoration Day" functions, attend Military funerals and offer suggestions that will tend to commemorate the valor of our National Heroes—"Lest we Forget."

Provision.

The Government to assume responsibility for the burial of any enlisted or **honorably discharged** officer or man on request and proof of eligibility, whether of the Canadian or other forces of the British Empire.

Allowances to be asked (exclusive of transportation and church fees):

Officers	\$100.00
N.C.O.'s and enlisted men	65.00
Discharged	65.00

Full military honors provided for in K. R. & O. to be accorded all men with the active forces and wherever possible and consistent for discharged men.

The foregoing allowances are exclusive of the Cemetery arrangements which will be as follows:

In National Cemeteries or Plots:—

Officers.—A single grave in which (if married) his wife may be buried on decease.

Married men.—A single grave on the same conditions as above.

In the case of officers and men who are married and have families (if requested) an extra grave should be reserved alongside.

Single men.—In single graves or, if deemed advisable, may be buried on the "community" principle, two or three in a grave, except where the laws of sanitation necessitate otherwise, or

It might be advisable in view of the above National provision, that where relatives desired to make all burial arrangements themselves in civil cemeteries, the Government should make half the respective funeral allowances, plus \$15.00 for Cemetery charges.

No scheme of Monuments or Memorials, other than the National flag, in the Cemeteries and Plots should be adopted until public interest has been created by public competition of ideas, which could then be submitted to competent authority.

Homes Will Help to Retain Farm Labor

Homes are the great stabilizers of civilization. The more advanced industrial methods recognize the value of decent homes in keeping labor fixed and thus preventing the heavy losses that result from constant shifting from place to place. As a result of this recognition, many large industrial concerns provide neat and attractive houses, which they rent to their employees at reasonable rentals. Such cases are usually merely commercial propositions. Homes are provided because it is cheaper to do that than to suffer the losses due to the constant shifting of a more or less dissatisfied labor supply. Similarly, during the war, the Governments of Great Britain and the United States established model towns for the employees of munitions factories and the results in greater labor efficiency have surpassed all expectations.

Herein lies one of the remedies for the shortage of labor on farms. The farm hand, whether married or single, whether employed permanently or temporarily, is, in most instances, dependent on the home surroundings of his farmer employer for the comforts and decencies of life. In cases where the farmer knows the difference between living and existing this system may not be intolerable, but every efficient laborer desires a home where he can enjoy a reasonable measure of privacy and independence.

Farmers would do well to learn from the experience of industrial leaders and provide simple but attractive and comfortable homes, which could be leased to hired help at a small rental, or simply be used as a special inducement to encourage married men to work on farms. Unless such advantages are provided, it is useless to complain of the scarcity and inefficiency of farm labor, for the best laborers are sure to seek for employment where they can have homes of their own and only the less competent and the inefficient will find their way to the farms.—A. D.

The world needs wool. The wholesale price of raw wool increased during the war 200 per cent.

The hog is the cheapest producer of animal fats. Don't send it to market in thin condition, it doesn't pay.

Shipments of beef to Europe under the conditions over there now pertaining are only limited by refrigerator space on the ships. As more tonnage becomes available more beef will be shipped.

A NATIONAL DEBT—Continued:

Co-operation with the Imperial Graves' Registration Commission should be sought in order to advise the Canadian Public who are unable to advise themselves, as to what is being done for the battlefields graves in Europe and elsewhere.

Summary to the Scheme.

A Department of Military and Naval Obituaries:

1. Director,
2. Archivist.
3. Landscape Artist and Superintendent of Cemeteries.

Responsibility.

Federal Government.—Finance funeral costs of every man enlisted for C. E. F. if requested, as also the upkeep of the Cemeteries and Executive Staff.

Provincial Governments.—Land grants or equivalent in cash for necessary Cemeteries and Plots within their respective boundaries and a cash grant of \$50.00 for every "indigent" Canadian dying within the Province.

Home and Overseas Governments of the Other Dominions.—A grant to this Department of the Dominion of Canada of \$40.00 for every "indigent" soldier or ex-soldier or sailor of their respective Governments; who may die within the dominion; this obligation to be reciprocated by the Dominion of Canada in the case of Canadians dying within the borders of the Homeland or other overseas Dominions.

The Canadian War Memorial Fund and the Public.—To raise funds voluntarily for Memorials and the burial of "indigents" of previous wars of the British Empire.

Suggestions in consideration of the above Dominion wide Naval and Military Burial scheme:

Basic Principles:

1. Complete co-operation between the following in all matters obituary:—

Naval Department,
Militia Department,
Invalided Soldiers' Commission,
Department of Soldiers' civil re-establishment,
Board of Pensioners and Estate Department,

for the organization, establishment and upkeep of all that pertains to a Department to be known as **The Department of Naval and Military Obituaries.**

2. A contingency reserve to be appropriated simultaneously with all permanent pensions awarded by the Pension Board to cover the cost of burial of deceased Pensioners.

The extension of Par. 502 of the Pay and Allowance Regulation, to cover the cost of burial of all discharged men of the Canadian Forces, whether in receipt of Pension or not, which may possibly be gradually extended by Inter-Imperial reciprocal action, to take

care of men of other integral parts of the Empire who may die within our borders friendless.

3. Effort to effect combined Federal, Provincial and Civic Government financial responsibility for such a scheme with a view to its equitable distribution, admitting of public subscription and representation on the Advisory Board, thus ensuring the proper sentiment and "soul."

Other Points:

Provision for interment of relatives of deceased soldiers in Military reservations.

Care of existing (ancient) Military Burial grounds and historical records to be included in any new scheme.

Co-operation with the Imperial Graves' Registration Commission for the supply of information relative to graves in Europe.

A Report on deaths and disposal of remains of **Enemy Prisoners of War** in Canada during the war.

The inclusion (in some measure) of men of other campaigns in the scheme.

Division of cemetery reservations to meet the requirements of other than the Roman Catholic and Protestant denominations.

Rough Estimate of Cost to the Dominion Over a Period of the Next Fifty Years.

Taking the present allowance of \$65.00 (to be equitably distributed between funeral and burial expenses but exclusive of Cemetery and Staff upkeep) and allowing for say, 300,000 troops, would make \$19,500,000 or an annual expenditure of \$390,000, but this is a conservative estimate, with a ground area (distributed) of 500 to 600 acres.

Classification of Soldiers to be Dealt With.

- (a) Men of the Permanent Forces and families.
- (b) Men enlisted for the period of the war.
- (c) Discharged men—with pension.
Discharged men—without pension.
Discharged men—undergoing rehabilitation training.
- (d) Men of other parts of the Empire.

Maj.-Gen. Biggar and Colonel Clarke appeared to be very favorably impressed with the feasibility of the scheme, and especially with the work accomplished by the "Last Post" Fund to date, and in due course reported back to Ottawa. We await with interest the decision—still pending—which we trust will be arrived at during the coming session of Parliament.

While this and the preceding articles have been devoted to a conception of the subject by "one who has been through the mill" and sees it from the soldiers' viewpoint, the following and final article under the title of "The Philosophy of National Sentiment" will be dealt with by a capable writer in the person of William H. Atherton, Ph.D., L.L.D., Litt.D. (Laval), who will depict the nations debt to our soldiers and sailors from a philosophers viewpoint.

Taxes in England

Mr. W. Allison Davies, the Borough Treasurer of Preston, Lancs., England, has just issued his annual book, showing the rates levied in various English cities and towns, and the "extent to which such rates have been increased or reduced by Municipal undertakings." Such a compilation is indeed valuable not only to municipal men in the Old Country, but in Canada as well, as the following extracts show. . . . For the benefit of those who do not know the system in England, it may be well to state here that the rates, or lo-

cal taxes, are levied on the income of property, or rents. . . . Take, for instance, Preston itself, where the rate is 10s. 7d., which means that for every £1 paid in rent the tenant (who pays the rates direct), has also a rate of 10s. 7d. to meet for the privilege of being a citizen. . . . It will be noted that the average rate works out at 10s. in the £, or 50 per cent. . . . Should the same system prevail in Canada, it would work out approximately 25 per cent.

Rates Levied in Various Cities and Towns in England. 1918-19.

Name of Town	Census Population, 1911.	Value Rateable	Poor, including Overseers' Expenses & Ceme- tary Rates.		Police Purposes.		Education.		Free Library.	Boro' or City Rate.	Baths Purposes.		Gen. District or Similar Rate.	Total Rates Levied.				
			s.	d.	s.	d.	s.	d.			s.	d.		s.	d.	s.	d.	
Country Boroughs:—																		
Bath	69,173	413,031	1	7½	0	6½	1	4	0	0½	1	1¼	4	7	8	7	6	
Belfast	386,947	1,607,358	1	8¼	(v)	11¼	0	1	0	1¼	1	4¾	3	11¼	8	1	5	9
Birkenhead	130,832	722,000	1	6¾	0	6¼	2	4	0	0¾	0	2¼	2	8½	9	0	7	8
Birmingham	840,202	5,026,517	1	10¼	0	8	3	1¾	0	1¾	2	0	3	1½	11	0	9	0
Blackburn	133,052	576,954	1	3½	0	8¼	2	8	0	1	1	11¼	3	3¾	10	0	8	0
Blackpool	60,620	633,403	0	2	0	4¾	1	2¼	0	1	1	5¾	2	3	5	6	5	0
Bolton	18,0885	877,939	1	7¼	0	5	2	0	0	2	2	10¼	2	10¾	9	8	7	3
Bradford	288,505	1,686,438	1	5	0	10	3	3	0	2½	0	11½	3	9¾	10	8	9	0
Brighton	131,250	894,063	2	2½	0	3¾	1	8	0	2½	0	3¾	2	7½	7	4	6	10
Bristol	357,059	1,901,484	1	5¾	0	9	1	10	0	2	0	8	4	0¾	9	8	8	8
Burnley	106,765	455,247	1	1	0	5	2	0½	0	1	1	10½	3	0½	8	8	6	8
Cardiff	182,280	1,224,143	1	2	0	5½	2	0¾	0	1½	0	10	2	5½	8	5	7	10
Chester	39,028	227,424	1	3	0	6	1	10½	0	1	1	8¼	2	2½	7	7	6	10
Derby	123,410	584,999	1	11¼	0	5½	2	2	0	1½	0	6	3	2	8	6	8	0
Eastbourne	52,542	464,929	1	0	0	4	1	0½	0	0½	0	9	2	9¾	5	10	5	8
Grimsby	74,659	324,583	2	3½	0	2½	1	10	0	1	0	10¼	4	5	9	4	8	1
Halifax	101,553	492,412	1	4¼	0	6¼	2	8¾	0	1½	0	11	5	7½	11	4	10	0
Huddersfield	107,821	604,452	1	0	0	6	2	1½	0	1	0	10½	4	2	8	6	8	4
Hull	277,991	1,335,493	2	2½	0	9	2	3½	0	1	1	5	4	6	11	0	9	6
Leeds	452,948	2,269,067	1	8½	0	8¼	2	7½	0	2	0	7¾	5	1½	10	6	9	1
Leicester	227,942	1,157,220	1	10	*	*	2	3	0	1¾	*	*	5*	9½	9	7	8	2
Liverpool	753,353	5,118,860	2	8	1	8	2	8	0	8	0	8	4	8	10	8	8	8
Manchester	714,385	4,853,370	1	11½	0	5	2	2	0	2	0	11	4	3	9	7	8	5¾
Merthyl Tydfil	80,990	275,243	3	11	0	5¼	3	9¾	0	1	0	6	4	2	13	8	10	4½
Northampton	90,064	413,545	1	6	0	5½	2	9½	0	1	0	11	3	11¼	9	7	7	7
Norwich	121,478	476,340	3	0	0	7	2	6	0	1	0	8½	4	5½	11	3	11	0
Nottingham	259,904	1,297,399	1	10	0	7¼	1	11¾	0	1	0	0½	6	0¾	9	10	8	1
Oldham	147,495	558,418	1	5¾	0	8	2	1	0	2¼	1	0¾	5	1½	10	8	8	8
Plymouth	207,490	1,099,095	1	8¾	0	5½	1	8¾	0	0¾	0	6	4	3	8*	2½	7	3
Portsmouth	231,141	1,155,720	1	7½	0	5¼	1	6½	0	1	0	9	2	9½	7	0	6	8
Preston	117,113	480,266	1	0¾	0	5¾	1	10	0	1¼	0	9¾	3	1	10	7	8	8
Rochdale	91,428	445,763	1	9	0	5¼	1	9	0	2	2	4	3	9¾	10	9	8	0
St. Helens	96,551	393,617	1	6	0	5¼	3	8½	0	1¼	3	10½	0	1	0	11¼	11	0
Salford	231,380	1,118,047	2	2¼	0	8	2	4½	0	2	2	0¼	3	8¾	10	5¾	8	6
Sheffield	459,916	2,124,385	1	8¾	0	7¾	2	4½	0	1¾	0	6¼	4	4¾	10	0	9	3¾
Southampton	119,039	658,650	3	0½	0	5	2	0¾	0	1	0	6¾	3	8	9	8	8	5½
South Shields	108,649	463,294	2	2	0	6¾	1	11½	0	1	0	1¼	3	9¼	8	5	7	9
Stockport	125,774	589,630	1	5	0	4¼	1	10½	0	1	1	9¾	4	1	10	7	7	10
Stoke	234,534	848,014	2	3¾	0	5½	2	5½	0	1½	1	5¼	4	11¼	11	11	9	11½
Sunderland	151,159	712,900	1	11¼	0	9¼	2	4	0	1	0	4	2	8½	8	6	7	8
Swansea	114,63	624,806	1	8¼	0	7	2	7½	0	1¼	1	1½	3	3½	9	8	8	7
Walsall	92,130	294,111	2	10	0	9	3	6½	0	0¾	0	11½	3	10½	11	5	8	7
Warrington	72,166	315,927	1	8¾	0	4	2	1½	0	1¾	0	8½	4	11¼	9	4	8	0
West Ham	289,030	1,340,735	2	5½	0	9¾	3	6¾	0	1	1	1	4	8¼	14	0	11	3
Wigan	89,171	347,396	1	2½	0	5½	2	0½	0	2	1	3	5	4	10	8¾	9	0½
Wolverhampton	95,328	438,937	2	9½	0	5	2	7¼	0	1¼	0	8	5	3½	11	7	9	3
Ashton-under-Lyne	45,172	198,549	1	7½	0	5¾	1	8	0	1½	1	1¼	0	3	4	7	11	2½
Chesterfield	37,406	160,3033	1	8¼	0	5½	1	11¾	0	1	0	5	4	3	10	0	8	5
Colchester	43,452	196,113	1	9½	0	9¼	1	7¾	0	1	0	11¼	4	7	10	11	10	0½
Crewe	44,970	174,511	1	0½	0	5	2	5¼	0	1	0	5½	3	0¾	8	6	7	5
Eccles	41,944	192,139	0	11	0	5	1	11	0	1	0	2	3	3¼	8	6	7	2
Heywood	26,698	121,846	0	11	0	6	1	8	0	1	0	0	3	10½	10	6	9	6
Hyde	33,437	149,220	1	8¾	0	5¼	1	7¼	0	1	0	6	3	9½	9	5¾	7	11
Keighley	43,487	212,206	1	2¼	0	5½	1	9	0	1¾	0	4	3	8¾	9	8	8	4
Lowestoft	33,777	145,156	1	9¼	*	*	1	11	0	1	0	5	4	6	10	6	10	0
Metropolitan Boroughs:—																		
Hammersmith	121,603	884,152	1	11¼	0	9¾	2	4	0	0½	0	8¾	1	1¼	8	8	7	10
Islington	27,403	1,803,777	2	1¾	0	10	2	4¼	0	0½	0	1¾	1	1¾	8	3	7	10
Kensington	172,317	2,449,540	1	6½	0	9¾	2	4¼	0	0½	0	0½	1	10	8	4	6	11½
Westminster	160,61	7,000,813	1	5¾	0	10¾	2	4¼	0	0¼	0	0¼	1	0¼	7	8	6	9¼

PROFITS & LOSSES FROM MUNICIPAL UNDERTAKINGS IN ENGLAND.

Profits from Municipal Undertakings, etc., by Which Rates Levied in Various Towns Have Been Reduced, 1918-19.

Amount estimated for the current year to be transferred to the Borough Fund, District Fund, or other Fund, from Municipal Undertakings, and amount in the pound by which the rates are reduced in consequence.

Town.	Markets.	Gas.	Water.	Electric Light.	Tram-ways.	Electric Owned.	Other Sources.	Total Profits.	Amount in the £ by which Rates decreased.
County Boroughs:—	£	£	£	£	£	£	£	£	s. d.
Barnsley		(A)	3,000					3,000	0 4½
Barrow-in-Furness			1,000		423	6,200		6,623	0 4
Bath		(A)	1,000			12,800		13,800	0 8¾
Belfast	1,320	11,400	(A)					12,720	0 2
Birkenhead	422	2,850						3,272	0 1¼
Birmingham	1,223	30,000		25,000	25,000			81,223	0 4½
Blackpool	2,040				(R)			2,040	0 1
Blackpool					4,000			4,000	0 1¾
Bolton		4,000		2,000	15,500	3,122	22,105	46,727	1 2
Bournemouth					(s)3,000			3,000	0 1
Bradford	5,000						21,000	26,000	0 4
Brighton		(A)			7,000			7,000	0 2
Bristol	900	(A)	(A)			16,995		17,895	0 2½
Burnley								2,500	0 1½
Burton-on-Trent	15	6,000		1,000				7,015	0 7
Bury				1,000			5,119	6,119	0 6
Canterbury	260			(R)		145		405	0 0¾
Cardiff		(A)				9,060		9,060	0 2
Carlisle		(A)				2,393	440	2,833	0 2½
Chester	972	(A)	(A)			1,035		2,007	0 2¼
Coventry	1,750	5,000	4,500	6,000		1,500		18,750	0 9¾
Croydon		(A)							
Darlington			4,000					4,000	0 3¼
Derby	1,250	(A)		(R)	(R)	2,500	1,500	5,250	0 2¼
Dewsbury			5,645					5,645	0 5½
Dudley									
Eastbourne		(A)	(A)		(M)3,600	929		4,529	0 2½
East Ham		(A)							
Exeter		(A)	(R)	(R)	(R)	1,200	750	1,950	0 1½
Gloucester	825	(A)	2,500			1,600		4,925	0 5¼
Grimsby		(A)	(A)			5,062		5,062	0 4
Halifax		9,699		4,876	6,252			20,827	0 11½
Hastings									
Huddersfield				2,250	6,750			9,000	0 4
Hull						22,237		22,237	0 4
Ipswich			1,000			4,447		5,447	0 4
Leeds	2,635			503	58,000			61,138	0 7
Leicester						4,340	18,033	22,373	0 5¼
Lincoln				(A)		2,820	450	3,270	0 3¼
Liverpool	8,811	(A)		65,000	125,000	68,832		267,642	1 3½
Manchester	6,287						e176,283	182,570	0 9¼

(A) Private Company. (M) Motor Bus. (R) Profits to Reserve Fund. (s) Additional Profits to Reserve. (e) Equivalent to the minimum amount fixed by the Council to be credited from the City Fund Balance in lieu of Gas, Electricity and Tramway Profits.

DEFICIENCIES ON MUNICIPAL UNDERTAKINGS IN VARIOUS TOWNS, AND AMOUNT IN THE POUND BY WHICH THE RATES HAVE BEEN INCREASED IN CONSEQUENCE. YEAR 1918-19.

Town.	Markets.	Gas.	Water.	Electric Light.	Tram-ways.	Estates Owned.	Other Sources.	Total Deficiencies.	Amount in the £ by which Rates increased.
County Boroughs:—	£	£	£	£	£	£	£	£	s. d.
Barrow-in-Furness	290							290	
Bath	117	(A)		1,500				1,617	0 1
Birkenhead							8,042	8,042	0(a)3
Birmingham			120,000			19,186		139,186	0 7¾
Blackpool	708						1,065	2,313	0 0¾
Bolton			20,000					20,000	0 6
Bournemouth			20,000			2,411	3,671	6,112	0 2
Bradford			12,400				3,500	15,000	0 2½
Brighton		(A)					4,600	4,600	0 1¼
Bristol							76,000	76,000	0 10¼
Burnley	1,696							1,696	0 1
Burton					1,500		250	1,750	0 1¾
Bury	277		6,200					6,477	0 6
Canterbury									
Cardiff		(A)	16,679					16,679	0 3¾
Carlisle	2,490							2,490	0 2

(A)—Private Company.

The above statistics are taken at random from Mr. Davies' compilation, and do not indicate the number of English cities and towns that own their own public utilities, which number over 100.

CHARGES FOR GAS, WATER AND ELECTRICITY IN ENGLAND.

THE COW PUNCHER.

"The Cow Puncher," Robert Stead's new novel, shows an intimate knowledge alike of the rancher, the cattle country, and the various phases of Western life. One feels instinctively that here is a man who has lived among the people of whom he writes.

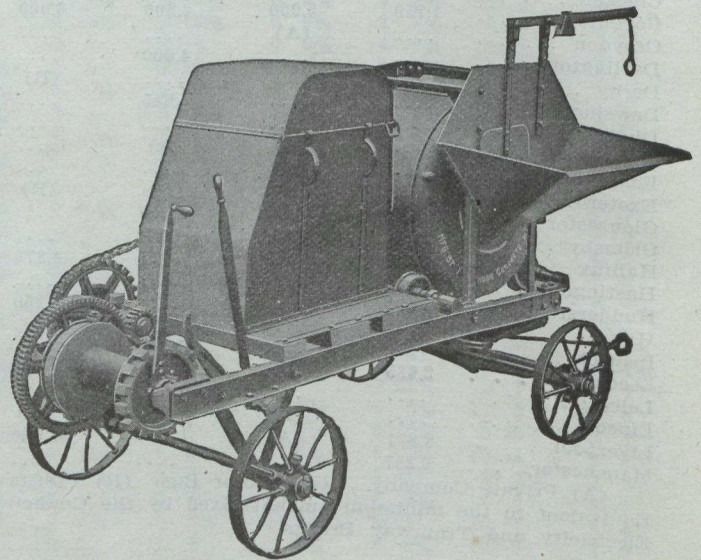
Dave Elden, a rancher's son, eighteen, is the central character in the book. The story tells of his various experiences, falling in love with Dr. Hardy's daughter, Irene, who had to stay at the Elden ranch for several weeks, until her father recovered from a broken leg, going into town and forking his way up, becoming interested in Edith Duncan, the daughter of a friend who gives him private lessons, passing through the boom period, making a million, in partnership with Conward, through real estate transactions. Then comes the crash.

From here on "The Cow Puncher" tells the story of Dave's love for Irene and Edith's love for Dave. The love affairs become involved. Mrs. Hardy, Irene's mother, condemns Dave as "The Cow Puncher," a term in which she embodies contempt and disdain; but she takes a fancy for Conward. Dave, in utter despondency, enlists in the army in August, 1914. Irene, learning that she has been placed in a false position through the plotting of her mother and Conward, follows Dave to England to seek a reconciliation. Edith follows as a nurse.

To tell the rest will spoil the story; read it complete in "The Cow Puncher." (\$1.50 net, Musson, Toronto).

Date of Town	GAS		WATER		ELECTRICITY.	
	Net charge per 1000 cubic ft. Domestic Lighting Supply.		Charge in the £ for domestic purposes on house \$15 Rateable Value.		Charge per Board of Trade Unit, Domestic Lighting Supply.	
County Boroughs—	s.	d.	s.	d.	s.	d.
Barnsley	(a) 4	0	1	5	0	6
Barrow-in-Furness	4	3	1	1 3/4	(f) 0	5
Bath	(a) 2	3	1	0	0	6 1/2
Belfast	3	0	(a) 1	4	0	4 3/4
Birkenhead	3	3	1	10	0	6
Birmingham	2	10 1/4	(b) 2	0	0	5 1/4
Blackburn	3	2	1	7 1/4	0	4 3/4
Blackpool	2	11	(d) 1	6	(f) 0	5 1/4
Bolton	3	10	(d) 1	6 3/4	(f) 0	4
Bootle	2	10	0	11 1/4	(f) 0	5 1/4
Bournemouth	3	10	0	11	0	7 1/2
Bradford	3	2	(d) 1	6	(f) 0	4 3/4
Brighton	(a) 4	2	0	9	(f) 0	7
Bristol	(a) 3	3	(ad) 1	7 1/2	0	5 1/2
Burnley	2	10	(d) 1	4 3/4	(f) 0	4
Burton-on-Trent	2	9	1	2 1/4	0	6 1/4
Canterbury	4	3	1	5	0	6
Cardiff	(a) 3	0	1	2 1/2	(f) 0	4 1/2
Carlisle	3	9	(d) 1	0	0	7
Chester	(a) 3	8	(a) 1	7	0	4
Coventry	2	4	1	6	(f) 0	4 1/2
Crowdon	(a) 3	9 1/2	1	1 1/2	(f) 0	7
Darlington	3	1	1	3 1/2	(f) 0	4
Derby	(a) 3	0	(d) 1	8 1/4	0	6 1/4
Dewsbury	3	7	(b) 1	2 1/2	(f) 0	4 3/4
East Ham	(a) 4	4	(B) 1	0	(f) 0	5 1/4
Exeter	(a) 3	6	1	0	0	5 1/2
Gloucester	(a) 2	4 1/2	0	10	0	8
Grimsby	(a) 2	10	(a) 1	3	0	5 1/2
Halifax	3	11	(b) 1	5 3/4	0	5 1/4
Hull	2	9	1	3 1/4	0	4 3/4
Ipswich	3	4	1	2	0	5 1/2
Leeds	3	8	(c) 1	6	0	5 1/2
Leicester	3	4	2	1	0	6
Liverpool	(a) 2	10	0	5 1/2	(f) 0	5
Manchester	3	4	0	9	0	5 1/4
Methyr Tydfil	(a) 3	0	(b) 1	7 1/4	(a) 0	6
Middlesborough	2	0	1	3	(f) 0	3 3/4
Newcastle	(a) 2	6 1/2	(ad) 1	3 1/4	(a) 0	4 1/4
Newport (Mon.)	4	0	(d) 1	0	(f) 0	6 1/2
Nottingham	3	6	(d) 1	1	(f) 0	4 3/4
Northampton	2	5	1	3	0	5 1/2
Oldham	2	11	1	6	0	4
Oxford	(a) 3	2	0	10 1/4	(a) 0	6 3/4
Plymouth	3	4	0	11 1/4	0	4 1/2
Preston	(a) 2	3	1	6	(a) 0	7
Reading	(a) 2	9	(d) 0	10 3/4	(a) 0	4 1/2
Rotherham	3	3	2	0	0	4 1/2
St. Helens	2	10 1/4	1	8	0	6
Sheffield	(a) 2	9	(h) 1	0	0	4 1/2
Smethwick	2	11	(ab) 1	2 1/2	(a) 0	4 1/2
Southampton	(a) 3	6	1	2	0	4 1/4
South Shields	(a) 3	8	(ad) 1	0 3/4	(f) 0	4
Stockport	3	7	(d) 1	6	0	5
Sunderland	(a) 2	6	(ad) 1	0	(f) 0	4 1/4
Swansea	(a) 3	6	1	1 1/2	(f) 0	4 1/2
Wakefield	(a) 3	10	(d) 1	7 1/4	0	4 1/4
Walsall	3	8	1	2 1/2	0	7 1/2

(§) Average Charge. (B) Joint Board. (a) Private Company. (b) Baths charged in addition. (e) W.C.'s charged in addition. (a) Baths and W.C.'s charged in addition. (f) Flat Rate. (g) One W.C. allowed free. (h) Charged on Rental.



A NEW COMBINATION MACHINE.

The accompanying illustration shows a new type of machine placed on the market by the London Concrete Machinery Co. of London, Ont.

It is a Combination Machine, two machines in one. A concrete mixer of either 4 cu. feet or 6 cu. feet capacity and a hoisting drum of 1500 or 2000 pounds capacity are built into one machine and both are operated with a "Novo" Dust Proof Gasoline Engine. The Hoisting Drum or the Concrete Mixer can be operated separately or together. The Motor is of extra large size giving ample power to run the mixer, and to hoist material at the same time.

This type of machine will be welcomed by many contractors whose work is not large enough to warrant the operation of two separate machines on their work.

The Concrete Mixer is suitable also for such work as building silos, barn walls and bridges, is especially suitable for laying sidewalks as the Hoisting Drum can be used to move the Mixer by attaching a cable and operating the Hoisting Drum. This Mixer can be moved 500 feet at a time with its own power.

Bricklayers and Masons use this machine to mix their mortar. One man with this machine can mix more mortar than six men can by hand labor and the same machine can be used to hoist all the material, or to operate a derrick.

This Company brought out the Combination Machine at the request of a large number of prominent contractors, who had work where one outfit of this type would be more suitable.

TO MAKE DEMOCRACY SAFE FOR THE WORLD

HON. W. S. FIELDING.

President Wilson coined a striking phrase when he said the aim of those who were fighting against the German enemy was to "make the world safe for democracy." Another American public man—we think it was Governor McCall, of Massachusetts—supplemented it by an expression equally pregnant, when he said it was no less important to "make democracy safe for the world." In more than one quarter the world sees exhibitions of a kind of democracy which is not safe for anybody. If democracy is to be made safe, if we are to have in Lincoln's words, "government of the people by the people for the people," the citizens of our country must arouse themselves to a sense of duty that is now too often absent. If there are in any community forces that do not make for the good of the whole, they are certain to be active ones. If a section of the people, or a corporation, or an organization of any kind, or a group of individuals, have aims for their own advantage rather than for the benefit of the community at large, one may be sure that they will be at all times energetic in the support of their projects. On the other hand, it too often happens that the majority of the people are so careless or indifferent that the minority easily become the rulers. If the democratic movements of the day are to assume wholesome forms, the mass of the electors will have to awaken from the indifference too often exhibited, and be prepared to discharge the full duties of citizenship.

Down in St. John, N.B., a very dangerous movement, of which we have several times spoken—the effort to bring the police force under the control of labor organizations—has produced a troublesome situation. St. John has what is called the Commission form of civic government. The law includes a novelty in the shape of a "recall" provision. On an application from 15 per cent of the voters an election may be ordered to afford the citizens an opportunity to endorse or dismiss the City Commissioners. When the Commissioners found a movement afoot for the affiliation of the city police force with the trade unions, they promptly expressed their disapproval of it; when a number of the policemen persisted in their course against the Commissioners' ruling, they were dismissed. Thereupon the dismissed men and their sympathizers set in motion, for the first time in Canada, the "recall" machinery. The necessary petition of 15 per cent of the electors was obtained, asking for the dismissal of two Commissioners. The trade unions took up the cause of the dismissed policemen.

The reasons against an affiliation of a police force, or a military force, or a court of justice, with a trade union or with any other society representing only a part of the community, are so clear that it is not easy to see how thoughtful people can view such a movement with approval. One has difficulty in understanding how the best thinking men in the trade unions can desire to see the police force, on which they and their families must depend for protection of life and property, brought under the control of labor leaders who may be a thousand miles away and in a foreign country. The difficulties between labor and capital which, unfortunately, occur often, are not always confined to the communities in which they originate. The "sympathetic strike" is an instrument that may be used to paralyze a city in which there is no conflict at all. That a police force in St. John might be called to strike at the order of a labor leader in Victoria or San Francisco or New York is a state of affairs by no means inconceivable. These considerations apparently caused but little serious thought in St. John. Members of the labor unions, many of them, one must believe, without much deliberation, espoused the policemen's cause. When the votes were counted, St. John awakened to the fact that the two Commissioners had been dismissed for their action in insisting on having the police free from obligation to anybody representing only a section of the people. Then, when it was too late to provide a remedy, St. John discovered that less than half the electors had voted, and that by the will of a minority of the citizens the police force was to be brought under the rule of the labor unions—not of local labor authority, but labor leaders far away from St. John and in no way interested in St. John's welfare. The majority of the citizens grossly neglected the duties of citizenship. The minority, active

BACK TO THE HOME TOWN.

Municipal committees to welcome home the Canadian men from overseas have already been formed in several of the leading cities and in some of the smaller municipalities. The Union of Canadian Municipalities is co-operating with the Repatriation Committee. It is expected that every municipality will form an honorary committee of citizens, composed of men and women, who will assume a measure of responsibility in this work of giving a welcome to the returning men and their dependents, in helping men to secure employment when they are discharged from the army, and generally in assisting them to re-establish themselves in civil life.

Mr. Harry Bragg, municipal representative in connection with the Repatriation Committee, is sending a circular letter to every mayor and reeve in Canada. The purpose of the letter is to find out what progress has been made in each municipality, up to the present, in forming local committees for this work. In some municipalities, it is being carried on very satisfactorily by the provincially-organized Soldiers' Aid Commissions, or Returned Soldiers' Commissions. In other cities, the local committees are known by the name of Civil Re-establishment Committees, and they work in more direct contact with the federal department of Civil Re-establishment.

It apparently does not matter so much what the name of the local committee may be, so long as it is broadly representative of the community, and actively helping. In the municipalities where committees have not yet been formed, and men of the Canadian citizen army are coming home, the representative of the Union of Canadian Municipalities is urging that the citizens should get together for the purpose of organizing the welcome, back to the home town.

The Repatriation Committee, it is stated, will be only too glad to answer any inquiries which may be made by the municipalities with regard to those problems which come within its scope. The steps taken by the government to establish co-operation between the Union of Canadian Municipalities and the Repatriation Committee seem to be highly commendable. Municipalities have a most important part to play, and duty to perform, in making the welcome real and permanent and practical to the Canadian men who left home, to give their lives if needs be, at the call of duty.

CONSERVE TILL MARKETS STABILISE.

The "Bache Review," of New York, points out that the situation in the copper industry furnishes index for many other lines. Much new construction work and normal industrial enterprise had to be postponed during the long period of the war, and there is consequently an enormous amount of delayed work to be attended to. This, however, must wait until business and industry become adjusted to the new after-war conditions, and there is considerable conservation both amongst manufacturers and consumers, who will await, as far as possible, for the readjustment to take place, and to reveal its new conditions. The stabilisation of the market and of conditions generally, through Government assistance, is of utmost importance at this time, when trade and commerce must necessarily feel the stress and strain incident to the change from war to peace.

and energetic, were given the power to rule the city's affairs.

In the occurrences at St. John there are lessons for other communities. The age of democracy is here. The people have acquired the power of self-determination. If the mass of the electors appreciate their responsibilities and bestir themselves for the advancement of the public good, democracy can be made safe for the country. If neglect of the duties of citizenship is still to prevail among those who should be foremost in the consideration and decision of public questions, the failure of democracy is assured. The forces that do not make for the public good will be left to control affairs. Then the step to Bolshevism will be a short one.—Journal of Commerce.

The Duties of Accountants

The December issue of the Financial Circular, the organ of "The Institute of Municipal Treasurers and Accountants" of England, contains excerpts from a report of a legal action that has a very important bearing on the duties of accountants acting as auditors. While the case in question referred only to the auditing of the books of a private firm, the principle involved applies equally to the outside auditing of municipal accounts. This was evidently in mind of the Editor of the Financial Circular, though in publishing the report he makes no comments. The case is briefly as follows:—

The Duties of Accountants.

Fox and Son v. Morrish, Grant and Co.

(Before Mr. Justice A. T. Lawrence.)

In this action, which has occupied the Court, for six days, the plaintiffs claimed damages for negligence, or for breach of duty by the defendants towards them.

The plaintiffs were linen manufacturers at Leeds and warehousemen in London, and the defendants were accountants. The businesses at Leeds and in London were carried on as distinct businesses. The Leeds business had a banking account at Lloyds Bank (Leeds), and the London business had a banking account at the London County and Westminster Bank (formerly the London and County Bank). The financial affairs of both businesses were managed in London. The plaintiffs, in their statement of claim, alleged that they employed the defendants as accountants to prepare for their information and guidance annual balance-sheets for each of the businesses. It was an arrangement verbally made in the first instance about 1897 by Mr. Charles Fox, and the defendants since then had prepared the balance-sheets and had copied them into the plaintiffs' private ledgers. From 1911 to 1916 half-yearly balance-sheets were prepared by the defendants and presented to the plaintiffs, which purported to show the true position of the Leeds and London businesses.

Each of the balance sheets was alleged to be incorrect, and misleading as to the financial position of the business, and, the plaintiff said, was prepared unskillfully and negligently, inasmuch as each contained a specific statement as to the amount of "cash at bank and in hand," or (in the case of the Leeds business for December 30th, 1912) "overdraft at bank," or (in the case of the London business) "cash at London County and Westminster Bank," which was incorrect. The defendants were unskilled and negligent, it was alleged, in that it was their duty, before presenting balance-sheets containing the said statements to the plaintiffs, and copying them into the ledgers, to verify from the bank pass book of the particular business, or from a certificate given by the manager, or other official of the bank, that the said statement was as to each an accurate presentment of the state of the account, but the defendants in each case neglected to take either of the said steps, or if they did so, they negligently overlooked that the statements were each of them inaccurate.

Further negligence alleged was the non-discovery by the defendants that cheques for large amounts which appeared in the plaintiffs' books as paid to the Lloyds Bank to the credit of the Leeds business had in fact never been so paid, and did not appear to the credit of the Leeds business in the pass book of the Lloyds Bank account, or that cheques for smaller amounts were credited, and further that certain of the said cheques drawn on the London County and Westminster Bank were not debited in that account, and that there were entries in each year, and in both pass books, which did not agree with the plaintiffs' books of the account.

The discrepancy between the amounts stated as being "cash at bank in hand" or "overdraft" in the balance-sheets for the Leeds business were in fact represented by sums misappropriated during the period covered by the balance-sheets by a clerk in the plaintiffs' employment in London named Cranston. The amount of the discrepancy increased during the years 1911 to 1916, and at January 4th, 1917, the date of the last balance-sheet, amounted to £5,177 18s. 9d., and during 1916 Cranston further misappropriated £577 10s. 7d. from the London business. In consequence of the negligence above charged it was

said that the fraud was not discovered as it would otherwise have been.

The Defence.

By their defence the defendants denied that the terms of their employment were correctly or fully set out by the plaintiffs. They said that the terms of the employment were that the defendants should check the postings and additions in the plaintiffs' books, should make out a trading and profit and loss account, and prepare balance-sheets therefrom, and close the private ledger in accordance therewith. Save as aforesaid, it was no part of the defendants' employment to vouch or audit the plaintiffs' accounts. They admitted that they did not verify the entries in the plaintiffs' books from the bank pass books. They said pass books were not submitted to them for examination, and they denied that it was any part of their duty to procure the production of such pass books, or to obtain a certificate from the bank manager or any other official.

Judgment.

Mr. Justice A. T. Lawrence, in giving judgment, said that the liability of the defendants turned on what they were employed to do. It had been urged by the defence that Mr. Grant was not employed to audit the accounts, and was therefore not responsible for the documents which he prepared. It was true that he was not employed as auditor fully and generally, but he was employed under a specific engagement, as the result of an interview between the plaintiffs and the defendants under which he was to check the books, and it was understood that it was not to be a full audit. There was no requirement on the part of the plaintiffs that the defendants should verify everything. The question was whether Mr. Grant was wanting in due care and skill in the performance of his duty, in not having in any way checked the amounts appearing in the cash book as "cash in hand" and "at the bank." He made out his balance-sheets without taking any steps to ascertain whether those figures were correct. It turned out that Cranston, a dishonest clerk of the plaintiffs, ingeniously seeing that the bank pass book was not investigated, took advantage of that and played upon it.

The eminent accountants who had been called as witnesses on both sides, endeavoured to give evidence as favourable as possible to the defendants. They had tried to mitigate the severity of the standard laid down by Mr. Matthews; but they did not achieve complete success. They had to admit that in the preparation of balance-sheets the cash at the bank and in hand must be stated, and in stating it one must either look at the pass book or get a certificate from the bankers; or if that was not done the client must be told that had no been done. That was the real gravamen of the case as far as the defendants were concerned. Mr. Grant did not tell the plaintiffs that he was not doing this. He frankly admitted that he never had, as he was not bound to do so under the retainer. As to that, he was wrong. He agreed that the object of having a balance-sheet drawn up was that Mr. Fox might know what his business position was; and it was impossible for him to know how matters stood without knowing what was the result in cash. All business was conducted for the purpose of producing cash. There was not a single word in the retainer, or anything which passed between the parties, which relieved Mr. Grant from seeing that the cash was accurately stated in the balance-sheet. If the pass book had been looked at it would have been found that what was stated to be at the bank was not at the bank; and if the bank pass book had been examined it would have been found that the figures in the books had been inserted by Cranston.

There was a clear default of duty on the part of Mr. Grant; though it was natural and easy for him to slip into it at the time. But there was nothing in the arrangement made which discharged him from the duty of seeing that when he made a statement on his balance-sheet there was a foundation for it. It was a positive statement which was intended to be acted upon.

But some of the witnesses said that there was such a thing as checking books which did not imply any responsibility at all. An accountant might be called in, it was

(Continued on Page 62.)

Successful Municipal Ownership

The City of Sherbrooke, Que., is rightly proud of its gas and electricity services which are municipally owned and controlled. In a comparative statement of ten years' operations—the system came under the control of the council in 1909—Mr. B. Arthur Dugal, the secretary, shows the gradual increase in values of the system brought about by the careful husbanding of income and businesslike management. The statement is not only a direct contradiction to those who maintain that public ownership does not pay, but is instructive in the tremendous profits that can be made. Starting in 1909 with plants valued at \$334,811 and \$16,554 in cash, against which was owing \$252,175, the 1918 statement shows plants valued at \$1,749,651 and \$401,739 in liquid assets, against which is a debt of \$1,467,109. This shows a surplus of \$684,281, or practically double the value of the whole of the assets in 1909.

The whole question of municipal ownership is wrapped up in efficiency and non-interference. It is very evident that in Sherbrooke they have good officials who really administer the gas and electric services.

LOCAL COMMITTEES FOR VETERANS.

Each community in Canada is specially interested in the welfare of the soldiers returning to it from the war, and if this interest is to benefit the soldiers it should be organized. Accordingly, the Repatriation Committee, through its municipal representative, Mr. Harry Bragg, is seeking to have committees formed in every municipality in the country to act in co-operation with it in assisting the returning soldiers. In a letter he has addressed to the heads of municipalities proposing the organization of committees, Mr. Bragg suggests that the functions of such bodies should be as follows:

To welcome all returned soldiers and their dependents on their arrival in your locality;

To receive any complaints from returned soldiers and to forward them to the Department of Soldiers' Civil Re-establishment, Ottawa, for investigation;

To help the returned soldiers to find employment;

If at any time employment cannot be found in your locality for a returned soldier, to report particulars to the Department of Soldiers' Civil Re-establishment;

If positions exist in your locality for which returned soldiers are not available, to notify the Department of Soldiers' Civil Re-establishment, so that men can be sent from the nearest demobilization centre to occupy them;

To co-operate with voluntary organizations;

To keep a general oversight over the interests of returned soldiers and their families.

It is clear that the Repatriation Committee can do much for the returning men if it is kept in touch with conditions affecting them in every community, and local committees specially concerned with the interests of the men of its community should be a proper medium of connection between the Department and the men.

Ottawa and nearly all other communities have committees for welcoming the soldiers on their arrival. But that is not enough. It would greatly assist the federal authorities if such committees kept in touch with the men after their arrival until such time as they were re-established in civil life. It is highly desirable, for instance, that there should be some recognized organization for hearing grievances and placing them before the federal department, where they may be investigated and attended to.

The heads of the municipalities should have no difficulty in finding public-spirited citizens to give their time to such work on behalf of the veterans.—Ottawa Journal.

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FIRE PROTECTION AND PREVENTION.

A very interesting report on fire protection is presented in the transactions of the American Society of Municipal Improvements by Mr. Alcide Chausse, formerly City Architect and Superintendent of Buildings for Montreal. Mr. Chausse is chairman of a special committee of the Society to enquire into Fire Protection and Prevention and the following excerpts taken from his report should be particularly helpful at this time of economy, when every dollar that can be saved by proper fire protection and prevention.

"The National Fire Protection Association, assembled in Washington for its twenty-first annual meeting, in May, 1917, called attention to the new and unusual hazards to life and property created throughout America by the world war, which demand the utmost vigilance and initiative not only from those in authority, but from the private citizen as well. Every individual should consider himself a fire warden of the nation at this critical time and should equip himself to serve his country by safeguarding to the extent of his intelligence and ability every form of natural and created resource. The elimination of waste, at all times the duty of good citizenship, is at this moment our profoundest public and private responsibility.

In its warfare against the needless sacrifice of human lives and property by fire the Association advocated the following measures:

1. The adoption by municipalities of the Standard Building Code of the National Board of Fire Underwriters to the end that fire-resistive building construction may be encouraged, the use of inflammable roof coverings prohibited, adequate exit facilities from buildings assured, and interiors so designed and fire-stopped as to make easy the extinguishment of fires therein.

2. The adoption by all states of minimum building requirements for the protection of state and county hospitals, asylums and similar institutions outside city limits and of small communities in which the establishment and enforcement of a building code is impracticable.

3. The enactment by each state of the fire marshal law advocated by the Fire Marshals' Association of North America to the end that official investigation may be made of the causes of all fires, preventable fires may be eliminated by public education, and the crime of arson stamped out.

4. The adoption of the Association's suggested ordinance providing for the systematic inspection of all buildings by city fire marshals or local firemen, to insure the vigorous enforcement of rules for cleanliness, good housekeeping and the maintenance of safe and unobstructed exits, fire-fighting apparatus and other protective devices.

5. The enactment of ordinances similar to that of Cleveland, Ohio, fixing the cost of extinguishing preventable fires upon citizens disregarding fire prevention orders, and a more general legal recognition of the common-law principle of personal liability for damage resulting from fires due to carelessness or neglect.

6. The wider general use of the automatic sprinkler as a fire-extinguishing agent and life saver and the more general adoption of the fire division-wall as an important live-saving exit-facility.

7. A careful study of the technical surveys of cities made by the engineers of the Committee on Fire Prevention of the National Board of Fire Underwriters covering the items of water supplies, their adequacy and reliability, fire department efficiency, fire alarm systems and conflagration hazards, and of the possibility of co-operation among neighboring cities through metal aid and the standardization of hose couplings.

8. The adoption of the Association's suggested laws and ordinances for state and municipal regulation of the transportation, storage and use of inflammable liquids and explosives.

9. The universal adoption and use of the safety match and legislation prohibiting smoking in all parts of factories, industrial and mercantile buildings except in such fireproof rooms as may be especially approved for the purpose by fire departments.

10. The education of children and the public generally in careful habits regarding the use of fire.

11. The co-ordination of all these activities, through a central administrative officer or body of the state or city having primary jurisdiction, for the purpose of promoting uniformity of action and efficient co-operation.

In the furtherance of these objects the Association appealed for the co-operation of all citizens. It asked them to help in the dissemination of its valuable literature and in the use of the standards of fire protection so carefully worked out by its committees to the end that the lives and substance of our people shall not continue to be dissipated by a reckless and easily preventable waste.

The following resolutions have been adopted by the Fire Marshal in Chief of the Fire Department of Texas:

"Experience has taught us that carelessness and ignorance are responsible for the origin of the majority of fires in cities, and that a large per cent of such fires can be prevented. We hereby resolve to enforce to the letter all fire prevention laws, ordinances and regulations, and remedy conditions in our city by making frequent inspections of the business and manufacturing districts, including the residence district, whenever and wherever possible, and insist upon the removal of all rubbish and inflammable material from the premises. We resolve further to take every precaution for the prevention of fires, protection of property and the safety of the public, realizing that the responsibility rests upon our shoulders as fire marshal and chief of the fire department.

"The average yearly fire loss in this country, to say nothing of the wages lost by the people thrown out of employment, the rents lost and the profits gone, is around \$225,000,000. The fire loss in the United States and Canada every year is greater than of all the other countries of the world combined. This surely is an enormous tax on the people of this country, and I have come to the conclusion that, to a considerable extent, I am responsible for this loss. Therefore, I hereby resolve that, in the future, I will not issue a fire insurance policy to a person unknown to me without first making an investigation as to his character and reputation. I will personally see that the property upon which I issue a policy is not over-insured, as I realize that many fires are set because of over-insurance in an attempt to sell out at a price above the value of the property, and, in this manner, defraud the insurance company, when as a matter of fact, in the end the honest

FIRE PROTECTION—(Continued).

policyholder and the general public pays the loss and not the insurance company. Further, I resolve to cancel or reduce the amount of any policy when informed by the fire marshal the chief of the fire department or any other person in authority that the amount of the policy is greater than the value of the property.

"For many years in Texas we have failed to convict in arson cases on circumstantial evidence even when we were thoroughly convinced beyond a reasonable doubt that the defendants were guilty. We have allowed our verdicts to be influenced by sympathy for the prisoners or their families and we have taken the position after listening to the arguments of the attorney for the defendants that the insurance companies — usually foreign corporations— have accepted the premiums and should pay the loss, not realizing that insurance companies are merely self-constituted agents of the people for the purpose of collecting the fire tax and distributing it among those who lose, and that the tax collected is based upon the amount of property involved; that we ourselves and other honest policyholders pay out of our own pockets every dollar paid to people who burn their property for the insurance. We, therefore, resolve that, in the future, we will do our duty as the law requires, that the firebug may be given his just deserts."

That builders of defective and dangerous chimneys should be liable to criminal prosecution if fire occurs as a result of their negligence is the contention of many fire prevention workers. The principle upon which this contention is based was endorsed by Benjamin Franklin about 1735.

Fires occurring in chimneys are due primarily to accumulations of soot. Accumulations of soot are due to imperfect combustion of fuel and no neglect to clean the chimney at proper intervals. Wood and bituminous or soft coal under the best conditions produce more soot than anthracite or hard coal.

When a change is made from the use of anthracite to the use of soft coal conditions will usually be bad, unless the necessary alterations have been made under expert supervision by a competent workman. Bituminous coal requires more draft to insure good combustion than does anthracite, and a furnace designed for the burning of anthracite is pretty certain to cause a considerable unnecessary wastage in the form of soot when bituminous coal is burned in it.

Quick, hot fires, such as are often built to take off the chill of a cool evening in the fall, are particularly likely to cause in the chimney to take fire. The burning of accumulations of waste, paper, etc., in stoves, furnaces or fireplaces in the spring or fall is also a dangerous practice in this respect.

1. It is essential that furnaces should be properly designed and installed with reference to the kind of fuel to be used.

2. Much can be done by intelligent firing. Comparatively small charges of coal put on at frequent intervals and spread upon a portion of the fire bed only will produce better combustion than is possible with large charges at infrequent intervals. The object of not covering the whole fire bed with coal is to permit the gases from the freshly fired coal to be quickly ignited. As soon as fresh coal has been "coked" it should be spread out over the entire bed, when it will burn as a bright fire without further smoke. A continually and freely smoking chimney is a sure sign of imperfect combustion.

3. Stoves and furnaces should be periodically examined to see that they are in proper repair.

4. Stoves and furnaces should never be used for the burning of garbage.

The situation in most American cities would probably be most satisfactorily met by the enactment of an ordinance along the lines of the by-law at present in force in the city of Montreal, Que. This ordinance is as follows:

"Each chimney used in the city in connection with a coal or wood burning stove, grate or range, or heating apparatus, shall be swept twice, each year, if the Superintendent of Buildings deems it necessary, at such times as may be fixed by the said Superintendent of Buildings, by sweeps appointed by the Board of Commissioners. The said sweeps shall be under the control of the Superintendent of Buildings; they shall obey his commands and use the appliances and implements approved by him.

"(a) The Superintendent of Buildings shall divide the city into as many sweeping districts as he may deem necessary and shall have such division of said districts ap-

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FIRE PROTECTION—(Continued).

proved by the Board of Commissioners. There shall be for each district one sweep, and the said sweep and his employees shall be licensed.

"(b) Before sweeping the chimney of any building whatsoever, the said sweeps shall previously give to the occupant of such building at least two days' notice in writing. Such notice, which shall also contain the name of the sweep, his address, the number of his telephone and the number of the district.

"(c) The Board of Commissioners may also have the chimney sweeping done by civic employees in one or more districts or may have such work performed by contract. The persons entrusted with such work in virtue of this paragraph shall comply with the provisions of this by-law.

"(d) Every sweep license shall consist of a certificate issued and signed by the Superintendent of Buildings. Such certificate shall indicate the name, address and age of the licensee and the name of the district for which he is appointed. Such license may be revoked and annulled at any time by the Board of Commissioners on a report from the Superintendent of Buildings and shall be issued only for one year from May to May. In the event of a license being issued after the 1st of May, the same shall be valid only up to the 1st of May following.

"(e) The following fees shall be paid by the occupant of any house or building for the sweeping of chimneys: For each flue in a house, there shall be paid for each story 5 cents.

"(f) If the house is heated by the proprietor, the said proprietor shall pay for the sweeping.

"(g) When any sweep is especially called upon outside of his ordinary rounds to sweep any chimney, the charge in that case shall be 50 cents for each flue.

"(h) Such fees shall be payable immediately by the occupant of the house or building wherein the chimneys have been swept or by the proprietor in the case of paragraph (f).

"(i) Any person who shall refuse or neglect to pay such fees, or shall prevent any sweep from entering any house or building, or shall in any way obstruct or molest him in the discharge of his duties, shall be liable to the penalty hereinafter provided.

"(j) It shall be the duty of the owners of any building or house to provide suitable means of communication so that the sweeps may have access to the roofs and to the tops of the chimneys.

"(k) By 'chimney-sweeping' is meant the cleaning of the inner sides of the chimneys or flues. The sweeps shall not be held to remove the soot or other rubbish resulting from sweepings; the soot and other materials and rubbish shall be removed by the occupants as soon as the sweeping is completed.

"(l) Every sweep shall keep a book in which the sweepings done by him shall be entered daily, and the said book may be examined at any time by the Superintendent of Buildings. If the sweeping of chimneys is done by contract, the contractor shall keep a similar book for each district assigned to him."

The penalty is a fine not exceeding \$40 and costs or two months in jail.

THE DUTIES OF ACCOUNTANTS.

(Continued from Page 58.)

said, to perform merely a mechanical duty. There was nothing in the case, however, to show that Mr. Grant was employed merely for such a purpose. It was with reluctance that he (the learned Judge) found against Mr. Grant. He was young at the time, and he went on believing that the people were honest in a perfectly natural way; but he took a risk, and the duty which he undertook did not entitle him to take that risk. The evidence of the accountants called as witnesses showed clearly that when a pass book had not been examined the client was told that the balance-sheet had not been checked.

The learned Judge then dealt with the actual amount of damages suffered. He gave judgment for the plaintiffs for the damages to be ascertained after the balance-sheet of December, 1912 (which would have revealed the fraud of Cranston if the proper examination of the pass book had been made. Unless counsel could agree on the amount, the matter would be referred to an Official Referee. There would be a stay of execution for a fortnight to allow of consideration of an appeal.

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North American Reindeer Company, Limited.

PUBLIC NOTICE is hereby given that under the First Part of chapter 79 of the Revised Statutes of Canada, 1906, known as "The Companies Act," letters patent have been issued under the Seal of the Secretary of State of Canada, bearing date the 9th day of November, 1918, incorporating Nicholas Henry Kern, physician, George Benedict Seiter, electrical engineer, and Richard Henry Jones, manufacturer, of the City of Chicago, in the State of Illinois, one of the United States of America; Frederick Swan Lawrence, of the City of South Bend, in the State of Indiana, one of the United States of America, manager; Harry Bragg of the City of Montreal, in the Province of Quebec, journalist, for the following purposes, viz:—

(a) To engage in the commercialization of the reindeer industry in all its branches in Canada and elsewhere;

(b) To secure such rights, concessions, privileges, leases, properties, services and good-will necessary to the successful carrying on of the business;

(c) To acquire by purchase or otherwise herds of reindeer wherever they may be procured, to transport the same by any means or methods desired, to raise reindeer for the market at any point or points selected for the purpose, to prepare for market and to place upon the markets of the world the said animals and all manufactured or prepared products or by-products thereof;

(d) To construct, acquire, purchase, lease, operate, contract for or otherwise secure for the uses of the company all necessary lands, buildings, yards, docks, equipment and transportation facilities of whatsoever nature, cold storage and warehouses and all other means required for the carrying out of the purposes of the corporation;

(e) To acquire by purchase or otherwise, the securities of any other corporation having similar objects and to exercise all the rights and privileges of such ownership, including the right to vote thereon;

(f) To sell, issue and dispose of the capital stock of the company for cash or its equivalent, properties of any nature whatsoever, live stock, supplies, rights, services, concessions, good-will, information deemed of value to the company, privileges of any nature whatsoever, equipment or any other commodity not specifically mentioned which may be required for the proper conduct of the business;

(g) To accept or make donations or contributions of any kind and character consistent with the best interests of the company;

(h) To conduct scientific and research work, exploration, survey, advertising, lecturing or otherwise engaging in such publicity as shall be considered for the best interests of the company;

(i) To act as agent for any company having similar objects.

The operations of the company to be carried on throughout the Dominion of Canada and elsewhere by the name of "North American Reindeer Company, Limited," with a capital stock of one hundred thousand dollars, divided into 10,000 shares of ten dollars each, and the chief place of business of the said company to be at the City of Montreal, in the Province of Quebec.

Dated at the office of the Secretary of State of Canada, this 18th day of November, 1918.

THOMAS MULVEY,

Under-Secretary of State.

Ottawa.

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