

**PAGES**

**MISSING**

# A. E. AMES & CO.

## INVESTMENT BANKERS

ESTABLISHED 1889

UNION BANK BUILDING, TORONTO

---

---

PURCHASERS OF GOVERNMENT  
AND MUNICIPAL ISSUES

---

---

*Correspondence Solicited*



**TERMINUS**

OF THE

**Canadian  
Pacific  
Railway**

**MONTREAL**

---

Operating through Standard  
Electric Lighted Sleepers. Obser-  
vation Compartment Cars and

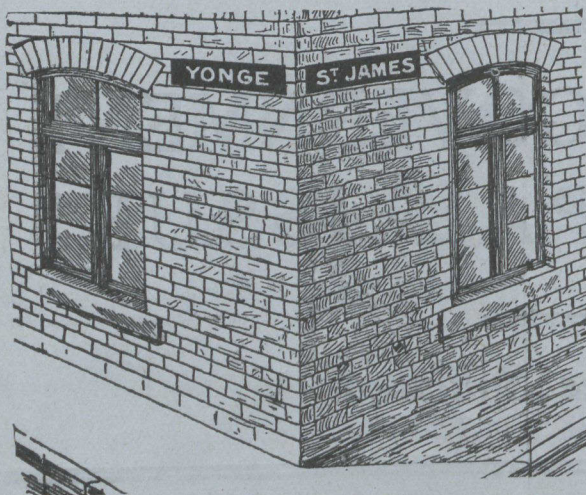
Diners. Reservations can be made, and full  
C. P. R. Agent.

# The Canadian Bridge Co., LIMITED

## WALKERVILLE, ONT.

Manufacturers  
- - of - - Railway and Highway Bridges

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



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

THEY LAST A LIFETIME  
MADE IN CANADA BY

The THOS. DAVIDSON MFG. CO., Limited

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

Write for prices and samples

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

# SEWER PIPES

CHIMNEY TOPS  
FLUE LININGS  
WALL COPINGS

Ask for Price Lists  
and Discounts



SALT-GLAZED and VITRIFIED  
True to size  
Impervious to water  
Will never disintegrate

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

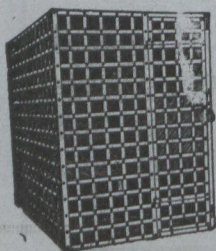
TELEPHONE (Toronto Connection) PARK 1809  
Post Office : SWANSEA

Works and Office:  
SWANSEA, near Toronto

**THE DOMINION SEWER PIPE CO., Limited**

The INDEPENDENT  
COMPANY

# Jail Cells



We are Headquarters for all Classes of  
**PRISON WORK**

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

Inquiries Solicited

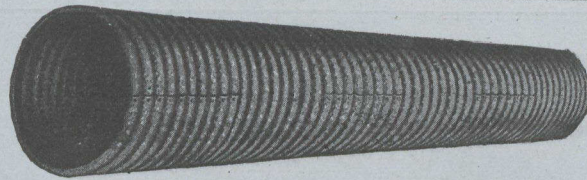
**Canada Wire & Iron Goods Co.**  
HAMILTON, Ont.

# DARLINGS STEAM APPLIANCES

**DARLING BROTHERS  
LIMITED**  
Engineers and Manufacturers  
MONTREAL, CANADA

Branches:  
Toronto and Winnipeg

Agents:  
Halifax, St. John, Calgary, Vancouver



# The Pedlar 30 - year Guarantee

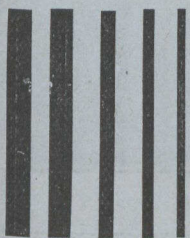
## Protects You Against Early Culvert Decay

You don't take the responsibility of wear or decay on your shoulders when you lay a Pedlar Culvert. The responsibility rests on us entirely. For back of every Pedlar Culvert is a definite guarantee that

it will withstand the strain of regular use for thirty years.

We make that guarantee because we know they will actually last much longer.


Exact Thickness  
of  
Pedlar Culverts



10 12 14 16 18

GAUGE

## Pedlar's "Perfect" Culverts

Gauge for gauge they are the strongest culvert money can buy. The  of which they are made will not rust, rot, corrode or crack from frost. When you think of the saving also in time and labor cost, you begin to understand what definite advantage they actually are. Don't let an alluring price tempt you to choose a weak and worthless culvert. In-

sist on knowing the exact gauge of the culvert you are quoted.

Pedlar Culverts are always specified in the gauges best suited for the particular work it is desired they should perform. The gauge is labelled plainly on each culvert.

Send now for the Complete Culvert Reference Book containing valuable data and drainage tables. It's free. Write!

Established 1861 **The Pedlar People Limited** Established 1861

Executive Office and Factories—OSHAWA, Ont.  
Branches—MONTREAL, OTTAWA, TORONTO, LONDON, WINNIPEG

Any investor or manufacturer who wants the

# FACTS

about any CANADIAN CITY or TOWN with the view of investing or establishing an industrial enterprise, may have full information—*without one cent of cost*—by applying to the

Bureau of Information

CANADIAN MUNICIPAL JOURNAL

221 Coristine Bldg., Montreal, P.Q.

### "Quality and Safety First"

should be your motto when buying rubber insulated wire for interior wiring. The wire which has behind it years of successful service and is endorsed by discriminating buyers is a safe wire for you to buy

### "Sterling" Rubber Insulated Wire

is a high grade N.E.C. wire which is guaranteed by many years of successful service. It is specified and used by architects, engineers and contractors of many high grade buildings, one of which is shown below.

Birks Building  
Vancouver, B.C.

Architects:  
Somervell & Putnam  
Vancouver, B.C.

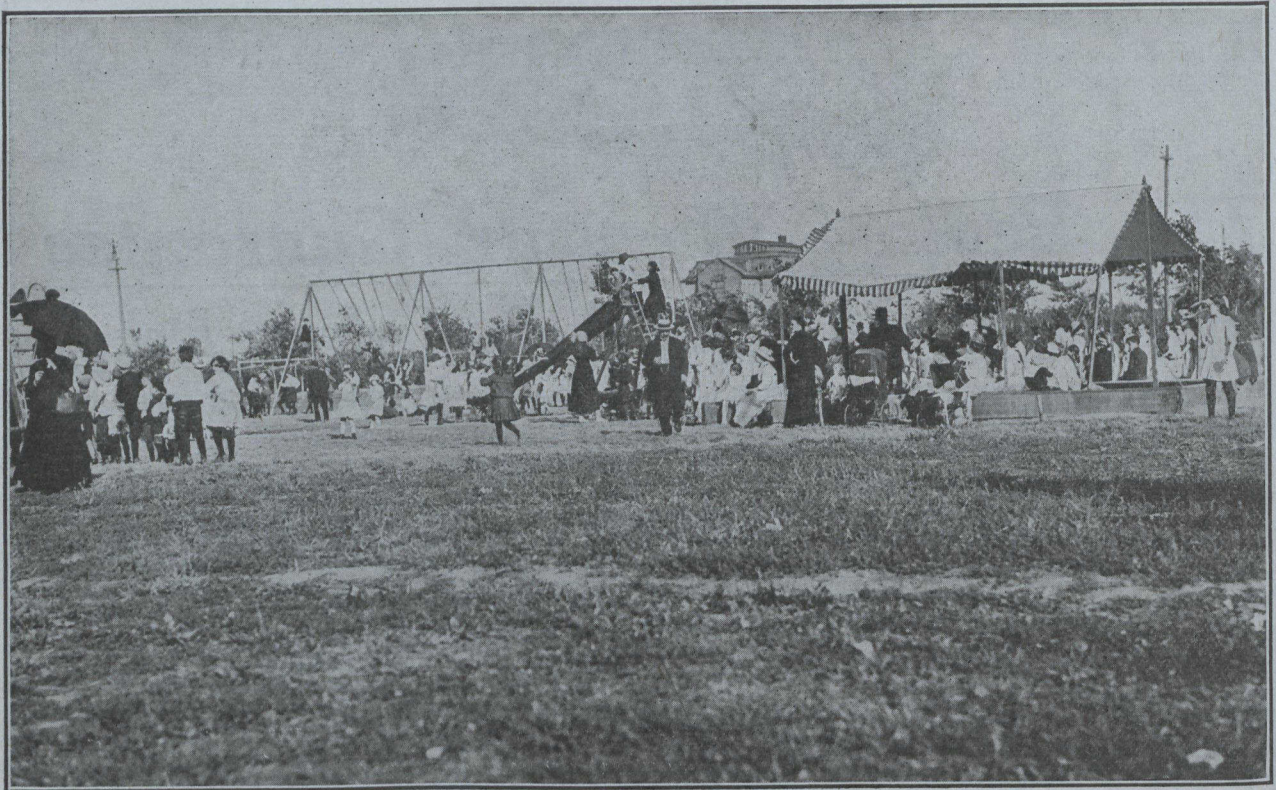
El Contractors:  
NePage, McKenny Co.  
Seattle, Wash.

Write to our nearest office for information about "Sterling" before buying.

Standard  
Underground  
Cable Co. of  
Canada,  
Limited,  
Hamilton, Ont.

Montreal, Que  
Winnipeg, M.  
Seattle, Wash.





---

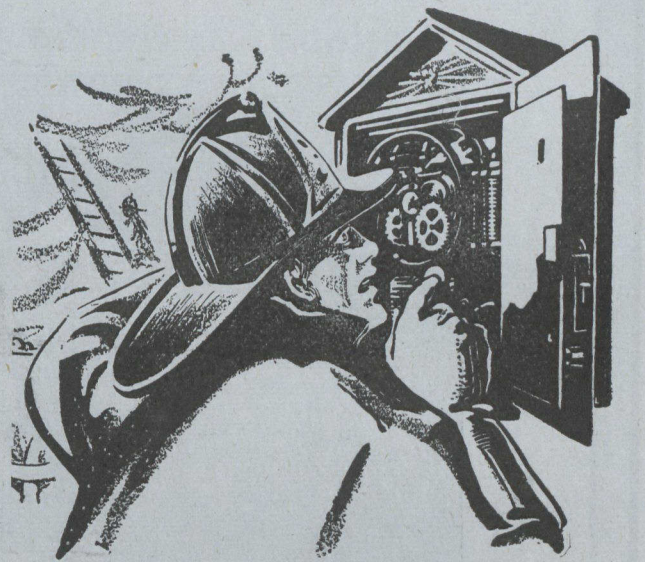
WHAT GOOD PUBLIC PLAYGROUNDS  
DO FOR THE CHILDREN

---



## ALPHABETICAL INDEX OF ADVERTISERS

Asphalt and Supply Co.....	488 and Cover 4
American Bank Note Co.....	483
Ames, A. E. & Co.....	457
Bank of Montreal.....	483
Brandies, Charles.....	484
Burnett & McGugan.....	485
Belliss & Morcom.....	Cover Page 2
Burgess, C. H. & Co.....	478
Brent, Noxen & Co.....	482
Canadian Bank of Commerce.....	487
Canadian Bridge Co., Ltd.....	488
Canadian Inspection and Testing Laboratory.....	485
Carritte-Paterson Manufacturing Co.....	486
City & District Savings Bank.....	486
Canada Bond Corporation.....	483
Canada Wire and Iron Goods Co.....	458
Crossley, T. Linsey.....	484
Canada Steamships.....	423
Davidson Manufacturing Company, Limited.....	458
Dominion Bridge Company, Limited.....	Cover Page 4
Dominion Securities Corporation.....	479
Darling Bros., Ltd.....	458
Dominion Law Book Co.....	484
Francis, Walter J. & Company.....	485
Hanson Bros.....	480
Harris, Forbes & Co.....	480
Haddin and Miles, Limited.....	484
Imperial Bank of Canada.....	487
Imperial Oil Co.....	Cover Page 2
Joyner, A. H. Winter, Ltd.....	Cover Page 4
Jarvis & Co., A.....	479
Kahn Concrete Steel Company.....	Cover Page 3
Lighthall & Harwood.....	486
Lea, R. S. & W. S.....	485
Lesperance, A. P.....	486
London Concrete Machinery Company.....	Cover Page 3
Merchants Bank of Canada.....	487
Mawson & Sons, Thos, H.....	484
McLaren Belting Company.....	Cover Page 3
McCulloch, A. L.....	485
Morrison & Company, T. A.....	486
Marten & Co., A. H.....	482
McKinnon, W. L. & Co.....	481
Mackenzie & Co., W. A.....	450
Murray, Aird & Lowes.....	484
Matthews & Co., R. C.....	478
Northern Electric Company.....	Front Cover and Page 461
Pedlar People.....	459
Paterson Manufacturing Company, Limited.....	462
Phillips Electrical Works, Eug. F.....	Cover 2
Royal Bank of Canada.....	487
Ross, H. J.....	486
Ross & Company, R. A.....	485
Roberts-Wynne, R. O.....	485
Standard Underground Cable Company of Canada.....	452
Stark & Company, N. B.....	485
Tarvia.....	462
Trussed Steel Concrete Company.....	421
Thomson, Chase.....	489
Warminton, J. N.....	458
Wood, Gundy & Company.....	477



# FIRE!

Seconds may mean lives.

Minutes may mean Millions of Dollars LOST.

In such an emergency the *Northern Electric Fire Alarm System* saves its cost one hundred, yes, a thousand fold.

If your village, town or commuunity has not a

## Northern Electric Fire Alarm System

It lacks one of the most vital things conducive to healthy growth.

Such a system cuts fire hazards to a minimum—

—reduces actual losses.

—lowers insurance rates.

—attracts industries to the town.

—and marks a progressive municipal management.

WRITE NOW FOR FULL PARTICULARS ABOUT IT. Address our nearest Branch Office, or Headquarters, Montreal.

## Northern Electric Company LIMITED

MONTREAL HALIFAX TORONTO WINNIPEG  
REGINA CALGARY VANCOUVER

Made in Canada



Sherbrooke-Derby Line Highway, (Provincial Government)  
Near Lennoxville, Quebec. 7 miles of Tarvia Filled  
Macadam—Penetration Method

## The use of Tarvia means Better Roads and Lower Taxes—

**T**WENTY-FIVE years ago, smooth and well-kept roads were the special pride of Old England, where they were the product of two centuries of incessant road improvement.

But those fine roads were only macadam, and they were not fitted for the gruelling of automobiles.

Now, with the automobile everywhere, you find in every section of Canada examples of better roads than Old England's best roads of twenty-five ago.

Tarvia has been an important factor in this development.

Good roads now don't require generations of labor nor immense outlays from the taxpayers.

The use of Tarvia on an ordinary macadam road will make it the pride of a community; it will give luxurious com-

fort to all the citizens; it will be a delight to visitors;—and most important perhaps, it will result in reduced taxes. Tarvia makes a smooth, resilient and dustless surface. It gives to the automobile a glide that makes a mile seem like a quarter. It gives to carriage riding a welcome comfort and to teaming an easier pull. It abolishes the curse of dust and the messiness of mud.

A Tarvia road brings the farm and the town closer together. It is an asset to the community.

Tarvia roads often last years without any renewal. But even renewals of Tarvia are the lowest cost road improvement that has been invented.

The reduction in maintenance expense, for a Tarvia road, in most cases more than covers the total cost of treatment.

Booklet on request Address our nearest office

### 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 anyone interested. If you will write to the nearest office regarding road problems and conditions in your vicinity the matter will have prompt attention.

THE PATERSON MANUFACTURING COMPANY, LIMITED  
MONTREAL TORONTO WINNIPEG VANCOUVER

THE CARRITTE-PATERSON MANUFACTURING CO., LIMITED  
ST. JOHN, N.B. HALIFAX, N.S. SYDNEY, N.S.

# Programme of the 5th Annual Congress of the Canadian Public Health Association

Quebec City, September 13th and 14th, 1916

Wednesday, September 13th.

CITY HALL.

- 10.00 A.M.—Registration of members.  
11.00 A.M.—General business meeting. Report of Secretary. Appointment of Committees.  
12.15 P.M.—Departure from Quebec and Montmorency Ry. for lunch at Montmorency Falls.

Afternoon Session.—City Hall.

2 P.M.

- Social Investigations in relation to Public Health**—Madame Gerin-Lajoie, Presidente, Federation National Saint Jean Baptiste, Montreal.  
**The Returned Soldier and His Problem**—Doctor Thompson, M.P., Yukon Territory, Medical Superintendent, Military Hospitals Commission.  
**Modern Sanitation in Camps**—Doctor W. S. J. McCullough, Medical Health Officer for Ontario, Toronto.  
**Improvement of Milk Supplies in Small Towns**—Dr. John Hayes, Vice-President Sanitary Services, Province of Quebec, Richmond, P.Q.  
**Pollution of Drinking Water by Untreated Sewerage**—M. Mac H. McCreedy, Chemist, Quebec Provincial Board of Health, Montreal.  
**Meat Inspector**—Doctor A. J. Hood, Chief, Department of Food Inspection, Montreal.  
**Notification of Venereal Diseases**—Doctor P. V. Faucher, Professor, Laval University, Quebec.

Evening Session—Promotion Hall, Laval University,  
8 P.M.

- Address of Welcome**—H. E. Lavigne, Esq., Mayor of Quebec.  
**Address by Sir Lomer Gouin**, Premier Province of Quebec.  
**Address of President Canadian Public Health Association**—Chs. J. Hastings, M.D., Medical Health Officer, Toronto.  
**A Federal Department of Health**—By Michael Steele, M.P., South Perth, Ont.  
**De l'Influence de la Bacteriologie sur les Developpements de l'Hygiene Moderne**—Docteur Arthur Vallee, Professeur a l'Universite Laval, Quebec.

Thursday, September 14th,

City Hall.

Morning Session.—Symposium on Immigration.  
9.30 A.M.

- Insanity and Feeble-Mindedness in Immigrants**—C. P. Clarke, M.D., Superintendent Toronto General Hospital, Dean Faculty of Medicine, Toronto University.  
**Discussion**—Dr. W. H. Hattie, Provincial Health Officer, Nova Scotia.—Dr. Helen MacMurphy, Inspector of Asylums and Jails.—Dr. B. S. Mundie, Faculty of Medicine McGill University, Montreal.  
**Effectiveness of Methods of Inspection of Immigrants**—Dr. J. D. Page, Chief Medical Officer, Port of Quebec.  
**Discussion**—Doctor P. H. Bryce, Chief Medical Officer, Department of the Interior, Ottawa.—Doctor F. Montizambert, C.M.G., Direct-General of Public Health, Ottawa.  
**Conserving the Immigrant Resources**—J. S. Woodsworth, Esq., Director, Bureau of Social Research, Governments of Manitoba, Saskatchewan and Alberta.  
**Civic Problems Caused by the Emigrant**—J. W. Shaver, Fort William, Ont.  
**The Foreign Emigrant as a Canadian Citizen**—M. M. Seymour, Commissioner of Health, Saskatchewan.  
Title to be given later.—Mrs. Burrington Ham, National Secretary Travellers' Aid and Immigration Committee of the Y. W. C. A., Quebec.

**The Tubercular Emigrant in Canadian Sanatoria**—Doctor C. H. Laurin, House Surgeon, Immigration Hospital, Quebec.

Afternoon Session.—City Hall.

2 P.M.

- Activated Sludge Treatment of Sewage**—H. W. Clarke, Chemist, Lawrence Experiment Station, Boston, Mass.  
**Modern Conception of Fumigation After Communicable Diseases**—F. Adams, M.D., Acting Director of Laboratories, Department of Health, Toronto.  
**Difficulties of Providing Adequate Water Supplies for Small and Large Towns**—Dr. C. R. Paquin, Medical Health Officer, Quebec City.  
**Pre-Natal Care of Mother**—Dr. Jos. Bosselin, Assistant Medical Health Officer, Quebec City.  
**Value of Milk Depots (Gouttes de Lait)**—Madame Jules Tessier, Quebec.  
**Hygiene of children Before School Age**—Dr. Rene Fortier, Professor, Laval University, Quebec.  
**Serum Therapy**—Professor Fitzgerald, Director Hygienic Laboratory Toronto, and Doctor Defries, Provincial Health Laboratory, Ontario.

5 P.M.

**Business Meeting**—Election of officers.

Evening Session.—City Hall.

8 P.M.

- Carriers of Disease**—Sir James Grant, K.C.M.G., Ottawa.  
**Economic Value of Preventive Medicine**—Ex-Controller McCarthy, Toronto.  
**Importance de l'Hygiene dans l'Administration Municipale**—Dr. J. A. Beaudoin, Medecin Municipal, Lachine, P.Q.  
**The Housing Problem**—Municipal Records of House to house inspection.—Doctor Emile Nadeau, Asst. Medical Superintendent, Immigration Hospital, Quebec.  
Friday, September 15th.—Excursion to Saguenay, with call at Grosse-Isle, Quarantine Station.

- A convention of the "Sanitary Officers Association" of the Province will be held at the same time in Quebec, when the following additional subjects will be discussed:  
**Infantile Mortality**—Dr. A. Corsin.  
**Swimming Baths**—Dr. J. Ed. Labege, Assistant Director of the Montreal Health Department.  
**Refuse Disposal**—Dr. S. Boucher, Director of the Montreal Health Department.  
**Epidemiology**—Dr. E. Pelletier.  
**Disinfection for Contagious Diseases**—Dr. A. Bernier.  
**Adulteration of Foods**—Dr. J. E. Baril, Laval University, Montreal.  
**Control of Bovine Tuberculosis**—Dr. L. J. Demers, Federal Inspector of Food Concerns.  
**Purification of Water Supplies**—Mr. T. J. Lafreniere.  
**Statistics of Occupational Morbidity and Mortality**—Dr. J. W. Bonnier.  
**Unsanitary Conditions in Workshops**—M. Louis Guyon, Provincial Inspector of Factories.  
**Medical Inspection of Factories**—Dr. Edgar Couillard.  
**Medical Inspection of Schools**—Dr. A. Simard and Dr. J. A. Baudouin.  
**Homes for Mental Defectives**—By Mrs. A. M. Huestis, President National Council of Women, Toronto.

The Canadian Association for the Prevention of Tuberculosis will hold their annual meeting on September 4, at Laval University, Quebec, under the Presidency of Senator J. W. Daniels, M.D., St. John, N.B., when an address on Tuberculosis will be given by Dr. J. E. Dube, Laval University.



**LABOR ORGANIZATION IN CANADA.**

The fifth annual report on Labor Organization in Canada, containing statistics, etc., for the calendar year 1915, has been issued by the Department of Labor.

The opening chapter is devoted to showing the extent to which the trade unionists of the Dominion contributed to the Canadian Expeditionary Forces, and contains also the pronouncements which various central labor bodies have made on the war. Of the 1883 local branch unions in Canada, 961 have had one or more members enlist for overseas service since the beginning of the war. The trade unions furnished 11,972 recruits and 439 reservists, making in all 12,411 members in the ranks.

The total numerical strength of organized labor in Canada at the close of 1915 stood approximately at 143,343, made up as follows: 1,661 local branches owing allegiance to international organizations, comprising a membership of 114,722; 191 local branches of non-international bodies with a combined membership of 23,664; and 31 independent units with a reported membership of 4,957. The membership of all classes of organized labor in Canada as reported to the Department for the past five years has been as follows:

1911 .....	133,132
1912 .....	160,120
1913 .....	175,799
.. 1914 .....	166,163
1915.....	143,343

**Organized Labor in Canadian Cities.**

Nearly one-half of the local trade union branches is found in twenty-two cities, and these branches comprise over forty per cent of the entire trade union membership in the Dominion. Montreal, as in 1914, stands in first place as to the number of local branches, but the proportion of branches reporting was not as in some other localities. Toronto, with a reduction of thirteen branches, still retains second position. The following summary gives the names of the cities, number of branches in locality, number of branches reporting membership and the membership reported:

CITIES.	Number of Unions in Locality.	Number of Unions reporting membership.	Number of members reported.
Toronto .....	110	62	13,273
Montreal .....	126	37	10,767
Winnipeg .....	80	38	5,813
Vancouver .....	58	39	4,557
Hamilton .....	55	19	2,907
Ottawa .....	54	32	2,658
London .....	43	27	1,725
Edmonton .....	43	28	1,954
Quebec .....	41	15	1,783
Calgary .....	37	24	1,769
Victoria .....	36	13	1,378
Fort William .....	27	13	790
Regina .....	27	17	844
Halifax .....	25	14	1,301
Saskatoon .....	23	14	514
Moncton .....	22	15	1,587
Lethbridge .....	22	15	1,209
St. John .....	21	17	1,978
St. Thomas .....	21	15	1,441
Brantford .....	21	9	383
Peterborough .....	21	9	335
Moose Jaw .....	20	10	901
Totals .....	933	482	60,867

The secret of good ventilation is to renew the air in a room at least three times each hour, day and night, without creating a draught.

The open air is the greatest disease-preventing and disease-curing agency known,



**E. C. EMMETT,**

Secretary Automobile Club, of Manitoba, Winnipeg, who is booming for the Good Roads Convention, which will be held next March in the Metropolis of the Middle West.



**THOMAS ADAMS, OTTAWA,**

Who addressed last month the Convention of the Union of Canadian Municipalities on the subject of City Planning and the Union of Nova Scotia Municipalities on the subject of Provincial Departments for Municipal Affairs.

# THE CANADIAN MUNICIPAL JOURNAL

A REVIEW OF CANADIAN CITIZENSHIP

## SUBSCRIPTION RATES

City of Montreal and  
United States - \$1.25  
Canada, Great Brit-  
ain and Countries  
in Postal Union - \$1.00

Published Monthly by

The Canadian Municipal Journal Co., Limited

HARRY BRAGG

President

FREDERICK WRIGHT

Editor

All communications to be made to Canadian Municipal  
Journal

CORISTINE BUILDING, MONTREAL  
Telephone Main 4362

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

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

Official Organ of the Union of Canadian Municipalities

"Municipal from cover to cover"

Circulates in every city, town and village

Vol. XII

SEPTEMBER, 1916

No 9

## CONTENTS.

Programme of C. P. H. Association.....	463	Returned Soldier.....	471
Labour Organization in Canada.....	464	Affairs in B. C. (J. Loutet).....	472
The U. C. M. Convention.....	465	President Leslie Boyd (Ajax).....	473
Civic Committees and Returned Soldiers.....	468	Public Conveniences.....	473
Municipal Enterprises.....	468	Obligations to Returned Soldiers (R. O. Wynne- Roberts).....	474
Problem of Charity (J. J. Kelso).....	469	Niagara Water Power.....	475
Municipal Development in England.....	469	Organized Labor in America.....	475
Bond Dealers and Municipalities.....	469	New York Controls Private property (G. B. Ford)..	476
Profession Training for Policemen (G. Taylor).....	470	Municipal Finance (James Murray).....	477
Moncton (N.B.) Honors Prominent Citizen.....	471	Bond Dispute Settled.....	478
Hun and Devastation.....	471		

## THE CONVENTION

The sixteenth convention of the Union of Canadian Municipalities is now over and as we foretold in our last issue the meeting was the best in the history of the union—at least as far as the quality of the papers and addresses presented went. It is true, as some of the delegates suggested, that there was a little too much meat to digest for one convention, but these are strenuous times and the virile Canadian mind of those who attended will have assimilated by now the essence of what was said at the five sessions. But the resolution calling for papers to be submitted two months before the next convention, so that copies can be distributed through this journal we assume—to the Councils at least one month ahead, is a wise one for the reason that delegates—and the councils who send them—will be able to get a line on the trend of the subjects, which then can be discussed in the light of actual experience. As far as this journal is concerned we will do all we can to put the idea into practice in getting the papers out on time. The difficulty will be in getting the speakers to send in their papers. Be that as it may we feel certain that not one word of the many valuable papers presented will have been lost or wasted, as will be evidenced in the report of the proceedings which will be published in our October issue.

### Municipal Finance.

For practical purposes we might say the convention took up three main subjects—municipal finance, forms or systems of civic government and municipal preparedness.

The problem of municipal finance is no new one

—it is always with us—but it has become so much more complicated to-day than what it was yesterday that experts are now necessary to explain the different phases that come under the general heading of civic finance, and the executive of the Union were fortunate in securing the services of such men as Thomas Bradshaw, E. T. Sampson and Thomas Ryan, each one a master of his subject. The subjects—the sinking fund, civic accounting and municipal assessment—too, had the advantage of being treated in a very practical manner. We regret Sir Frederick Williams-Taylor, who was to take up the general subject of Municipal Finance was unable to be present, but his recent visit to England had taken up so much of his time that he found it impossible to prepare a paper in time for the convention.

### Different Forms of Municipal Government.

The session given to civic government—its different forms—was worth any man's time and money to attend. Each system had its exponent, and as each speaker based his address on his own experience, the audience must have been very much in a dilemma as to which was the best form of civic government for Canada. The conclusion forced on our mind was that the success or failure of municipal government in this country depended more on the personnel than the form or system, but that the tendency was toward the professional. Whether this elimination of the amateur for the professional in our civic control is going to solve the problem of municipal government in Canada is doubtful. We have for some time been making an investigation of this subject and we hope to give the results in an early number of this journal.

## Municipal Preparedness

What might be termed the most positive problem (for the next few months) that was taken up at the convention was on municipal preparedness. For some time back this journal has been urging the municipalities to realize their responsibility and opportunity in the part that Canada must play if we are not to be caught napping when war ceases, and at the convention we again urged our case, supported by papers from Sir Herbert Ames, Dr. Page, Mr. Doble and Mr. Stewart, and a special address by the Hon. Robt. Rogers, Minister of Public Works, who spoke generally on Canadian preparedness. We regret that there was no time for discussion which probably would have brought out something more of a concrete nature, but the executive was commissioned by the delegates to go into the matter, and a special resolution was passed urging that every municipality give a civic reception to all returned soldiers.

In the meantime we have been asked to formulate some plans so that the local councils can judge of their practicability. To meet the demand we are preparing some practical suggestions which we will mail to the City and Town Councils, and ask for their criticism. This will save much time for if anything is to be done at all a start must be made at once.

### Idealism in Municipal Government.

Two very instructive papers were given at the convention by Mr. Clinton Woodruff, of the National Municipal League of the United States, who presented the new model charter as prepared by his league, and by Dr. H. L. Brittain of the Toronto Bureau of Municipal Research who spoke on modern systems of municipal work and how best to introduce them. Both papers were listened to with interest by the delegates for they represented the carefully prepared ideas of men who had made a long study of their subjects. We would like to point out however, that Mr. Woodruff, while he quoted extensively from this journal to prove that municipal students in Canada agreed with the principles underlying his model charter, did not fully appreciate Canadian conditions which in many respects are totally different to those of some of the States of the great Republic to the south of us.

Dr. Brittain's paper was very practical—his central idea, which he made his slogan, being to get the facts first of the present local system, and the conditions, before introducing any new system. But it is one thing to get facts of a municipality and another thing to present them in a way so that he who runs may read. It requires the trained organization, such as the Bureau of Municipal Research of Toronto, so why tantalize the smaller municipalities with the slogan of 'facts' when they cannot get them, but in the larger cities and towns there is no better check, or help to good government than a bureau of research; provided it is under the control of a director with the training, thoroughness and tact of Dr. Brittain. There are research bureaus we know that would be better out of existence—that are simply used to bluff their subscribers by the supposed showing up of municipal deficiencies

that never existed. But the one in Toronto is not only under good management, but is backed up by responsible citizens.

The third paper in this group was that on the "Ideal Form of Civic Government and Administration," by Commissioner Yorath of Saskatoon, the outline of which was published in our July and August issues, and we understand that the government of Saskatchewan has decided to publish it in pamphlet form for general distribution. This publicity should place Mr. Yorath's ideas in the hands of a large army of students of municipal life and government, and as the subject is so important we hope to give a review of the paper in our November number.

### Provincial Departments of Municipal Affairs.

Deputy Minister Bayne of Saskatchewan gave a paper on the subject of which he is the best qualified to speak on, that of provincial departments dealing with municipal affairs. Though he has spoken on the subject many times, and from many angles, Mr. Bayne always has some new thought to express which he does well. Mr. Bayne is one of the municipal men of Canada who take their work seriously and consequently his opinions are respected.

### Town Planning Outlook.

Thomas Adams each time he speaks on Town Planning seems to broaden out the subject, so much so that we suggest his changing his title—say to Ideal Civic Government. We have always maintained that the gospel Mr. Adams preaches is much bigger in its conception than town planning, as the term is commonly understood. Mr. Adams understands his subject thoroughly and his travels in Canada have given him that line on the conditions prevailing in the different provinces, that his suggestions given before the convention were enhanced by this increased value. His paper was essentially practical and should bear result. This was evidenced in the discussion that took place after his address.

### Proportional Representation.

A subject introduced for the first time before a U. C. M. Convention was on proportional representation which was handled by Mr. Howard Ross, who has made a study of the question. While everyone will agree with the principle it is hard to say how far the system could be made applicable to Canada, under the present general systems of ward elections where only one man is elected. Of course, where more than one candidate is to be elected from a community at large, such as controllers, proportional representation is the best form of election.

### Good Roads Movement.

The good roads movement has now become a factor in Canada, largely brought about by those public spirited men who founded the Dominion Good Roads Association, and the President's (Mr. J. Duchastel) sane paper given before the U. C. M. delegates will do much to bring in still further support for the good work. It is to the interest of every urban municipality to see that the very best roads are made leading to and from their city or town.

## A MUNICIPAL ANTHEM.

The Mayor of Baltimore is setting a unique example in offering \$250 in gold for the best original musical setting of the prize poem on Baltimore, by Folger McKinsey, to be used as the municipal anthem.

The prize poem is as follows:

Baltimore, Our Baltimore!  
 Baltimore, where Calvert flourished  
 And the stately Carroll came  
 Here the old defenders thundered  
 As they charged in battle-flame,  
 Here the starry banner glistened  
 In the sunshine of the sea,  
 In that dawn of golden vision  
 That awoke the song of Key:

Here are hearts that beat forever  
 For the city we adore;  
 Here the love of men and brothers—  
 Baltimore, our Baltimore!

Here the clipper ships of glory  
 Brought the cargoes of their day  
 From the ports of seven oceans  
 Homing white-winged up the bay.  
 Here immortal Poe illumined  
 Living letters with his lyre;  
 Here Lanier's uplifting measures  
 Taught the world a fresh desire:

Here the tradesman and the statesman,  
 Here the gallant hearts of yore,  
 Came to found a beauteous city—  
 Baltimore, our Baltimore!

Here the charm of parks and gardens,  
 Here the spirit of the home,  
 Here the music of the morning  
 In the wind across the foam.  
 Here the teacher and the prophet,  
 Here the sermon and the song,  
 Keep the higher beauty burning  
 And the nobler purpose strong:

Here the church and here the temple,  
 Reared amid our bloomy lore;  
 Here the Science wed with Healing—  
 Baltimore, our Baltimore!

God of grace, thou great Jehovah,  
 Make us grateful, keep us true,  
 That these gifts of light and leading  
 May enchain our hearts to you;  
 That in spiritual vision glowing  
 Men behold along the gleam  
 How a righteous city blossoms  
 In the golden years of dream:

Here our halls of Art and Learning,  
 Here the dust that Rinehart wore;  
 God to guide, and man to worship—  
 Baltimore, our Baltimore!

EX-ALDERMAN LA-  
 POINTE, M.P.,  
 Who Introduced the  
 Cent Tax in Montreal.

MONTREAL'S ONE  
CENT TAX.

Montreal has collected the sum of \$80,805.32, from the one-cent charity tax imposed on local theatre-goers during the first six months of the year. This amount has been distributed between the various hospitals and other institutions rendering to the corporation an account of the number of free cases they handle. The distribution was made on the proportion of beds in each hospital, etc.

## MUNICIPAL DEVELOPMENT IN ENGLAND.

We are glad to see that our editorial of July first on the subject of Development Committees is arousing interest amongst the authorities. A correspondent in another part of this issue cordially welcomes our proposal, and we sincerely trust that the absorptions and distractions of war time will not prevent practical steps being taken in suitable areas. It is of no use sitting in arm-chairs and reading newspaper articles about capturing German trade and leaving it at that. If German trade is going to be captured something must be done towards capturing it, and a real and valuable service can be performed by local authorities if they will establish Development Committees for the purpose of encouraging the settlement of new industries and the development of existing industries within their areas. It is not by any means a question of setting the various municipalities in competition with each other. Every district has its own special advantages which do not appeal alike to all classes of manufacturers and traders, and one of the principal duties of the Development Committee should be to ensure that those special advantages become known in the right quarters. We have reasons for stating that in the few places where such committees have been established the authorities are entirely satisfied with the results. So satisfied are they, in fact, that they are saying little or nothing about this special form of municipal enterprise. On opening the June issue of our contemporary, "The Canadian Municipal Journal," we were interested to see an appeal to the Canadian municipalities on lines very similar to our own. It calls its campaign "Municipal Preparedness," the last being a word that is much in vogue on the other side just now. The need for "Municipal Preparedness" is just as great in this country as it is in Canada.—English Municipal Journal.

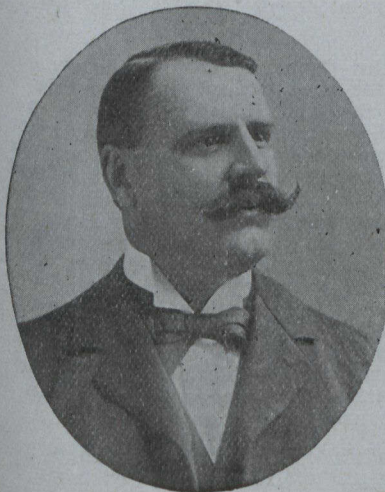
## BOND DEALERS AND MUNICIPALITIES.

It was a happy thought on the part of the newly-formed Bond Dealers' Association of Canada to arrange for the appearance at this week's convention of the Union of Canadian Municipalities of their president, William Hanson, and vice-president, A. E. Ames. These gentlemen, ranking as they do among the foremost financiers of the Dominion, were able to present the aims and purposes of the new association with dignity and impressiveness.

Much will necessarily depend on a clear understanding of the objects which the Bond Dealers' Association have in view. There will be a suspicion at the outset that the men who buy the bonds from the municipalities are combining for some nefarious purpose. In no way could this suspicion have been more effectively removed than by the frank and open way in which the existence of the association was announced and its purpose outlined by Mr. Hanson. Those who listened to him must have been convinced of the sincerity and honesty of purpose of the association's members, and have gone back to their various municipalities assured that the whole business of buying and selling bonds was being placed on a more satisfactory basis by the establishment of the association.

An excellent indication of one direction in which the Bond Dealers' Association is moving was afforded by Mr. Ames, who referred to the great need on the part of municipalities of keeping faith with investors. So far, he was able to say that, with but two or three minor exceptions, the reputation of Canadian municipalities was above suspicion. To maintain it on this level and, if possible, to raise it to an even higher level, would be work in which the Union of Municipalities and the Bond Dealers' Association could co-operate effectively.

The financial interests of the country will assuredly be advanced by this rapprochement between the two organizations. A year ago such co-operation would have been impossible. To-day, thanks to the steps taken to bring the bond dealers together, it is not only possible, but it has actually been effected. If Mr. Ames' suggestion to have permanent committees for discussion of problems arising in the field of municipal financing is carried out, a great forward step will have been taken.—Financial Post.



**CIVIC COMMITTEES AND RETURNED SOLDIERS.**

(Extracts taken from the Bulletin of the Hospitals Commission).

A large number of Civic Committees have been formed in different parts of the Dominion and are doing most useful work. The most prominent of these is the Returned Soldiers Association of Winnipeg. This organization not only has provided a Club Room in connection with the Army and Navy Veterans Association, but has raised money and has looked after the wives and families of returned soldiers. Its activity covers a wide range. One method of raising money adopted, which is also being followed in other centres is the issue of a membership button at \$5.00. No returned soldier residing in Manitoba or passing through Winnipeg to a point further west, and requiring assistance in any shape or form, is left without a helping hand.

A well organized Committee known as the Voluntary Aid Association Returned Soldiers Welcome Home Committee has been at work for a considerable time in Toronto. Excellent arrangements have been made whereby the men are met at the station on arrival and are conveyed by automobile or special street car to the Central Military Convalescent Hospital where they are entertained. The Voluntary Aid Association also rendered valuable assistance in the furnishing and equipment of the Central Hospital.

A strong organization has been formed in the City of Saskatoon and very complete rules drawn up for the guidance of its Committees.

**Manitoba.**

Arrangements were made some time ago to call a conference of the mayors and reeves of all municipalities in Manitoba in order that the question of employment for returned soldiers might be discussed. This conference was held on February 16 and was presided over by Sir Daniel McMillan.

"Many of the mayors reported what was being done in their respective cities and towns and many expressions of determination to organize and effect associations similar to that established in Winnipeg were made. Because of the fact that the Winnipeg body welcomes first to this province soldiers from all parts of Manitoba, and treats them cordially here, the mayors and reeves also avowed that they would get their councils to send financial support to Winnipeg.

At the close of the meeting the following resolution was carried unanimously: "That this meeting of representatives from cities, towns and municipalities in the province of Manitoba hereby pledge themselves to co-operate with the Returned Soldiers Manitoba commission in conjunction with the Military Hospitals commission of Canada in the promotion of the welfare of returned soldiers and that the delegates to this meeting undertake individually to organize or assist in organizing each in its own town or municipality or in any such other way as may be most effective a local committee to carry out the objects of the Returned Soldiers' Commission, and the Military Hospitals Commission."

Before the holding of this meeting the following form was sent to each municipality:—

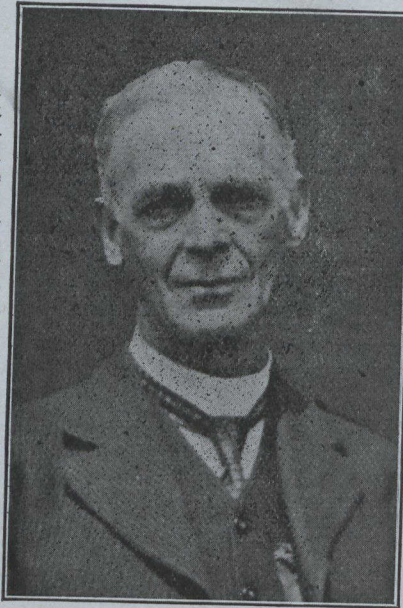
**Returned Soldiers Manitoba Commission.**

Town or Municipality.....  
 Mayor or Reeve.....Postal Address.....  
 How many men have enlisted from your district (approximate)?  
 How many men have your Council in their employ?.....  
 Can you find employment for returned soldiers?.....  
 Would you be willing to give returned soldiers preference as regards employment on municipal work?.....  
 Have you any ways or means of taking care of convalescent soldiers? .....

Kindly give the names and addresses of Public or Private Hospitals and Convalescent Homes in your jurisdiction who would be willing to receive returned soldiers as paying guests?.....

Have you any organization who looks after the returned soldiers on their arrival? If not, could you organize one? .....

Remarks .....



**EX-CONTROLLER  
 SPENCE,  
 Toronto,**

Secretary of the Ontario Municipal Association, which meets this month in the City of Toronto.

**MUNICIPAL ENTERPRISES.**

The Editorial below, taken from the Canadian Engineer is interesting as showing the inadequate conception our contemporary has of the progress made in the local government by this country during the last few years, in spite of one or two drawbacks. We would refer its editorial department to the class of papers given before the recent U. C. M. convention, which would have been impossible a few years back.

One difficulty inherent to our democratic form of municipal government is the weakness in the preparation, development and execution of new enterprises. This is where a city managership should result in a great improvement. The aldermen who are elected to represent the ratepayers are often new to the office, have had no previous municipal experience and their preconception of what constitutes municipal administration often proves to be a stumbling block. But apart from this, it is well to consider how municipal enterprises are undertaken. How often have we read of candidates advocating some pet scheme which is going to do much to provide the ratepayers with an improvement which will return in great satisfaction? Street railways, water mains, sewers and pavements have been extended beyond the limits of prudence, but the anticipated results have not always been secured by the ratepayers. The benefits, if any, have been enjoyed by others.

It is true that developments on these lines have for the time been discontinued, but when more prosperous times return, it will only be necessary to sway the popular votes by elequent speeches and golden visions to have the former unsatisfactory methods of promoting municipal enterprises repeated again despite the lessons learnt meanwhile.

It was hoped that the Canadian Civic Improvement League was launched for the purpose of promoting a better system, but after the great things which were said at its inauguration there does not appear to be very much progress made on the lines of its constitution. It may be said that the war absorbs the public attention and that our business is to concentrate on victory. If such is the argument, then the League was launched a little too soon. On the other hand, the argument may apply more forcibly after the declaration of peace, for then, after two or more years of violent political, commercial and social disturbance, the people will set to put their affairs into order once more and there will be no time to spare to think over "abstract and dry-as-dust" problems of municipal government. It will then be almost impossible to get the average ratepayer to think municipally and indeed few, outside a circle of municipal enthusiasts, will do so.

The present is Canada's opportunity to arrange her municipal house in order, whilst ordinary business is quiet and people have some leisure to ponder over problems.—Canadian Engineer.

**THE PROBLEM OF CHARITY.**

By J. J. Kelso.

There has been in the past too much of a tendency to create in this country a social system that renders charity necessary and indispensable, instead of formulating laws and moulding public sentiment so as to make charity unnecessary. We are, through lack of proper organization, perpetuating the social customs of older countries notwithstanding their demonstrated evils, and failing to recognize our opportunity and responsibility to give Canada something better in the way of social legislation than the world has yet known.

Among charitable institutions and societies there should be co-operation, consideration and general harmony of effort to ascertain the cause of dependency. This is desirable from an altruistic as well as a business standpoint. Each organization seems to go on its own way, proud of its large numbers and jealous of any criticism or interference in its noble work.

Now is it not a fact that almost every day large manufacturing concerns are amalgamating whereby factories are closed and dividends are trebled? This is done in order that the best financial results may be gained with the least possible outlay.

Such a combine of charitable societies is rarely heard of although the desirability of it is probably more important since human lives are concerned that far transcends material gain.

It will be evident to right thinking people that a multiplicity of charitable societies makes it easy for people to become pauperized.

In a young country especially, we should learn to place less reliance on refuges, orphanages, reformatories and prisons, remembering always that character must be de-



MR. J. J. KELSO,

Of the Canadian Charities and Three of his Wards.

veloped and can only be developed amid the trials, difficulties and temptations of daily life, necessity stimulating to greater exertion, and hope pointing to a better day.

**CHARITY SHOULD BE CONSTRUCTIVE.**

All giving to the poor should be guided by wisdom.

Charity may be more harm than good.

Harmful when it tends to encourage laziness and dependence.

Helpful when it stimulates to renewed energy—gives fresh courage and hope—inspires to a life of honest and self-support.

Charity should be constructive.

Just laws properly administered will do more for the poor than paying poor wages and then making up the deficiency with a Christmas turkey.

The municipality should see that the worker has a decent house in which to bring up his family; employ under healthful conditions, reasonable hours of labor, fair wages, opportunity for recreation under clean auspices, schooling and protection for his children.

**COURSE IN CITIZENSHIP.**

Introduced by JOHN BRADFORD.

As an experiment Mr. Bradford, of the Y.M.C.A., Montreal, introduced a series of simple lectures in one of the elementary schools of the city. The lectures, given by different speakers were very successful, and the idea is worth following in other centres.

- 1.—**The Modern City.** Steps by which the city came into existence. Increase in population, *1700*. Reasons—Invention of Machinery, Transportation Location of Canadian Cities—Reasons. Montreal—Location, Resources—Leading Characteristics.
- 2.—**The People of our City.**—Illustrated. Size compared with others. Different nationalities—What brought them here. What each contributes to City life. Map showing location different races.
- 3.—**How Our City is Governed.** City Charter—different Boards and Officers. To whom responsible—present officials. Effect of public opinion of government and the action of officials—influence of women on government of our City.
- 4.—**What the City Owes to You.** (a) Safety; Police and Fire Protection. (b) Comfort; Building regulations, street cars, lighting. (c) Health; Inspection of Food. Pure water supply sewage system, etc.
- 5.—**The City and Recreation.**—Illustrated. (a) Outdoor; Playgrounds; Parks; Boulevards; Boating; Bathing, etc. (b) Indoor: Commercial and Non-Commercial Amusements; Moving Picture Shows, Regulation Films, etc. (c) How ought the recreation of our City to be improved?
- 6.—**The Industrial Opportunities of Our City.** (a) Leading occupations of the people—occupations and industries open to boys and girls. (b) Location of factories and establishments. (c) Laws governing employment of women and children—aids and hindrance to their enforcement.
- 7.—**Cultural and Religious Opportunities in Our City.** (a) Schools, Libraries, Museums, etc. (b) Churches and Church Life—Strong and weak points, our responsibility. (c) Location of above—Need that should be met.
- 9.—**Agencies for Relief.**—(a) Charity Organization Society. (b) Assistance Publique. (c) Hospitals — Hosp. Social Service. (d) Homes, etc.
- 9.—**Corrective Agencies.**—(a) Juvenile Court. (b) Shawbridge Farm.
- 10.—**Our Place in City Life.** (a) As Scholars. (b) As Workers. (c) As Citizens.

**INFANTILE PARALYSIS IS DANGEROUS!**

Under the above heading the Metropolitan Life Assurance Company is issuing broadcast a leaflet on Infantile Paralysis which contains some good sensible advice. Below are a few extracts:

**Don't Let Your Children Die Through Ignorance of How to Protect Them.**

Infantile paralysis is one of the most contagious diseases known.

Keep your children clean. Bathe them frequently. See that they keep their hands particularly clean.

Be sure that each child has its own clean handkerchief.

Keep your children away from places where the disease exists.

Keep your house unusually clean. Don't allow a fly in it. Keep your garbage bucket clean and tightly covered.

Have a general house-cleaning. Throw away all useless knick-knacks and rubbish. Use soap and water generously, and let nature kill the germs with sunshine and fresh air.

It is not difficult to recognize typical cases of the disease. Here is a common picture: A child, previously perfectly well, complains of a little stomach trouble or diarrhoea. It is feverish, restless and irritable. In the morning the mother finds that the child cannot stand or perhaps that it cannot move its arms.

Parents should be on the lookout for all cases of illness in their children. No matter how mild, it is advisable to seek a doctor's advice. Don't be misled by patent medicine advertisements. The country is already being flooded by announcements of quacks who want to sell their stuff. None of their medicines are any good. Camphor will not do any good. See a doctor!

All cases should be immediately reported to the Department of Health.

## Professional Training for the Police

By GRAHAM TAYLOR.

Believing that policemen would be able to render greater service if they knew something about the nature and laws of evidence, about physiology and anatomy, elementary psychology, personal and public hygiene, practical sociology, and other matters usually regarded as unimportant for them, the law school faculty of North-western University offered last December to give such a training course to the Chicago police if the city administration and police department authorized it.

A letter from the faculty to Mayor Thompson, making the offer, pointed out that the instruction would be without cost either to the city or to members of the force. It was thought useless to offer the work, however, unless the department would require it to be taken by officers who could pass a preliminary test of their capacity to profit by it, would assure promotional credit to men who successfully completed the course. The letter made clear that the course was offered, not as a substitute to the thirty days' training now demanded of new policemen in Chicago, but as a supplement.

Classes three times a week were proposed, and it was suggested that in addition to university instructors, specialists in various aspects of police work be secured to give the instruction. In addition to the topics above named, criminal law procedure, first aid to the injured, the observation of charitable and penal institutions at work, and a comparative study of police administration were suggested.

The only response to this offer was a brief acknowledgment stating that it was referred to the general superintendent of police and the corporation counsel. The Police Sergeants' Association has started this summer a study class on its own initiative and under its own auspices.

Cities in the United States and Canada have, of course, lagged far behind those in Europe in demanding professional attainments of their police. A few American cities have set up a compulsory thirty days' training course for new policemen, although patrolmen are taught little more than to be clever and tactful, and to know something of the laws and ordinances they enforce.

In New York City, Commissioner Woods has built up one of the best schools in the country. Heretofore a six weeks' course of instruction for recruits was all that was attempted. This has now been lengthened to three months and the curriculum broadened to take in nearly every branch of police service.

Ever since 1908, Berkeley, Cal., which has a small police force of ninety members, has been trying to raise the educational standard of the department. The University of California was the first to offer initiative and academic assistance to this end. For eight years, required courses covering the following topics have been furnished by some of its professors and other specialists: elementary rules of evidence; general principles of evidence; criminal law; elementary physiology, first aid to the injured and municipal sanitation; parasitology; elementary psychology and feeble-mindedness in its relation to crime; psychiatry; physical defects and their relation to crime; social causes of crime.

In response to inquiry as to the practical effect of such training upon the morale and efficiency of this police department, August Vollmer, chief of police of Berkeley, writes:

"We need no better illustration of the value of this training than the more intelligent manner in which much of the police work of this city is now performed by our officers.

"It has always been my opinion that the police officer should be trained for the profession in much the same manner as physicians, attorneys, and other professionals are prepared for their life work. There should be established in every state university a chair of criminology, and no person should ever be appointed to do police duty until he or she has secured from such an institution the necessary degrees to qualify as an officer.

"Scientific police schools have been established in Europe, and the results obtained have been highly satisfactory. Salvatore Ottolenghi, professor of legal medicine at the University of Rome and director of the School of Scientific Police, in an article published in the *Journal of Criminal Law and Criminology*, March, 1913, gives three reasons for the adoption of the new system:

"(1) To introduce a scientific method, based on investigation, in all the departments of the police. Every preventive and repressive measure ought to be based upon an actual and profound knowledge of normal and of criminal men especially. Each branch of the police administration should adopt the method, founded upon investigation, i. e., nothing else but the application of Galileo's experimental, objective and rational method, which made experimental science possible. By extending this method to the study of moral evils, modern psychology, psychiatry and anthropology were created. This method, if applied to the police, would serve as a safeguard against errors of any kind. It is the most reliable way to discover the truth.

"(2) To seek the support of biology, psychology and criminal anthropology for investigations; i. e., to reckon with natural laws when we investigate, cross examine and report on facts.

"(3) To rest all police work on the thorough knowledge of man, especially of the criminal type, and to make use of the teachings of anthropology and psychology for the better prevention and suppression of crimes and for the discovery and more efficient supervision of criminals."

Prompted both by the great possibilities for human service that the police might render in every community and by their incapacity to render it, we have long hoped for professionally trained commanding officers in the police departments, at least in large cities. It is perhaps too much to hope with Chief Vollmer that no member of the force should do police duty until certified by some competent training school. If, however, such certification were required as a promotional test, and provision were made to give aspiring police officers such technical preparation, highly trained commanding officers could soon be secured. They in turn could train the rank and file to higher standards, pending the time when patrolmen, too, could be required to take special training.

The vision of the patriotic service that might be rendered by every police force has led us to expect the day when college men would volunteer and train themselves for commanding police positions, as they do now for similar ranks in the army and navy. Why not, if this civic service were given the opportunity to acquire the status that a more preventive, constructive, formative function would surely command? Indeed, every patrolman's beat has seemed so much like a parish that we have appealed to the rank and file at the station roll-call to rise on their rounds to the personal service of the parish priest or minister.

To help the right as well as to hinder the wrong, to make it easier to be good as well as harder to be bad, to encourage the better as well as to arrest the worse, to overcome evil with good, to promote virtue as well as to destroy vice and crime, to build up the town as a part of its plan for progress — these functions require in the police, as well as in officials and citizens of every other class, soul as truly as strength, character as surely as physique, social qualities and intelligence as well as other technical training.—The Survey.

### MORE ATTENTION BEING PAID TO SHADE TREES.

That the shade tree increases the value of property, and adds much to the beauty of surroundings is being more and more appreciated. Municipal corporations are encouraging the planting of trees in greater numbers, as well as protecting those they already have. Many estimates have been made as to the actual cash value of a growing shade tree, but all concede that its aesthetic greatly exceeds its monetary value. In the transfer of real estate, a favourably situated shade tree will enhance the value of the property out of all proportion to the intrinsic value of the tree. From a financial standpoint, therefore, the shade trees should be protected.

Several railways are giving careful attention to the trees. Not only are they protecting, by special patrols and otherwise, the forests along their lines, but, at no inconsiderable expense, they are protecting them on their rights-of-way. One railway line was diverted from its originally planned route to save two handsome maple trees. Considerable attention and much favourable comment has been bestowed upon this considerate action of the railway corporation.—Conservation.

## MONCTON, N.B., HONORS SIR FREDERICK WILLIAMS-TAYLOR OF BANK OF MONTREAL.

Sir Frederick Williams-Taylor on his return from England was tendered a reception by the Mayor and Council of Moncton, N.B., in view of the fact that this is the first visit of Sir Frederick to his native town since being knighted and becoming general manager of the Bank of Montreal. Upon his arrival the visitor was escorted to Bend View Square, on which formerly stood the house in which Sir Frederick was born. Here a large number of citizens had gathered and a band was in attendance. Upon arrival at the square, Mayor McAnn read the following address to Sir Frederick:

"Dear Sir Frederick.—As this is the first opportunity the citizens of your native city have had to extend their congratulations to you since your accession to the position of general manager of Canada's great financial institution, the Bank of Montreal, and the signal honor conferred upon you by His Majesty King George, I take great pleasure in extending to you the felicitations and best wishes of our citizens, and trust that you may be long spared to enjoy the honor and emoluments of your office and continue your work for the benefit of our fair dominion generally. You will be pleased to learn that the city, in proportion to its population, has contributed a large proportion of her sons to aid the Empire in the present struggle for freedom of thought and liberty. We are also pleased to know that you yourself have contributed your only son for the same cause, and we can only hope that all may be spared to return to their native land as you have been. No doubt you will observe very marked changes in the developments of the city since you have first left us, not only as a railway, but as a manufacturing, natural gas and residential city. You will also be pleased to know that the business conditions of the city have been such that, notwithstanding trade depressions that have been felt throughout other portions of the Dominion, they have not materially affected our fair city.

"Again extending congratulations and best wishes, not only for yourself, but also for Lady Williams-Taylor, I am,

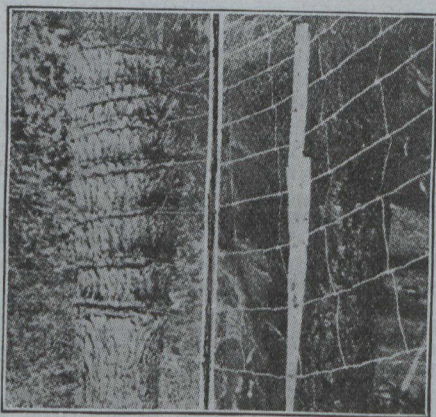
Yours sincerely,

L. W. McANN, Mayor."

In his reply Sir Frederick expressed much appreciation of the honor paid him.

### PROTECTION OF TREES.

In many cases, when running wire fencing, it is advisable to attach it to trees, instead of setting down fence posts to carry it. If the fencing is attached directly to a growing tree the wire is soon overgrown and embedded in the wood, injuring, and, in many cases, killing the tree. To fasten the wire fencing to the tree, and at the same



The Wrong Way. The Right Way.

time protect it from injury, a strip of board, an inch or two or an inch and a half in thickness, and three or four inches wide, should first be securely nailed upright to the side of the tree. The fencing should then be fastened by staples to this strip. In this manner very little damage is done to the tree, and the wire fencing may be removed at any time.—Conservation.

### THE HUN AND DEVASTATION.

A total of 753 communes or townships have been partially or totally destroyed through military operations in France since the beginning of the war, according to statistics gathered by the Ministry of the Interior and published July 1st. These communes are distributed over eleven of the departments of France, including those in Ardennes still occupied wholly by the Germans, who are in possession of 2,554 towns of the total of 36,247 in all France, or seven per cent.

Houses to the number of 16,669 have been destroyed and 29,594 partially destroyed in these communes. In 148 communes the proportion of houses destroyed exceeds 50 per cent., while it is 80 per cent., in 74 towns and less than 50 per cent. in the remainder.

Public buildings destroyed in 428 communes were 331 churches, 379 schools, 221 town halls, 300 other public buildings of various sorts, and 60 bridges. Of these buildings 56 had been classed as historic monuments, including the Town Hall of Arras and the cathedral and Town Hall of Rheims. Three hundred and thirty factories which supported 57,000 persons were destroyed.

### HAVE FAITH IN THE CHILD.

By J. J. KELSO.

It should not be imagined for one moment that any mechanical system of officials or institution is capable of reforming the delinquent or neglected child. The rigid type of institution with its strict disciplinary methods is apt to create callousness and confirm wrong tendencies, sympathy and comradeship on the part of the social worker is what is needed. Love alone can soften the heart and prepare the way for a changed life. Human character can never be moulded by external forces. It is the awakening of the soul, the planting of some good impulse within, that leads to all lasting improvement, and it is upon this principle that the juvenile court is founded. Unless those who are associated with reformatory effort can impart something of their own personality — convince the child of sincerity and singleness of purpose, inspire with high resolves, and create ambition to overcome faults, then the time spent will all have been in vain. Faith in human nature is essential and there must be a large investment of confidence and trust in the child if there is a real desire to draw out the elemental good. The only education worth while, whether in or out of an institution, is that which permits a fair measure of personal decision, self-control and initiative. And to those who make an honest effort to help a child there is the encouraging thought that, even though they fail to see an immediate response, the good seed, planted with earnestness and in hopefulness, will surely take root and blossom forth when the waywardness of adolescent life subsides into more thoughtful channels.

### THE RETURNED SOLDIER.

Amidst the patriotic enthusiasm in the early days of the war many business men, as an inducement to recruiting, announced that such of their employees who joined the colors would be assured of a restoration to their positions on their return from the war. The time has arrived when the promise thus made is to be remembered and, we trust, honored. Already a large number of soldiers are returning in a more or less disabled condition. Where a man has been entirely disabled he, of course, cannot call upon his former employer for the redemption of the promise. The Pension Fund and the Patriotic Fund must deal with such a case. But there will be many cases in which the disability, while sufficient to disqualify the men from further military service, will leave them in a condition to be useful. It is much to be desired that in such cases the men may be able to return to the service of their former employers, rather than that they be left to seek places elsewhere. Some change in the character of the work to be assigned to them may be necessary, and possibly a change may be necessary in the rate of salary or wages, owing to diminished efficiency. But an earnest effort to give the soldier his old place, or some other place in the same establishment, would do much to make him comfortable. One who has long been engaged in one establishment may have a justifiable pride in his connection and desire to maintain it. Work elsewhere, if it be found, will not be quite the same as in the old place.—Journal of Commerce.



## Affairs in British Columbia

By JACK LOUTET.

### "WAR RELIEF ACT" NOT A GOOD MEASURE.

One of the last acts of the Government of British Columbia in the 1916 session was to pass a bill entitled the "War Relief Act," and no single act passed by any government is likely to have so disastrous an effect on municipalities as the one referred to.

The bill was introduced by a private member, Mr. Miller of Grand Forks, in the closing days of the session and rushed through without even the B. C. Municipal Union or the municipal inspector being aware that such an act was contemplated.

The intention apparently was to protect soldiers from being sued for debt, foreclosure of mortgages or recovery of lands sold under agreement, but the actual result must stagger even the member who introduced the bill unless he wished deliberately to wreck the credit of the municipalities of British Columbia.

Consideration of the clauses of the bill brings out the curious fact that the one person who is not properly protected is the soldier. The act provides that "During the continuance of the War it shall not be lawful for any person or corporation to bring any action or take any proceeding, either in any of the civil courts of this Province, or outside of such courts against a person who is or has been at any time since the first day of August, 1914, a resident of British Columbia, and has either enlisted and been mobilized as a volunteer in the forces raised — by Canada — or has left Canada to join the navy or army of His Majesty, or of any of his Allies, or against the wife or any dependant member — for the enforcement of any lien, encumbrance or other security — and if any action or proceeding is now pending — the same shall be stayed until after the termination of the said war."

The final clause reads: "On the court or a judge thereof being furnished with evidence satisfactory to the court or the judge, on behalf of a mortgage or encumbrancer to show that none of the parties interested in land under the 'Land Registry Act' is such volunteer, reservist or dependant, proceedings taken or continued as to such land shall be valid and binding."

It is believed that the act was not intended to cover the question of taxes, but opinions given to municipalities confirm the view that no property can be sold for taxes unless the municipality can prove that the assessed owner, holders of registered charges and judgment creditors are not soldiers, wives of soldiers, or their dependants. Municipalities may go ahead and announce the possible application of the Act at the sale, but it may be contended that an injustice was done to an owner by this announcement affecting the bidding. To investigate each property before the sale would cost more than the value of the taxes. The question as to when a lien of this kind is enforced also arises in connection with past tax sales as if the lien was enforced when the property was knocked down a deed may safely be issued by the municipality, but if the lien is not enforced until the redemption period expires a deed cannot be issued, and the point comes up as to whether the Act operates to extend the redemption period, and if so, for how long. The municipality will wish to know whether they are the judges when proof is submitted that a tax delinquent is not a soldier or whether in every case the matter must be decided by the court. The registrar of lands is uncertain whether the lien is enforced when the deed is issued, when application to register is made if made before the passing of the Act, or whether the Act applies in such cases.

Being in doubt he must insist on proof that the former registered interests are not entitled to protection under the Act.

The deeper one goes into the matter the more apparent it becomes that municipalities at a critical period of their history are to be effectively prevented from collecting their outstanding arrears of taxes and are to be made to virtually break faith with tax sale purchasers, and create a distrust in regard to land titles which will take years to get rid of. Nothing can be done without legal advice and possibly test cases and these unless taken to the high court will be of little value. A more fruitful source of law-suits in the present, and particularly the future,

never before passed the legislature, and apart from the legal profession no benefit will accrue to anyone unless possibly non-resident owners who cannot be traced to prove that they are not entitled to the benefits of the Act.

At the close of the war everything may proceed and long before the soldier is demobilized and back in British Columbia, he will find judgments against him, foreclosures enforced and the benefits promised in this Act, so far as he is concerned, a myth.

### Matter to be Taken Up by U. B. C. M.

This subject will be before the Union of British Columbia Municipalities in October, and no doubt strong united representations will be made to the government then in power. The general opinion seems to be that rank carelessness is responsible for the muddle and that in the excitement of politics no consideration was given the bill by either government or opposition. Any criticism of the bill would have been taken as a slight to the soldier or twisted into such by the opposite party, and in view of the importance of the soldiers' vote this risk was most carefully avoided. Earlier in the year the U. B. C. M. executive suggested to the government that soldiers' property should be protected from tax sale.

Much discussion ensued and some municipal representatives wished to give councils the power to remit taxes during the war in the case of soldiers, while another proposal was to allow soldiers' property to be kept out of tax sale. In the latter case soldiers' would be expected to inform the municipality of their enlistment and by informing regimental commanders of the arrangement; even careless men would get a chance to protect their property.

All proposals were declared too complex and impracticable, and municipalities were advised to announce at tax sale which properties were owned by soldiers and trust to the public not bidding. The Union having done its best went no further with the matter and there was great surprise when it was discovered that a bill purporting to deal with the question had been rushed through in the closing day of the session.

### City of Victoria and Tax Rate.

The City of Victoria has not yet struck its tax rate, but expects to do so shortly. Delay has again been occasioned by assessment appeals, about forty cases being now before the courts. Loose phraseology in a recent amendment to the Municipal Act is the main source of trouble, the question hinging on the meaning of the word "classification" in one of the clauses.

The Provincial Government has now agreed to undertake construction of the Johnson Street bridge, a subject almost as famous in Victoria as the Second Narrows bridge in Vancouver.

Vancouver is still discussing its agreement with the Canadian Northern Railway Company, whose latest proposal is to build a large hotel on the land adjoining their new station instead of on another site up-town as specified in the agreement.

Any such change in the agreement would require to be ratified by the government and the ratepayers, so it is possible that it is a lever to get reasonable prices on up-town property.

A hotel overlooking False Creek would hardly commend itself to the travelling public. The C. N. R. may possibly make an offer for a portion of the city hall site, but rumors of negotiations for a site on Georgia Street are probably well founded.

The School Board enquiry has now closed and the judge's report is expected shortly.

Burnaby has completed the deal for the sale of serial bonds and redemption of the outstanding treasury certificates. The dispute in regard to the latter was settled satisfactorily to both parties.

The process of re-breathing air that has already been used, if long continued, leads to asphyxiation and death. Much of the so-called "delicacy," susceptibility to cold, languor, headache and nervous depression are due to the same cause.—Sir Morrell Mackenzie,

## SOME BIG MUNICIPAL MEN

By A J A X.

### ALDERMAN LESLIE BOYD, K.C., PRESIDENT OF THE U. C. M.



When the delegates to the recent Convention of the Union of Canadian Municipalities elected Alderman Leslie Boyd, of Montreal, to the highest position within their power they paid a compliment to the man rather than the place or his position. It is true that he was the senior vice-president last year, but the convention has very seldom promoted from the lesser to the higher position unless the candidate happens to be the mayor of an important community. Mr.

Boyd's unanimous election to the presidency was due absolutely to his work, in promoting the interests of the Union at every opportunity, and every day in the year. Since his election six years ago as an alderman of Canada's metropolis he has not only attended every convention, but done yeoman service in keeping up the interest in the proceedings, and further with his happy knack of making friends he has done much in consolidating the personnel of the conventions. This tact will stand the new president in good stead in the further cementing of the members of the Union, which he is determined on, so that when the convention goes to Victoria next year the East and the Middle West will have a large representation.

But President Boyd is not going to confine his energies to the next convention. He realizes the importance of the problems discussed at the recent convention and means to put them into practice as far as he possibly can—and he can go a long way. Municipal preparedness does not mean to him so much talk and resolutions. It means action of the right kind and he has already entered heartily into the campaign of this Journal to bring before the local Councils of Canada their opportunities in the preparations of this great country to meet the after war conditions. The very fact of the President entering the lists is an encouragement to those who are now preparing the ground.

Leslie H. Boyd was born in Montreal in 1873. He was educated at the local High School and McGill University, where he graduated in Arts in 1894, and took his B.C.L. in 1897. In the following year he married Miss E. C. Farrell who died in 1909. The same year he was called to the Bar and became K.C. in 1908.

Probably Mr. Boyd is best known to outsiders for his connection with the many athletic and similar organizations. He was a member of the Can-

adian Olympic Committee, London (Eng.), in 1908; vice-president of the Amateur Athletic Federation of Canada 1908, and president of the Montreal A. A. 1907-8. But his connection with sport—and he is a real sportsman — has not kept him from taking a keen interest in other work of a social nature. He is a governor of the Montreal Homeopathic Hospital, was a member of the Protestant Board of School Commissioners, St. Henry, and has been prominent in many patriotic movements. Mr. Boyd was elected a member of the Montreal City Council in 1910.

### PUBLIC CONVENIENCES.

The following statement, taken from the Toronto Health Bulletin, and which was made by Dr. Wm. T. Sedgwick, President of the American Public Health Association, might with equal force apply to all parts of Canada, for the lack of public conveniences and lavatories is one of the great evils of our civic life.

"The most flagrant failure in American sanitation today is the almost universal lack of public conveniences or comfort stations in American cities and towns. The stranger within the gates of most American communities seeks in vain for any public sanitary conveniences. If he is well dressed he must be referred to hotels or other semi-public buildings, or if poorly dressed, to saloons or railway stations."

This is a problem that requires very serious consideration by the people of Toronto.

The stranger within our gates and our own citizens when not near home have available on ordinary days the sanitary conveniences provided by departmental stores, railway stations and hotels and in a very few locations the public lavatories maintained by the City. This is not a proper arrangement. On Sundays and holidays most of the conveniences available are cut off and the situation will be a whole lot worse when prohibition goes into effect in September. The whole matter should be investigated thoroughly and comprehensive sustained action taken at once. Moreover, as our population increases the accommodation of this kind should be increased also. While we are about it, we should equip the public comfort stations in a thoroughly adequate way. Unquestionably the failure to provide proper facilities for the carrying out of personal cleanliness leads to the transmission of disease.

Recently to prove that the providing of proper facilities leads to better personal hygiene a test was made in public comfort stations in a certain American city with the following results:

"When there was hot and cold water 82 per cent of the people using the station washed their hands, and with cold water only, this dropped to 28 per cent. When there was soap in a holder 42 per cent used soap, and when common soap was used this dropped to 16 per cent. When there were individual towels 90 per cent used them, and with a common roller towel, this dropped to 60 per cent. When there was no towel at all, only 22 per cent washed their hands."

### LEASE HOLDERS LIABLE FOR TAXATION.

A very important judgment that will largely affect the rural municipalities of Saskatchewan has just been delivered by the Privy Council, dismissing the appeal of Alexander Smith against the rural municipality of Vermillion Hill, which arose out of an action in which the appellant was held liable to pay taxes totalling \$3,000 due on lands in Saskatchewan.

The claim was upheld by a single judge of the supreme court of Saskatchewan at the trial, by the supreme court en banc, by the supreme court of Canada, and now by the privy council of Great Britain. The question, which has been somewhat prolonged, is now settled, and will enable many rural municipalities to know exactly the revenues on which their estimates may be based. In the western part of the province particularly the application of this decision will mean a considerable increase in municipal revenue, for now it will be fully recognized that all lease holders are liable to taxation.

## Our Obligations to the Returning Soldiers

R. O. WYNNE-ROBERTS.

At first sight the above subject may not appear to have much connection with municipal politics, but on closer study it will be found that there is a very intimate relation between the two.

Firstly: We must have international security against future troubles because the price of money and, therefore, the economy of the construction of municipal undertakings are materially affected by political disturbances. Peace must be firmly established for recrudescence of strife only means disastrous results to all concerned. Secondly: Returning soldiers must be employed, for unemployment will not only be harmful to the men, but will also cast a monetary responsibility on the municipalities, which cannot be accepted at present without a demerit. Thirdly: The returning soldiers will constitute most valuable assets to the municipalities and must therefore be kept in the country. Unemployment will be conducive to migration to other places and countries where work can be found.

Much has been written and said about our duty to the returning soldiers, and without doubt, the public appreciates that everything possible should be done to help them. This obligation, however, seems to be left to the Dominion government and by then more or less developed to the Provincial governments and Municipal Authorities. There are, of course, organizations and commissions created to attend to the consideration of how best to deal with the question, and we must acknowledge that a great deal of excellent work has been and is being done on behalf of the returning soldiers. But the great and vastly more important problem of how to deal with the returning army (not small detachments of more or less disabled warriors) is still a matter awaiting solution.

Our popular scheme is to place the soldiers on the land. It is even suggested by some that war widows should also be similarly placed. Theoretically the idea is good, for there is ample room for colonization of settlers; land is available in the northern part of the provinces. Some derelict farms are waiting for tenants, and the life is healthy and vigorous, and good from a national point of view; yet, there are so many things to consider in this connection.

### Soldiers Must be Assisted.

The unoccupied land for the most part is virgin, it must be cleared and broken, homes will have to be built, roads will have to be made, and rivers crossed, and the new settlers will have to maintain themselves while the above work is being carried on. Many of the returning soldiers, and of the war widows are not familiar with the rough life of settlers, or have agricultural experience, they will probably have little or no capital, and, moreover, even if immigrants have in the past voluntarily undertaken such work, and lived such lives, is this a just recompense for the hardships, sufferings and tribulations the soldiers have already endured on our behalf? Are they to encounter difficulties and fight circumstances which are new and severe? The soldier after many months of shifting from camp to camp, battle to battle, passing through stirring periods, seeing changes succeeding each other, surpassing any kaliedescope exhibition for variety and excitement, is not all prepared for the lonely, isolated life of a farmer. How then, are they to be induced to take up farming? The soldiers must in some measure be assisted. He must be placed on land that is reasonably ready for cultivation, he must have a shack-home within convenient reach of neighbors. In other words, it means the colonizing of the land by the establishment of communities. Somewhat on the lives of some villages in the West, created by Austrians and Russians, where some town life is enjoyed, the children can attend schools in comfort, the families can have free commercial, social and religious intercourse with each other, where a government farm instructors will be available to guide and counsel the soldier-farmer in his new vocation as to how best to conquer natural difficulties in the redemption of the land and building up comfortable homes and prosperous careers.

The proportion of men and women who will take to farming will absorb but a part of the multitude who must be considered. Agriculture and its allied industries must, and will constitute the backbone of Canadian development. There must, nevertheless, be other industries to provide employment for those who, for various reasons, will not be able to go on the land.

Suppose that peace was to be declared, say on November 1st — that is three months hence — then even the settling on the land, will be out of the question until the following spring, and if the soldier-farmers have to clear and break the land, what chances have they of reaping a harvest sufficient to carry them through the following winter? Even assuming that they will have the equipment and capital to carry out the work. Munition work will cease with a jolt. No European government will spend a cent more on instruments of destruction, for construction will have to be undertaken instead. They will set about to rehabilitate the hundreds of village and towns which have been ruthlessly destroyed, and normal industries must, by some means, be re-established or the conditions will then be worse than can be anticipated.

### A New Canada After the War.

It will require time to re-arrange our industrial organizations and to re-constitute the former methods of employment of men and women. Almost everything will have to be re-cast, because Canada after peace will be different from Canada in pre-war days. All this will require time to develop, meanwhile the army of 300,000 men will be returned with despatch, for the ships will be urgently required to resume their ordinary business of ocean carriers, instead of as transports. The governments will cease spending the fabulous sums of money on munitions and will then begin to contrive methods, by which their huge debts are to be repaid. Money for enterprises will not be easily available except at increased rates. European countries will require enormous capital to place the refugees in what were formerly their homes, and to help them to restart life again, but fortunately no part of the British Empire has been seriously damaged, although there will be much to do in other ways.

We have commissions appointed to find out ways and means of helping our soldiers to make a living, but so far as published reports go, not many practical schemes have yet been announced. There is no doubt that the people generally are thinking deeply how to assist the warriors and furthermore, what individual citizens can do to assist when the occasion arrives, will be done most heartily. Still, so far as co-operative federal provincial and municipal schemes are concerned, which after all must be the primary methods of helping the returning soldiers to resume civil duties there is very little known.

We may be optimistic as to the future but optimism, excellent as it always is all circumstances, will not alone find the wherewithal to live, and even if the foregoing observations may be somewhat dimly tinted, it is well to be ready for such eventualities. If the future reveals better conditions we shall be that much more pleased.

In concluding my observations it may be well to state

### Industrial Suggestions.

some of the ideas which have engaged my thought in this connection. I would like to see some of the captains of industry combine together to undertake a small share of rebuilding the devastated towns in the war zones. I have been advocating this plan for many months, and hope to see it develop. Materials will be required in huge quantities. Cement, pipes, doors, windows, paint, lumber, skill, vehicles, machinery, pumps, electrical goods, etc., etc., can be supplied by Canada. My idea is that a number of firms might form complete combinations, so as to be mutually assistful. The German idea of syndication, without its powerful methods, could be adapted, so that the combination could carry out the rebuilding of any village. Such an organized scheme would find employment at home for a large number of employees and the benefit derived therefrom would have its reflection on other Canadian enterprises. It will not do to leave such a scheme until peace is declared, for it would mean a serious loss of time to organize. Secure contracts and start work. I have given this scheme considerable thought and approached some firms a few months ago, but it was then too premature. The position is much more promising to-day.

The municipal authorities will doubtless do all they can, for their own sake, to create remuneration employment of the men, because failure in this direction will only mean a heavy burden on the rates to keep the families. Remunerative employment does not necessarily suggest a one-sided proposition, it is meant to imply remunerative from both sides — to the municipality as well as to the men.

**NIAGARA WATER POWER SHORTAGE.**

The immense possibilities of Canada's water powers is again strikingly illustrated by the power shortage at Niagara Falls on both sides of the river. The man in the street has frequently been told that the power which it is possible to develop from waters of the Niagara river is practically inexhaustible, and now he is faced with statements in the Press that "all available power has been used."

The apparent contradiction is explained when it is understood that some 8,000,000 horsepower may, theoretically, be obtained by utilizing all the water and all the fall between lakes Erie and Ontario, but owing to the need for carrying the ice through the river, as well as other demands, it is absolutely impossible to use even the larger proportion of this 8,000,000 horsepower.

Under the Boundary Waters Treaty, Canada is allotted 36,000 cubic feet per second and the United States 20,000 cubic feet per second. The present shortage implies that the Treaty water, which has so far been allotted to the various power companies at Niagara Falls has been utilized and the power therefrom marketed.

Various factors, hitherto, have resulted in limiting the use of Niagara waters for powers purposes, the chief being the widespread sentiment, both in the United States and Canada, for the preservation of the scenic beauties of the Falls and River, which, as is known, have been regarded as a national heritage of the whole people.

About one-third of the fall in the Niagara river occurs in the lower rapids. Keen competition is now being evidenced in the attempt to secure development privileges in this lower river.

Niagara power on the United States side is largely consumed by the electro-chemical industries, some of which, of their kind, are the largest in the world. The electro-chemical industries before long will no doubt be seeking other situations. Some such industries are already utilizing large amounts of Canadian electrical energy.

There are many large river systems in Canada which permit of the development of power at low cost, and at prices which doubtless will compare favourably with the cost of Niagara power. Special problems resulting from seasonal variations in river conditions, as well as difficulties in the distribution of manufactured products, will, no doubt, be solved satisfactorily by the electro-chemical industries once the time has arrived seriously to deal with this problem of additional supply of power. Then the value of Canada's national water power wealth will be more clearly manifested.—L. G. D. in Conservation of Life.

**CO-OPERATION OF POSTMASTERS ASKED FOR FINDING JOBS IN UNITED STATES.**

In an address before the Postmasters of U. S. A. at Washington, Anthony Caminetti, Commissioner of Immigration, urged co-operation of postmasters with the labor department's employment bureau.

"If each postmaster will co-operate," he said, "we will have a free employment bureau in every little town and hamlet. The post office should be a place where every citizen should come to do business with Uncle Sam, especially every citizen who wants a job or who has a job to give."

**OUR OBLIGATIONS TO THE RETURNING SOLDIERS.**

The provincial governments might also give every inducement for the opening up of new industries, if only to utilize what is now wasted. The natural resources of Canada are great and the public might be encouraged to support industries which convert any new materials into useful commodities. Crockery, earthenware, and glass goods, sheathing made of flax straw to insulate houses, paper and its allied products from straw, marble enamelled brick encaustic tiles, terra cotta, etc., are possible industries.

The Federal government might create labor bureaus to assist in the placing of men and women in employment. The creation of Corps of Commissionaires, for the partially disabled soldiers, could no doubt be made practically self-supporting. Commissionaires in neat, serviceable uniforms, supported by the parental government, and with the patronage of the employers of labor, would create an excellent impression not only in the people, but also on the soldiers who have suffered on our behalf.

No apology is needed for expressing the foregoing thoughts, the subject is very important, and if anything that has been stated will help to further the movement for the benefit of our soldiers, the author will feel satisfied.

**"ORGANIZED LABOR IN AMERICA."**

By G. G. GROAT.

Under the title of "An Introduction to the Study of Organized Labor in America," G. G. Groat gives a very interesting history of the growth of trade unionism, tracing its start in the dissatisfaction of the working classes in England against the over-bearing selfishness of the employees. From the times of Feudalism all legislation dealing with man and master had been directed against the man, but twenty-five years of constant agitation on the part of a few determined men resulted in 1825 in an act giving the right to workmen "to bargain collectively and withhold their labor by collective action for the purpose of securing better wages and conditions of labor." So practically legalized unions might be said to have been in existence for close on a hundred years for immediately on the passing of the act combinations of workers came into being, though secret societies had been in vogue for a long time before.

Dr. Groat discusses the question as to whether or not the Guilds were the forerunners of the Unions of to-day. The author brings in matter to show that there was never really any link between the two, resting his evidence on the fact that the Guilds were close corporations between journey-man and employer of certain trades to keep out competition, and that the journey-man, by the exigencies of his work automatically became in time to be a master himself. Whereas, on the other hand, organized labor as we understand the term to-day was largely the consequence of the necessary introduction of large amounts of capital into the different manufactures, thus raising a wall over which it was well nigh impossible for the average worker to climb, except in self protective organizations.

The introduction of labor unions to this continent was practically through immigration, and from the first it would appear there has never been much difficulty in their establishment in either the United States or Canada — that is as far as legislation is concerned. At the present moment organized labor is represented (approximately by 2,604,701 workers in the United States, and 149,278 in Canada.

These figures though large cannot near represent the full number of American workers, meaning that the majority of working men and women on the North American Continent are not organized, so one cannot see why the author should say in his preface that: "It is assumed that the American labor problem is the problem of organized labor." One would have thought that the labor problem of this Continent was the problem of unorganized workers, for surely organized labor must by now have solved the problem of what it wants and how best to get it, otherwise what is it organized for. But with the millions of workers who have either not the opportunity or stamina to join unions there is always with each one the serious problem of how to live. This lack of organization among the bulk of workers has bred a feeling of irresponsibility and a degree of shiftlessness that are a menace to the community. This is well evidenced in the "submerged" part of our cities, which is not usually made up by the man who won't work—as many people suppose—but by that unfortunate being, the day-a-week-jack-of-all-trades, who hasn't enough in him to bluff a constant job out of an employer, and his still more unfortunate family. He becomes a "scab." One sometimes thinks it would be well for labor organizations to look up these "scabs" and help them to become men.

The book is published by The Macmillan Company of Canada.—F. W.

**BRITISH TELEPHONE OPERATORS COMMENDED IN POST OFFICE REPORT.**

A special cable dispatch from London, England, states that the bravery of telephone girls during Zeppelin raids and the Irish rebellion, which they helped to quell, featured the annual report of the post office department made public this week.

"When the Zeppelin raids have been anticipated, sometimes when they have been going on," says the report, "the women have come out of their homes to their work—even when bombs were dropping. They have played an important part in the scheme of air-raid warnings and have set a very good example to the whole country."

# New York City now Controls the Development of Private Property

By GEORGE B. FORD.

The city government of New York has just put into effect by a virtually unanimous vote of the Board of Estimate and Apportionment the radical and much talked of Zoning Law. All future buildings will be restricted as to their height, size and use, and the restrictions will be different in different parts of the 327 square miles of the city.

Mr. George McAneny, the father of the law, said: "It is the greatest thing the city has ever done even excepting the building of the great rapid transit system." Mayor Mitchel said that he believed that it would prevent in the future the enormous decline in property values such as had occurred below 34th Street in Manhattan. He believed that residence sections throughout the city would be protected against the sporadic store, factory or garage.

In general, the law will limit the height of buildings in proportion to the widths of the streets on which they face all the way from two and a half times the width of the street in the financial district, through two times the width of the street in central Manhattan, with one and one-half times in the balance of Manhattan and in small portions of the other boroughs, down to once the width of the street throughout all the rest of the city. A future Equitable building could only be a third as high because it faces on narrow streets, but a tower in the centre of it, half as large again as the Woolworth tower, might rise to any height. The Woolworth building on the other hand, if facing on a park, might be very nearly duplicated. The shopping district on Fifth Avenue will consist of buildings not much higher than Tiffany's, but along 42nd Street buildings may rise about as high as the Hotel Manhattan or Knickerbocker. Twelve and fourteen-story apartments will continue to go up on the main avenues and eight and nine-story apartments on the side streets, but no building of any kind can go any higher except by setting back from the street. Throughout most of the city, however, four or five stories will be the limit. Towers may be built to any height, but they cannot cover more than a quarter of the lot. Mansards, dormers and terraces are encouraged; anything that will open up the streets and bring light down into them by making the upper part of the buildings set back from the street above a reasonable height.

The size of buildings will be controlled by the fact that the law requires just so much open space on each lot. This again ranges all the way from the warehouse districts along the commercial waterfront and along the freight railways where a building may cover the whole of its lot, through the B, C and D districts so called, in each of which in succession a building has to provide for larger and larger yards and courts, down to the villa districts where a house can cover only 30 per cent of its lot and must be widely separated from its neighbor on at least one side. Throughout Manhattan and the densely built-up portions of the other boroughs, yards and courts in office buildings, factories, lofts, hotels, apartments, in fact all buildings, would have to be as large as those that have been required for the last fourteen years in tenement and apartment houses. Everywhere the yards and courts have to be increasingly larger at the top as a building goes up in height, so much so that these requirements tend to limit the practicable economic height of buildings even more effectively than do those directly affecting heights. This is particularly true in the outlying boroughs. One important feature of the law is the encouragement it gives to playgrounds for material concessions are allowed to anyone who will provide adequate recreational space in connection with his buildings.

### Special Restrictions.

As to the use of buildings there are only two general classes of restrictions; first, the districts which are restricted against business and industry of all sorts, the so-called "business" districts. In the former almost any kind of building that people live in is allowed, also churches, schools, hospitals and various institutional buildings. In the business districts any residence use is allowed and even a certain small proportion of the unobjectionable types of manufacturing. The use districts have been laid down street by street, and in fact block by block, depending on existing conditions and tendencies. The result

has been that about two-fifths of Manhattan and about two-thirds of the whole city has been set aside for all time for strictly residential use, while the main thoroughfares, the transit streets and all other streets that are or might be appropriately used for stores or show rooms are set aside as business streets. Many streets which are now seriously invaded by factories or garages are restricted against them from now on because it was felt that they were a distinct harm to the street. On this ground all of the central part of Manhattan above 23rd Street was made a business district despite the fact that there were already hundreds of factories employing in all upwards of 30,000 operatives within the district. This law will not touch the existing factory lofts as it is in no sense retroactive, but the "Saving New York" movement, in which most of the merchants along Fifth Avenue combined to oust the factories in the neighborhood, has already succeeded in persuading almost all of the manufacturers to move away. It was a remarkable and timely vindication of the economic need of this law.

All of the balance of the city which is not in one or the other of these two kinds of districts is left unrestricted. It includes all of the land appropriate for industry along the navigable waterfront and along the freight railways, as well as most of the territory which is now given over to manufacturing. It includes also scattered throughout the city a number of blocks which are already invaded by public garages or which are appropriate for that use. Certain other areas, especially around Jamaica Bay and along the shores of Staten Island are left entirely undetermined in their use pending the working out of the plans for the port and terminal facilities of New York.

### Administration.

The law will be administered by the city superintendents of buildings in each of the five boroughs and insofar as it affects tenement houses the law will be administered by the tenement house commissioner, while the following up of buildings after they are completed will be under the jurisdiction of the fire commissioner. In any case, wherever there is any question about the application of the law in a specific case, the matter can be taken to the newly constituted Board of Appeals, which is the board of review for all matters that relate to the construction or use of buildings. In addition, the law has in it a number of specific clauses giving the Board of Appeals discretion in allowing exceptions to the law.

The law itself can be changed only by the Board of Estimate and Apportionment which created it, and they can, after due notice and hearing, make amendments at any time, but if in any case 20 per cent of the property owners affected by a change object, the Board of Estimate can make the change only by a unanimous vote. There is also a clause which says that if on any street or district 50 per cent of the property owners sign a petition for a change in the map as affecting that district, then the Board of Estimate must act on it in one way or another within ninety days. It is realized that the law and maps are not perfect and they must be changed from time to time. The provision for change is made difficult as the whole law would be of no value at all unless property owners knew what to count on and conditions were stable.

### DON'T.

DON'T dance every night during your holidays and expect to come back rested and refreshed for your next year's work.

DON'T scratch mosquito bites or the bites of other insects. The scratching irritates the skin and causes considerable swelling and soreness. The same advice applies to the little blisters caused by poison ivy. Scratching may produce infection, and in the case of poison ivy may spread the oil which is causing the trouble.—Toronto Health Bulletin,

## Municipal Finance

JAMES MURRAY.

### "A STUDY OF A CITY'S SINKING FUND."

Among the excellent papers given before the U. C. M. Convention just closed were three of particular interest to those who have the control of the finances of our municipalities—the first one—under the title of "A Study of a City's Sinking Fund," was presented by Mr. Thomas Bradshaw, who sometime before his present appointment was specially engaged by the City of Ottawa to investigate its sinking fund. A synopsis of Mr. Bradshaw's report has already appeared in these columns and the full report will be published in the October issue, so all one need say for the moment is that in his preface Mr. Bradshaw gives an interesting analysis of both the strength and weakness of the sinking fund. "A Study of a City's Sinking Fund," has been made up in pamphlet form and anyone desiring copies can have them at this office.

### MUNICIPAL ACCOUNTING.

The second paper of the series was presented by Mr. E. T. Sampson, Secretary-Treasurer of Outremont, who gave an exhaustive study of municipal accounting, or rather one might say, of municipal administration. Mr. Sampson, who before he came to Canada some five years ago, had received an excellent training and experience under some of the best civic administrators in England. This, together with his experience in Canada specially fitted Mr. Sampson to treat the subject, which he took up from the ethical as well as the practical side.

### MUNICIPAL ASSESSMENT.

The third paper was in the very big problem of municipal assessment and Alderman Ryan, of Three Rivers, had not gone very far before his audience knew that he was a real student of his difficult subject. From beginning to end Mr. Ryan held his audience and some of his conclusions will be worth while for assessors to study.

### BOND DEALERS ASSOCIATION.

The new Bond Dealers' Association of Canada were represented at the U. C. M. Convention by Mr. E. Hauson, Montreal, President, and Mr. A. E. Ames, Toronto, Vice-President, each of whom spoke at the fourth session when municipal finance was being considered. A full report of their addresses will be given in our next issue.

### FINANCIAL REPORT OF EDMONTON.

City Comptroller Mouet, of Edmonton, is still carrying on his policy of reducing Edmonton's controllable expenditures. According to his report dealing with the six months ending June 30, the expenditure shows a reduction of \$100,299 as compared with the same period in 1915. The total expenditures for the year are expected to be in the neighborhood of a quarter of a million dollars less than in 1915, and as the cost of the administration in 1915 was over half a million dollars less than for the year 1914, it means that for the last two years over three quarters of a million dollars will have been saved the city of Edmonton because the Council were wise enough to choose a good man to control their finances.

## Municipal Financing

As Fiscal Agents we are prepared to place at the disposal of municipalities the advantages of our long experience, expert knowledge and valuable connections throughout Canada, Great Britain and the United States. ∴ ∴

## Wood, Gundy & Company

Head Office:

C. P. R. Building,  
TORONTO

Branches:

Montreal  
London

Saskatoon  
New York

## MUNICIPAL DEBENTURES

BOUGHT AND SOLD

SPECIAL FACILITIES IN THE  
UNITED STATES AND ABROAD

COMMUNICATIONS FROM  
- MUNICIPALITIES SOLICITED -

## R. C. Matthews & Co.

C. P. R. BUILDING  
TORONTO

Cable address: "MATCO."

# MUNICIPAL DEBENTURES BOUGHT

MUNICIPALITIES WILL PROFIT  
BY COMMUNICATING WITH US  
WHEN CONTEMPLATING THE  
- ISSUE OF DEBENTURES -

**C. H. Burgess & Company**  
Traders Bank Bldg. - Toronto, Can.

## Milton Hersey Co., Limited

**Montreal**      **Winnipeg**      **New York**  
84 St. Antoine St.    257 Portage Avenue    198 Broadway

*Established Twenty-seven Years*

**Inspectors.      Industrial Chemists.  
Engineers.**

Analysts for City of Montreal

*Cement and Drain Pipes Tested  
Water, Milk and Food Analysed*

**Specialists in Municipal Engineering**

**Do not Waste Your Paving Funds**

**Consult us First instead of having some  
Civic Association do it later**

**We will advise you what to do, tell you  
why, and show you how.**

**Charles A. Mullen, Director of Paving  
Department**

### GRAPHIC CHARTS OF ASSESSMENT RECORDS.

We recently received a series of graphic charts of assessment records from the town of Transcona, Manitoba, compiled by Mr. O. F. Dennison, the local assessor. We have gone carefully through the series which is made up of twelve charts and found them not only interesting but instructive, particularly as a basis upon which any other municipality might be able to record, so that the average ratepayer can readily follow, the fluctuation in values and statistics that are taking place year by year in our urban centres. The charts are arranged so as to cover the changes from 1912 to 1933. Mr. Dennison must have given much time and thought in the preparation of such valuable data, and deserves much credit, and while the charts would take up too much space in this Journal, we will gladly loan our copy to anyone interested.

### WINNIPEG'S BALANCE SHEET.

We have been examining the remarkable balance sheet of the City of Winnipeg and wish we had the space to publish it in full as a model. For clearness of arrangement and for comparison with the figures of previous years the exhibit would be hard to beat and it is very evident that the City Council is sufficiently proud of its record as not to confuse the figures so that no one outside a chartered accountant could understand them. The City's debt has been reduced by over a million dollars, and the figures show that the next tax rate of 15.7 mills, as against 14 mills for last year is due to outside, not city administration, costs. The balance sheet is worked out under the following headings:

#### ESTIMATED EXPENDITURES

May 1, 1916, to April 30, 1917.

Statement of Realty Assessment for Year 1916.

Statement of Business Assessment for Year 1916.

Details of Tax Levy.

Why the 1916 Tax Rate Exceeds 14 Mills.

How \$100 of Taxes Was Spent in 1915-16 in Comparison  
With the Estimated Figures for 1916-17.

How \$100 of Revenue Was Raised in 1915-16, With Cor-  
responding Amounts for 1916-17.

#### WHAT THE CITY OWES.

Debt Reduced by One Million Dollars in 1915-16.

#### SUCCESSFUL MUNICIPAL OWNERSHIP IN WINNIPEG.

Hydro-Electric Surplus, 1915-16, \$79,729.67.  
Some Facts About the Power Plant.

Water Works Surplus, 1915-16, \$47,293.98.  
Water Works Income Account, Year Ending  
31st March, 1916.

#### QUARTER OF A CENTURY CIVIC SERVICE.

City Comptroller Pelletier recently celebrated the 25th anniversary of his entrance in the service of the City of Montreal.

Mr. Pelletier entered the civic service as accountant, and was elected to succeed the late Mr. Dufresne as comptroller, in 1906, after having been his assistant.

A few months ago, after the resignation of ex-Comptroller Hebert, the name of Mr. Pelletier was mentioned to fill the vacancy created on the Board of Control, but he declined the honor, though he had had the assurance that the council would have elected him unanimously.

#### THE RIGHTS OF A CITIZEN.

Henceforth, no young man should be permitted to exercise the rights and privileges of a voting citizen unless he can show affirmatively (1) that he has a good character and reputation, (2) that he is able to earn a living by doing some kind of useful work, and (3) that he has been trained in the duties of citizenship, including a knowledge of his ordinary civic obligations and a duly certified fitness to render appropriate service in case the community or the country needs him in time of war or other public emergency.—Exchange.

**HAMILTON.**

The city authorities of Hamilton, Ont., have completed the sale of \$202,000, 5 per cent, patriotic debentures to the citizens of Hamilton. Mayor Walters and City Treasurer Leckie started out over a year ago to dispose of these at par to local people, though members of the Council asserted at the time that it couldn't be done. Mayor Walters has now announced the sale of the last bond.

**CALGARY AND ITS TAXES.**

The city and counties of Calgary are determined to get in their taxes, for on the back of each tax notice just sent out is a warning to the taxpayers that 33 1-3 per cent of all arrears of taxes must be paid by October 1, or there will be a tax sale.

"Your attention is drawn to the following resolution passed by the City Council on May 15, 1916," the notices state. The resolution is as follows:

"That unless 33 1-3 of the total arrears of taxes due previous to January 1, 1915, are paid by October 1, 1916, a tax sale will be held and the officials of the city will forthwith proceed to hold such sale as provided for in the city charter, and that notice of the above be furnished with each tax notice for the year."

**COCHRANE, ONT.**

Mayor Rothschild and other leading citizens of Cochrane, waited on the Provincial Government last month and secured a promise whereby the Government will guarantee \$25,000 worth of the town's bonds and purchase \$10,000 of the school debentures in order to complete the new school. The deputation, which asked for the assistance, waited upon Hon. T. W. McGarry and other members of the Cabinet, and the requests made were for a \$40,000 cash grant and the purchase of \$10,000 worth of school bonds. It was claimed by them that the loss of town property in sidewalks, etc., was \$20,000, and in private property \$350,000. The loss in private property, they claimed, would mean an extra \$21,000 in taxes during the next five years. The Cabinet members, after considering the requests of the deputation, decided to guarantee the bonds of the town rather than make a cash grant, and to purchase the school debentures.

**CITY PAYS BONDS IN CASH.**

The Dominion-wide and international reputation which the city of Sherbrooke has acquired in connection with its financial stability has been further increased by the fact that its city bonds to the amount of \$50,000, which became due on August 1, were paid at the Canadian Bank of Commerce. Payment was made out of the sinking fund provided for since 1913.

The bonds were issued on August 19, 1891, for local improvements and permanent works. This is the first time in the history of the city that matured bonds have been redeemed in cash. On previous occasions payment has been made by negotiating another loan for the purpose.

No better advertisement for Sherbrooke could possibly be conceived than the prompt payment of matured debentures in this manner.—Exchange.

**RECORD OF CANADIAN MUNICIPALS MARKETED IN THE YEARS 1911-1915.**

Year.	Sold in Canada.	Sold in United States.	Sold in Great Britain.	Total Sales.
1911 . . .	\$16,326,378	\$ 3,334,467	\$28,498,443	\$ 47,159,288
1912 . . .	13,761,482	3,876,406	30,777,074	48,414,962
1913 . . .	25,850,653	22,135,762	67,775,510	115,761,925
1914 . . .	25,105,320	25,559,548	33,723,563	84,388,431
1915 . . .	34,052,677	32,455,396	None.	66,508,073

—Thomas Bradshaw.

**RECENT DEBENTURE BY-LAWS APPROVED.**

Certificates of Approval have been issued by the Municipal Department of the Province of British Columbia as follows:

West Vancouver—Debentures numbered 1 to 10, 010,000,000, issued under By-law No. 84, Ferry, twenty years, 5½ per cent, payable half-yearly. Certified August 7th, 1916.

Trail—Debentures numbered 1 to 15, \$7,500,000, issued under By-law No. 157, School, twenty years, 6 per cent payable half-yearly. Certified August 9th, 1916.

EMILIUS JARVIS

A. D. MORROW

**EMILIUS JARVIS & CO.**

MEMBERS TORONTO STOCK EXCHANGE

GOVERNMENT  
MUNICIPAL  
—AND—  
CORPORATION  
SECURITIES

JARVIS BUILDING - TORONTO

**CANADIAN GOVERNMENT MUNICIPAL AND CORPORATION BONDS**

**Service to Municipalities**

Fifteen years of service to Canadian Municipalities and Investors in Canadian Municipal Debentures enables us to give every facility to Municipalities in marketing new issues. Our organization is represented in the principal markets of Canada, Great Britain and the United States.

Correspondence Invited.

**THE DOMINION SECURITIES CORPORATION LIMITED**

ESTABLISHED 1901  
HEAD OFFICE: 26 KING ST. EAST, TORONTO  
MONTREAL LONDON, E.C., ENG.



## Municipal Debentures

### Bought and Sold

With offices in Canada, Great Britain and the United States, we are especially equipped to give municipalities expert advice in regard to the purchase and sale of municipal debentures in the principal markets of the world.

## HARRIS, FORBES & CO

INCORPORATED

Successors to

## N. W. HARRIS & CO

INCORPORATED

157 James St

Montreal

EDWIN HANSON

WILLIAM HANSON

THE OLD AND RELIABLE HOUSE  
OF

## HANSON BROS.,

### BOND DEALERS

### MONTREAL

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

*Correspondence Solicited*

## HANSON BROS.,

164 ST. JAMES STREET,

MONTREAL

Established 1883

### MUNICIPAL SAVINGS BANKS.

We make the following extract from the "Parliamentary Debates" for July (Imperial).

"Bill presented.—Municipal Savings Banks (War Loan Investment) (No. 2) Bill,—"to facilitate the investment of savings in securities issued for the purposes of the present war by means of the establishment of Municipal Savings Banks," presented by Mr. McKinnon Wood; supported by Mr. Chancellor of the Exchequer and Mr. Solicitor-General; to be read a second time to-morrow, and to be printed."

Readers of the The Municipal Journal (English), have been prepared for this interesting and satisfactory development, which is very largely due to the persistent and vigorous efforts of the Lord Mayor of Birmingham. We hope there will be no more "blocking" motions by Sir Frederick Banbury, and that the bankers will adopt a less selfish and more patriotic attitude towards the new Bill than they assumed on the old one. There is no need to rub it in further, as there is every reason to suppose that opposing interests have now been accommodated.—English Municipal Journal.

### MUNICIPAL BONDS.

#### TRENTON, N.S.

The balance of the town's issue of \$30,000, 5 per cent, 20-year street paving bonds, half of which were sold last month to W. F. Mahon, Halifax, will not be marketed this year.

#### BROCKVILLE, ONT.

The issue of \$30,000, 5 per cent, 10-year patriotic bonds, which were offered to citizens at par, all but \$1,000 have now been sold.

### RECENT AWARDS.

#### DRINKWATER, SASK.

\$12,000 6 per cent 20-instalment school district issue, to Kerr, Fleming and Co.

#### INDIAN HEAD, SASK.

To Goldman and Co., Toronto, high school debentures, \$17,671, 6 per cent 20-instalment bonds.

#### OGEMA, SASK.

To W. L. McKinnon and Co., \$6,500 7 per cent 20-instalment bonds.

#### LOCKWOOD RURAL TEL CO.

To W. L. McKinnon and Co., Toronto, \$7,000 7 per cent 15-instalment bonds.

#### SASKATCHEWAN LOCAL GOVERNMENT BOARD

reports debentures sold between July 31st and August 4th totalling as follows: School district, \$16,400; rural telephone companies, \$78,000; village of Luseland, \$2,000.

#### HUMBOLDT, SASK.

To Spitzer, Rorick and Co., Toledo, Ohio, \$67,300 6 per cent 30-year sewer debentures.

#### SASKATCHEWAN LOCAL GOVERNMENT AWARDS.

To W. L. McKinnon and Co., Toronto, \$29,000 7 per cent 15-instalment R.T. bonds, and \$5,300 7 per cent 10-instalment S.D. bonds.

#### MANITOBA SCHOOL DISTRICTS.

To H. O'Hara and Co., Toronto, \$4,900 6 per cent 10 and 15-instalment bonds.

#### PORTAGE LA PRAIRIE, MAN.

Public school debentures of \$35,000, 6 per cent 20-instalment, have been sold to W. L. McKinnon and Co., at 99.802.

Speaking generally of the Canadian municipal outlook, it is interesting to note that whereas two years ago the provincial and municipal authorities of Canada were carrying large amounts of floating obligations most of these have been funded, and there is a marked spirit of conservatism with respect to new borrowing. This speaks well for the value of their offerings.—New York Sun.

**TORONTO AND ITS STREET RAILWAY.**

The City of Toronto will receive \$93,969.15 as its share of the gross receipts of the Toronto Railway Company in July, which amounted to \$469,847.72. For June the municipality obtained under the agreement \$93,417 out of gross earnings of \$467,086, and in July, 1915, \$89,821.64 out of takings by the company of \$449,108.20. For the eleven months of the "agreement year," which began on September 1st, 1915, the city has received \$804,539.45 as its percentage of earnings amounting to \$5,322,699.25.

**BOND DISPUTE SETTLED.**

The district of Burnaby, B. C., dispute in regard to the treasury certificates has been settled between the council and Messrs. Spitzer, Rorick and Company, Toledo, Ohio, on the basis of par and accrued interest to July 27th. Spitzer, Rorick and Company has voluntarily withdrawn the suit in the New York courts and will pay all the legal expenses in connection with the action. The treasury certificate issue of \$1,250,000 has been redeemed and the collateral debentures of \$1,716,000 have been surrendered by the Equitable Trust, of New York, to the Royal Bank of Canada for cancellation.

According to the Monetary Times the details of the case, as follows: The district of Burnaby sold in November, 1913, to Spitzer, Rorick and Company \$1,250,000 three-year notes, the district having the privilege of redeeming them at any interest date after November, 1914, upon giving six months' notice, providing the proceeds for the retirement of the notes were derived from the sale of the collateral bonds held as security for the notes. Should the notes not be retired by the municipality by September 1st, 1916, the Toledo bond firm were to have the right to sell the bonds held as collateral against the notes at any price fixed by the bond house. The collateral bonds, which amounted to \$1,716,000, were 4½ and 5 per cent. long-term bonds, maturing in various years between 1927 and 1953. These were deposited with the Equitable Trust Company, of New York.

During the past year the municipality recognized that the conditions were changed, and that they would not require to spend as much money on local improvements, etc., as had been anticipated. They, therefore, sought power from the British Columbia legislature to make an issue of \$1,000,000 six per cent. serial debentures, maturing in 20 instalments, in place of the \$1,716,000 long-term securities noted above. This action, they pointed out, would reduce the debenture debt by \$716,000, and would also reduce the annual levy by over \$15,000. This was considered a wise and economical move, in view of prevailing conditions, and the provincial legislature, therefore, gave the necessary authority for the change.

The district then proceeded to issue the \$1,000,000 serial bonds, which, with the sinking funds already in hand (which has accrued on account of the collateral bonds of \$1,716,000, and the unexpended balance of the proceeds of the note issue would put the district in funds to retire the \$1,250,000 treasury notes, and still leave a small balance available for application to complete the various works authorized by the several by-laws under which the collateral bonds were issued. With the serial issue outstanding the notes automatically would be retired.

The district decided to call for tenders for the serial bonds. Spitzer, Rorick and Company did not bid for them. Several bids were received and the bonds were awarded to Wood, Gundy and Company, Toronto. The district stipulated that the proceeds from the sale of the \$1,000,000 serial bonds were to be paid to the municipality by a certain date. In this way they would have the funds to retire the notes in May instead of in November, 1916, thereby saving a half-year's interest charges. Due notice of their intention to retire the treasury notes was advertised thirty days prior to May 17th. The Toledo bond house then issued an injunction on behalf of a number of the noteholders to restrain the district from redeeming the notes in the way proposed. The case has now been settled in the manner noted above.

**MUNICIPAL LOANS**

Having our own offices in Montreal, Toronto, Boston and New York, we offer exceptional facilities to municipalities desiring money in the form of long or short term loans.

We invite correspondence

**N. B. STARK & COMPANY**

Montreal  
Toronto

New York  
Boston

**MURRAY, MATHER & CO.**

W. L. McKinnon.

Dean H. Pettes.

**W. L. McKinnon & Co.**

DEALERS IN

**Government and  
Municipal Debentures**

McKinnon Bldg., Toronto, Ont.

PHONE ADELAIDE 3870

Cable Address: "MAKINOPET," Toronto.

Codes Used: "FIFTH MONTGOMERY,"  
"LIEBERS,"  
"WESTERN UNION."

Branch Office: Western Trust Bldg., REGINA, Sask.

WM. C. BRENT.

HAROLD BRENT.

## BRENT NOXON & CO.

DOMINION BANK BUILDING,  
TORONTO

DEALERS IN

### MUNICIPAL DEBENTURES

*Highest Market Prices Paid*

*Correspondence Solicited*

A. H. MARTENS

W. W. BALDWIN

T. S. G. PEPLER,  
Manager Gov't and Municipal  
Bond Department

## A. H. Martens & Co'y

Members Toronto Stock Exchange

and  
Dealers in

### Government and Municipal Debentures

Highest market prices paid  
for this class of securities

Correspondence Solicited

Royal Bank Building, Toronto, Ont.

60 Broadway, New York, U.S.A.

### DEATH OF CITY TREASURER OF OWEN SOUND, ONTARIO.

We regret to announce the death of Mr. Alfred James Spencer, for many years city treasurer of Owen Sound, Ontario, who died at Vancouver, B. C., on August 12th, at the great age of eighty-one.

#### THEN AND NOW.

A little town in the West has a total liability of \$127,000. Its population is less than 350 people, representing about fifty residential ratepayers. When agricultural communities of the West unwisely wished to become big commercial centres, that little town, like many others, acquired nothing of a city's appearance except its debt. Now it is in financial difficulties, humbled, and content to call itself a village. It has placed its affairs in the hands of the provincial authorities and the local paper says: "To expect this handful of people (50 residential ratepayers) to assume these burdens (liabilities of \$127,000) is as ridiculous as it is impossible." Also, the creation of the debt was as ridiculous as it was possible.—Monetary Times.

#### SOME MUNICIPAL DEBENTURE AWARDS.

##### BRAMPTON, ONTARIO.

\$24,000, six per cent., 20-instalment bonds, to Imperial Bank, Toronto.

##### SARNIA, ONTARIO.

\$60,000, 5½ per cent., 1935, to Æmilus Jarvis and Company, Toronto.

##### HAMILTON, ONTARIO.

The sale of \$202,000 patriotic bonds has been completed. The Bankers' Bond Company, Toronto, purchased \$25,000 of this amount.

##### NEW GLASGOW, NOVA SCOTIA.

An issue of \$12,500, five per cent ten-year bonds has been awarded to the Maritime Trust Corporation, Halifax. Price 97.27.

##### KENORA, ONTARIO.

To Jarvis, Graham & Company, Toronto, \$30,094, six per cent bonds due 1936 and \$15,000 local improvement bonds due 1953.

##### SAULT STE. MARIE, ONTARIO.

To Dominion Securities Corporation, Toronto, \$20,000, 5½ per cent., 20-year debentures.

##### RED DEER, ALBERTA.

To Ray and James, Regina, \$3,000, 6 per cent., 10-year debentures.

##### SASKATCHEWAN LOCAL GOVERNMENT BOARD.

Debentures reported sold by the Saskatchewan Local Government Board between July 10th and 21st, totalled as follows: School Districts, \$15,700; Rural Telephone Companies, \$107,900; and Town of Estevan, \$17,950.

##### SARNIA, ONTARIO.

Sarnia's issue of \$60,000, 5½ per cent., twenty-instalment debentures, which were up for consideration recently have been awarded to Æmilus Jarvis & Company at 100.76.

##### NEW TORONTO

C. H. Burgess & Company have completed the purchase of \$79,000 worth of New Toronto bonds; \$53,000 of these are 30-year sixes, and were negotiated early in the year. The balance, which are 30-year 5½'s, were taken up in July. New Toronto, which lies to the west of the city of Toronto, is witnessing considerable development at present. The issues purchased by Burgess and Company are for waterworks and sewers.

**OTTAWA, ONTARIO.**

The city of Ottawa accepted an offer to renew \$300,000 of the \$675,000 notes which matured in New York on August 1st, from Messrs. Bond and Goodwin, New York, at a rate of 4.45 per cent. for discount for a term of six months. The city is paying off \$375,000 in cash.

**ST. LAMBERT, QUEBEC.**

The issue of \$108,000, 5\* per cent., 40-year bonds has been sold to Mr. Rene T. Leclerc, Montreal.

**SASKATCHEWAN SCHOOL BONDS.**

Normandin S. D. \$1,200 seven per cent., fifteen-instalment.

Cecil S. D. \$1,200, seven per cent., in-instalment.

Stuartburn S. D. \$900, seven per cent., ten-instalment to H. O'Hara of Toronto.

**PRESTON, ONTARIO.**

The Town of Preston has sold \$20,000, 5½ per cent., ten year debentures to R. C. Matthews & Company, Toronto.

**FITZROY TOWNSHIP.**

Fitzroy Townships issue of \$14,000, 30-instalment, 5's, was awarded on July 28th to the Royal Securities Corporation. Price, \$13,365.10.

**TOWNSHIP OF ANDERTON, ONTARIO.**

The \$8,083, 5½ per cent., 10-instalment bonds of the township of Anderton, Ontario, were awarded to G. A. Stimson and Company, Price par.

**MANITOBA SCHOOL BONDS.**

H. O'Hara & Company have recently secured an issue of \$1,800, seven per cent., 15-instalment bonds of the Talbot, Manitoba School District, and an issue of \$700, seven per cent., 10-instalment bonds of the Overton, Manitoba School District.

**SHAWINIGAN FALLS, QUEBEC.**

The School Commissioners of Shawinigan Falls, Quebec, placed their issue of \$100,000, 20-year, 5½ per cent. bonds with St. Cyr, Gonthier & Frigon, the purchase price being 96.533.

**PORTAGE LA PRAIRIE, MANITOBA.**

\$35,000, six per cent., 20-instalment public school debentures, were awarded to W. L. McKinnon & Company at 99.802, or on approximately a 6.014 per cent. basis.

**WALKERVILLE, ONTARIO.**

\$25,000 five per cent., 10-instalment bonds, to The Imperial Bank, price 97.78.

**PRESTON, ONTARIO.**

\$20,000 patriotic fund issue, to R. C. Matthews & Company. The bonds are 10-instalment 5½'s, and were sold at par.

THE  
**Canada Bond Corporation**

Limited

59 Yonge Street Toronto

—BUYS—

**MUNICIPAL DEBENTURES**

AND ACTS AS FINANCIAL AGENTS FOR MUNICIPALITIES

CONSULT THEM

**BANK OF MONTREAL**

Established 1817

CAPITAL (PAID UP)	- - -	\$16,000,000
RESERVE FUND	-	\$16,000,000
UNDIVIDED PROFITS		\$1,321,193
TOTAL ASSETS	- -	\$390,421,701

**BOARD OF DIRECTORS**

H. V. Meredith, Esq. President

- |                            |                       |
|----------------------------|-----------------------|
| R. B. Angus, Esq.          | C. R. Hosmer, Esq.    |
| E. B. Greenshields, Esq.   | A. Baumgarten, Esq.   |
| Sir William Macdonald      | C. B. Gordon Esq.     |
| Hon. Robert Mackay         | H. R. Drummond, Esq.  |
| Lord Shaughnessy, K.C.V.O. | D. Forbes Angus, Esq. |
| William McMaster, Esq.     |                       |

**Head Office : MONTREAL**

General Manager -- Sir Frederick Williams-Taylor, LL.D.

Assistant General Manager -- A. D. Braithwaite.

BRANCHES and AGENCIES { Throughout Canada and Newfoundland; Also at London, England; And New York, Chicago and Spokane in the United States.

A GENERAL BANKING BUSINESS TRANSACTED

BUSINESS FOUNDED 1795

**American Bank Note Company**

ENGRAVERS and PRINTERS

MUNICIPAL DEBENTURES AND CHEQUES

A SPECIALTY

HEAD OFFICE:

208-228 WELLINGTON STREET, OTTAWA

Branches: MONTREAL, TORONTO, WINNIPEG.

WINNIPEG CALGARY  
**HADDIN & MILES LIMITED**  
*Consulting Civil Engineers*  
**SPECIALISTS IN MUNICIPAL ENGINEERING**  
 Water Supply, Sewage Disposal, Electric Lighting  
 and Power  
*Formerly The John Galt Engineering Co., Limited*

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

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

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

**T. LINSEY CROSSLEY**  
*Engineering Chemist*  
 Asphalt Paving, Inspection and Analysis. Municipal  
 Chemistry.  
 318 LAGAUCHETIERE STREET, WEST  
 MONTREAL

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

**By-Laws of the City of Toronto**  
 The City of Toronto with a population of nearly  
 500,000 has the reputation of being a well-regulated,  
 enterprising and thrifty city, and is such largely  
 through the enforcement of its By-Laws. These By-  
 Laws are of interest and value to Lawyers, Mayors,  
 Aldermen, City and Town Clerks, and to the public  
 generally. They will aid materially in the study of  
 Municipal Government in the many phases neces-  
 sary to the upbuilding of well-equipped and well-  
 regulated cities and towns.  
 Royal 8vo, half calf. 558pp. ....\$2.50

**DOMINION LAW BOOK COMPANY**  
 Confederation Life Bldg. Toronto, Ont.  
 Or Canadian Municipal Journal

**HOW TO IMPROVE SLIPPERY PAVEMENTS.**

Slippery pavements constitute a constant source of street accidents and are a serious hindrance to unimpeded delivery and transportation. This problem, which is receiving earnest attention from many municipalities, has been thoroughly investigated by San Francisco through its Board of Public Works.

At the very outset it was realized that the grade or level of any street was an important element of the problem. For that reason streets were classified as follows: (1) level roads in the business section; (2) hillside roads of less than 12 per cent grade, in the residential sections; (3) roads of steeper grade (over 12 per cent).

In the level business streets the smoothness of the surface of the pavement is the cause of its slipperiness. On this account asphalt pavement, in spite of its many advantages, causes trouble when wet. To reduce the slipperiness of asphalt surface, the Board has adopted the expedient of having the more important thoroughfares sprinkled with sand whenever weather conditions justify such a precaution. Coarse river sand, when free from clay and perfectly dry, has been found to be the best for this use. It is distributed by means of a special sand spreader invented by the Superintendent of Street Repairs, of San Francisco.

This sand spreader can be attached to the rear axle of a motor truck, and its mechanism is not intricate. The spreader consists of a flat steel disk with curved blades, and when rotated it can spread the sand fed to it over a width of 80 feet.

On asphalt streets of the second class, namely, those of less than 12 per cent grade in the hillside residential districts, a special new process to make them non-skidding has been used with success by Mr. McCoy. He has succeeded in making the surface rougher and non-skidding by a special way to resurfacing them whenever the asphalt had to be renewed. A Lutz heater heats the asphalt, and while it is hot, rock is spread on it, then the asphalt is rolled. This process results in a rough surface which offers sufficient friction to be safe, except that it is necessary to find a method of combating the tendency of the asphalt to spread over the rock when such streets are used by heavy traffic. This resurfacing is very cheap, for one cubic yard of rock is sufficient for 30,000 square feet, and the resurfacing costs only 5.3 cents per square foot.

Streets of the third class are too steep to respond well to either sprinkling with sand or resurfacing. For them the Board has prescribed paving with basalt block or vitrified brick. — American City.

**CONSERVATION OF FISH AND GAME.**

A report just issued by the Commission of Conservation, "Conservation of Fish, Birds and Game," directs attention to the great value of these resources to Canada. The volume is a report of the proceedings of a conference of the Committee on Fisheries, Game and Fur-Bearing Animals of the Commission, and contains a fund of information regarding the present condition and the necessity for protection of Canada's fish, birds and mammals.

The future of the fisheries of Canada is dealt with in an able manner by the highest authorities in this country. That they are of great present value is recognized, but there is also a potential value in our oceanic and inland waters which, upon development, would mean the creation of new industries. To meet this condition, the Commission is suggesting vocational training and simple demonstration stations for the fishermen, that they may take advantage of the most practical and modern methods of their calling.

The report is replete with illustrations applicable to the subject matter.

There is a growing realization in private industry as well as in public service that the maximum of efficiency cannot be obtained unless greater attention is given to the human factor in achievement. During the past century, machinery and large scale production have accomplished a great deal, and their possibilities are still enormous; but we are still learning from experience that even modern machinery and a huge organization can be made more effective by the effort of individuals. In public affairs, until recently, we have relied very largely on changes in party control and alterations in form of government to correct the conditions that made for waste and inefficiency, but here as in private business the importance of the worker himself is becoming more generally recognized.

## ROAD FROM WINDSOR TO MONTREAL.

A conference in the interests of a permanent highway between Windsor and Montreal, and more particularly between Belleville and Prescott, was held on Aug. 17. The meeting was attended by the mayors of towns and reeves and deputy reeves of municipalities along the proposed route.

A motion was carried to memorialize the Ontario government to build a permanent road between Windsor and the eastern boundary of the province along the present highway.

## THE BITUMINOUS CARPET.

There are many old waterbound macadam roads which it is sought to utilize, and which are being reconstructed. Recourse is now being had to certain means of utilizing the old and prolonging the life of the new. Waterbound macadam offers but little resistance to automobiles, but stands the traffic of steel-bound vehicles very well. To make them serviceable for either class of traffic we now cover them with a bituminous carpet. These carpets have a short life, they last about three years, but they cost less than the wearing courses previously mentioned, and by means of them it is possible greatly to prolong the life of the waterbound macadam wearing course on which they are employed. It is unnecessary to say that this covering should only be used on a macadam wearing course, constructed with stone of sufficient resistance. This covering may cost from \$1,500 to \$1,800, as the case may be, which brings the annuity to about \$500 or \$600.

In this case the patrol system may be employed if the macadam is of first quality, and may prolong the life of these coverings considerably, thus diminishing by so much the annuity. These bituminous carpets on macadam are to be recommended when the sum of the cost of patrolmen and of the annuity, is not more than it would be with a more expensive wearing course.

There are numerous examples where such is the case. Leaving aside other processes destined to increase the duration of macadam, such as the use of heavy oils, the effect of which is still less durable, but of which the price is relatively lower, leaving also aside the sprinkling with light oils, the aim of which is specially to lay the dust, let us come to a general conclusion.

When the nature of a road has been determined as well as the weight of traffic which it is destined to support, it is desirable that it should be possible to calculate for it the cost of the ton mile already referred to. Unfortunately there is still a considerable lack of necessary data for solving this difficult problem.

It would be therefore most desirable that data should be collected in regard to the following:

1st.—The cost of maintenance of the permanent part of roads, indicating in each case whether the land is hilly or flat in nature.

2nd.—The life of different wearing courses without patrol maintenance, specifying in each case the nature of the wearing course, and indicating if the foundation is of good quality, indicating also the importance and nature of the traffic.

3rd.—The prolongation of life that the patrol system is liable to give to different wearing course, and the cost of the system in each case, the cost of the maintenance of the permanent part being left aside, and indicating at the same time the nature and the importance of the traffic.

With such data it would be easier for engineers to make a more judicious choice of wearing courses.

## C. P. R. AND RETURNED SOLDIERS.

Contracts for 25 sets of farm buildings, together with the breaking of 40 acres on each farm, have been let by the Canadian Pacific Railway. This settlement is to be known as the "Van Horne Colony," after Sir William Van Horne. Each farm will consist of 160 acres, and on each will be built a dwelling, a barn and a machine shed. The farms will also be fenced. Work on the breaking, which represents 1,000 acres on the 25 farms, has already been started. The land will be sold to returned soldiers. Lord Shaughnessy, the President of the C. P. R. in a recent interview with the London Times said that the company were preparing 1,000 farms for the returned soldiers.

## R. A. ROSS &amp; CO.

## CONSULTING ENGINEERS

Mechanical, Steam, Electric, Hydraulic,  
Examinations, Reports, Valuations

80 St. Francois Xavier St. - MONTREAL

## CANADIAN INSPECTION &amp; TESTING

## LABORATORIES, Limited

INSPECTING ENGINEERS, CHEMISTS AND  
METALLURGISTS.

Inspection & Tests of Waterworks & Municipal Supplies  
New Glasgow, Winnipeg, Edmonton, Vancouver  
New York.

HEAD OFFICE—MONTREAL.

## R. O. WYNNE-ROBERTS

## Consulting Engineer

310 Temple Bldg., Bay Street, TORONTO

Water Supply, Sewerage, Sewage Disposal, Civic and  
General Engineering, Arbitrations, Investigations, Valua-  
tions, Reports, etc.

Walter J. Francis, C.E.,  
M.Can.Soc. C.E.  
M.Am.Soc.C.E.,  
M.Inst.C.E.

Frederick B. Brown, M.Sc.  
M.Can.Soc. C.E.  
Mem.Am.Soc.M.E.,  
Mem.A.I.E.E.

## WALTER J. FRANCIS &amp; CO.

## CONSULTING ENGINEERS

Head Office—232 St. James Street, MONTREAL

Long Distance Telephone—Main 5643

Cable Address—"WALFRAN, MONTREAL."—Western Un. Code

## R. S. &amp; W. S. LEA

## CONSULTING ENGINEERS

Water Supply and Purification, Sewerage and Sewage Dis-  
posal, Water Power Development

Tel. Long Distance Uptown 6740—41

New Birks Bldg.

MONTREAL

## BURNETT &amp; MCGUGAN

(Successors to GEOFFREY K. BURNETT)

Civil Engineers and B.C. Land Surveyors  
Plans, Surveys, Reports

NEW WESTMINSTER,

P.O. Box 107

British Columbia

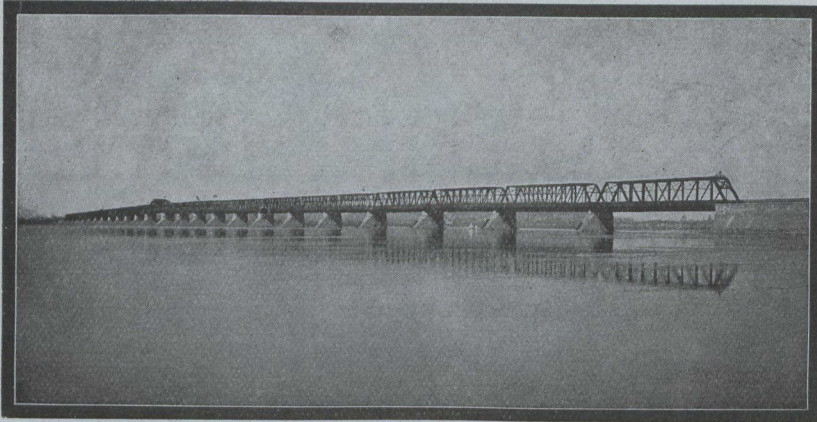
## A. L. McCULLOCH, M. C. Soc. C.E.

## CONSULTING ENGINEER

Hydro-Electric Power Installation  
Water-Works, Sewerage and Sewage Disposal  
Examinations, Plans, Estimates & Reports

NELSON, B.C.

Young Scotchman, married; University and Col-  
lege education; twelve years legal training; expert  
correspondent and interviewer; experience in Com-  
pany work; one who can use his own initiative in  
matters of importance without supervision; hard  
worker; speaks and corresponds in English, French  
and Italian; wide office experience; desires progres-  
sive situation in a secretarial capacity with a Muni-  
cipality, large Corporation, or with a private indivi-  
dual. Address c/o Canadian Municipal Journal,



Grand Trunk Railway Bridge  
over the River St. Lawrence

LOANS MADE TO:  
BONDS BOUGHT FROM:

**MUNICIPALITIES**

**A. P. LESPERANCE, Manager**  
City and District Savings Bank  
MONTREAL

W. D. Lighthall, K.C., M.A., F.R.S.L., &c. C. A. Harwood, B.C.L.  
Cable Address - - "LIGHTHALL"

**LIGHTHALL AND HARWOOD**  
BARRISTERS, SOLICITORS, ADVOCATES, &c.  
Chambers - QUEBEC BANK BUILDING  
Place d'Armes - - - - MONTREAL

Crushed Stone  
BRICK,  
Cut Stone  
SAND.



A. MORRISON & CO., 204 St. James St., Montreal<sup>1</sup>

**H. J. ROSS**  
ACCOUNTANT TRUSTE

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

Municipal Audits a Specialty  
Municipal Bonds Negotiated  
Estates Managed

180 St. James St., Montreal

**Canadian Municipal  
Journal**

(Official Organ Union of Canadian Municipalities)

THE  
**FULL and OFFICIAL**

REPORT OF THE PROCEEDINGS  
OF THE

**CONVENTION**

OF THE

Union of Canadian  
: Municipalities :

WHICH WAS HELD IN MONTREAL,  
AUGUST 21, 22, 23

Will appear in the October issue of the

**Canadian Municipal Journal**

Which is Mailed to every Municipality in  
Canada and principal libraries in the British  
Empire and United States

For Advertising Rates address—

Cristine Building, Montreal

Canada and Empire—

Subscription \$1.00 per year

United States—

Subscription \$1.25 per year

# THE ROYAL BANK OF CANADA

Capital Authorized.....	\$ 25,000,000
Capital Paid Up.....	11,820,000
Reserve and Undivided Profits.....	13,236,000
Total Assets.....	235,000,000

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

Sir Herbert S. HOLT, President.	E. L. PEASE, Vice-President	
E. F. B. JOHNSTON, K.C.	2nd Vice-President	
Hon. D. MacKeen	Hon. W. H. Thorne	C. S. Wilcox
Jas. Redmond	Hugh Paton	A. E. Dymont
G. R. Crowe	Wm. Robertson	C. E. Neill
D. K. Elliott	A. J. Brown, K.C.	M. B. Davis
	W. J. Sheppard	G. H. Duggan

OFFICERS

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

Branches in every Province of the Dominion of Canada and in NEWFOUNDLAND; in HAVANA and throughout CUBA, Porto Rico, Dominican Republic and Costa Rica; ANTIGUA, St. Johns; BAHAMAS, Nassau; BARBADOS, Bridgetown; DOMINICA, Roseau; GRENADA, St. Georges; JAMAICA, Kingston; St. KITT'S, Basseterre; TRINIDAD, Port of Spain and San Fernando; BRITISH GUIANA, Georgetown, New Amsterdam and Rose Hall (Corentyne); BRITISH HONDURAS, Belize.

LONDON, Eng., OFFICE—Princes St., E.C.  
 NEW YORK AGENCY—Corner William and Cedar Streets  
 Savings Department at all Branches

# The Canadian Bank of Commerce

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

HEAD OFFICE - TORONTO

BOARD OF DIRECTORS.

Sir Edmund Walker, C.V.O., LL.D., D.C.L., President	
Z. A. Lash, Esq., K.C., LL.D., Vice-President	
J. HOSKIN, Esq., K.C., LL.D., D.C.L.	WILLIAM FARWELL, Esq., D.C.L.
J. W. FLAVELLE, Esq., LL.D.	GARDNER STEVENS, Esq.
A. KINGMAN, Esq.	G. G. FOSTER, Esq., K.C.
HON. SIR LYMAN MELVIN JONES	CHARLES COLBY, Esq., M.A. Ph.D.
HON. W. C. EDWARDS	A. C. FLUMERFELT, Esq.
E. R. WOOD, Esq.	G. W. ALLAN, Esq., K.C.
SIR JOHN M. GIBSON, K.C.M.G., K.C., LL.D.	H. J. FULLER, Esq.
ROBERT STUART, Esq.	F. P. JONES, Esq.
G. F. GALT, Esq.	

JOHN AIRD - General Manager  
 H. V. F. JONES - Assistant General Manager

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

Montreal Main Office: H. R. WALKER, Manager  
 London (England) Office: 2 Lombard Street, E.C.  
 C. CAMBIE, Manager

New York Agency: 16 Exchange Place  
 J. P. BELL and H. P. SCHELL, Agents

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

ESTABLISHED - 1875

# IMPERIAL BANK OF CANADA

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

PELEG HOWLAND, President  
 E. HAY, General Manager.

Head Office - TORONTO

A general banking business transacted. Domestic and Foreign Exchange Bought and Sold. Collections made throughout Canada and in Foreign Countries.

119 Branches in Dominion of Canada

# The Merchants Bank

OF CANADA

HEAD OFFICE - - - - MONTREAL

Capital Paid-up.....	\$7,000,000
Reserve Fund and Undivided Profits.....	7,250,984

BOARD OF DIRECTORS:

SIR H. MONTAGU ALLAN, C.V.O., President		
K. W. BLACKWELL, Vice-President		
THOS. LONG	ANDREW A. ALLAN	F. ROBERTSON
ALEX. BARNET	C. C. BALLANTYNE	G. L. CAINS
F. ORR LEWIS	F. HOWARD WILSON	A. B. EVANS
A. J. DAWES	E. F. HEBDEN	
E. F. HEBDEN, Managing Director		
D. C. MACAROW, General Manager		
T. E. MERRETT, Supt. of Branches and Chief Inspector		

A GENERAL BANKING BUSINESS TRANSACTED

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

206 BRANCHES AND AGENCIES IN CANADA

Extending from the Atlantic to the Pacific

SAVINGS DEPARTMENT AT ALL BRANCHES

Deposits received and Interest allowed at best current rates

New York Agency: 63 and 65 WALL STREET



**“The Premier Road Dressing and Binder”**

*Fluxphalte*

(NOT A ROAD OIL BUT A LIQUID ASPHALT)

**The Best Municipal Engineers of to-  
day are using “FLUXPHALTE”**

“Fluxphalte” is an Asphalt Macadam Binder product from the vast natural oil resources of Mexico, by refiners who have spent years of careful investigation in perfecting the methods of refining, aided by the best available experts.

It is absolutely free from greasy oils and has demonstrated its superiority over all other dressings.

*Write for our Booklet*

THE

**ASPHALT AND SUPPLY COMPANY, LIMITED**

*Sole Canadian Agents for the Mexican Eagle Oil Company, Limited*

**BOARD OF TRADE BUILDING  
MONTREAL**