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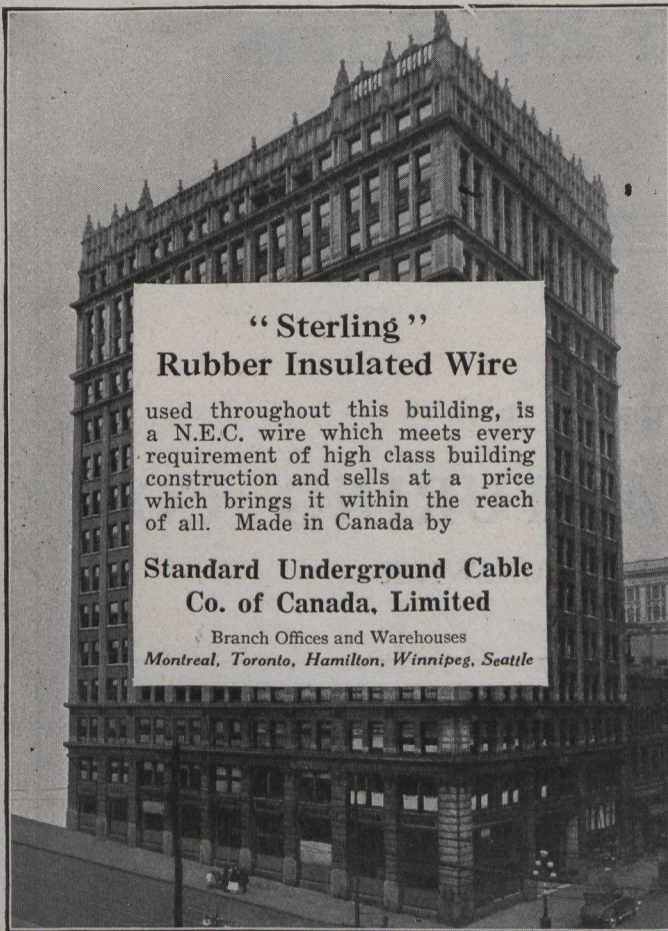
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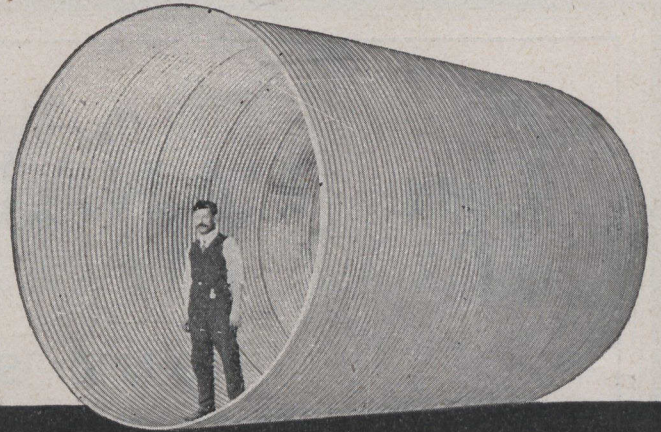


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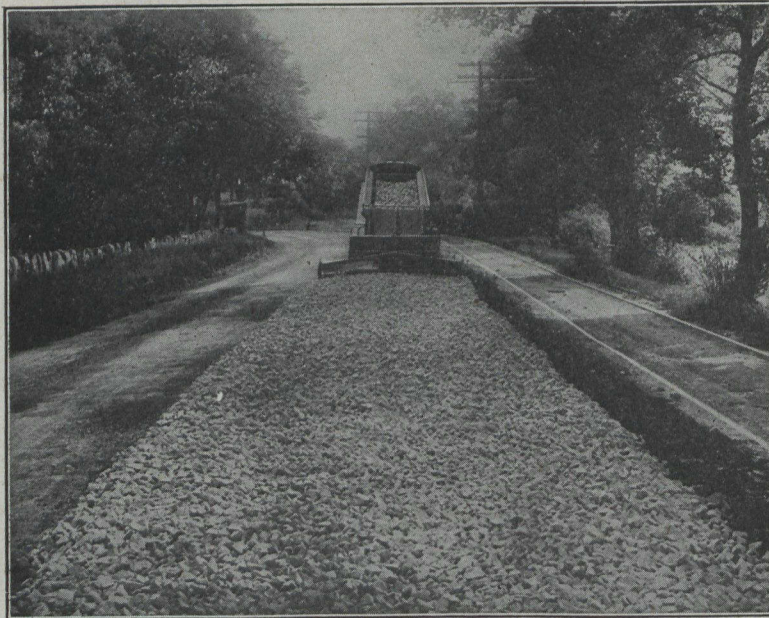
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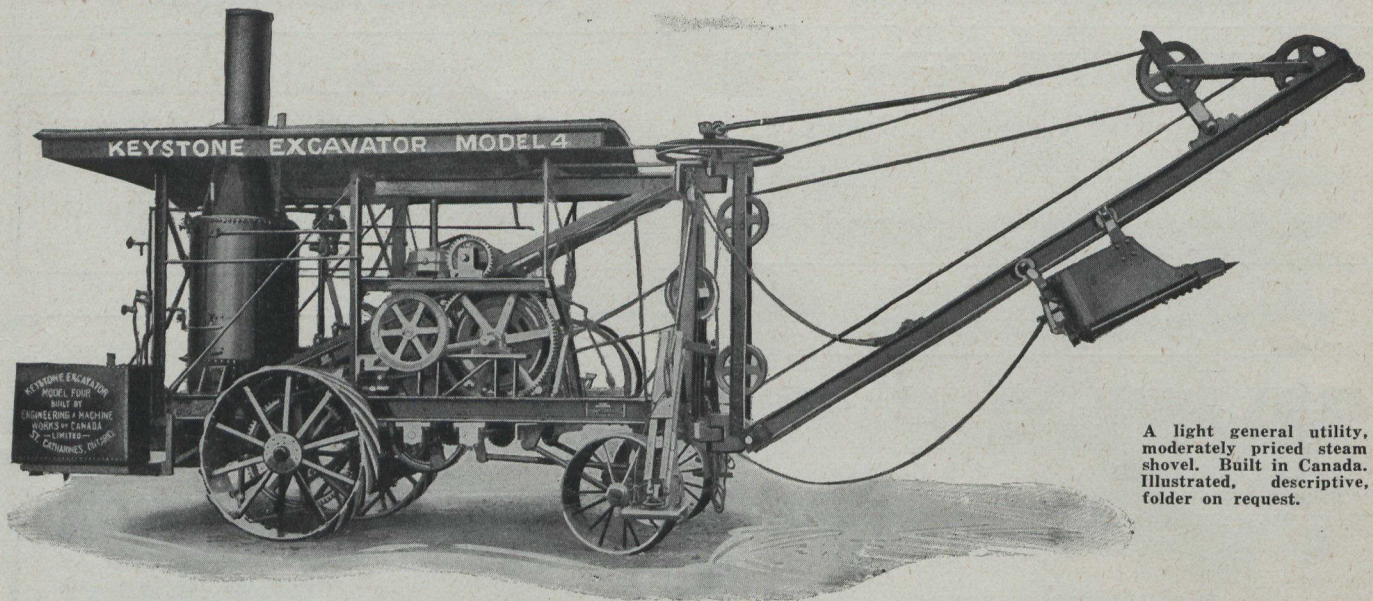
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Yours very truly,
(Sgd.) H. A. Brazier,
City Engineer.

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Union of Quebec Municipalities

The recent Convention of the Union of Municipalities of the Province of Quebec, although only technically a "regional" or district one, was so successful as to prove the value of these Provincial Unions, and the power they would be if only consolidated into a Federal Union.

It seems very sad that the proposed re-organization of the Union of Canadian Municipalities on the lines brought forward at the Convention in Kingston was not carried into effect. The failure to do so has led to the formation of a Western Union, which has just held its initial Convention in Victoria. And unless very careful and diplomatic means are used, there will be a split between West and East that will not lead to municipal strength and co-operation that are needed.

For while it is true that the conditions — and therefore the needs—of municipalities in the older-eastern part of the Dominion are somewhat different in some ways from those of the newer-western section, yet there are many questions and problems that are common to both. And the united efforts and study by both sides of Canada, would be favorable to both.

By far the most important problems of municipal rulers are common to all municipalities, wherever they may be situated; taxation, valuation, the collection of taxes—which are the basis of municipal activity—are common to all. Even the question of Single Tax has lost a good deal of its force in the West since hard times brought about the collapse of the land boom, created by unscrupulous

land sharks. The police force and the fire brigade are common subjects to all. The proper and economical methods of road building differ little in any place from the other. Practical book-keeping is a common problem, and the need of change is not confined to any section of the Dominion.

"Union is strength" in municipal matters, as it is elsewhere, and the strength of municipal men will be bounded and curtailed by the lack of a real all-Canadian union.

UNION OF CANADIAN MUNICIPALITIES

The **Twenty-Second Annual Convention**

of the

Union of Canadian Municipalities

will be held in

WINNIPEG, MAN.,

from August 8th, to 10th, 1922

Full particulars can be had from Mr. A. D. Shibley,
Secretary, 10 St. John St., MONTREAL

ONE CAUSE OF DEFAULTING

The recent attempt of the land boosters to create a boom at Windsor, Ont., by circulating reports that a new huge factory was about to be built, brings forward a very serious question. That is, "How can the land boomers be kept in check, and thus prevented from ruining the credit of certain municipalities, and even lowering that of the whole Dominion"?

Unfortunately, but luckily for the first time in Canadian history, some Canadian municipalities have defaulted the payment of the interest on their bonds. Quite a formidable list was presented at the recent convention of the Dominion Mortgage Association. Their position has injured their sister municipalities who have kept up their interest payments.

And we believe that the cause which is most responsible for the defaulting of the municipalities is the action of the boom artists in the sale of lands.

Some of these sellers of real estate were honest. But too large a proportion stuck at nothing in order to effect a sale.

Plans were presented to the public which showed that the lots offered were close to the City Hall, when they were really a couple of miles, or more, away. The broken lines in the plan would be understood by technical men as indicating some distance between the parts. But the general public did not know the meaning, and their ignorance of this technical point was counted on and abused.

In too many cases, the members of the Councils, especially in the newer places, were interested in the sale of land. Consequently, they were anxious to extend the area of the municipality so as to include the sub-divisions in which they were interested, and then to spend the citizens' money in improving the vacant lots by putting in concrete sidewalks at least, and even water mains and drains in some places.

This was all right as long as the boom was on, and lots were changing hands. And some real estate dealers were clever in asking purchasers at what price they would part with their recent purchase. If they asked only a small advance, the real estate artist was astonished; later, he would offer adjoining lots cheap, as the man who had bought was going away and wanted to realize, so he said!

One gentleman warned members of some of the Provincial Governments that they should insist that every plan prepared for the sale of property, should be subject to the inspection of Government officials, any any real estate firm selling on any other plan should be subject to a heavy fine.

Something must be done in order to stop definitely and finally, the unfair and dishonest methods which have brought disgrace, not only in Canada itself, but in Great Britain, where so many Canadian lots have been sold which, if not worthless, are not worth anything like the price paid for them.

Will not the Provincial Governments take this matter into their serious consideration?

"PUBLIC OWNERSHIP"

The Public Ownership League of America announces the publication, henceforth, of a regular monthly magazine devoted to "public utility problems and social progress." The magazine began publication with the February number and was enlarged to sixteen pages in March and will hereafter be increased to 32 pages.

A GRACEFUL COMPLIMENT

The newly appointed Harbor Commissioners of Montreal paid a very graceful compliment to their predecessors by inviting the two preceding Boards to a banquet, and this reflects great credit on the present Commissioners, Dr. W. L. McDougall, Dr. Milton Hersey and Mr. Emilien Daoust.

There is no doubt that each succeeding Board has done its best for the good of the work to which they were appointed. The Harbor Board of Montreal for many years has been signalized as one working conscientiously and earnestly, and there is a certainty that the new Commissioners will keep up the traditions.

Looking back over some years' observation, it is easy to place great credit to the late Sir John Kennedy, C.E., as Chief Engineer, and his foresight, and to Mr. G. W. Stephens, who, as Chairman, spent time and energy in filling the position.

By the way, would not the correct title be "The Harbor of Canada in Montreal"? For, as Mr. Stephens once put it to some visitors, the port is not for Montreal, but for the Dominion.

STREET WIDENING

The city of Toronto has begun to understand practically what is meant by "Street Widening," as it has begun to make Teraulay St. suitable for heavy traffic by widening it down town and carrying it through certain blocks of property which prevented its continuance.

Already some of the difficulties are apparent, such as the unsightly and worrying "jogs" where the street has not been continued in a straight line. Also the necessity of leaving certain small pieces of land at such points, with the added trouble of finding some houses off the new line.

In Montreal, where the ancient city was a walled one, and all traffic was on men's backs, narrow streets were the proper ones. And Montreal is paying heavily for doing what is now necessary, widening many of her streets.

In this connection it is interesting to refer to the handling of this problem in London, England, in the case of the Kingsway. Here it was decided to cut a new, straight thoroughfare between two points. But more land was bought than was required for the width of the new street. So when it was built the city had land to sell, and out of a cost of £25,000,000 no less than £18,000,000 was returned at once by the sale of some of this surplus land, while the rents on what was left paid the interest. This, across the line, is called "Excess condemnation," and is a good plan for widening streets without cost—or with very little cost—to a city.

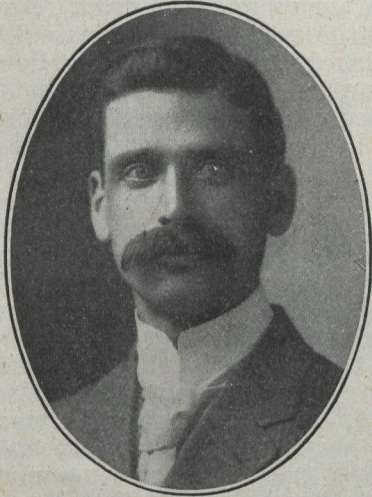
Montreal carried out this plan in extending St. Lawrence Street to the river front, and made a profit of some \$18,000.

NEW BRIDGES

Contracts for two new steel bridges have been awarded to the MacKinnon Steel Co., Limited, of Sherbrooke, Que. They are: two 160-ft. spans over the Matapedia River at St. Alexis de Matapedia, of which Mr. Charles Lamb Chandler is the contractor; and one 55-ft. span for the roadway at St. Germain de Drummond, of which Messrs. A. Cordeau & Freres, Notre Dame de Bon Conseil, are the contractors.

TOWN PLANNING INSTITUTE

At the third annual meeting of the Town Planning Institute of Canada, held in Ottawa last month, the following were elected to form the council for the year: President, J. P. Hynes, Toronto; Vice-Presidents, Noulan Cauchon, Ottawa, James Ewing, Montreal, W. A. Begg, Regina; Secretary-Treasurer, Douglas H. Nelles, Ottawa; Librarian, W. D. Cromarty, Ottawa; Council, H. L. Seymour, Toronto, Percy E. Nobbs, Montreal, F. G. Todd, Montreal, Prof. A. A. Stoughton, Winnipeg, L. C. Charlesworth, Edmonton, W. F. Burditt, St. John, N.B., F. E. Buck, Vancouver, H. B. Dunnington-Grubb, Toronto, E. T. B. Gillmore, Ottawa, A. A. Dion, Ottawa.



J. P. Hynes, President.

It was decided to apply for incorporation.

It was reported that the Cities of Welland and London, Ont., have made definite appropriations for town planning schemes, that Moose Jaw, Sask., has planning by-laws, and that Ottawa has appointed a Town Planning Commission. The Ontario Government has added to the Municipal Act a section enabling cities of 50,000 population to adopt a definite line for street widening. This means that the city may obtain control of the land necessary to



Frederick G. Todd.

widen a street, but is not required to pay for it until the widening is completed. This is copying legislation that has been in force in Quebec for many years.

Dr. Adam Shortt read a paper on "The Annexation of Ill-Planned Suburban Areas," and offered a method of financing town planning; and Mr. J. P. Hynes, one on "Where the Responsibility for Town Planning Lies"; and Mr. W. E. Hobbs, Comptroller of Town Planning for Manitoba, one on "The Suburban Problem of Greater Winnipeg."

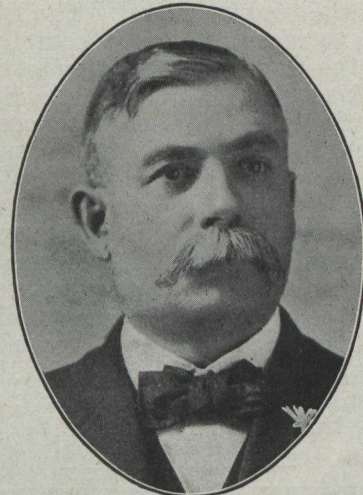
"THE FLOWER MAN"

Only a few days ago there was recorded the death of one who did much to make his native country better, and to help to improve some of the men who live in it. This was the late Mr. N. Stewart Dunlop, whose official title was head of the Claims Department, but who was lovingly known all over the many miles of the Canadian Pacific Railway as "The Flower Man".

For it was Mr. Dunlop who introduced into practical work, the beautification of the station grounds of that Railway, and his memory will always be kept green, while railway men keep up the gardens which he persuaded them to begin.

In our issue of May, 1908, there was an article by the Editor, "A Railway Floral Department," which described the work of Mr. Dunlop, and showed how it had grown up to that date from the time when he began it by sending out a few seeds personally.

Since then, it has grown by leaps and bounds, and is a really great part of the wonderful C.P.R. System.



The Late N. Stewart Dunlop.

In the article, a conversation between Mr. Dunlop and a high official of the Railway is briefly reported, the official being the late Sir William Van Horne. Mr. Dunlop's argument, as he told us, was: "The agent with a nice garden, is the agent who has a clean and tidy station; has a flower in his button-hole; wears his coat; has a clean collar and well brushed boots." Sir William saw the force of the appeal, and backed up the idea.

Some of Mr. Dunlop's aphorisms, printed in the booklet he sent out, are applicable to every man. "You can have flowers if you want them hard enough. Grow flowers and keep on the sunny side of life. Busy people always grow flowers."

To the agent who was stranded on a tiny station, far away from his fellow beings, a garden is a bit of paradise. And a garden is a means of health, mental and bodily, besides offering a glimpse of Heaven.

Mr. Dunlop is one of the men who has been sincerely mourned over thousands of miles by hundreds of men, for he made their lives happier.

A TRANS-CANADA TOUR

The Montreal Board of Trade has done a very patriotic act in arranging a "Trans-Canada Tour" for its members and their wives.

The one drawback to this splendid Dominion of ours is its enormous size. For it is so large that a very small percentage of its citizens have the leisure and the money to see the whole of it. Consequently, there is misunderstanding which tends to friction between West and East, caused by the lack of knowledge of each other.

Looking back to our first trip across Canada, on the special train of the British Association (on which we were the only American journalists—in the widest sense of that adjective!) we saw the early days in many places.

Then a hurried trip to be present at the founding of the B. C. Municipal Union, when great strides had been made. Still later, to Conventions in Medicine Hat and Calgary, with an extension to the coast. And later was added the knowledge which is unavoidably acquired.

Now the Montreal Board of Trade is taking its members and with them some members of the British House of Commons, and their reason is well expressed in the booklet issued: "The Board believes it can make no more important contribution to the interests of the Dominion and Empire than by helping to bring East and West together and by affording members of the Imperial Parliament an opportunity of seeing Canada and meeting representative Canadians. Both objects are served by this Trans-Canada tour."

Looking over the concise and interesting itinerary, one's eye catches "Lake Louise" and reads, "one of the most perfect gems of scenery in the world." To the writer, the then publicity man of the C.P.Ry. described it as "the most beautiful bit of scenery on the railway"; while Mr. Ussher went even further, saying to us, reverently, that "It was the loveliest thing God ever made!"

LESSENING THE DEFICITS

A suggestion for lessening the deficits on one section of the Canadian Government Railways was put before the Member for Argenteuil, Hon. Mr. Stewart, by a deputation recently, who laid a good business investment down.

It was to build a small section, some 12 miles, to connect the main line running from Tunnel Station, Montreal, to Ottawa, with the old C. N. Ry. line at St. Jerome, and thus tap the rapidly increasing traffic to the Laurentians. At present, passengers to the C. N. Ry. in the mountains, have to go by C. P. Ry. to Montfort Junction, and there change. By the proposed altered route they would go over the C. G. Ry. the whole way. As the passengers on Friday and Saturday who have to make this change are numbered by the hundreds, there would be an immediate income to pay for the very small expense in building the section that is necessary.

This has been promised for several years, and, according to some of the deputation, not only has the right of way, but also the rails have been purchased. So that all that is needed is the labor, and the construction of a small bridge.

The arguments made it look like a good proposition for lessening the deficit on that section of the line, and, naturally, it has the support of all the municipalities affected.

A SECOND BRIDGE AT MONTREAL

For many years there has been an agitation for the construction of a second bridge from Montreal to the mainland, to supplement the Victoria Jubilee Bridge, which cannot handle the rapidly increased requirements caused by the increase in rail and motor traffic. For the present bridge carries only one roadway, in addition to the two lines of steam and one line of electric railway. And the traffic section is too small for the huge trucks of to-day, which block traffic on the whole distance of nearly two miles.

The need was emphasized when fire took place on the Victoria Bridge, and threatened to wipe out every line of communication on it. And this led to a revival of the agitation for a second bridge. The lead was taken by the South Shore Board of Trade, which looks after the interests of that district, and it was passed on to a Committee chosen from the leading public bodies of Montreal. Later, it was taken up by the Union of Municipalities of the Province of Quebec, which organized the matter into good shape. A deputation waited on the Government which represented all the principal bodies in the city and neighborhood, as well as 117 municipalities of the Province, who had passed resolutions in favor of the project.

The speech of Mr. Joseph Archambault, Member for Chambly-Vercheres, put the position very forcibly, and his arguments were unanswerable. He pointed out the almost incredible position of Montreal, with only one means of communication to the mainland on the south, and that this also covered the whole province above the bridge at Quebec. Then he adduced the argument that the harbor needed more access to the south side, where it will soon be necessary to build wharves for the increasing shipping; and that Montreal harbor was the only one in Canada that had not been the recipient of gifts from the Federal Government, and that had, on the contrary, always paid interest on the loans made by Ottawa. Also that the city of Quebec had been presented with a bridge by Ottawa, where the traffic needs were not nearly so pressing. He was supported by representatives of the Board of Trade, Chamber of Commerce, and others.

Of course, it was taken into serious consideration.

ARREARS OF TAXES NO BAR

Some little time ago the Hon. R. G. Reid, Minister of Municipal Affairs in Alberta, advocated an innovation that must seem almost radical to many.

This was, that no citizen should be deprived of his vote because his taxes were unpaid.

Of course the non-payment of taxes has been considered a disqualification for a voter from time immemorial, the accepted argument being that this was an admirable way to see that the taxes were collected promptly. For, of course, every tax is collectable, or the owner is sold out.

But what has been the result of the old rule in many places?

Those property owners who spent money by building houses had heavier taxes than the speculative owner of the vacant lot. Consequently, the improved property owner is often prevented from voting, while the land speculator, whose taxes are small, comes in merrily and governs the elections.

The Minister's position is a sound one and it will be well for every Province to enact legislation on the lines advocated by the Hon. Mr. Reid.

A Building of Which a City Should be Proud

The City of Montreal naturally can boast of many interesting buildings, on account of her age, as well as because she is the Commercial Metropolis of the Dominion, and visitors enjoy seeing the ancient Chateau de Ramezay, and similar places. But Montreal can also show what is the most perfectly fitted business structure in Canada, in the Sun Life Building on Dominion Square. And it should be good, for it is the incarnation in stone of the ideas of two Presidents of the Company, the late Mr. Macaulay, who laid the foundation stone, and his son and successor in office, Mr. T. B. Macaulay, for they both spent time and thought in having a building that would not only be good for the work to be carried on in it, but also be a source of pride to the city, as well as an inspiration to those who spent their days within its walls.

The members of the Dominion Mortgage Association saw over the building with the best of guides, Mr. Macaulay himself, and it was very interesting to note his pride in what is really a hobby.

Especially was this evident when he took his guests to the wonderful vault, and had its mysteries explained, and its wonderful mechanism put into operation. The apparent block to opening the door, with the gradual sinking of what had seemed to be solid floor, and its replacement afterwards, was certainly a surprise to most of the visitors, accustomed as they were to seeing the best of vaults.

The visit to the luncheon room, where all the employees are supplied with a good meal free of charge, with the privilege of adding to, or varying it, as they like, acted as a good appetizer, and private information from one of the employees states that the meal provided is so satisfactory that occasionally there is a small balance, which is devoted to a bar of chocolate — of course, this in the case of the ladies.

Since its erection in 1913 the building has been incomplete, as a church occupied part of the lot. But as the congregation has been able to make other arrangements for a new church elsewhere, the old one has been pulled down, and the Sun Building will now be completed, and occupy the whole distance between Metcalfe and Mansfield Sts. This will not only add space, but also allow of the completion of the design of the central hall, which has had to be shortened meantime. This had become necessary, on account of the tremendous increase in the volume of business done by the Company, not only in Canada,

but in other parts of the world, where the name of the Company is synonymous with integrity and fair dealing.

It is hardly necessary to say that such loyal citizens as those in control would see that the materials used in the construction were, as far as possible Canadian, so the building is a good advertisement of the natural resources of Canada.

In addition to the main building, and adjacent to it, is another handsome structure which is the Recreation Building for the employees. But beyond this, Clubs on various lines are encouraged among the staff, one formed of the lovers of gardening being very strong.

It was in the Board Room that the meetings of the

Mortgage Association were held, and its quietness and refinement added in not only the comfort, but the good work of the visitors who came from all over the Dominion and who were all enthusiastic about the splendid building in which the hospitality of the President allowed them to meet. Naturally, a vote of thanks was tendered to Mr. Macaulay, which he courteously disclaimed as being due to him or the Company. The cut shows the building as it now is, being one-third the size of what it will be when completed. And it conveys some idea of the solidity, as well as the handsome and dignified character of the architecture.



Head Office:
SUN LIFE ASSURANCE COMPANY OF CANADA, LIMITED,
Dominion Square, Montreal.



Concrete Road Building Breaks All Records

63,500,000 square yards of Concrete highway pavement—equivalent to 6000 miles of 18-foot road—were built in the United States and Canada last year. This is nearly double the amount built in any other year.

People demand roads which give the greatest measure of service, saving and safety. That is why highway officials everywhere are building Concrete hard-surfaced roads. They know from experience no other road performs like Concrete.

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to Improve and Extend the Uses of Concrete*

Offices in 23 Other Cities

A Central Heating Plant

By M. D. CADWELL,
Supt. of Utilities, North Battleford, Sask.

The Central Steam Heating was first introduced into commercial circles in North Battleford in the summer of 1916, when the steam main was laid from the power plant to the new Public Library on Main Street, 750 feet distant. The service was so successful that it was decided to extend the system to serve the business section of the city after the close of the war, provided ways and means could be arranged to finance the initial cost of the installation.

A very comprehensive research was conducted by the Superintendent of Utilities for a period covering nearly four years, relative to the merits of central heating and its adaption to local conditions prevailing in North Battleford.

Finally, in the summer of 1920, it was decided that the proposed installation would prove advantageous and profitable to the community and the City Council signified its willingness to proceed at once with the installation, provided the patrons would finance its cost. An advance deposit, representing the fixed figure on a unit basis, and proportional to the requirements of each consumer, was agreed upon, and tenders were called for the supply of necessary material.

A portion of the installation was made in the fall of 1920, but, due to the lateness of the season, less than ten consumers received service during the season of 1920-21.

Meanwhile, materials were received from time to time, and in the spring of last year, practically all supplies requisite for the completion of the system were on the ground prior to the date on which excavation could be commenced.

By the end of September last, thirty consumers were receiving steam service and the installation of the distribution system was completed.

The popularity of the service and the ever increasing demand for steam necessitated the installation of a new and larger steam main to supplement the original one to a point opposite the Public Library, from which point the main distribution system was commenced in the fall of 1920. This installation has been operating since November 26th last.

The complete installation now comprises over 5,000 lineal feet of piping.

Practically all under-ground piping is of genuine wrought iron, a considerable portion of which was imported, as it is not made in Canada above certain sizes.

All piping is thoroughly insulated and enclosed in circular casing manufactured in the City of North Battleford, every foot has been graded with an engineer's level, and all lines were set with the transit.

Complete and perfect drainage has been provided for all piping placed below the ground level. The estimated life of the plant is 50 years.

The total cost of the system as installed approximates \$35,000, and it has been financed by the patrons of the plant, in addition to certain lines of credit which were arranged with two of the firms who submitted the lowest tender for a considerable quantity of the materials required.

The complete system was designed by the writer

and was installed by the employees of the Utilities Department under his personal supervision.

There are now upwards of 40 consumers, and this figure will exceed fifty in the near future.

During the inclement winter weather, upwards of seventy-five tons, or 150,000 lbs. of steam were delivered to the patrons every twenty-four hours.

Exhaust steam from the generating units at the power plant is used as the source of heat.

While the City of North Battleford now owns and operates a comprehensive and ideal central heating plant—the first municipally-owned plant in Canada to date—it has not cost the rate-payers a single farthing and is greatly augmenting the revenue from the utilities.

Meanwhile, the operation of this new utility is being watched by engineers and other interested municipal officials from coast to coast, and it is sincerely hoped that the example set by this municipality will in the near future result in similar installations elsewhere, and that the comfort and convenience now being enjoyed by the patrons of the North Battleford Heating plant may soon become the privilege of many in other urban centres.

MORTGAGE ASSOCIATION

The Dominion Mortgage & Investments Association held its sixth annual meeting in Montreal last month, the management of the Sun Life Assurance Company kindly allowing the use of the board room.

Reports from committees were read and discussed, the one of special interest to our readers being that of the Municipal Finances Committee, presented by Messrs. E. M. Saunders and T. Taggart Smyth, which is summarized as follows:

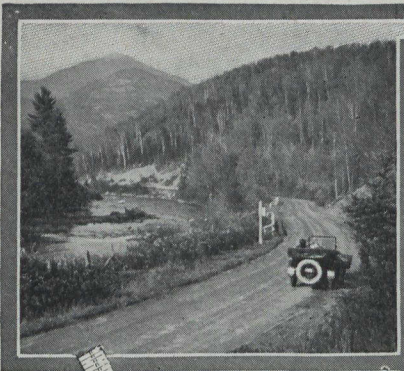
"During the year the provinces as a whole have exercised increased vigilance with respect to care of municipal obligations, and there has been some improvement in the collection of municipal revenues. Only in Alberta and Saskatchewan are there municipalities where trouble exists of so serious a nature as to call for the attention of your committee.

"In Alberta principal amounting to \$2,083,847 and arrears to \$159,856 were involved in trouble. This is slightly in excess of sums involved the prior year. However, through the efforts of your committee, acting in conjunction with committees of debenture holders, only \$357,800 of principal and \$59,214 of arrears remain to be adjusted of the total municipal debt of the two provinces that unadjusted amounts to \$2,872,799 principal and \$430,876 arrears, of which the proportions attributable to Alberta are 12.4 and 13.7 per cent., respectively.

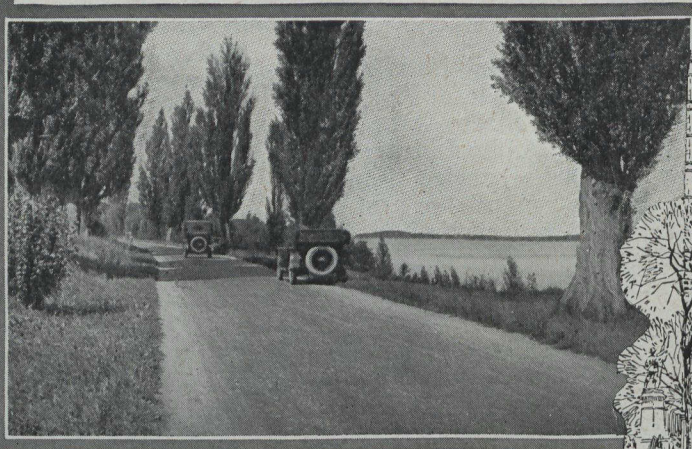
"In Saskatchewan there has been no increase in the principal debt involved except as to arrears, increase of which has been substantial. It may be noted that one of a debt involved aggregating at the close of 1921, \$3,448,197 of principal, no less than \$2,514,999 remains to be adjusted, or 87 per cent. of the aggregate unadjusted debt with which your committee has had to deal. The arrears at December 31, in Saskatchewan amounted to \$371,662, as compared with \$192,538 at the end of the prior year."

The members enjoyed a great treat in being taken all over the splendid building of the Sun Life, probably the most perfectly planned and equipped one in Canada, under the personal guidance of the President, Mr. T. B. Macaulay.

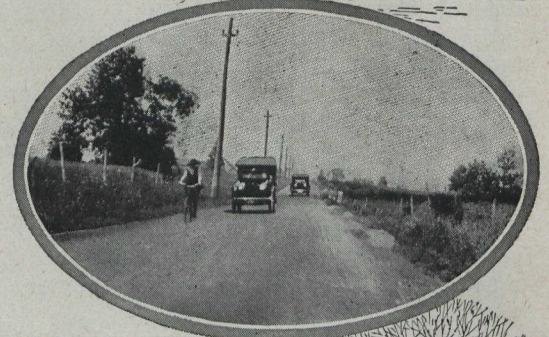
Notre Dame de Montreal—an impressive edifice facing on the Place d'Armes.



Lake Placid - Wilmington Road, N.Y. A waterbound macadam highway kept traffic-proof with "Tarvia-B."



A picturesque stretch along the Keeseville-Plattsburg Road, N.Y.—treated with "Tarvia-B."



A section of the beautiful King Edward Highway maintained with "Tarvia-B."



Chateau de Ramzay—one of the most interesting spots in a most interesting city. Built in 1705, this old Chateau was for some time the official residence of the early British governors.

All roads lead to Montreal-

QUAINT, historic, modern—a picturesque city of romance where the atmosphere of the Old World blends with modern customs of the New—that is the Montreal of today.

Good roads have opened up to the American tourist this unique and intensely interesting old city; Sherbrooke Street West, "The Fifth Avenue of Canada," has become the common meeting ground for cars from California to Florida and from Maine to Texas.

Yet only since 1913 has Montreal been readily accessible to American tourists. In that year the Quebec Government built the famous King Edward Highway, 45 miles long, from Montreal to Rouse's Point, New York, linking up with the wonderful tarviated roads of New York State, which lead through the incomparable Adirondacks and Lake Champlain country.

Last season the Quebec authorities tarviated the entire King Edward Highway and over its smooth surface thousands of autos sped to and from Montreal.

Throughout all Canada and the United States, road officials have discovered that Tarvia solves all road problems. It brings durable, dustless, mudless, all-year roads within reach of the most modest community.

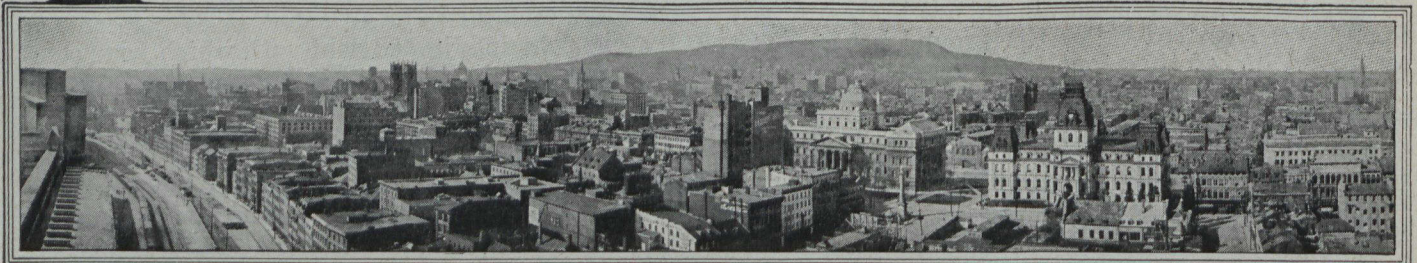
If you have any road problems—construction, maintenance or repairs—our engineers will gladly help you solve them.

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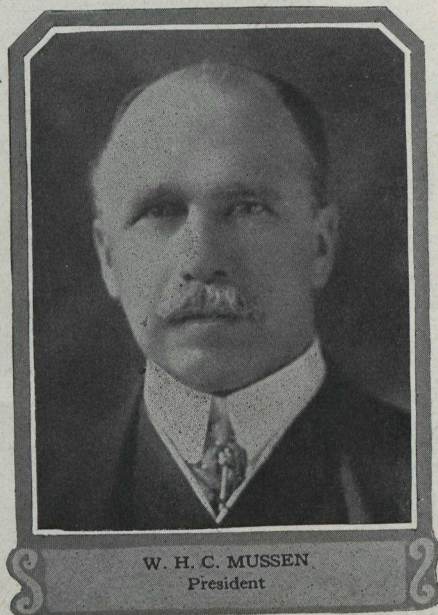
Below is shown a bird's-eye view of the city of Montreal, the metropolis of Canada. In the background stands stately Mount Royal, rising to an elevation of 769 feet above sea level.

The *Barrett* Company
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MONTREAL TORONTO
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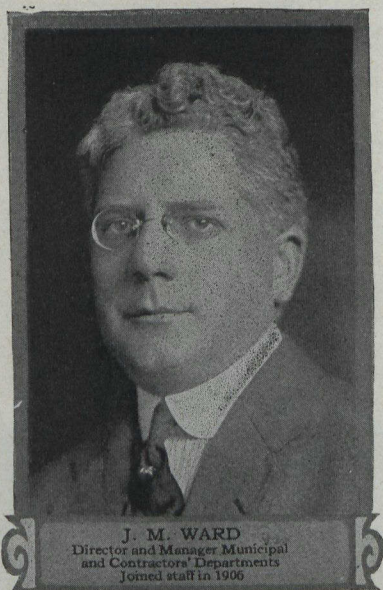
A HAPPY COMING OF AGE

Not many firms in Canada have celebrated their coming of age, except a few of the old-time ones in Montreal and Toronto, but Messrs. Mussels, Limited, are again in the limelight because they have just completed twenty-one years of business life, the original firm of Messrs. W. H. C. Mussen and Company having commenced operations in 1901.



The celebration is more pleasant and satisfactory because, as recorded last month, Mussels, Limited, paid off the last instalment of their debts after seven years of herculean struggle, and in spite of hard times.

Another very pardonable source of pride is found in the fact that five members of the Montreal staff have an aggregate service of over ninety years, which speaks well for both them and the management.



The business is carefully divided into departments, under capable heads, that of special interest to our readers, the Municipal & Contractors' Department, being under Mr. J. M. Ward, who is so well and favorably known among municipal men all over the Dominion.

BANK OF MONTREAL HALF YEARLY REPORT

In its half-yearly statement the strong position maintained by the Bank of Montreal is strikingly reflected by the readines with which the absorption of the Merchants' Bank of Canada has been effected.

The half-yearly statement to April 29th now going forward to share-holders, shows that the entire situation has been taken care of and at the same time the Bank has maintained its reassuring position of cash on hand and liquid assets, as compared with liabilities to the public. Total assets now stand at \$653,869,071, and of this amount liquid assets amount to \$335,366,697, while current loans to cities, towns and school districts total \$301,568,129.

Of the liquid assets of \$335,366,697, gold and silver coin amount to \$30,672,853, Dominion Notes \$64,191,098 and deposits in Central Gold Reserves \$18,000,000. In the other principal accounts are included Dominion and Provincial Government Securities \$38,232,860, Railway and other Bonds, Debentures and Stocks \$5,300,963, Canadian Municipal Securities and British, Foreign and Colonial Public Securities \$25,277,329, Notes of Other Banks \$3,895,995 and cheques on other banks \$27,492,793.

Of total loans of \$301,568,129 current loans and discounts in Canada amount to \$255,425,892, loans to cities, towns and municipalities \$28,032,607 and current loans and discounts elsewhere than in Canada \$15,819,832.

Total deposits now stand at \$544,428,406 of which \$401,852,088 are interest bearing and \$142,576 318, not bearing interest.

The profits for the half-year to April 29th after making full provision for all bad and doubtful debts, amount to \$2,221,426, which added to the balance of Profit and Loss Account brought forward from the previous year \$1,501,646 makes the total amount available for distribution \$3,723,072. Of this \$1,477,500 has been paid in dividends, \$115,897 applied in payment of war tax on the Bank's note circulation, and the sum of \$500,000 has been reserved for Bank Premises, leaving \$1,629,675. Of this latter there has been transferred to rest account \$1,050,000, which with the sum of \$4,200,000 representing the net value over par of Bank of Montreal new stock issued in exchange for The Merchants' Bank of Canada shares places the Rest Account at \$27,250,000 equal to the capital stock of the Bank. The Balance of Profit and Loss carried forward is \$579,675.

ALGONQUIN DAYS

The indications for a very successful season at Algonquin Park this year are gratifying. Many reservations have been made at "The Highland Inn" and Log Cabin Camps, and inquiries for literature and accommodation are coming in rapidly from residents of the United States, who have heard of this wonderful district. It is a territory "Par Excellence" for the summer vacationist; 2,000 feet above sea level; good fishing, boating and bathing. It also offers ideal opportunities for the amateur photographer, the camper and the canoe cruiser. Ask Canadian National-Grand Trunk agents for a copy of Algonquin Park folder, or write N. T. Clarke, Manager, Highland Inn, Algonquin Park Station, Ont.

AN ANNOUNCEMENT TO ROAD OFFICIALS AND CONTRACTORS



Canada's Departmental House for Mechanical Goods announces the Sole Canadian agency for the well-known Austin Manufacturing Company's line of Road Making and Maintenance machinery.

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If you are interested in road making machinery, write our nearest sales office for any information you would like to have.

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TOTAL ASSETS \$653,869,071

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The Natural Resources Intelligence Branch of the Department of the Interior, has just issued a revised edition of “Compact Facts” which contains in concise form, information regarding Canada; its area, population, trade and industries; their extent, capital invested, wages paid, values of live stock, principal crops and amounts produced; mineral resources and present production; also forest resources and forest products. Copies of the booklet are available on application to the Superintendent, Natural Resources Intelligence Branch, Department of the Interior, Ottawa.



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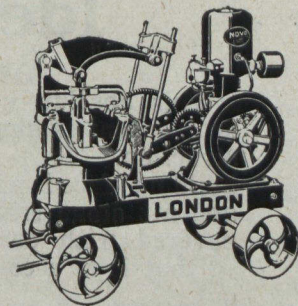
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The Drummond Apartments in Montreal are built of STRUCTURAL STEEL. The entire framework for this large ten storey structure was erected in two months and four days, the total weight of Structural Steel being nine hundred tons.

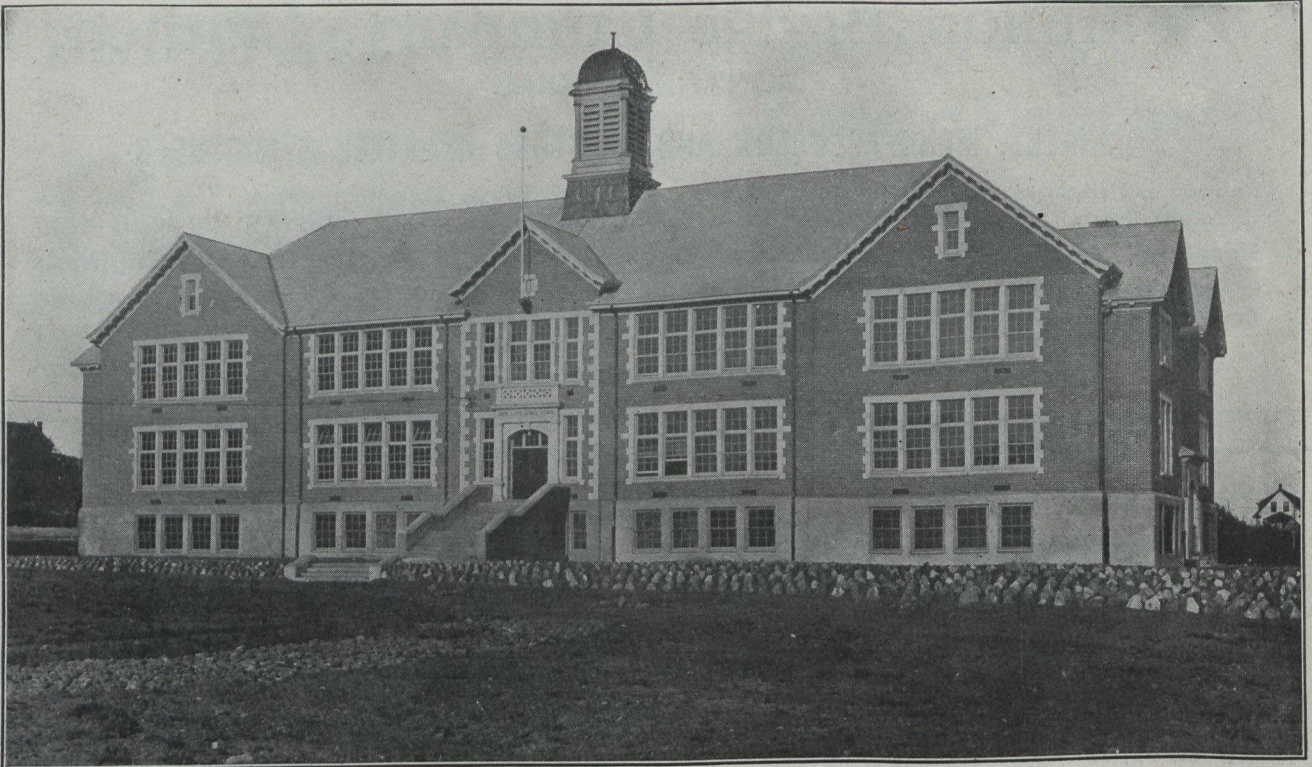
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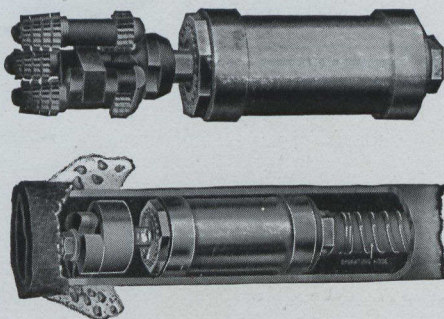
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