

PAGES

MISSING



SALE OF Military Stores, Etc.

DRY GOODS, HOSPITAL FURNITURE,
BEDDING, HARDWARE, LEATHER
GOODS, JUNK, ETC.

SALES WILL BE MADE BY SEALED TENDER

Persons desiring to tender are requested to register their names and addresses with the

**SECRETARY OF THE WAR PURCHASING COMMISSION,
BOOTH BUILDING, OTTAWA,**

stating the class of goods in which they are interested, whether new or second second-hand or both.

Tender forms with full details of the goods and places at which samples may be seen, will be mailed when ready to those who have registered as requested above.

Special Terms to Hospitals, Etc.

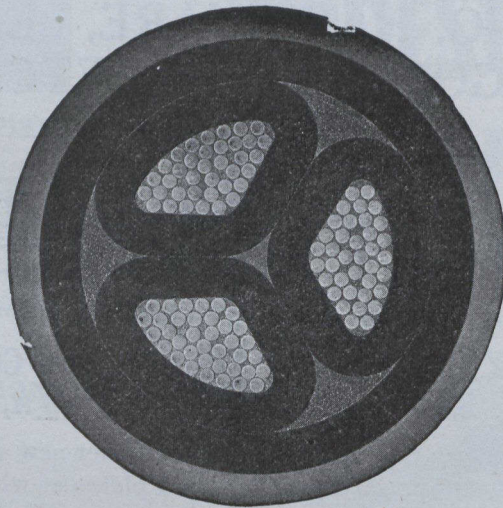
Dominion, Provincial, and Municipal departments, hospitals, charitable, philanthropic, and similar institutions which are conducted for the benefit of the public and not for profit may purchase goods without tender at prices established by the War Purchasing Commission.

Returned Soldiers and Sailors and Widows and Dependents of Soldiers and Sailors killed in the War may obtain supplies, for their own personal use and not for re-sale, through the nearest branch of the Great War Veterans Association who will combine individual orders and forward to the War Purchasing Commission through the Dominion Command of the Great War Veterans Association. These services are rendered by the Great War Veterans Association to all parties in the classes named, whether members of the Great War Veterans Association or not.

All communications should be addressed to the Secretary, War Purchasing Commission, Booth Building, Ottawa, who will be glad to supply lists and further details to those interested.

"The High Standard in Canada for Twenty-five Years."

EUGENE F. PHILLIPS
ELECTRICAL WORKS, LIMITED



*Power and
Telephone Cables*

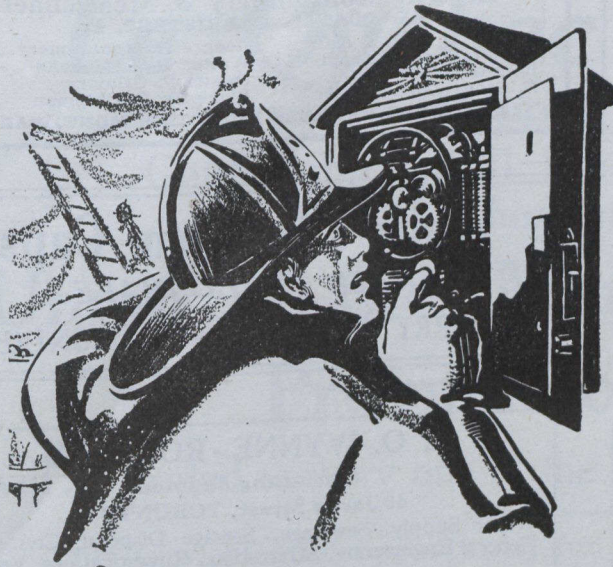
MONTREAL

TORONTO

WINNIPEG

CALGARY

VANCOUVER



TOWNS THAT HAVE
THIS PROTECTION KNOW THAT

The Northern Electric
Gamewell Fire Alarm

System cuts the conflagration
hazard to a minimum

- reduces actual losses.
- lowers insurance rates.
- attracts industries to the town.
- and marks a progressive municipal management.

You towns that have no such system—and realize the danger—should write for information concerning its low cost—ease of installation and proved efficiency.

Address our nearest house

Northern Electric Company
LIMITED

MONTREAL
HALIFAX

OTTAWA
TORONTO

WINNIPEG
REGINA

CALGARY
VANCOUVER

Alphabetical List to Advertisers

American Bank Note Company.....	382
Ames, E. E. & Company.....	360
Bank of Montreal.....	382-383
Burnett & McGuggan.....	356
Burgess, C. H. & Company.....	381
Badcock & Wilcox.....	Cover 3
Barret Company, Limited, The.....	358
Bell Telephone Company.....	357
Canadian Bridge Company, Limited.....	Cover 2
City and District Savings Bank.....	383
Crossley, T. Linsey.....	356
Canadian Fairbanks-Morse.....	Cover 4
Canada Cement Company, Limited.....	Cover 4
Davidson Manufacturing Co., Ltd.....	Cover 2
Dominion Securities Corporation.....	370
Dominion of Canada Guarantee Company.....	382
Dominion Bridge Company.....	Cover 3
Ewing, Lovelace & Tremblay.....	356
Fairbanks-Morse, Canadian.....	
Hanson, Bros.....	380
Hersey, Milton, Limited.....	360
Imperial Tobacco, Limited.....	384

Lighthall & Harwood.....	356
Lea, R. S. & W. S.....	356
Lesperance, A. P.....	383
London Concrete Machinery Co.....	283 and Cover 3
MacKinnon Steel Company.....	384
Merchants Bank.....	
Mawson & Sons, Thos. H.....	356
MsLaren Belting Company.....	Cover 3
McCullough, A. L.....	356
Morrison & Company.....	351
Northren Electric Company.....	355
Pedlar People.....	Cover 2
Paterson Manufacturing Company, Limited.....	258
Phillips Electrical Works, Eug. F.....	Cover and 354
Quebec Savings and Trust Co.....	381
Royal Bank of Canada.....	383
Ross & Angers.....	356
Ross, H. J.....	356
Roberts-Wynne, R. O.....	356
Reakes, Geo. C. E.....	356
Standard Underground Cable Co. of Canada.....	360
Tarvia.....	358
Todd, Frederick G.....	356
Wood, Gundy & Company.....	379
Warmington, J. M. & Co.....	Cover 2
Waterous Company.....	
Wolfe, A. Harry.....	356

For RECEPTIONS, CONVENTIONS and CIVIC
FUNCTIONS you need:

**SOUVENIR and IDENTIFICATIONS
BADGES and BUTTONS.**

Prompt attention can be given, where particulars as
to quantity and quality are outlined.

GOLD STAMPING CO. MONTREAL,
Factory: 52 Craig St. West, Montreal

Cable Address, "Johnall."

**Brown, Montgomery & McMichael
ADVOCATES, BARRISTERS, &c.**

Albert J. Brown, K.C. George H. Montgomery, K.C.
Robert C. McMichael, K.C. Walter R. L. Shanks
Rennie O. McMurtry Daniel P. Gilmor
E. Stuart McDougall Warwick F. Chipman

DOMINION EXPRESS BUILDING, MONTREAL.

**TODD & COCHIUS
LANDSCAPE ARCHITECTS.**

**MUNICIPAL PARK SYSTEMS AND TOWN
PLANNING.**

801 New Birks Building, Montreal.
Telephone Up. 260.
Write for illustrated booklet on Landscape Architec-
ture by Frederick G. Todd.

**Wolfe's Uniform Caps
KEEP THEIR SHAPE**

A. HARRY WOLFE - MONTREAL

T. LINSEY CROSSLEY

A.M. Can. Soc. C.E.

Consulting Chemist Chemical Engineer,
Asphalt Paving and Inspection
Municipal Chemistry

318 Lagachetiere Street, West Montreal 43 Scott Street,
TORONTO

R. O. WYNNE-ROBERTS

Consulting Engineer

40 Jarvis Street, TORONTO

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

GEORGE REAKES, C.E.

A.M. Can. Soc. C.E.

CONSULTING ENGINEER

Expert on Concrete, Asphalt, Tarvia and Macadam Roads
Inspections and Reports Made
St. Lambert P.Q.

**R. S. & W. S. LEA
CONSULTING ENGINEERS**

Water Supply, Sewerage and Drainage; Water Purifi-
cation; Disposal of Sewage and Refuse; Hydro-Electric
Developments and Power Plants of all kinds.
Reports — Designs — Supervision of Construction.
New Birks Building, Montreal, Que. Telephone,
Uptown 783.

J. T. DONALD & CO.

Chemical Engineers, Consulting Chemists

REPORTS, ANALYSTS, ASSAYS, TESTS, INSPECTION

318 Lagachetiere Street West,
Corner Beaver Hall.
43 Scott St., TORONTO MONTREAL

BURNETT & MCGUGAN

CIVIL ENGINEERS

DOMINION AND B. C. LAND SURVEYORS
PLANS, SURVEYS, REPORTS.

NEW WESTMINSTER,

P.O. Box 107

British Columbia

"MICHIGAN"

Wood Stave PIPE for Water Works etc.

T. A. MORRISON & CO.,
204 St. James St., Montreal

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.

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

LIGHTHALL AND HARWOOD

BARISTERS, SOLICITORS, ADVOCATES, &c.

Chambers — QUEBEC BANK BUILDING
Place d'Armes - - - MONTREAL

H. J. ROSS L. I. A.

ACCOUNTANT - AUDITOR - TRUSTEE

Trust Funds Administered

180 St. James St. - Montreal

HOWARD ROSS, K.C. EUGENE R. ANGERS

ROSS & ANGERS

BARRISTERS and SOLICITORS

Coristine Building, 20 St. Nicholas St., Montreal

THE CANADIAN MUNICIPAL JOURNAL

COVERS EVERY CITY AND TOWN

IN CANADA.

Le Quebec Municipal

(Municipal Quebec)

Containing a full report in French of the
first convention of the

Union of the Municipalities of the Province of Quebec

will be mailed to every one of the 1241 Municipalities in Quebec

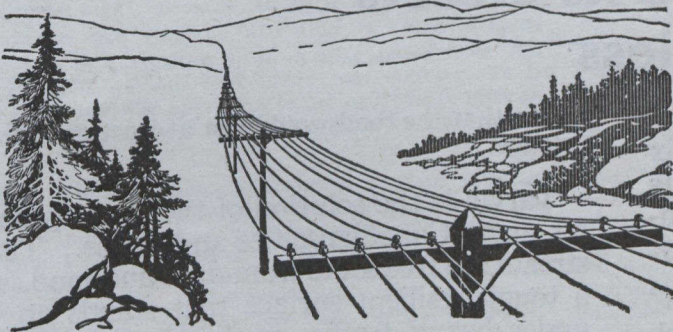
This is a splendid opportunity for manufacturers of municipal requirements to get into direct touch with the municipal authorities of the Province of Quebec.

For further particulars and advertising rates apply to:

Advertising Manager

Canadian Municipal Journal

**Coristine Building
MONTREAL**



A Far-Reaching Service

Besides serving cities, towns and villages throughout Quebec and Ontario, our lines reach thousands of farmers.

More than 707 independent telephone systems have made satisfactory arrangements for interchange of business with us, and these serve upwards of 98,851 subscribers, mostly farmers.

Hence, Bell service—local, long distance, urban, and rural—is part of the business and social life of the whole community.

"Every Bell Telephone is a Long Distance Station."

The Bell Telephone Co. of Canada



Tarvia

*Preserves Roads
Prevents Dust*

Broadway, Tillsonburg, Ont., Waterbound macadam treated annually with "Tarvia-B" since 1913

How Tillsonburg keeps its Streets firm, smooth and dustless—

Many towns and cities have just the same problem that Tillsonburg, Ontario, faced six years ago. They find their macadam streets do not stand up under the hard usage of modern traffic and are put to it to secure a remedy.

In 1913 Tillsonburg began using "Tarvia-B" on its main thoroughfare, shown above, which carries heavy traffic. After repeating this treatment yearly, Mr. C. H. Denton, Reeve, writes us:

"I consider 'Tarvia-B' one of the best coverings for roads that we have ever used and have used it on Broadway for the last few years and I consider the life of the road has been saved at least to the extent of one-third, as we have had comparatively no repairs to make on it since we began using 'Tarvia-B.' And I believe that every macadamized road should have at least one coat of Tarvia every year and if this is done, I am

sure that the road would last at least one-third longer."

Tarvia is the solution of the street problem for many Canadian cities and towns. Tarvia streets are free alike from dust and mud, with a tough resilient surface that stands up well under heavy traffic, as the above photograph of Broadway shows.

Special Service Department

This company has a corps of trained engineers and chemists who have given years of study to modern road problems. The advice of these men may be had for the asking by any one interested. If you will write to the nearest office regarding road problems and conditions in your vicinity, the matter will be given prompt attention.

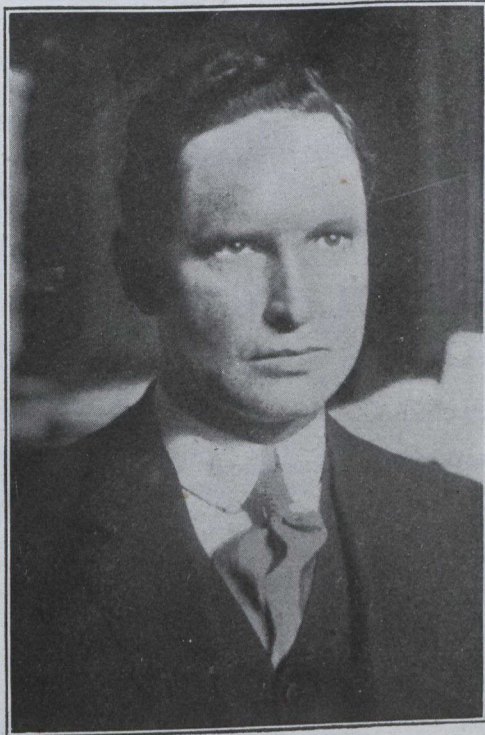
MONTREAL
TORONTO
WINNIPEG
VANCOUVER

The *Barrett* Company
LIMITED

ST. JOHN, N.B.
HALIFAX, N.S.
SYDNEY, N.S.

Practical Housing

By THOMAS ADAMS.



THOMAS ADAMS.

Our Opportunity in Canada.

There is great opportunity in Canada to make our housing conditions right, because it is a new country. In older countries like England attention is being devoted to the solution of a housing problem that arises from bad conditions which we can prevent in this country. It is obviously a much easier operation to prevent bad conditions than it is to remedy them after they have become established.

Some idea of the enormous problem in England may be gathered from proposal to build under Government agency from three hundred to four hundred thousand houses at a cost of from \$2,500 to \$4,000 each, involving a possible loss to the country of several hundred million dollars. Here in Canada we are still in the formative stage. Rapid as our growth has been; great as has been the development, still our biggest housing problem is to prevent bad conditions in the future that are characteristic of the slums of older European cities. We cannot delude ourselves with the idea that we have not begun to create the germs of slums in our big cities. Without a doubt the conditions already existing in our few big cities are comparable with some of the worst conditions in European cities.

In both the United States and Canada we have the beginnings of slums, and a similarity of conditions that enables us to compare them to our mutual advantage and the solution of the housing problem depends most largely on applying right methods of planning and developing the land and on the extent to which these methods lessen the evils that arise from land speculation. All our cities are surrounded by scattered and somewhat disorderly developments and one difference between a Canadian city and a city in the Mother Country is that whereas our new suburban developments are among the worst we have, the bad housing conditions in the English city have been mostly handed down from the past. If you want to see the worst conditions in Ottawa, for instance, you must go not to Lower Town or to the centre of the city, but just over the city boundaries, in what is practically a "no man's land" between the city and the country and where there is a lack of sufficient control and interest to secure proper conditions.

One of the interesting movements in England is the Garden City at Letchworth near London. It proves the advantage of town planning as a basis for practical housing improvement. We started at Letchworth de novo; we considered the problem right from the beginning and commenced the building of a new city unhampered by existing vested interests. The scheme was started for the purpose of establishing certain principles; and to take advantage of a prevailing tendency of manufacturing industries to migrate from large centres of population to rural districts—a tendency which is very prevalent in this country also.

This problem of the decentralization of industry has been in existence for the last twenty or thirty years in Britain. Big industries have been moving out of London and other large centres to the country districts, and the originators of the garden city movement said: "Let us take hold of this movement. Let us start a new city and offer attractions to these industries that are looking for new locations. Let us group these manufacturers together and build houses for their employees. Let us give them up-to-date transportation and other facilities. Let us conserve the whole of the unearned increment of the value of the land created by the inhabitants for their own benefit; and see if we can establish a city which will be a model in connection with both the housing question and the land question."

Well, they have been comparatively successful. Three thousand eight hundred acres were purchased at about \$200 an acre. The promoters planned the site of the city, they put in an electrical installation, gas works and a pure water supply. They prescribed that there would not be more than seven or eight houses to the acre. They put all the industries in one part of the estate where the prevailing winds took the smoke away from the town. They improved the transportation system. The worker in Garden City lives within five minutes walk of his place of employment; no costly transportation system takes him from a point ten miles out in the suburbs to a plant in the centre of the city, requiring him to spend two or three hours a day in going to and from his work.

And this is one of the matters which has a distinct bearing upon the number of hours a day that an employee can reasonably give to his work. A man may work eight or nine hours a day in a factory, but if he spends two or three hours a day hanging on to a strap, going to and from his work, he is going to continue pressing for the reduction of the time he gives to productive forms of labour, and is going to continue to be a less efficient instrument of production. So that this very question of the number of hours that the workman wastes each day in unnecessary travelling, as a result of unregulated distribution of industries and population, has a definite bearing upon the question of efficiency and output of labour.

Unearned Increment Value Reserved for Inhabitants.

In the Letchworth scheme, the unearned increment in the value of the land, is conserved for the benefit of the community. While the land was purchased at \$200 an acre, the value has now increased to \$1,000 and \$2,000 an acre, and the whole of that increase in value is conserved for the benefit of the inhabitants of Letchworth. There can be no private property in land in Letchworth. You can only acquire a lease for ninety-nine years with the right to renew at the end of that period, subject to revaluation. The land was purchased by a Company, as a trust for the inhabitants, which laid down the conditions that the whole of the increase of value due to the conversion of the land from agricultural to building purposes should be conserved for the benefit of the community. But it has to be pointed out that the people of Letchworth have been able to make their largest profits in the earlier years of development on account of the efficiency with which they are able to distribute gas, electricity, water and the other necessities of life—because of proper planning. The control of these things is often handed over without thought, by franchise to a private concern.

(Continued on Page 381.)

A. E. Ames & Co.
 Established 1889
 Investment Securities
**Government
 Municipal and Corporation
 Bonds and Stocks**

Members Toronto Stock Exchange
 Orders executed on all principal exchanges on commission

53 King St. West, Toronto
 Montreal ——— New York

**Cement --- Sand
 and
 Stone-Testing**

In all its Branches.

--- Our Specialty ---

We have the Largest and Best Equipped Laboratory in Canada.

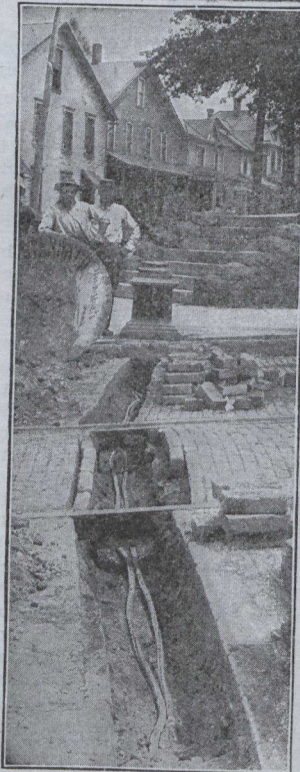
Our RESULTS are QUICK and ACCURATE.

Emmanuel Mavaut --- Director.

Milton Hersey Company
 LIMITED.

84 St. Antoine St.
Montreal

257 Portage Ave.
Winnipeg



Laying STANDARD Steel-Tape-Armored Cable Across a Street.

**A 50 Per Cent
 Saving**

in the cost of installing underground electric cables is worth considering these days. A cable which can be laid directly in a trench in the ground without conduits may solve the installation problem before you.

**STANDARD
 Steel-Tape-Armored
 Cables**

are designed for this class of service and have in many cases shown a 50 per cent. saving in installation cost as compared with single runs of lead-covered cables laid in conduits.

Write for Bulletin 680 which gives complete information.

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

Montreal

Hamilton

Winnipeg

Seattle

THE CANADIAN MUNICIPAL JOURNAL

SUBSCRIPTION RATES

City of Montreal and United States \$2.25

Canada, Great Britain and Countries in Postal Union \$2.00

Published Monthly by

The Canadian Municipal Journal Co., Limited

Harry Bragg, Pres.

Frederick Wright, Sec.

Coristine Building, Montreal.

FREDERICK WRIGHT, Editor.

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

VOL. XV.

MONTREAL, NOVEMBER, 1919.

No. 11

CONTENTS.

Practical Housing (Thomas Adams)	359	Municipal Unions (Arthur Roberts)	368
Garden Cities for Soldiers	361	City and Town Planning Conference	368
Sir Adam Beck and Hydro Electric	362	Fundamentals of Civic Government (H. L. Brittain)	369
Government Commissioners	362	Essentials of Town Planning (N. Cauchon)	370
Social Welfare and Municipalities	362	Municipal Problems	372
Responsibility in Local Government	363	Worth Striving For	373
Grand Trunk Deal	363	Ontario Hydro-Electric	374
U.C.M. and Grand Trunk Deal	364	Kill the Land Shark	377
Industrial Conference and Municipalities	365	Canadian Annual Review	378
Municipal Home Rule	365	Lectures on Municipal Government	378
Assessment of Land (Thomas Adams)	367	Victory Loan and Bond Houses	379

Garden Cities for Soldiers

In our October issue we referred to the splendid fight that Mr. H. M. Mowat, M.P., has made, and is making both in the House of Commons and before the special parliamentary committee on soldiers' civil re-establishment, for homes for soldiers. Mr. Mowat represents a city constituency of about 100,000 people, which contains many returned soldiers and their families. These men have never been trained to the farm and consequently cannot take advantage of the government inducement of the \$2,500 loan to go on the land, which loan has aggregated up to the present about \$35,000,000.

There is no doubt but that the soldiers' land scheme will prove a good investment for the country and there is no reason why the garden city scheme for soldiers as advocated by Mr. Mowat should not be equally successful as an investment. But outside the economic phase of the question there is the moral responsibility of Canada to her returned fighting men which does not begin and end with the soldier farmer but should extend to the city soldier who wants an opportunity to own his home, but under the present housing scheme of the government, he has little chance to secure any kind of home, because in most cases he has not the money to make the first instalment.

Mr. Mowat's scheme is that communities of 150 houses each on the garden city plan should be established for returned soldiers and their families near but not in our industrial centres. That the work should be undertaken by the Federal government at an approximate cost of \$600,000 for each community—the occupants having the opportunity of buying their own home on the instalment plan. To start the plan it is suggested that four communities should be established at once near Montreal, Toronto, Winnipeg and Vancouver, at a total cost of \$2,400,000 for 600 houses. Should these communities prove successful, as undoubtedly they would, then the scheme can be extended.

In our many talks with returned men on the subject of housing we have been told that having the opportunity to ultimately own a little cottage and garden appealed to them more than any further gratuity. If such is the case every encouragement should be given to the garden city scheme as expounded by Mr. Mowat, for it would not only carry out practically the wishes of the returned soldiers themselves, but would create an ambition in their minds to attain to the best class of citizenship so necessary in the building up of Canada—namely, home builders.

Sir Adam Beck and Hydro-Electric

Whatever may be the attitude of the new Farmer-Labor Government towards civic administration the municipal councils of Ontario are determined to have Sir Adam Beck remain head of the Hydro-Electric Commission. At a meeting of municipal executives of the Province, held in City Hall of Toronto on Oct. 30th, the appended resolution was unanimously adopted, as well as a second one expressing confidence in the Hydro-Electric leader.

Municipal Ontario is to be congratulated on its stand towards the Commission and in particular its encouragement to Sir Adam, who not only made possible public ownership of the electric energy of the Province of Ontario, but has brought the system to such a high state of efficiency as to confound those who for private gain have never lost an opportunity to condemn the public ownership of public utilities.

The resolution reads as follows:

"This meeting, representing 216 municipalities in Ontario, demands that Sir Adam Beck, be continued as chairman of the Provincial Hydro-Electric Commission, and that the Commission shall consist of three members only, Sir Adam Beck, the chairman, one member to

be appointed by the municipalities and one by the Government. In the event of the request of the municipalities being refused by the Government, then a representative on the Commission shall have the approval of Sir Adam Beck. Further, that the terms of office for such commissioners shall be not less than six years."

Government Commissioners

The Governor-General, in attending the convention of the Union of B. C. Municipalities, not only gave encouragement to those who are studying the complex problems of municipal government in Canada but he himself had an opportunity to compare the Canadian with the English system of which he has a practical knowledge—he being chairman of many years standing of one of the Districts Councils of the Old Country. One of the papers given dealt with the government of a municipality an appointed commissioner, such system being in force in South Vancouver. While we have not yet had an opportunity of reading the discussion that followed Commissioner Gillespie's paper, we would say that whether or not South Vancouver was better governed by a government appointed commissioner than under the administration of mayor and council, the newer system is absolutely opposed to the spirit

of democratic government, and as such is to be condemned. It is true that South Vancouver had got into low water with its finances and possibly the only thing the Provincial Government could do was to appoint a commissioner to tide over the situation, but the appointment should only be temporary. Should the commissionership become permanent it would stultify public responsibility in local affairs and if carried out in other municipalities it would mean doing away with popular government altogether; something that the Anglo-Saxon race will not stand for. What is wanted in Canada so far as municipal government is concerned is not its leveling down to the dead plane of "business" but its levelling up to the ethics of civic conscience; and this is certainly not going to be done by government commissionerships.

Social Welfare & Municipal Council

In a special issue of "Social Welfare," given to the study of the problem of the child, the responsibility of the State is prominently brought out or implied in each article. The whole argument is pithily expressed in the following sentence taken from the leading editorial "Once a child is born, the parents and the State must accept the responsibility for its well being." This conclusion, we may take it, is today accepted by the average citizen, but the point is what do we mean by the State? Primarily, we mean the nation through its governing body, but under the North America Act Canada has three distinct governing bodies—Federal, Provincial and Municipal—each body having certain responsibility relating to the social welfare of the nation. To make things more complicated the municipal authorities are supposed to be responsible to the Provincial authority for every dollar spent in the community, and there is no provision in any of the municipal acts to enable any local authority to raise and spend money on social welfare. The Provincial authorities have more power but they are handicapped by the limitation of the means of taxation at their disposal. The Federal authorities are

limited only by the power conferred on them by Parliament, and the taxable resources of the Dominion are great. This means that in solving the problem of the child, so far as the responsibility of the State is concerned, the initiative must be taken by the Federal authorities in legislation where money is to be spent.

This, of course, does not absolve our municipal councils from their responsibility towards the child life of the community. Much of the loss of young children of the poorer citizens is due directly to the lack of pure air and proper nourishment. At the present moment the matter of nourishment is outside of the local authorities but the seeing that every child has pure air is certainly part of the civic duties. There is not a municipality in Canada but what has sanitation and hygienic by-laws of some kind, and yet throughout the Dominion the overcrowding in the poorer quarters of our communities is appalling. This state of affairs is not very creditable to our municipal system and should be stamped out by the simple process of seeing that the by-laws affecting the public health of the people are carried out practically.

Grand Trunk Deal and Local Taxes

In the acquisition of the Grand Trunk system by the Government a very serious question arises that affects very closely the municipalities through which that system runs. Much of the local income is derived, through local taxes, from the railways owned by private companies. But Federal Government property is exempt from all local taxes so

that in taking over the Grand Trunk system there is the danger of the local authorities losing a large part of their income, in spite of the recent assurance given to the contrary in the House of Commons. So real was this danger felt that the Union of Municipalities sent in to the Government a strong protest against acquiring the Grand Trunk without first in-

serting a clause in the bill protecting municipal taxes against exemptions. The only assurance given in the House was that as the Government was not buying the Grand Trunk system outright local taxes could not be interfered with. But the taking over, controlling and operating a railway system by the Government are but steps to full and actual ownership. When that time comes the local authorities will find it impossible to collect the railway taxes under the present law, meaning that an intolerable burden will be placed on the other taxpayers. It was in anticipation of such a situation that Mr. Lighthall, the Hon. Secretary of the Union, sent out a large number of telegrams calling the attention of the councils to the position and the re-

plies received showed that the local councils realize to the full its gravity. It seems to us that strong action by every municipal council in the country is necessary if anything is to be done to protect their interests, and the time to do it is now, before the Grand Trunk becomes the absolute property of the country. The Federal authorities are never anxious to pay local taxes on Government property as many municipal officials know only too well, so that it is well that the question should be settled before the Government officials have a chance to get out of paying what is morally and should be legally due in local taxes for Government railways.

Civic Administration

Mr. Clinton Rogers Woodruff, Secretary of the National Municipal League, whose reputation as a propagandist for all that is best in civic government is known to our readers, gave an address recently before the Montreal Canadian Club on the subject of "Civic Administration." In advocating the commission-manager form of government as the best system he did not forget to urge that sound citizenship and personal responsibility were very necessary to success in municipal government whatever form it took.

As Mr. Woodruff put it, the question that each citizen should ask himself is not what can the Government do for me, but what can I do for the Government. In these words lie the true spirit and the real inwardness of civic administration. Without sympathy and understanding between the administered and the administrators there can be no real progress in community government, and yet there is not a municipal council in Canada but what at times feels the lack of sympathy with and appreciation on the part of the citizens of their endeavours on behalf of the community. So much so is this the case in many of our cities that the local authorities

have come to look with suspicion upon many civic uplift movements as being directed against themselves by interested parties. Elected as the local authorities are by the citizens to carry on the local administration to the best of their ability, for the benefit of the whole community, it is not very encouraging to have to meet criticism from, say a proprietors' league whose interests are selfish because one-sided.

Mr. Woodruff in his address showed very clearly the necessity for more expert knowledge in the administration of municipal government. This does not mean that local government must be left to the experts but rather that it is up to the local councils as business or professional men to at least use the same amount of acumen in the running of the community's affairs as in running their own business or profession. Or to put it another way the Councils should confine themselves more to legislative work and the deciding of policies and the larger questions, leaving more of the purely administrative work to the executive officers. This is practically the system in Great Britain and works out well.

Grand Trunk and Municipal Taxation

Union of Canadian Municipalities takes action in Railway Legislation.

Because of the fear of a number of municipalities through which the Grand Trunk operates, that they might lose a large part of their taxes should this railway, through the recent legislation at Ottawa, become in any sense the property of the Dominion, the Executive of the Union of Canadian Municipalities by request sent out a large number of telegrams calling the attention of the councils to the seriousness of the situation. As the result of the replies to the telegrams, all asking the Executive to take the necessary action to protect municipal rights, the following clause was prepared, which the Dominion government was asked to have inserted in the Grand Trunk Bill:

"That nothing in this Act or any amendment thereof shall diminish, or prejudicially affect any right of assessment or taxation now or

hereafter appertaining to any municipality or municipal institution over or upon the property or income of the railway or any of its subsidiaries, branches or accessories."

The Minister of Railways (Dr. Reid) gave an assurance in the House of Commons that no legislation was necessary to protect the municipalities in the Grand Trunk deal for the reason that the railway in question was to be kept in the form of a company. This assurance the Minister afterwards confirmed by letter. Other ministers have also given the same assurance. Nevertheless, while the government assurances have considerable value, there remains a considerable fear among many municipal men that there is danger to such taxation in view of any form of government ownership, and that it is due to them to remove all possible doubt, so as to safeguard the future, and in view of the large amount involved.

The Industrial Conference and the Municipalities

At the Industrial Conference held recently in Ottawa the Union of Canadian Municipalities was represented by Mayor Bouchard, (St. Hyacinthe, P. Q.) Past President, Arthur Roberts, K. C. (Solicitor for Bridgewater, N. S.), Vice-President and Alderman Grant (Edmonton, Alta.), Third Vice-President. The following is taken from their several addresses. It may be pointed out that the Conference was made up of three groups—Capital—Labour—The Public. The municipal representatives were attached to the third group.

Ald. C. H. Grant (Edmonton:—The third group is peculiarly composed, but it seems to me that some members of that group who are representatives, should have something to say on this question. Some members here represent the Union of Municipalities and possibly represent the community at large more than most of the others. It is as a member of that group that I speak. I am not a capitalist; I am a labourer, though not an industrial labourer. I am an elected representative of the people in the city of Edmonton, being a member of the Edmonton City Council, and I feel that this is the one question that is the most productive of trouble to the community at large. It is the community that falls between the upper and the nether millstone when the forces of labour and capital clash. To that end we are greatly interested, probably as much interested as the parties immediately concerned, and we want to see that on this question some agreement is reached that will result in peace, and will prevent such disturbance of the peace as has occurred heretofore. But we want to see that in that agreement the interests of the community are fully protected.

Collective bargaining may be interpreted in many ways. No one disputes the right of men to join any organization. No one disputes the right of reasonable collective bargaining—the right of men to sell their labour through organization or however they may see fit. But on the other hand, should any one dispute the right of the employer to deal with organizations which have as their object the calling out of not only those immediately interested but all the economic workers of the community? We must see that in anything that is done along this line no condition such as that can arise.

Sir Robert Borden, in an address which he delivered in the House of Commons on the 27th of May, took, I think, the correct ground when he said:

"Now, one can easily see that what is called the right of collective bargaining, if interpreted in a certain way and carried to an extreme length, might have an unfortunate effect so far as the public interest is concerned. More than that, as is suggested in this public statement, it might have the effect of placing labour men and labour unions themselves in such a situation that they could not make their own bargains except when the approval of some body that might be situated thousands of miles away. Before the phrase "collective bargaining" is insisted upon, we ought to have, and we must have, an exact definition as to precisely what is intended by it and as to precisely what the results might be if that principle, so defined, should be adopted."

We do not want any system adopted which will result in the calling out of men as was done in Winnipeg and in Edmonton. Another safeguard which I think should be provided, is that policemen, firemen, and other servants of public safety should not be allowed to affiliate with any body that has the power to order them to go out, I think they ought to be prepared to sign a statement such as that which was read by Mr. Rigg. I think that under no condition should they recognize anything except their own right and strength. They are in a peculiar manner the guardians of the public safety, and certainly should not be allowed to strike in sympathy with any other organization.

I feel that this Conference will do considerable good. For you to meet together, shoulder to shoulder, and find that you are in unity, if nothing else, will accomplish. I believe a great good for the country.

Organization of Labour.

Mr. Arthur Roberts (Bridgewater, N. S.):—In the discussion on this question very little reference has been made to that large constituency known as the community. My colleague, Mr. Grant, referred briefly to it, and I felt

that I would be remiss in my duty if I failed, in my representative capacity, to endorse, even very briefly, the sentiments that he expressed.

The first subdivision of the subject which is before us, "Employee's right to organize," is, of all the subjects on the agenda, probably the one that more directly affects and has been the cause of the great concern to those whom the Hon. Mr. King termed the fourth party to industry, the community, which we were told by him is deserving in these days of much greater consideration than it ever has had in the past.

If there are any here who may be permitted the privilege and the right of speaking particularly for the community, I think it would be conceded that they are the delegates appointed by the Union of Canadian Municipalities, an organization representative of the municipal government of Canada, and one that stands for the cause of good citizenship, irrespective of class, race, or creed. Speaking for such a constituency, therefore, I think I am justified in emphasizing the sentiments that as municipal delegates we wish to place on the record at this time. Our message is to appeal to this Conference, to our friends on the right, and our friends on the left, to remember more than they have ever done in the past, this fourth party to industry. The right of labour to organize, and of all classes to organize, will be frankly admitted, provided the union is formed for legitimate purposes, and in its results and practical application does not trespass on or interfere with the rights and liberties of others. But events in Canada during the present year have made the public very apprehensive in this respect.

It is also very true to say that the profound sympathy and support of the public—the man on the street, the average citizen,—has always been with labour and its aspirations, and with all classes in their claim for equality—equality of rights, liberties, privileges, and opportunities: opportunity for proper conditions under which to labour; opportunity for education, opportunity for obtaining and enjoying real values in life; and, above all else, opportunity for the proper development of character. Any man in this country in this year of grace who would contend to the contrary is a survival of the dark ages, and is more fitted for the care of some institution for the protection of the feeble-minded, especially after the experience we have had in the last four years. The right to organize, when claimed and acted upon constitutionally and with a due regard to the rights of the community, is a matter beyond controversy, and in that same community labour will always find its best friend, in that higher type of citizen who originates and controls that great moral force, without which no victory can be permanent or of any benefit to any group in the community. Part of our message to our friends of organized labour is to remember that any victory they may get without recognizing that principle will be empty; that they must have the moral force behind any victory to make it of any permanent value, or to serve even their own business interests, to say nothing as to the best interests of Canada. If that limitation is not borne in mind by those who are responsible for the activities of labour, then the public will be forced very reluctantly to defend itself, as it has done on various occasions in the past, even in Canada. I make this reference not only in regard to organized labour, but in regard to our friends the employers, or capitalists, however you wish to term them.

I have advisedly termed our friends on the right organized labour, because I am sure they do not represent, in those contests, or in this Conference, all classes of workers. I venture to say the representatives of the municipal interests can claim for their constituents a very much larger body of workers than do even the ranks of organized labour. I refer to the large body of unorganized workers who are part of the general public which always has to suffer from industrial disturbances. It may be of interest to you to know, for instance, that I come from a county with from 40,000 to 50,000 people in which we have no labour union except such as are incidental to the railways that pass through the county, and, on the other hand, we have no millionaires. The people are all workers in one way or another, and they are blessed with a fair share of prosperity—and I cannot agree with the gentleman who so emphatically claimed the privilege of

INDUSTRIAL CONFERENCE (Cont'd.)

coming from Scotland that it is an awful state of affairs. It is a condition that with one or two exceptions applies to the province of Nova Scotia generally. So far we have found our circumstances very happy and comparatively prosperous, and I think we would be very much disinclined to exchange for the conditions in some other part of the country where labour troubles have been more in evidence during the past few years.

Now I desire in closing, to make just a few remarks in reference to the municipal unions and now they have been used, and can be used in the future, if necessary, in defence of the rights of the community, to which I have been referring.

Some twenty-five years or so public opinion in the United States was outraged by the exposure of civic graft in many of their cities, and in succeeding years, in Canada, our city, town and county councils awoke to the fact that, while they were not on guard and while their parliamentary representatives, unfortunately were asleep, many of their important rights had been seriously invaded and privileges purloined by what we call charter sharks and others. That unfortunate condition of affairs in the United States as well as in Canada gave rise to these municipal unions, followed by Civil Improvement Leagues, Good Citizen Clubs, and kindred organizations, which have done very much to ameliorate the results of the evil conditions to which I have referred, and have provided to some extent at least a protection against any similar depredations.

But these unions have done more than that. They have done more than they at first had in view. They have not only taught the public to protect itself against its own internal enemies, but they have given a great impetus to the cause of good citizenship. They have inculcated the creed of public service which has been so prominent in this country during the past four years, and have served to attach to it that self-respect and dignity to which it is entitled.

Now, to our friends on both sides of the House—and I say it without the slightest meaning of any threat in any way, and I say it to the other members of the public—organizations of this kind, which conditions in the past have made necessary and whose usefulness has been demonstrated by their history, will be a means of protection. If conditions arise in which the interests of the community are not considered, then these organizations representing the public at large will be quite capable of finding a way to protect themselves, and, in so doing, to afford protection to the largest body in this whole country, and assist in the vital progress of the Dominion.

I have nothing more to say, Mr. Chairman. I wish only to emphasize the fact that there is a fourth party concerned in industry, and that important party will be a factor in the future more than in the past if it is necessary. God forbid that it should be. This is the gist of our message, not only to the ranks of organized labour and our friends the employers, but to all classes in Canada. We must bear in mind, we must not and cannot forget, the social obligations. Any class or group of classes that attempt to grasp the throat of society and squeeze it in the spirit of the highway-man, outlaws itself. There is no place for it in such a country as Canada.

What I have said has been said in the hope of promoting harmony and for the purpose of asking our friends on both sides of the House to bear these considerations in mind more in the future than they have done in the past, and in the hope, in which I am sure you all join, that there will be in Canada only one class constituting good citizenship to which we shall in the future bear true allegiance.

* * *

Education.

Mayor Bouchard (St. Hyacinthe, P. Q.):—I deem it my duty as one of the representatives of the Union of Canadian Municipalities to say a few words on the question of education. During the Conference we have been dealing with matters pertaining immediately to the material advantage of labour and capital, but I think that we should for a few moments direct our thoughts to the next generation. As I have been in public life, as alderman, mayor and member of the Legislative Assembly, for sixteen years, I have, perhaps, had an opportunity to learn the lessons that are taught to a man who is willing to do something to help his community, and what I have found is that we have

EDUCATIONAL FREE FILMS.

The Bureau of Commercial Economics of Washington, D.C., an organization exhibiting educational films all over the world, has started a nation-wide campaign to get free motion picture theatres into factories, department stores, mining towns, country crossroad centers, lumber camps—every place where there are workers.

The bureau has the largest educational motion picture library in the world—21,000,000 feet of film on almost every conceivable subject, such as, government, economics, industry, history, travel, nature, science, health, commerce, agriculture. All these pictures will be loaned without charge to those who will exhibit them free to audiences.

In addition the bureau is sending eight travelling motion picture theatres—specially built for work in the country to arouse persons and organizations particularly employers as to the possibilities of educational pictures. These trucks carry a projection machine, an electricity generating plant and portable screen. Thus they are able to show pictures at an isolated western ranch centre as well as in a city.

One truck is showing samples of the films that employers could exhibit in a darkened workshop at noon, or at night when the wives and kiddies may see, too—if employers would spend \$200 or \$300 for equipment.

URGENCY OF SLUM PROBLEM.

To solve the problem of housing the dwellers of slumdom" we must devise ways and means to provide homes of the type which are within reasonable rental and come within their means. If this cannot be done on a profit basis, then it must be done, and at once, by state and municipal aid. Homes are more essential for life, health and good citizenship than boulevards, parks and playgrounds.

It is a big problem of the greatest urgency. We dropped many things to engage in a war against brutal and unjust despotism. It is essential now to concentrate a part of that energy and determination upon this problem of providing homes for the work-people of Canada, their wives and children, the latter of whom will be the Canadian men and women of to-morrow, if the diseases of the slums do not wipe many of them out.—C.A.H.

been suffering from bad leadership, on the side of either labour or capital. There is only one way in which we can build up a sound leadership. I see here many of our labour leaders who are the kind we want in this country, but I think that the greatest trouble we have had in the West, and sometimes in the East, was due to the fact that the leaders on both sides had not the Canadian mentality. If we are to have leaders with the mentality that will bring peace and prosperity to this country, we must take them from the families of those who are living here, and if we are to have leaders from among the families of the labourers, we want those families to be educated—there is no question about that. When I speak of education I do not want to be understood as meaning only the ability to read and write. Education means something more than that, and if we desire to have the children of the labouring classes attain to the position of being good national labour leaders, we must give them the opportunity to acquire an education in all grades. There is only one way to attain that end: It is compulsory education.

I know that we have compulsory education practically everywhere in the country and that the different provincial governments are working to improve the present compulsory education laws. Compulsory education means that the State must necessarily provide free education, because there can be no compulsion where education is not free. Compulsory education is intimately related to the needs of the hour, and under that system we should give the children of the labourer the opportunity of obtaining the higher education, and they should not be debarred from it by poverty. The only means of providing it for them is by making free education in this country free in all grades. I am pleased to observe that the Royal Commission on Industrial Relations has recommended that, and I believe that when we have established free compulsory education in this country we may hope to see that unanimity of sentiment which we always find amongst educated people.

Municipal Home Rule

At this year's convention of the Ontario Municipal Association a resolution was passed favoring homerule in forms of Municipal Government. In 1916 the Toronto Bureau of Municipal Research and a committee of Associated Boards of Trade of the Province, acting in co-operation, prepared a report on reform in Municipal Government. In this report a draft of a Bill was presented looking toward local option in forms of local government and outlining several possible forms. This report was presented at the 1916 Convention meeting of the Associated Boards of Trade as a committee report and awakened considerable interest.

In the introduction to the suggestion for a Provincial Department of Municipal Affairs for Ontario, some very interesting comments on municipal government from which the following excerpts are taken:—

"The city derives all its authority from the state, but some of the functions it exercises bear so directly on the welfare of the state as a whole, that the state's supervision of these functions should be much closer than that of others. The power of incurring debt is a delegated right which is particularly liable to abuse. It is always more popular to pay for an improvement by borrowing than by immediate direct taxation, even in many cases where the expense is properly chargeable to current expenditures. It is always more agreeable to the real estate developer to have the local improvements made by the city after the sale of subdivision than by himself before sale.

It would seem clear that the advice of specialists as to projects necessitating large capital expenditures is necessary for the protection of citizens. It is an obvious duty of the province to provide such service even if some of the larger cities may be able to provide for their own necessities in this direction. But even the large cities cannot live to themselves alone and would be greatly benefited by co-operation with other municipalities and with a provincial department of Municipal Affairs or a local Government Board. Such a Board or Department might also act as a Provincial Town Planning Board, especially inasmuch as proper town planning in any particular case frequently involves more than one municipality. In view of the fact that Mr. Thomas Adams, the town planning specialist of the Dominion Commission of Conservation and formerly an expert of the British Local Government Board, is the person in Canada, above all others, capable of advising your body on details of such legislation, we have contented ourselves with submitting some suggestions. The Department of Municipal Affairs when established would be the advisor of the government as to changes in the general municipal legislation which are necessary from time to time. In fact the tentative outline draft contained in Part III of this report might well be submitted to such a department as a basis for further inquiry and discussion and later on as a foundation for a definite recommendation to the Provincial Government for legislation embodying a wider application than at present exists of the Home Rule principle in municipal government.

It has seemed to your committee that the present machinery for nominating members of council is not conducive to awakening citizen interest and by allowing little opportunity for popular criticism gives too little opportunity to insure the nomination of good candidates. We have heretofore submitted a memorandum on a proposed amendment of the Municipal Act providing for a revised procedure.

The main part of this report consists of an outline draft of legislation offering four optional forms of simplified municipal government.

Over and above the functions which demand close provincial supervision, there remain many others, which alone can give real vitality to civic patriotism and secure that public spirit which is the only permanent guarantee of good city government which are best performed under the freest conditions of home rule. Still others lie in the twilight zone between rigid central supervision and complete autonomy. Legislation providing for the exercise of such functions may be of four kinds:—

I.—A general municipal law governing all cities.

II.—A general municipal law supplemented by special charters for individual cities.

III.—A general municipal law supplemented by legislation giving cities the right to adopt Home

Rule charters subject only to the organic law of the State.

IV.—A general municipal law supplemented by legislation presenting several alternative modes of city administration any one of which may be adopted by a majority vote of the citizens.

In approaching the subject of a general municipal law it was felt that in the present state of knowledge and experiment, it would be unwise to attempt to draft a general law which would take the place of the existing statute. Such revision should be gradual and under the direction and supervision of the proposed Department of Municipal Affairs. As to special charters, no action was necessary in this instance, especially as the general trend of thought and experience seems to be decidedly away from this form of municipal legislation. Home Rule Charter legislation would undoubtedly be unwise at the present juncture as there is insufficient material available to the voter to enable him to exercise intelligently so broad a judgment.

It was thought, however, that the time had approached when the cities of Ontario might safely be given a choice between three or four systems of city government which have had more or less success elsewhere, especially as permissive legislation is frequently easier to obtain and to administer than compulsory legislation. Such a plan would provide for several experiments along different lines being made at the same time, while the Municipal Act remains in force elsewhere, and would tend to greatly increase the interest of citizens in civic government by giving them something to do and something worth while to think about. It would further give cities some latitude in adapting their forms of government to their peculiar individual needs. We therefore submit in Paper III. simply as a basis for discussion, and without laying claim to completeness in any sense, a draft of a bill authorizing cities to adopt a simplified form of government. This draft of course would have to be thrown into correct legal form and phraseology by the province's very excellent law drafting department.

ANTIDOTE FOR HIGH-LIVING COSTS.

The high cost of living is the greatest material problem of our day.

For the man with a small income, it is a large-sized menace; even for the man with a comfortable income it is a source of continual worry.

The phenomenal rise in prices since 1914 is due to the scarcity of goods brought about by the suspension of production during the war. We have also wasted untold quantities of material for war purposes.

This shortage and this waste must be made good before the world can be again prosperous as in 1914. Until they are made good, it is useless to expect that prices materially decline or even remain stationary.

Recognizing this fact, many people propose that we get over the difficulty by increasing wages, salaries and profits in the same ratio as the advance in prices. If this were possible, the effect would be the same as reducing prices to pre-war levels. Ultimately, this may take place, but certainly not soon.

The "day-light savers" realized that they could not get the public to perform every act of the day one hour earlier than usual, so they innocently deluded us by advancing the clock. If worked, because there was no fundamental law against it. But we cannot cheat ourselves over the cost of living in the same manner. Increasing wages without augmenting production sends up prices and leaves real wages unimproved.

What does the higher cost of living really mean? Sweeping aside the camouflage of prices expressed in currency, it means this: That we must now put forth greater effort and work harder to obtain the same satisfactions. There is no cure for it but economy and increased production.

It is not in the nature of the average human being to economize in what is lightly come by, nor to work any harder than is necessary to obtain a comfortable living.

Therefore, the high cost of living is not only natural, but necessary at the present time. Let us face this blunt truth bravely and apply ourselves patiently to work and to save—the only remedy.—Conservation.

The Assessment of Land for Purposes of Taxation in Relation To Its Use For Purposes Of Production And Residence

(By THOMAS ADAMS, Commissioner of Conservation.)

In Canadian Cities we have been making experiments in methods of taxing land and improvements. Some of these experiments have been successful—judging success by their equity, ease of collection, and economic soundness—and others have not.

It can hardly be said that we have based these experiments on scientific foundations, or that we have convinced ourselves of the soundness of the reasons for making changes from established systems in older civilizations. On the whole, however, we have proceeded under the influence of good intentions and not without regard to experience. It is a natural failing that in our attempts to cure some of the evils of monopoly in older countries we have set up new forms of evil that need correction.

The time seems to have come to consider these experiments in the light of the maturer experience we have gained, and to inquire whether or not some modifications need to be made.

It is well in such a contingency to consider a few first principles for our guidance, and to bear these in mind in any consideration we may give to local or perhaps transient conditions.

Land is a necessity for purposes of production, and in connection with manufacture and distribution it is also a necessity for the purpose of that intensified form of residential use we find in cities. In fairness to the community, land should therefore never be a monopoly and can hardly be said to be a monopoly in this country where the ownership is so widely distributed. Have we not made the mistake of applying a remedy for an evil that does not exist, and failing to touch what is the real evil? We object to monopoly because when land is held by a few in locations where it is needed for the use of the many it causes the price of land to rise and undue profits to be made for the benefit of the monopolist at the expense of the user. Our experience, however, is that the cost of land to the user in Canada seems to increase with the numerical increase of owners rather than the decrease of owners. That is a condition caused by gambling, or excessive speculation and not by monopoly.

Whether high land values are caused by monopoly or excessive speculation, they are equally an evil—being in either case a tax on productive use. But the remedy for monopoly may not be a good remedy for speculation. We have first, therefore, to be sure what it is we want to remedy. High taxation may be a good thing to destroy monopoly in a country where land is scarce and owned by a few; it may be a means of destroying production and burdening the producers instead of the speculators in a country where land is plentiful and owned by fifty or more per cent of the citizens.

A large portion of our wealth is produced by the use of land for productive purposes. The more costly it is to the producer the more difficult it is to produce at a profit in competition with other countries. A country that is rich in land values may be proportionately poor in production—the real basis of wealth. In the past we have attracted large numbers of people to Canada by cheap land—and it follows that if land is made dear by any cause we may keep population away. With due regard therefore to equity and to securing revenues for maintaining a good standard of social conditions, we should avoid doing anything or permitting anything that will increase land values—both in town and country.

Methods of assessing land for purposes of taxation may have the effect of maintaining high land values. In so far as it does so it is an evil. We have sought in some of our methods to encourage the investment of capital in buildings by undervaluing buildings and putting a higher tax on land, but in process of doing so we have caused the person who builds to pay more for the land and to pay higher taxes on his site, so that he obtains little, if any, advantage. Our object has not been that of Henry George, who had one object and one only, namely, to secure gradually the common ownership of land by means of gradual absorption of the annual rental value in taxes. We have gone further than Henry George in some cases, and there is land in some cities which pays much more in

taxes than its annual value is worth for any immediate use.

Local taxation should have regard to ability to pay and to benefit received by the person who pays. If it does not have regard to ability to pay the chances are that the tax will gradually become uncollectable. When a tax becomes uncollectable it means that the owner does not consider the land worth holding under the incumbrance created by the tax and therefore the taking over of the land by the city is not a means of collecting the value of the tax but merely of punishing the owner. It means also that capital is driven from investment in the land because of the uncertainty of the investment. Moreover, the very fact it is uncollectable suggests that it is inequitable—and this is one reason why the collection is not enforced. If it does not have regard to benefit received the tax is inequitable.

We should assess land at its actual use at the time it is assessed—not its use at some future time. If it is subsequently converted into some other use we should collect a high tax on the profit made on the occasion of conversion—commonly known as an increment tax.

We should not tax land for bad or crowded use but prevent such use. We should not tax land for non-use but make it a condition of ownership that it be used. Nearly all land will be found to have some use, even if only as public or private park land. If it is not capable of being used it should be assessed at a nominal figure and should be purchasable by the community at that figure for open spaces when required.

(a)—We should encourage the ownership of agricultural land in our cities and tax it as agricultural land.

(b)—We should prevent land being subdivided, until it is ripe for building by reason of its proximity to means of transportation, and the ease with which it can be served by sewers, water, etc. If by neglect of the exercise of that power in the past bad subdivisions have been made in outlying districts, we should have these subdivisions cancelled. Such land should be assessed at its value for present use, and the city should refuse to spend any capital in adapting it for other uses until the land already developed and improved is built upon to a reasonable degree of density.

(c)—We should have power to collect an increment tax on such land if and when it is converted from agricultural purposes.

(d)—In order to secure an adequate solution of the problem we should prepare a city plan as the basis for assessment as well as the basis for securing the proper development of the land for health and convenience.

(e)—The difficulties caused by past methods require that the first step needed is to make a thorough investigation and to draw up a scheme showing what compromise can be made and how to secure an equitable arrangement for the future in the interests of the owners without loss to the city. No remedy will be sound which merely satisfies existing conditions without removing the causes which have produced them.

VALUE OF INCINERATORS.

In the army, every camp, no matter how small, had its incinerator. Fatigue parties were told off, and every scrap of litter was collected and burned. All cans also were put in the fire to remove particles of food that would attract flies. Many of these incinerators were of quite inexpensive and improvised construction; others were specially manufactured. The splendid freedom of the army from typhoid fever attests their efficiency. Moreover, in this manner the camps were kept decent and tidy.

Compare this with the disgraceful method employed by many civilian communities of dumping garbage in huge, evil-smelling, unsightly heaps. Worst of all, such dumps are actually used for filling hollows on which houses are to be built.

In this respect, if in no other, let us take a leaf out of the army's book and profit by the lessons learned during the war.—Conservation.

MUNICIPAL UNIONS.

Should we not in all our Municipal Unions realize that after all our most important, our most profitable and most enduring work, and that most called for by the necessities of the time, is not only to awaken and arouse public interest in municipal affairs, but to raise the ideals and enlarge the vision of the ordinary citizen—the man on the street, to inculcate the creed of service, and to attach to it that self respect and dignity that its fine spirit of self sacrifice and practical patriotism deserves. And if this has always been necessary for the proper development and maintenance of British institutions and traditions, how much more so is it at the present time in view of the insidious and dangerous propaganda being carried on by agitators in Canada for the establishment of a new and horrible monopoly called Soviet government.

It has been said that before the war, for half a century and more, individualism was rampant, that we had become almost wholly absorbed as individuals in the acquisition of wealth, and as communities in the expansion of our industry and commerce, with but little thought to the higher life of the community and of the nation, and with but scant regard to that broad and beneficent idealism without which we must perish. Man cannot live by bread alone. Our national heritages and traditions, the priceless liberties and privileges and treasured institutions secured by the heroism of our forefathers have been taken very much as a matter of course. Indeed, as Lord Roberts is reported to have said shortly before his death, we had become over-civilized and needed "the blast of war" to blow "in our ears" to bring us back to a proper appreciation of national and civic virtues and to a sense of the true values in life.

We did hope that the great war would end in our people being convinced as never before that it is righteousness, and righteousness only, that exalteth a nation, that the "old commandments" stand, and that the old moral laws are still as inexorable as the physical laws of the universe, and that national and civic, as well as personal, welfare and happiness are based on their observance. But has that been the result? Is it not true on the other hand that we have been made somewhat bitterly to realize that the poor, the poverty stricken in ideals we have, and probably always will have, with us. The man who had the bad taste and lack of sense—

"For want of decency is want of sense"

to say that his company was not organized for the glory of God is of the same moral and mental make up as the man who says he is not in business for his health, and as the one that says suckers are born every minute and that he is out for his share, is illustrative of the ignorance, or what is akin to it, that unbalanced education, that is at the root of much of the social civic unrest in the world to-day. Between that type of citizen and our Unions, as well as between us and the followers of Lenine and Trotsky, there can be no peace.

The Rt. Hon. Mr. Asquith has said that—

"The maintenance of an effective and an ever wakeful "public interest in the local concerns of your own parish "is the best security in the long run for the maintenance "of a high standard, both of character and intelligence, and "that everyone who has served Great Britain in any capacity, or who has tried to serve her, small or great, realizes that it is in our municipalities, and their life and "activity, that in the long run we must find the reservoir "of public spirit and ability."

To live upto this standard is part of the responsibility of our Unions, and, even if only incidentally, it carries with it in the education, not only of our officials, but of the citizen, an opportunity for public service of incalculable and far-reaching value.

"Let knowledge grow from more to more,
But more of reverence in us dwell;
That mind and soul according well,
May make one music as before,
But vaster. —"

"There were giants in the earth in those days,
"Mighty men which were of old, men of renown,"

and perhaps we should add that at times at least

"the earth was filled with violence."

—ARTHUR ROBERTS.

CITY AND TOWN PLANNING.

The recent combined Conference of the City Planning Institute of America, and the Canadian Institute of Town Planning held in Ottawa was not as generally interesting as had been expected, as the visiting Institute had adopted a new rule for their sessions, and gave them up to reports by the Chairmen of various Committees. These reports were largely devoted to the shaping out of the different ideas of members as to how they could best lay their propaganda before the public so as to interest and secure co-operation.

The reports, while interesting to the visitors, were of little value to the home Institute, and developed largely into minute details, many being the appropriate phraseology in which to clothe the ideals which were aimed at.

The discussion proved the very varying conditions found in the United States: for instance, it appeared that in Philadelphia, the city does not own the streets at all, the proprietors owning one half of the street in front of their property, and the city only enjoying the right of use granted to it by the property owners.

The reports of the Committees were as follows:—

"Some fundamental considerations as to city planning," Mr. Frederick Law Olmsted.

"Rules of practice for the establishment of street widths and their subdivisions," Mr. B. A. Haldimand.

"Zoning—Nomenclature; principles to be applied by special zoning or ordinances or in connection with housing, health and fire protection," Mr. Edward Bassett.

"Lot and block units in districts for moderate priced homes," Mr. Arthur C. Comey.

"Economic design of utilities and other street improvements as related to the size of lots in residential districts of industrial communities," Mr. Arthur Knowles.

A very warm welcome was tendered to the visitors by Hon. N. W. Rowell, President of the Privy Council, on behalf of the Government, who called attention to the need for better housing conditions as an essential part of Reconstruction; and by Mayor Fisher, on behalf of the City of Ottawa, who brought forward the claim of the Capital City to have the scheme of improvement carried out now that the war was over.

The visitors held sessions on Friday afternoon and evening and on Saturday morning, the Canadian Institute using the evening session for a public meeting at which Mr. Thomas Adams and Mr. Noel Couchon gave illustrated addresses.

The drive round the city on Saturday afternoon was, of course, interesting to those who did not know the splendid situation of Ottawa; and to all, because it gave an opportunity of seeing the newly planned subdivision of Linderlea, where the plan could be compared with the natural conformation of the ground, and the course of the roads traced to the contour, and the desire to save good trees. For of course, every real City or Town Planner is most desirous to preserve every tree that does not interfere with the safety of the residents.

NUMBER OF DWELLINGS IN NEW ZEALAND.

The New Zealand Government statistics relating to the census of 1916 have just been given out to the public. In classifying dwellings by number of rooms the figures show that out of 229,423 private dwellings in New Zealand, 9,000 had one room, 8,380 two rooms, 10,500 three rooms, 49,000 four rooms, 58,000 five rooms, 50,000 six rooms, 22,000 seven rooms, and 10,800 eight rooms. The country districts would account for most of the small houses.

The overwhelming predominance of wood in the construction of dwellings in New Zealand is shown by the fact that 219,000 were constructed of wood, 7,000 of brick, 1,280 of stone, and 1,680 of concrete. In many counties there was not a single dwelling built of brick or stone, but these districts were in the back-blocks of New Zealand, where there are but few houses.

Of the total dwellings and tenements 109,000 are being rented, 12,000 bought on time payment, 55,000 bought on mortgage, and 56,860 the unencumbered property of the occupants. In the Auckland metropolitan area 15,000 homes are rented, 16,300 are held under mortgage, and 5,000 are unencumbered.—U. S. Consular Report.

Fundamentals and History of Municipal Government

HORACE H. BRITTAIN.

(Director of the Bureau of Municipal Research, Toronto.)

Dr. H. L. Brittain in an address delivered at McGill University, Montreal, on November 4, traced the history of municipal government and laid down certain fundamentals that cannot help but be helpful to our readers. Space will not allow for the full text of the address, but the following synopsis indicates the ideas expounded by Dr. Brittain.

After explaining that Municipium—the Latin word from which municipality is derived—is made up of two words: "Munus"—a duty or service or privilege; and "Capere"—to take, Dr. Brittain went on to say, that the original meaning of "municipium" was evidently a community upon which had been imposed certain duties or services, not a community to which had been granted certain privileges. After the Lex Julia of 90 B.C., the municipia were granted full rights of home rule, with the exception that the legal officers remained subordinate to the legal officers of Rome. In the time of Pliny, municipia conducted public schools and maintained physicians at public expense, as well as performing many of the ordinary functions of a modern municipality. There was no direct taxation, the income of the municipia coming from the ownership of lands and quarries, import and export duties on goods, and the benefactions of public-spirited citizens when funds were running short. In some cases the Emperor granted subsidies.

As the Empire came to be established, the Emperor began to use the municipia to further his own ends, with the result that people began to lose interest in their own affairs and it became increasingly difficult to get candidates for public office. In many of the municipia, industry became highly organized. The organizations then formed were the forerunners of the Guilds of the Middle Ages. Their Unions were not Trade Unions, but rather Industrial Unions.

The development of the English municipalities is sufficiently well known, in broad terms, to make it unnecessary to go into details here, particularly as our Canadian system has been perhaps more directly affected by American practice, which was at first practically the same as the English practice at the same period. The first American City Charter was that of New York, granted by Governor Dongan in 1686. The New England colonies did not need charters for cities or boroughs as they had all the privileges needed under their town form of Government. The charters granted to 20 or 30 boroughs and cities previous to the Revolution, followed no single model, but, in general, conformed to the English tradition, the governing body being styled "the Mayor, Aldermen and Commonalty"—the single Council being made up of the Mayor, a small number of Aldermen and a larger number of Councilmen. The Mayor was usually named by the Governor of the Colony.

Three of the boroughs were close corporations. After 1776, the close corporation idea was given up to a great extent. In the Philadelphia Charter of 1789, 15 aldermen were selected by the freeholders, 30 councillors by the free men, and the Mayor was chosen by the aldermen.

During the first part of the 19th century, municipal administration tended to develop along the same lines as the Federal Government, even to the extent of electing a Mayor in Baltimore by an electoral college. In this city there was a two-chambered city council—one branch made up of two representatives from each ward, the other representing the citizens at large. City governments were based on the theory of checks and balances and the principle of "separation of powers."

After 1825—as shown by the new charter of the City of New York in 1830—the principle of the Federation government was still further developed in municipal administration and the direct administration of the public services came to be entrusted to administrative officials appointed for the purpose by Council. The same period saw the widening of the basis of municipal suffrage. The period from 1860 to 1890 was marked by the development of the spoils system.

The oldest incorporated Canadian city is St. John, N. B., whose charter dates from 1784. Quebec and Montreal, much older and more important settlements, were incorporated in 1832. Toronto was incorporated in 1834.

The most striking contrast between municipal administration in Canada and the United States is in the much freer development of Canadian cities. This, however, was more true previous to fifteen years ago. Since that time there have been tremendous changes in American municipal governments and the Americans have sloughed off the federal tradition in municipal government."

After describing the meaning of Commission Government, Commission-Manager or City-Manager Government, Dr. Brittain took up the Fundamentals of Municipal Government as follows:—

"In essentials the problems of all forms of municipalities are the same, but, in practice, conditions are so widely different that the forms of government must vary widely.

What is a city?

A collection of human beings?

A collection of houses?

A collection of homes?

A city is a large group of human beings, in homes, organized to carry a collectively certain undertakings of community value.

What is a citizen?

One who lives in a city?

One who votes?

One who pays taxes?

A citizen is a resident of a city, who bears his share of the burden of the community undertakings and works at being a citizen 365 days in the year.

What is a government?

A city government is a committee of the citizens chosen to manage, for the citizens, those undertakings of community value which can be carried on by collective effort better than by individual effort.

What are the chief functions of a city government?

Policy-forming and legislative, administrative and executive.

How should the policy-forming and legislative branch be chosen?

They should be elected by all citizens.

How should the administrative and executive branch be chosen?

They should be appointed by the policy-forming and legislative branch.

The administrative branch should, therefore, be responsible to the legislative, and this to the electors.

An effective city government therefore requires

Efficient citizens electors,

Efficient city councils,

Efficient administrative departments.

What constitutes an efficient citizen?

A high conception of duty,

Tax-paying,

Voting,

Information as to the city government:

Schools and city departments.

Annual budget,

Records of aldermen,

Qualifications of candidates.

What constitutes an efficient Council:

A clear demarcation between legislative and executive functions,

Current information as to the operations of the departments,

Current information as to the operations of the city,

Current information as to appropriations and expenditures,

Continuity of policy,

Devotion to public service.

What constitutes efficient departmental administration?

Permanent department heads

Trained department heads

Fearless department heads

Responsibility of department heads

Adequate departmental and central accounts

Centralized purchasing

Centralized accounting

Efficient reporting

Scientific organization of civil service

Adequate remuneration for civic employees.

The Essentials of Town Planning

(By Mr. NOULAN CAUCHON, Consulting Engineer and Town Planner.)

The principal thing about town planning is that a city cannot live unto itself any more than an individual can. That is why we have been advocating the benefits of regional planning. The surroundings of a city are what the city depends upon; the city is merely a market of exchange, and transportation is the flux of exchange. By adopting the principle of regional planning we are endeavouring to bring about the intensive cultivation and development of land around the cities from which the cities derive their supplies.

In analysing the town planning problem I divide it primarily into three main issues: ethics, economics and art.

Town Planning is fundamentally a question of ethics. Ethics are those customs of righteousness which become of necessity in the evolution of the race in prevalence against extermination. Ethics mean the conservation of energy—above all, of human energy, the most precious of all. All wealth, after all, comes from production; it is based fundamentally upon the efficiency of the unit of production. So that we are directing our efforts mainly to that organic law of life, production. We have to abolish the slum and we have to eliminate congestion for that purpose. Town Planning is a gospel of social regeneration; we are looking at it altogether as a matter of sociology.

Economics are but the conversion of energy in the maintenance of life—production. Economics are but the laws of nature translated into current terms, usually into dollars and cents as the most convenient common denominator. In other words, to engineers, in particular, the economics by which we compare everything by dollars and cents is, quite outside of the matter of money, the finest decimal scale that the world has ever had for a common denominator to which you can reduce things to an equation and solution for the conservation of energy. The values of horses differ, the values of farm differ but when you get down to the decimal scale of dollars and cents you get a relative value for the time being; you get your scale and you get your perspective. That is why you must not think we are always thinking of money when we are giving economic ideas.

Art is simply expression sought—I do not always say, obtained—through the properties of mind and of matter, of Truth Absolute, inherent in the nature of things. Technique is but the tempered tool in master hands.

In the matter of organic planning, we are immediately concerned with two great factors, land and transportation, productivity of the soil and the trade routes. These are the two factors which from time immemorial have influenced the migrations and the evolution and the revolutions of mankind. In other words, our whole hope of going on as a nation must be based upon production; where production fails you get political disintegration such as happened in the Roman Empire. Therefore, to get the finest production and the highest results we must have the highest human unit of efficiency. That is why housing is such a very important thing in the life of the nation. It is not philanthropy; it is not religion; it is just pure ethics. It is a matter of what is due to men as his right; and as a result, the efficiency which that man and his children will attain.

Under the head of economics, two of the most important things are under the head of transportation. In other words, before you begin to re-plan a city, the first thing to deal with is the matter of railway transportation. I have attended a number of conferences on this subject, and I have found that people almost invariably refer to the railway as a necessary evil. But there is no evil at all about a railway. The railway is a splendid means of transportation, both of people and of freight, at the lowest possible rate. It should seek to follow the line of least resistance, but it is not by any means an evil. I do not say that there are not evils connected with railways; sometimes they are evilly located; sometimes they are mismanaged; but fundamentally the railroad is the sinew of life and is essential to the transportation of the country. I see no reason why the railway station and railway facilities should not be as fine a decorative feature of the

city as in any other of the functions of life—for it is a function of Community life; it is inherently fine and beautiful if you treat it so; if you give it proper expression.

The trouble with the railways in most of our cities in this country is that the railway got there first. In the old days property was not so valuable and the railways went where it was most convenient to go and where it was cheapest to build the road; then the cities grew up around them and eventually there came a condition of congestion. When you are taking hold of a city and developing it and planning it for the future, you have to ascertain what is the path of least resistance in which you can put that railway, because if it is not in the right place, just to the exact measure that your city is prosperous will there be an inducement, an economic justification, for that railway leaving its bed and going like a great steam in a deep valley, to the lowest point where the flow will be uninterrupted. The point is that the more successful and the greater your city becomes, the greater will be the danger of the whole thing being upset because it is not in the right place.

Your next problem is that of the arterial highways. By "arterial highway" I refer to highways reaching from the centre of the city clear out into the surrounding country from which the city draws its supplies. We are trying to abolish that hard and fast line between the city and the country, because one merges into the other; it is the proper relation of things.

I claim that the arterial highway should be located and developed and maintained on the same principle as the railways, that is, on the principle of the ruling grade. Motor traffic has come to stay.

We have today, about five thousand locomotives. We have also two hundred and fifty thousand motor cars on our roads. That motor traffic is going to double, treble, quadruple, is within our easy knowledge. The highway traffic of Canada and of the United States is going to be a greater factor in connection with our transportation than the railway traffic, because you must recognize that everything that is carried on the railways is first carried over the highways and an enormous amount of the stuff that is carried over the highways never reaches a railway. So that your highway traffic, if you have proper roads, will eventually be greater than your railway, and this is a matter which will have to be taken into consideration.

We have some twenty-four thousand level crossings, in Canada, or thereabouts, so we have some work cut out for us to separate these grades. They are not all equally dangerous, but the economic factor is there of separating them and at the same time protecting the grades.

Now, there are two classes of roads, the local development and the through highway. But if these roads are to become "through" highways they must be dealt with on the same principle as the great railways of this country; that is to say, they must go on independent rights of way without any frontage. The Toronto and Hamilton highway is the best example of the local development road that can be found anywhere in the country; it is fast becoming a village from one end to the other. Now, that very feature of the local development is going to choke the usefulness of that road as a "through" highway. Therefore we shall have to have both; we shall have to have good local highways as well as "through" highways which are on independent rights of way.

Now about zoning. I maintain that you cannot plan except to purpose; you cannot plan unless you know what you are doing it for. If you are going to plan an industrial section you want great broad streets, narrow sidewalks and blocks probably five hundred feet square. You have to provide for uninterrupted traffic; when one thousand or two thousand men suddenly come out of a factory they swarm down the road, which is at peak load at certain hours. If you are going to develop a high-class residential district you want deep lots, broad frontages and boulevards; they can stand the carrying charges of the public improvements. If you want a workman's industrial district, you

Banks of Montreal Annual Report Shows Readjustment to Post-War Conditions

The annual statement of the Bank of Montreal for the fiscal year ending October 31st will be of special interest this year, as it indicates how quickly the Bank is meeting peace conditions throughout Canada. During the war period the Bank assumed heavy commitments to assist the financing of the Dominion and Imperial Governments, but since the armistice every endeavor has evidently been centred on getting back to normal line of business.

Peace conditions naturally make for greater opportunities of trade and manufacture and in providing for them, there is a big gain in current loans throughout the country.

As was to be expected, there was a decrease in the total assets, as compared with a year ago, when war conditions were still in force, so far as the banks were concerned. On the other hand, there is a very substantial gain as compared with the first six months of the fiscal year, to April 30th. Total assets now stand at \$545,304,809, as compared with \$558,413,546 at the end of the previous year and with \$489,271,197 at the end of the first six months of the year.

Stronger Position Maintained.

While the various readjustments were being effected, a strong liquid position has been consistently maintained, and as a result liquid assets amount to \$337,980,858, being 67.99 per cent of the liabilities to the public. The expansion

that has occurred in trade and commerce is reflected by an increase in current loans of approximately \$18,000,000 and these now amount to \$164,182,591, up from \$146,028,861 a year ago.

The various campaign for thrift, which were inaugurated during the war period, are also apparently having a good effect. As a result, deposits bearing interest have gained to \$312,655,964, as compared with \$268,167,111, at the end of the first six months. Deposits not bearing interest also show a gain and now stand at \$129,946,641, up from \$124,736,111, at the end of April last.

Since the close of its last fiscal year the Bank has also completed, without inconvenience to the public, the absorption of the Bank of British North America, both capital stock and rest account being increased to \$20,000,000 respectively as compared with \$16,000,000.

Larger Business Handled.

The Profit and Loss Account, in turn, reflects the larger business handled, and the total profits for the year amount to \$3,314,227, or 16.57 per cent on capital.

Added to profits were \$3,500,000, premium on new stock and a balance carried forward October 31st, 1918, of \$1,901,613, which brought the total amount available for distribution up to \$8,715,840. Of this amount there was paid in dividends \$2,372,250; applied to Rest Account \$4,000,000; reserved for bank premises \$300,000; war tax on bank note circulation \$190,986 and instalment subscription to patriotic funds \$39,750, leaving a balance to be carried forward to Profit and Loss of \$1,812,854 as compared with \$1,901,613 at the end of the previous year.

The principal accounts of the Bank shows as follows:—

Total assets	\$545,304,809
Liquid assets	337,980,858
Savings Deposits bearing interest	312,655,964
Deposits not bearing interest	129,946,641
Current Loans and Loans to Cities and Towns in Canada and elsewhere	195,727,857
Capital stock	20,000,000
Rest	20,000,000
Profits for the year	3,314,227
Balance of profits carried forward	1,812,854

THE ESSENTIALS OF TOWN PLANNING.

must follow a certain plan and I am in favor of small lots and small streets, because workmen's homes cannot stand the carrying charges of a great boulevard.

There are many people here, I have no doubt, who are not town planners, and it may be interesting to them to know that in what I have just stated there is indicated the reason for the mistake the Germans made in their town planning. In Berlin they had magnificent boulevards and six storey tenement houses for their workmen. Within limits these were architecturally beautiful; they were fine, costly buildings, and the effort to attain the beautiful was there and also in the broad boulevard. But the result was that these working men had to live in six storey tenement houses to pay the carrying charges with as many as five courts in these great lots five hundred feet deep. Just before the war the death rate from tuberculosis in these beautiful tenements was two and one half times as great as the death rate among the children brought up in the gutters of English towns. The explanation is very simple. Families lived in two rooms. When the head of the house goes to work in the morning he is not going to bring the children down and allow them to play where they will be run over by motor cars. The mother has to do the house-work, and when the father comes home at night he is too tired and it is too late to take the children down to play. Besides, it is not satisfactory nor sanitary for a family to live in one or two rooms where they sleep, cook, eat, do the washing and everything else.

German statistics with regard to the health of the people are based on information respecting the efficiency of a man for military service at the proper age. Their statistics show that just before the war only twenty per cent of the young men whose parents had been born in Berlin were fit for military service at the military age; and that was due to the condition of living. Moreover, it cannot be said that the German was not an orderly man; he was subjected to military training; he was amenable to rules and regulations with regards to cleanliness. There was never any suggestion that these people were not cleanly. So that the high death rate among these children was a result of a purely economic condition.

City planning is simply the technique of sociology. Regulations as to how high a house should be, how wide it should be, as to how wide a street should be and as to the distance between buildings—these are simply means of ensuring health; it is simply the technique of sociology, the ensuring to a man of living conditions which will give to him and to his children a degree of efficiency and a state of health that will enable him to go forward instead of backward.—From an address at the Town Planning Conference.

WOMEN POLICE OFFICERS.

After ten months of trial, the higher authorities of the metropolitan police have decided that women police officers have made good, and the 100 now on duty will be retained. The wage is \$10 per week—seven hours per day.

The force was recruited from the patrol workers of the National Union of Women Workers employed by the commissioner in 1916, to aid in the protection of the city. They did excellent work, but last November it was felt that the pressing need for them had passed, and they were disbanded with the exception of the 100 retained.

The work of the women force is preventive in a large measure, particular attention being devoted to young girls.

These policewomen may be seen any night in the West End, covering regular beats near the theaters and hotels, in pairs, dressed in navy blue, with a businesslike cap and regulation whistle. They work under the direction of a woman chief, whose headquarters are in Scotland yard. If a woman is accosted by some man who does not know her she can cause his arrest by appealing to the woman officer, and it frequently happens arrests are made without complaint.

All women applicants for the force are trained for eight weeks in the regular duties of a policeman, but they are not sworn in as constables, and are only liable for such duty as the commissioner may direct.

"All our women are most carefully chosen," said their chief, Mrs. Stanley, "but we have no place for the 'prude or the prowl.'"

Municipal Problems

The Causes of the Present Civic Chaos.

In reconstructing the shattered fabric of our municipal life, it is necessary that a clear conception of the causes that have led up to the present impasse be obtained. If this is done and the obvious lessons to be deduced therefrom taken to heart, the problems of reconstruction become all the easier. In the present article the history of the breakdown of the system of municipal administration will be exposed. It must always be borne in mind, it is always easier to criticise than to suggest remedies. No living human being can put his finger on any one sore spot in our body politic and say, there is the cause of all our ills, cure that and all will be well. If any such is to be found he is either a dreamer or a quack. It is up to us to let the right of reason and consideration be our guide, in the sincere hope that prosperity and happiness may more abound.

We saw a stream of humanity pouring over the Rockies, eager to cast in their lot with us. Whatever was the cause of their coming, no one enquired. We invited them to come in "right on the ground floor." We thought we were doing them, as well as ourselves, a good turn. So cordial did the welcome appear to them, that the strain and weariness of the long journey was quickly forgotten, as well the parting with friends and relatives. Old and young were in the party, the experience of age and the enthusiasm of youth.

What strange impulse was it that infused energy enough into the mass to carry it so far? Was the force from within or from without? Was is one of those basic movements of sedition of the human family, often repeated in history, living off from the parent stock, moving as so often been the case, from the east to the west in obedience to the migratory instincts of the human race. Many lagged behind and dropped off by the way, there is comfort in the thought that only the self reliant, the resolute and the strong hearted could have the courage to put the barrier of the great divide between them and return. They were not mere dreamers of dreams and seers of visions, nor mercenies, nor moralists, seeking to find a new Eldorado and found a new heaven.

We may allow a taste for adventure a lure for risk, a fine relish for the unknown. Whatever the impulse many felt, that where they came from, the best they felt themselves capable of, was not being attained, and that in this new land they would be free to seek out their freedom and work out their own prosperity unhampered by the whims and fancies of ignorant legislators. They came then, not as visionaries or narrow minded and bigoted sectaries, but workers of the day, prepared out of the sweat of their faces and the weary of their bones, to lay foundation on which liberty and equality might lay fast hold, and civilization acquire new vigor and a high inspiration.

We can but conjecture what they expected was really before them. We may be sure, however that few attained their expectations. To the many, the first start was a false one. Very soon the greatness of the step they had taken became apparent to them.

It's very magnitude was their salvation. There was no giving way to regrets, nor choosing of alternatives, they were in the battle, safety was in going ahead, danger in looking back.

What multitude would have scorned to do in the land they came from they found they could do now, and excite no comment. So it was, that gummy hands and soiled garments instead of being a badge of disgrace became suddenly endowed with a becoming charm; and hand that toiled not and bones that ached with that fine sense of adaptability so finely developed in the Anglo-Saxon race, accepted the situation, and said no more about it.

Now was the time when the want of a wise leader was most felt, neither among those who came nor on the spot, was there a figure capable of turning the situation to proper account. What wonder would not the commanding personality of a twentieth century Moses have wrought or the indomitable will and strong arm of another Washington. A law giver and an organizer, at the earliest junction was unfortunately denied. The great task was to be left to the people themselves they had set out, alone

and unaided it appeared must they carve out their destiny.

We may take it as granted that the desire of the majority was to settle on the land. Those from the rural districts of the old land had no other aim. The idea of holding their own holdings was irresistible. Many of course, were city dwellers, but with visions of green fields and sunny skies, inherited from some far off ancestry, these also for the most part hoped to settle on the land. It was but a small proportion that came with the sole object of making a city their home.

So it was the selective lure of the province attracted the right kind. They were too, for the most part possessed of some means, all possessed of much knowledge of the work in B. C. they in mind to engage in.

There was room enough in B. C. and need-enough for trained agriculturists, but unfortunately the room was neither suitable nor ready. Here is where the immigration authorities blundered. The settlement obtained was accustomed to highly developed lands and systems of production and distribution. Very little clear open lands exist in B. C., near a market. Unlike the prairies, B. C. timber lands, even with the aid of modern appliances oppose a fearful resistance to reclamation. The settler soon saw his means inadequate, and meantime he had to live. Hard work and a dark prospect soon dampens the ardor of the most enthusiastic. The government left the settler to himself. Soon the situation became toiled not and a settler of the hopeless task quit, and sought solace in the company of those similarly situated. True to the primitive instincts of organic creation, they gathered together, and, chiefly about the large urban centers.

The stream of settlement continued, and in its final phases, was possessed of very considerable fluid copitat. Allotments began to have a ready market value. People competed with each other for the best spots, home sites were constantly changing hands at enhanced prices. Real estate dealing began to offer an attractive means of earning a livelihood. The savings of years were spread out, people finally deluding themselves into the belief that the seeming prosperity was natural development. It was a gamble pure and simple, and bad enough, but not much mischief had then been done, but to keep us the excitement a new fallacy began to be preached, namely, in order that the stream of remunerative settlement might continue its steady flow, it was needful to encourage the idea that settlement followed development. Acreage was subdivided everywhere, roads built, streets laid out, water, lights, transportation provided for. In imagination, a great city was seen coming into being and people spoke and thought, in millions.

To meet all this extravagance, assessments were raised, doubled and trebled. This of course, to increase the borrowing powers.

Capital, seemingly, in unlimited quantity, was reaching out for investment, willingly and accepted these inflated valuations as security. Councils, urban, suburban and rural had little prospects of retaining office unless prepared to borrow lavishly. Any slackening in the exchange of lots was the signal for further aggressive development.

The awakening came with a drop in tax collections. Capital became suspicious. Banks began to show a reluctance to carry over. With reduced appropriations for new work and maintenance, tax arrears increased. The game was up when banks refused temporary accomodation against current taxes.

The banks were wise. People now began to take stock and strike a balance. The showing was to the wrong side. In mining parlance, the people found, that instead of devoting themselves to working the pan, they had been assiduously working each others pockets.

The collapse of the boom saw thousands shorn of every dollar they possessed and many municipalities trembling on the edge of bankruptcy.

We have gone thus far to show how the present situation came about. Building in haste means too often building over again.

In dealing with reconstruction and rehabilitation of the corporate life of the province, unless the facts are clearly comprehended, there must exist the fear that in adopting a way out of the difficulty, too great haste may cause only further embarasment, nothing should be attempted

MUNICIPAL PROBLEMS (Cont'd.)

without due consideration. The people were blamed and to a certain extent rightly for what has happened. True they sanctioned the passing of many a ruinous by-law. It is equally true, and should never be forgotten by those who would shift the blame from their own shoulders, that as already pointed out, the Statutes lagged far behind the times, and gave opportunity to the unscrupulous and cunning to bend the popular will to suit their own selfish end. And no council city or district plunged so deeply as did the peoples' representatives of the legislative assembly. What wonder then that the multitude lost its head and how undeserving the taunt that as the multitude sanctioned the big money by-laws, the quilt was theirs and the consequences should be borne by them alone.

With the foregoing in view then we find the statutes were always hopelessly out of tune with the times and capable of being loosely administered, the authorities failed to give timely warning against forrowing or inflated valuations; as well that they made no attempt to help the people to use their resources wisely, nor sought to enlighten the people on the principles of sound economic development. The government of the time, was therefore largely responsible for the financial condition many municipalities are in to-day, and so we conclude, such being the case, then the government of the moment should not impose on the people of the province in general, nor on any one municipality in particular, either with new amendments to the statutes, or systems of administration that has not, to recommend it, the unfettered and deliberate sense of the mass of the people.

The legislators of B. C. in the past sought to guide the will of the people.

Since men began to submit to law, men have suffered much and learnt much, and the progress made was slow and costly. One precept he has learnt, which, if he for a moment forgets, he pays dearly, and that is, that legislators should a reflection of the will of the people, and no more. The people are, to be trusted, nay, must be trusted.—(Weekly Review, Vancouver, B.C.)

WORTH STRIVING FOR.

In an address given some years ago before a convention of the Nova Scotia Union of Municipalities on the Ethics

of Municipal Government, Mr. W. D. Lighthall used words that in themselves will be ever memorable to those who are fighting the battle of good government. They are as follows:—

"Think of the meaning of the subjects under discussion. Each one I venture to say is worth many lives of public service. Is it nothing that good laws exist—that fire and disease and moral disorder be kept down in our communities, that sewerage systems be perfected, taxation be fair, isolation of the farm abolished? Is it nothing that purloiners of our rights be not permitted to laugh at us and at justice, nor to set up bad examples in the triumph of fraud in our land. These are some of the issues which depend on the faithful work of the Provincial Union. And I say that they mean much. Let us all take heart then and go forward. We are fighting and laboring in a glorious cause—and thank God in a very successful cause. You are building institutions for the future which shall make the lives of those to come more desirable. You may be proud of your share in this making of a nation, and you will find a real reward in public service for itself."

OUR MUNICIPALITIES AWAKE.

"The misgoverned city with its extortions and exactions, its undeserved despairs and its great masses of hopeless people, seemed but a few years ago to be an inevitable consequence of our industrial progress; but suddenly the light was let in and the progress of American cities in the last twenty years in strength of general purpose and in the effective reorganization of the processes of community co-operation is probably the most significant political development in recent American history."—Newton D. Baker.

THE QUALITY OF CITIZENSHIP.

"A man may labor quietly in his chosen field and never be known to the public generally and still be the very best kind of a citizen. He may be engaged in the very lowliest kind of work, but if he does that work to the very best of his ability, and labors not alone for his own material welfare, but with the ultimate aim of helping others, he is a good citizen. If he works for himself alone with no thought for others, he is not and cannot be a good citizen. In my opinion, unselfishness is the very foundation of good citizenship and good government."—Ex-Mayor Herman C. Baehr, Cleveland, Ohio.



VIEW OF THE TOWN OF POINTE-AUX-TREMBLES, P.Q.

Ontario Hydro-Electric Power Commission Carrying Wonderful Power Development Work at Niagara Falls

Operating the largest shovels in the world, and reversing the flow of a river, the Hydro Electric Power Commission of Ontario is carrying on an enormous engineering project at Niagara Falls, practically without the use of steam.

There are many startling phases to this work, which is the largest engineering feat attempted in the Dominion of Canada, and the biggest engineering job at present being carried on in the North American continent.

In order to get water to the new power house which will be erected just above Queenston, the Commission will utilize four and a quarter miles of the Welland River, causing this sluggish stream to flow backward and to take water from the Niagara River instead of emptying into it above the Falls. Connecting with the Welland River is a power canal, stretching from Queenston and encircling the city of Niagara Falls, Ont., which will be eight and a quarter miles long when completed.

The original survey for the Niagara development was made in 1914, and the construction work begun in May, 1917. The commission expects to have the new plant in working order in 1922. War conditions handicapped the engineers, but this year's operations were begun on a gigantic scale. A trip over the right of way will impress the observer with the vast scope of the undertaking which, in its completed state, will cost approximately \$27,000,000.00.

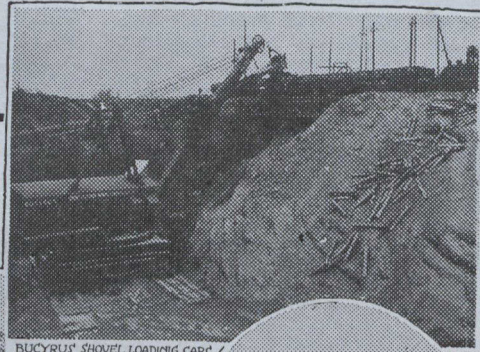
Two miles above the brink of Niagara Falls a steam dredge is gnawing away at the channel of the Welland River bottom and a portion of Hog Island which guards the entrance to this historic creek. The lone dredge and its

painfully feeding the furnace, shovel by shovel, from the ton or two of coal, his winter's supply, will marvel at the enormity of the electric shovels which pick up from eight to ten tons of material, lift it 70 feet into the air and deposit it into waiting cars, all within the short space of 40 seconds.

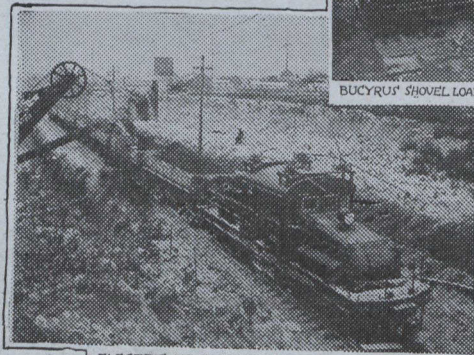
Trains, hauled by electric locomotives, convey the mud and clay to the dump at St. David's. The boulders and rock from the canal are borne away to the stone crusher on the cliff above Queenston, and converted into material for roadways, railroad roadbed and riprap which will line the shores of the canal. The stone crusher, which has a capacity of 4,000 cubic yards, is well worth a visit. The rocks from the excavations are cast into a trough opening into gigantic steel jaws which grind and munch, breaking the largest pieces into smaller bits that are carried away on a belt conveyor. A series of crushers reduce the rocks to a form where they may be utilized for building purposes and stored for future use.

Fifty-five miles of railway, all electrified, and tapping five trunk lines, are required in the construction work on the development. On this railway the commission has in operation more electric locomotives than any railway system in Canada. At present 2,000 men are employed on the big job. These men are housed and fed by the commission. A surgeon, an ambulance and a hospital maintained by the commission are at the disposal of the employees in case of accident. The adoption of the newest safety devices has minimized the danger of accident on the development, and the commission has devoted a great deal of time to safety first propaganda in order to safeguard the men in its em-

HYDRO ELECTRIC DEVELOPMENT WORK AT NIAGARA



BUCYRUS SHOVEL LOADING CAR



ELECTRIC TRAIN BEING LOADED



THE GIANT DIPPER DREDGING THE WELLAND RIVER

attendant tugs are the only pieces of equipment engaged on the entire Niagara development which are not owned by the Hydro-Electric Power Commission. They, with six or seven switch engines, are the only apparatus in use on the development which require steam in their operation.

Even the drills employed on the rock deposits of the canal right of way are operated by air, electrically compressed. A mile or two inland a huge clamshell swung from an aerial cableway, drops into the river and then emerges, bringing with it generous bites from the river bottom, which are deposited on the river bank at the foot of the tower from where the operator directs the activities of the clamshell. Deposits of earth and clay along the north bank of the river reveal the effectiveness of the clamshell in this particular portion of the development.

A short ride from Niagara Falls over new roadways built by the commission from crushed limestone removed from its right of way, brings one to the canal proper, where the activities of huge electric shovels, electric trains and gangs of men present a striking picture. The weary householder

ploy. About 2,500 acres, or 50 per cent of the lands acquired by the commission for its right of way, have been converted into farms, and the produce from the farms is sold to the employees of the commission. The commission maintains its own telephone system on the development, and it has connections throughout the province. Garages, machine shops and office buildings line the right of way.

By establishing its power house at Queenston the Hydro-Electric Power Commission is enabled to take advantage of the full drop of both Niagara Falls and the Gorge, a total drop of 305 feet, affording 100 per cent more electric power from the same amount of water. The largest electric units in the world, 55,000 horsepower generators, will be installed in the powerhouse, to produce electrical energy for distribution throughout the Province of Ontario.

This great work is a striking example of the big vision and initiative of Sir Adam Beck, under whose direction the commission carries on its functions. This work is one which gives the people of Ontario just cause for pride in achievement.

HIGH TENSION LINES FOR ELECTRIC POWER

That the high tension transmission of electric energy has been one of the most important factors in the utilization of our Canadian water power resources is plainly demonstrated in "Electric Generation and Distribution in Canada," recently published by the Commission of Conservation. The tabular statement on transmission lines contained in this report shows a total of \$5,940 miles of pole line for transmission lines of from 10,000 to 100,000 volts. This, if stretched out in a continuous line, would extend about twice across Canada. Some of these lines, moreover comprise a number of circuits each having three or four wires, and if we imagine the latter formed into a continuous length it would cover a distance of over 22,000 miles, more than seven and one-half times the mileage between Montreal and Vancouver over the Canadian Pacific Railway, or 38 per cent of the distance around the world.

Of the various high-tension net-works in Canada, the Niagara system of the Ontario Hydro-Electric Power Commission is the most extensive. It includes a total of some 1,200 miles of transmission fed from one point, Niagara Falls, supplying over 120 municipal distribution systems. Another very important system is that of the Shawinigan Water and Power in the Province of Quebec, whose transmission lines, including those of subsidiary companies, cover a total of 760 miles and supply 76 distribution systems.

High tension transmission is also used in Canada to transmit electric energy from coal mines, notably in the Sydney and Amherst, N. S., districts. The company serving the latter district has adopted the slogan "Electricity from the mouth of the pit."

Some of the more important transmission systems described in the report are:

Principal Electric Transmission Systems in Canada.

Province and District.	Pole line mileage.
ONTARIO—	
Niagara System ("Hydro").....	1,217
Severn " "	103
Wasdell " "	46
Eugenia " "	176
Muskoka " "	26
Central Ont. " "	347
St. Lawrence " "	60
Nipissing " "	24
Essex " "	60
Cobalt and Engheart (N. Ont. L. and P. Co.)....	152
Copper Cliff	37

Fort William	42
Hamilton (Dom. Pr. & Tr. Co.).....	187
Hawkesbury	28
Toronto Power Company.....	160
Orillia Municipal	40
Sudbury	26
Timmins (N. Ont. L. and P. Co.).....	40
QUEBEC—	
Amqui	30
Thetford and Beauce St. Francis W. P. Co.....	82
S. Can. Pr. Co. (Eastern Tps.).....	116
Montreal (Mont. L. H. & P. Co.).....	154
Montreal (Can. L. & P. Co.).....	27
Quebec and Levis.....	82
Shawinigan W. and P. Co.....	761
Sherbrooke Municipal	37
NOVA SCOTIA—	
Amherst	25
Sydney	35
BRITISH COLUMBIA—	
Cumberland (Can. Collieries).....	26
Kamloops Municipal	42
Rossland (W. Kootenay P. & L. Co.).....	255
Vancouver (B. C. Electric).....	195
Vancouver (Western Pr. Co.).....	90
Victoria (B. C. Electric).....	110
MANITOBA—	
Winnipeg Municipal	78
Winnipeg Electric Railway Co.....	60
ALBERTA—	
Calgary Power Co.....	108
YUKON—	
Dawson	39

CANADA'S FORESTS.

Canada holds the only large forest in the whole British Empire. Australia, New Zealand and South Africa have sacrificed most of their original timber to the fire fiend and ruthless exploitation. These facts emphasize Canada's strategic position as containing the only "wood pile" available to the empire except those of Russia. Sixty per cent of John Bull's huge timber demand is supplied by the Russian people today, for the British Isles provide only one log out of eight actually needed for home use. What part Canada's forests will play in British trade after the war is problematical but there is no lack of prophets to predict that every square mile of growing timber will double in value under the strain of post-bellum demand from the devastated districts of Europe. Meanwhile Canadian governments can prepare to take full advantage of increasing timber values by thorough fire protection and scientific control of wasteful lumbering.—State Service.

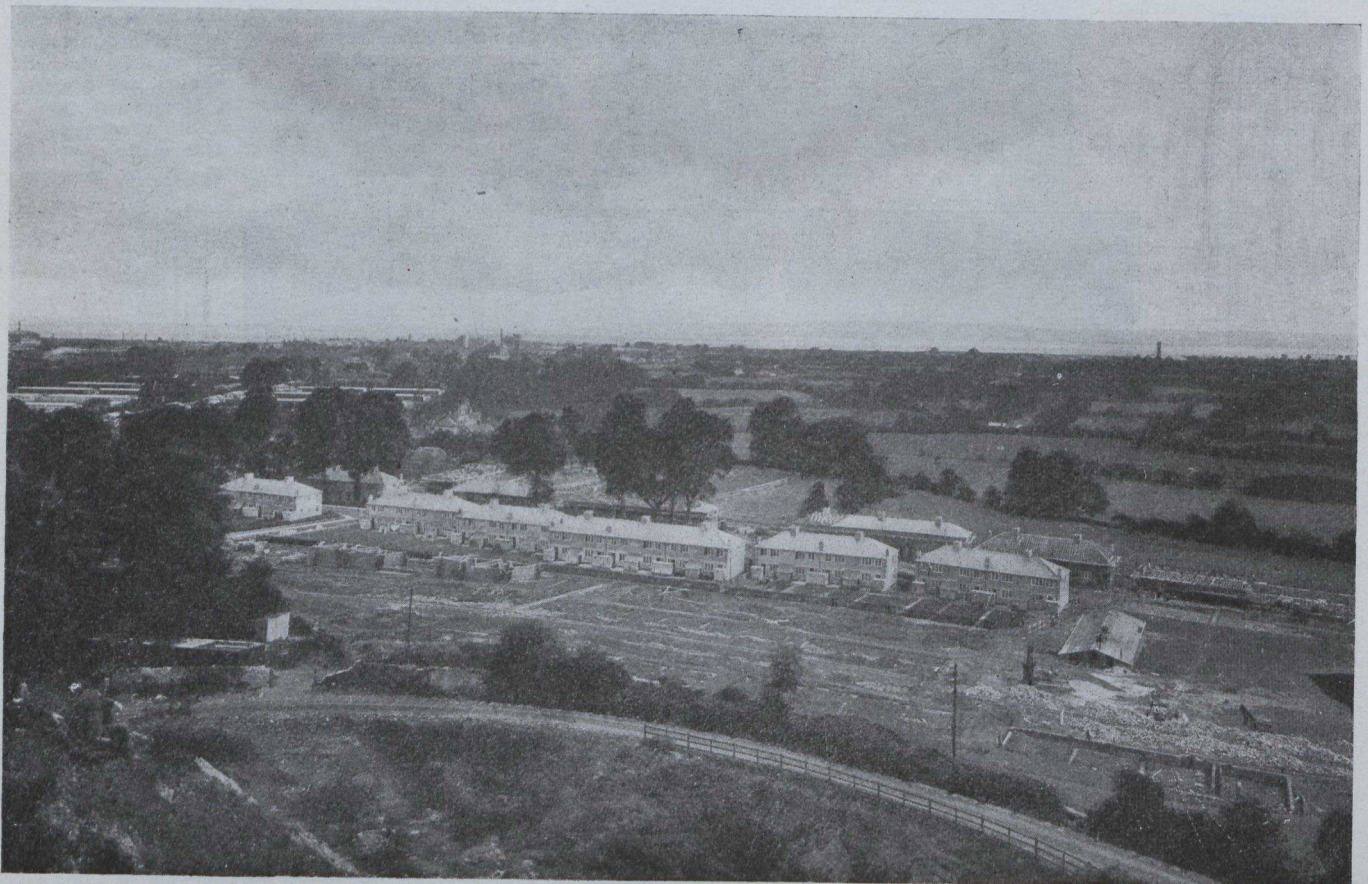


MAIN STREET, ST.-HYACINTHE.

Model War Villages in England



WELL HALL WAR VILLAGE



MODEL VILLAGE, SHIREHAMPTON, BRISTOL, ENGLAND

Kill The Land Shark

HARRY BRAGG.

One of the factors which is necessary in a permanent scheme of Reconstruction is the elimination of the Land Shark, whether individual or incorporated.

This would be a very great help in solving the problem of the High Cost of Living.

Prior to the great war, and the slowness in business which preceded it, the Land Shark flourished and grew fat, and this at the expense of credulous investors both in Canada, and in the Old Country.

The Land Shark had different means of approaching his victims, but the result was the same. The victim invested his good money in land which the Shark and his touts vouched as being a gilt edged investment, capable of netting the investor tremendous interest, and further profits that would make him independently rich.

The result of his operations was not only the swindling of the individual, but the fictitious raising of values, by which dwellings were unduly enhanced, and thus the cost of living was boosted upwards. Almost every municipality throughout the Dominion has cause to be sorry for the work of the Land Shark in its suburban areas.

Not only did this affect the individual investor in Canada, and in Great Britain (for the Shark crossed overseas, and spread his vicious propaganda over there), but it has left a stigma on Canada that will be very hard to remove. The Englishman who has been swindled by some of the Land and Development Companies in Canada, has judged the whole Canadian people by his own experience. And there are far too many Englishmen in this position, for the game was a paying one while it lasted.

One such victim came over to Canada, and proudly told a friend out here of a splendid land investment he had made in Duncan, B. C. His friend knew what it would be, and when the investor returned, was not surprised to hear that the land was well outside the tiny municipality; and he had been made to pay prices that would have been reasonable within a couple of miles of the centre of one of our large Cities. He went back disgusted with what he angrily thought to be Canadian methods of doing business.

Another invested in a town site, near a station on the (late) Canadian Northern Railway. Of course, the selling was not done by the railway company. That would have been too crude? A little land company was formed and it could refer to the company's plans for the station. The Englishmen and a friend tried to hire a team to drive out from Edmonton, and were surprised when the driver asked to be paid for his team and rig before he started; and still more, when he said this was because he did not know whether they could come back, as the Town site was in the middle of a deep swamp, and both horses and rig would probably sink, and be lost. Another black eye for Canada!

A sad case was a school teacher, who invested her little savings in land, which was alleged to be near Edmonton. The tax bills kept coming in, and she wished to sell at the great advance that had been the inducement for her to buy. But a friend who was in the West, looked into the matter, and told her to let the land go for the taxes, as it was not worth anything, nor would be for years, if at all.

A purchaser of land in Winnipeg, found where his lots were located when he visited the city. They were river-lots—right at the bottom of the Red River.

To come nearer home a sort of garden city for thrifty working men was advertised in the Montreal papers, and it seemed a most desirable scheme. The promoters went so far as to build a movie hall (which was never completed), and send out moving pictures, showing this hall, an hotel, and the picturesque cottages, close to the Grand Trunk station. As a matter of fact, the few cottages were about a mile from the railway and are now to let.

One Montrealer, who knows Regina well was nearly taken in by a plan showing lots which, at first seemed to be quite near the Parliament Buildings; but a closer inspection of the plan showed that the lines connecting the different properties were broken, thus meaning to the initiated that there was a gap whose distance was not shown. The possible purchaser at once consulted a map which was in the desk, and found that these alleged "city lots" were a couple of miles away from where they appeared to be on the salesman's plan. The trick was a

good one, and would deceive—as it was intended to do—anyone not familiar with plans, and the technical meaning of a break in the lines.

The trouble is that so many of those who have been swindled have not the means to bring the offenders to court, and this the Land Shark knows full well. He counts upon the large majority of his victims being without the money to bring him to book, and the rest being too careless, or too ashamed to allow their friends to know how they have been gulled.

Meanwhile the individual shark, and the incorporated shark were getting rich quickly. Fat dividends were being paid to the shareholders, for the land was bought from the farmers at acre prices, that were very low, and after it had been subdivided, and a couple of planks laid down as an alleged sidewalk, it was sold to the eager and blinded investor at high lot prices.

Naturally, the war put an end to this land swindling, but the swindlers were not among the volunteers, nor even the conscripts, who went to free a foreign land from sharks of another kind. No, they are still alive and only waiting until business revives, when they will set out again to gull fresh victims.

But such unfair and damaging business ought to be prevented by law, and the good name of Canada protected from these swindlers, as well as the unwisely investor kept from what is worse than a burglar.

How can this be done?

By legislation that would compel every subdivision of land to be submitted to a competent authority, which would mean a Civil Engineer, or Land Surveyor whose signature should be necessary on every plan, and who should also pass upon every circular and prospectus, to see that no false statements were sent out.

An individual, or Company issuing plans, prospectuses or circulars which had not been inspected by such experts should be heavily fined, or—better still—sent to prison.

In the Province of Ontario, the public is protected by the Ontario Railway and Municipal Board, which must accept every plan for subdivision, before it is put before the public. This should be carried out in every other Province.

This is a case where not only the poorly posted investor needs legal protection, but the honor of the Dominion is at stake, and some steps should at once be taken in order to prevent a recurrence of the plague of the Land Shark.

THE TELEPHONE AFTER THE WAR.

Most people are "grouching" at the telephone service today, and complaining of the service as compared with pre-war conditions, and yet few realize how terribly the service has suffered as a result of the war.

A very clever defence—and explanation—of its position has been put forward by the Bell Telephone Company. The statement that 346 of the trained men went overseas, is by itself, a good defence. But when this is followed by the depletion of all the numerous spare parts which were always kept ready for emergency demands, the case is stronger.

Further still, is the large number of changes, mainly due to the altering conditions, which are larger than would be generally imagined, being 36,716 installations and 20,341 take-outs for the first six months of the current year.

These simple facts speak for themselves, and when it is learned that the plans of the Company for extensions and replacements amount to over \$7,000,000 for the year, the magnitude of the work is seen.

"CANADIAN FINANCE" AND ITS NEW EDITOR.

We congratulate our contemporary, "Canadian Finance," in securing Mr. A. E. Parker as editor in succession to the late Mr. S. R. Tarr. Mr. Parker has had a wide experience as a writer and lecturer in financial subjects and we wish him every success in his new task which is no easy one, for his predecessor had built up "Canadian Finance" to occupy an influential position in financial circles not only in the middle west but throughout Canada.

18th Volume of the Canadian Annual Review of Public Affairs

By J. CASTELL HOPKINS, F.S.S., F.R.G.S.

(Published by Canadian Annual Review, Ltd. Toronto. Price \$6.)

For eighteen years Mr. J. Castell Hopkins has in his Annual Review been educating the citizens of Canada to a sense of their importance, as a nation, in world affairs. Year by year he has reviewed the world's events and the part played by Canada, and we have felt the prouder artef each reading and grateful for the opportunity to study with and through the author the growth of Canada's nationhood. The eighteenth volume, just published, and which covers the whole of the year 1918, is divided so far as world conditions affecting economic and social subjects are concerned, as follows:

Democracy and War Conditions; The Social Unrest of 1918.

Socialism: Its Origin, Nature and Diverse Conditions.

British Labor and Socialist Conditions and Opinions.

Labor Issues in the United States; Socialism and the People.

The Industrial Workers of the World; The One Big Union.

Bolshevism: Its Origin, Nature and World Propaganda.

Labor Problems and Conditions in Canada during the War.

Regarding the domestic relations of the Dominion the Review, after dealing with Federal affairs, takes up each Province separately—legislation, social, material progress, etc.—and a small section is given to a general review of municipal affairs.

In the previous four Reviews Mr. Hopkins had given much attention and space to the great war—its cause, its vicissitudes, etc. The 1918 Review closes up the war with a splendid analysis of the world situation at its close and the prospects for future peace. In this analysis every phase that brought about final victory for the Allies is reviewed with the Castell Hopkin touch—sympathetic but concise. Mr. Hopkins handles impartially the social unrest,—the outcome of the war. He gives a clear perspective of labor conditions, socialism and bolshevism, and their effect on the world's economic and social fabric. The 1918 Review taken to its cause, its vicissitudes, etc. The 1918 Review form one of the best histories of the war yet published. As such they are invaluable to the Canadian reader, anxious to have a clear presentation of the great upheaval in which he himself took some part either on the firing line or at home, but of which, in his chaotic state of mind, begotten of the awful strife itself, he was not able to get a true perspective.

Municipal Light Plants in California.

Nineteen cities and towns in the state of California operate municipal lighting systems. The financial results of such operation are set forth in the annual report of the state controller in the "Financial Transactions of Municipalities and Counties for the year 1918."

LECTURES ON MUNICIPAL GOVERNMENT.

McGill University of Montreal, in arranging for a series of lectures on municipal government, has established a precedent which it is hoped will be followed by other universities in Canada. The syllabus of the lectures is as follows:

Fundamentals and History of Municipal Government.—Dr. H. Brittain, Director, Bureau of Municipal Research, Toronto.

Municipal Government in Europe—Great Britain, Continent of Europe.—Mr. Thomas Adams, Town Planning Adviser to Commission of Conservation.

Municipal Government in United States—Clinton Rogers Woodruff, Sec., National Municipal League of United States.

Municipal Government in Canada: Canadian Systems, Frederick Wright, Editor, Canadian Municipal Journal. Quebec Systems, Oscar Morai, K.C., Deputy Minister of Municipal Affairs, Quebec. Montreal System, Senator L. O. David, late City Clerk of Montreal.

Forms of Municipal Government—Commissioner C. J. Yorath, C.E., Saskatoon, Aldermanic Committees; Commission; City Manager.

Municipal Administration—Finance and Public Work, (Lecturer not yet decided upon). Public Health, Dr. J. A. Hutchinson—Public Health Officer for Westmount, Past President Canadian Public Health Association.

Municipal Ideals: Responsibility of Councils—W. D. Lighthall, K.C., Sec. Union of Canadian Municipalities. Responsibility of Citizens—Howard S. Ross, K.C.

UNION OF B. C. MUNICIPALITIES.

The Annual Convention of the Union of B. C. Municipalities was held October 7th to 9th, in North Vancouver, B. C., under the presidency of Mr. Reeve H. M. Fraser of Burnaby. At the opening the Convention was graced by the presence of the Governor General—the Duke of Devonshire, K. C..

The selection of officers for 1919-20 resulted as follows:—**President**, District Councillor Jack Loutet, North Vancouver Municipality; **vice-president**, Mayor McKenzie, Nanaimo; **secretary-treasurer**, Mayor Gray, New Westminster. **Executive**, Ald. N. Binns, Trail; Ald. Simpson, Summerland; Ald. Ball, Vernon; Reeve Paterson, Delta; Ald. Kirk, Vancouver; Ald. Sergeant, Victoria, and Reeve Jones, Saanich. **Advisory committee**, Municipal Clerk Cowper, Saanich; Mayor Gray, New Westminster; Mayor Porter, Victoria; Mayor Vance, North Vancouver; Ald. Colley, Kamloops; Councillor McFarland, Oak Bay; Reeve Bridgman, North Vancouver, and Mayor Gale, Vancouver. **Soldiers' Relief Committee**, Controller Raymur, Victoria; Ald. Kirk, Vancouver, and Ald. Sweetman, Agassiz. **Delegates to the B. C. Anti-Tuberculosis Society**, Reeve Bridgman, North Vancouver, and Reeve Marmont, Coquitlam.

CALIFORNIA CITIES MAKE MONEY WITH PUBLIC UTILITIES.

Some of the enemies of public ownership who profess so much concern, lest cities undertaking to own and operate their public utilities will lose money thereby, should take a glance at the list below. It gives a few of the cities in California that have made a neat profit last year on their municipal electric light plants. And, be it noted, **these municipal plants have not increased rates.**

The following are the cities and the profits made last year:—

Los Angeles, \$661,830; Pasadena, \$102,092; Alameda, \$64,499; Riverside, \$92,602; Glendale, \$17,776; Palo Alto, \$16,286; Santa Clara, \$3,158; Anaheim, \$13,212; Colton, \$5,494; Roseville, \$4,585; Lodi, \$14,677; Healdsburg, \$6,896; Burnbank, \$7,342; Gridley, \$6,015; Tehachapi, \$1,430.

The municipal water works of Sioux Falls, S. D., has made an average profit of \$15,251.33 every year for the last eight and one half years.

Municipal Finance

JAMES MURRAY.

VICTORY LOAN AND BOND HOUSES.

The Victory Loan this year promises to be equally as successful as the previous loans, even though it is taxable. This success is largely due to the splendid organization of workers, a large proportion of whom are connected with the bond houses. These men being salesmen in their ordinary calling, have sold many millions of dollars' worth of bonds that would never have been sold otherwise. In addition many of the heads of the bond houses have for every issue given their services freely as district chairmen or in some other executive capacity. Again the Minister of Finance was enabled to get a promise, which was kept, from the bond dealers that they would sell no other securities other than Victory Bonds while the drives (each of a month's duration) were on. Such voluntary dislocation of business on the part of the Bond Dealers of Canada was in every sense of the word a sacrifice. It is questionable though if this practical patriotism has been fully appreciated by either the authorities or the public. We have not seen much evidence of such appreciation, even when thanks are general, not that the Bond dealers desire any special thanks—good sportsmen never do—but it is well that it should be known more generally that the success of all of the Victory Loans was due to the organizing ability of a body of dealers in finance who gave up their time, their offices and staffs for the purpose.

EDMONTON'S FINANCES.

Comptroller Mitchell of the City of Edmonton, Alta., has submitted to his Council a Comparative Statement of the City's Revenue and Expenditures (General Administration) for the nine months ending 30th, September, 1919, and the corresponding period of 1918 respectively, from which are taken the following extracts:—

Revenue.

Sundry Revenue including Departmental Fees, for the period ending 30th ultimo, amounted to \$149,855.11 as compared with \$104,516.00 for the nine months of last year, or an increase of \$45,339.11.

Current Taxes (including business and Income) have been collected amounting to \$1,314,028.39 as against \$1,561.55 during the same period of 1918, this condition being the result of special discount inducements.

On account of Tax Arrears, there has been collected \$685,553.15 compared with \$1,154,010.48 for the months of last year.

The aggregate amount of both Current Taxes and Arrears, amounting to 1,999,581.54, represents an increase in Tax Collections for the period over that of 1918, of \$831,009.51.

Expenditures.

General Administration Expenditures (otherwise termed Controllable) for the nine months amounted to \$611,147.54 contrasted with \$486,979.12 for the corresponding period of last year, showing an increase of \$124,168.42, the departments principally responsible for such being the Fire, Police and Streets and Scavenging.

There is a notable reduction in charges for Interest on Current Loans which is partly due to the payment of Current Taxes in advance already referred to, (as well as arrears) the Interest being \$341,401.86 as compared with \$392,870.18 last year, or \$51,468.32 less.

The Current Expenditures so far, have been maintained well within the Estimates of Council on a proportionate basis.

Our Services At Your Disposal

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

Municipal Securities

Wood, Gundy & Company

Head Office:

C. P. R. Building,
Toronto

Branches:

Montreal
London

Saskatoon
New York

Service to Municipalities

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

Consult us in regard to the—

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

DOMINION SECURITIES CORPORATION-LIMITED

26 KING ST. EAST - TORONTO

MONTREAL

LONDON, ENG.

EDWIN HANSON

WILLIAM HANSON

THE OLD AND RELIABLE HOUSE
OF**HANSON BROS.,**
BOND DEALERS
MONTREALAre 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

JUBILEE OF ROYAL BANK OF CANADA.

On Saturday, October 18th, the Royal Bank of Canada celebrated its Golden Jubilee. As the Merchants Bank of Halifax it opened its doors for business fifty years ago, October 18th, 1869, with a capital of \$300,000 and a reserve fund of \$20,000, total deposits of \$284,655, total loans of \$266,970, and total assets of \$729,000.

For a number of years it confined its business to the Maritime Provinces but in 1887 a branch of the bank was opened in Montreal with Mr. E. L. Pease as manager. In 1897 a leap was made from Montreal to Vancouver and in the following year a branch was opened in Havana, Cuba. In that year Mr. Pease was made joint general manager in charge of the business outside of the Maritime Provinces. In 1901 the name was changed to Royal Bank of Canada and in 1907 the head office of the bank was moved from Halifax to Montreal. From that date to this it has expanded faster than any other Canadian chartered bank. Since 1907 the Royal has absorbed the Union Bank of Halifax, the Traders Bank of Canada, the Quebec Bank and the Northern Crown Bank, and during the current year it has entered into the close reciprocal relations with the London County Westminster and Parr's Bank, Ltd., of London, Eng. Today the Royal Bank has 615 branches and 42 sub-branches, with a capital, paid up, of \$16,163,000, reserve fund, \$16,406,000, total deposits \$381,307,000, total loans \$272,115,400, and total assets \$470,870,000.

The leading officials of the Royal Bank and the Board of Directors are as follows:—

Sir Herbert S. Holt, president; E. L. Pease, vice-president and managing director; James Redmond, C. E. Neill, G. R. Crowe, Sir Montimer B. Davis, D. K. Elliott, G. H. Duggan, Hon. W. H. Thorne, C. C. Blackadar, Hugh Paton, John T. Ross, A. J. Brown, K.C., R. MacD. Paterson, W.J. Sheppard, W. H. McWilliams, C. S. Wilcox, Capt. Wm. Robinson, A. E. Dymont, A. McTavish Campbell, Robert Adair.

The head office staff includes E. L. Pease, managing director; C. E. Neill, general manager; F. J. Sherman, assistant general manager; M. W. Wilson, superintendent of branches; G. W. MacKimmie, general inspector; S. R. Noble, general inspector; S. G. Dobson, general inspector; S. D. Boak, secretary; L. P. Snyder, supervisor of bank premises.

The supervisors of the various districts are: Stuart Strathy, supervisor of Ontario branches; B. B. Stevenson, supervisor of Quebec branches; A. D. McRae, supervisor of Maritime Province branches; R. Campbell, supervisor of Central Western branches; C. W. Frazee, supervisor of British Columbia branches; J. R. Bruce, supervisor-general southern business; F. J. Beatty, supervisor of Cuban branches; W. A. McKinlay, supervisor of branches in Porto Rico and Venezuela; C. C. Pineo, supervisor of South American branches.

1 —120 ft. " Municipality of St. Telesphore.
1 — 65 ft. " Municipality of Trois Pistoles.
1 —175 ft. " Municipality of Calumet.
1 —600 ft. " St. Paul de Chester.

Need we say more? Our record as above proves that we are in a position to build bridges to the entire satisfaction of the Department of Public Works and Labor.

Our prices are right. May we not have an opportunity to quote on your next bridge?

In addition to bridge work, we handle buildings, towers, standpipes, transmission towers, elevated tanks and towers, refuse burners, penstocks, thimbles, draft, tubes, wheel cases, racks, racks steel gates, gate steelwork, power house, steelwork, in fact anything in structural steel and steel plate work and your enquiries for anything in these lines will be appreciated.

Yours very truly,

THE MCKINNON STEEL CO, LTD.,

Sherbrooke, P. Q.

The McKinnon Steel Co., Ltd.,
Sherbrooke, P.Q.

Winter is the time of the year when you generally consider your bridge requirements.

We do not wish this Winter to pass without you being fully acquainted with our facilities for fabricating and erecting steel bridges of any span.

We have built in Quebec to plans and specifications prepared by the Chief Engineer of the Department of Public Works and Labor over seventy-five bridges, as well as others in different parts of Canada. Some of the bridges we have built are:—

- 1 — 75 ft. span New Mexico, Compton Co.
- 1 — 78 ft. " Municipality of Wotton, Wolfe Co.
- 1 —118 ft. " Township of Shefford.
- 1 —150 ft. " Arthabaska County.
- 1 — 85 ft. " Mansonville, Brome Co.
- 1 — 3 span bridge Scotts, Que.
 - 1 —225 ft.
 - 1 —214 ft.
 - 1 —139 ft.
- 1 —166 ft. span Municipality of Shipton.
- 1 —100 ft. " Municipality of Compton.
- 1 — 75 ft. " Municipality of St. Christine.
- 1 — 75 ft. " Municipality of Clifton.
- 1 —130 ft. " Municipality of East Part Township of Farnham.
- 1 —150 ft. " Municipality of St. Malachie.
- 1 — 70 ft. " Municipality of Notre-Dame de Lourdes.
- 1 — 75 ft. " Municipality of Potton.
- 1 —170 ft. " Municipality of St. Come de Kenebec.
- 1 — 75 ft. " Township of Abercorn.
- 1 — 80 ft. " Township of Ascot.
- 1 — 85 ft. " Municipality of Arthabaska.
- 1 — 75 ft. " Municipality of Sutton.
- 1 —106 ft. " Municipality of Papineauville.

PRACTICAL HOUSING.

(Continued from Page 359.)

An important and interesting feature of the Garden City scheme is the agricultural belt round the city. The city area comprises about 1,200 acres laid out for a population of 30,000 people. In this area there are at present about 30 factories and 13,000 people. The other 2,600 acres of the original area, with an additional 700 acres recently acquired, are reserved by the charter as a permanent agricultural belt round the city. Thus the inhabitants have a large open area all around the city which can never be built upon and the produce is brought close to the door of the consumer. If the city increases its population over 30,000 it must extend by leaping over the agricultural belt. Thus the industry of farming is linked up with manufacturing industries in one community, avoiding the usual separation of town and country into two district zones, with the inhabitants of each pulling against one another. Every city in the future should have its farm zone and more harmonious relations established between the workers on the farm and in the factory. Letchworth proves the practicability of this combination, in contrast, and the cities of this continent show the evils that arise from the excessive degree to which they promote the separation between agriculture and manufacture.

People are apt to assume that model housing schemes can only be carried out by philanthropists and Governments with unlimited resources. The Letchworth experiment was initiated by a number of private men, who put up a little more than \$500,000 to commence. The whole of the capital does not amount to more \$3,000,000. That money is now beginning to receive dividends, which are limited to five per cent.

Well Hall Model War Village.

At Well Hall, near Woolwich, the Government built during the war a town of six thousand people. This town was brought into being and occupied within nine months—this by the slow, English people, at a time when the whole organization of the country was devoted to the manufacture of munitions of war, the raising and transportation of troops, and other war purposes. This and other schemes were carried out as the result of investigations made under Mr. Lloyd George, who wanted to find out how to increase the output of munitions. It was decided that reasonable hours of labour, comparatively good pay and, above all, good homes and contentment on the part of the worker so far as his living conditions were concerned, were the best way to increase output. If it is sound policy to build good houses and provide pleasant surroundings for workmen in the middle of a war in order to increase the output of munitions, it is just as sound policy to provide good conditions and good surroundings and to bring about contentment among our workers in order to increase the output of production to meet competition with other countries in time of peace.

Therefore, I think we may congratulate ourselves upon the fact that the Government of Canada and the Provincial Governments have taken the initiative in the matter of housing with a view to dealing with the problems in the right way. Loans are made to the provinces for housing purposes. In this connection Ontario and its municipalities are heartily co-operating with a view to improving housing conditions.

JAMES EWING, M.E.I.C. E. S. M. LOVELACE, B.A. Sc., M.E.I.C.
ALTHEOD TREMBLAY, A.M.E.I.C.
Mem. Board of Directors Q.L.S.

EWING, LOVELACE & TREMBLAY
Civil Engineers and Land Surveyors

Surveys, Plans, Maps, Estimates and Reports, Railway Location, Bd. of Ry. Commission Plans, Power and Industrial Sites, Municipal Work, Town Planning, Sub-division.

BIRKS BUILDING, 14 Phillips Square, MONTREAL
Tel. Upt. 1100.

Quebec Savings and Trust Company

Head Office, MONTREAL

J. N. GREENSHIELDS, K.C., President.
J. W. PYKE, Vice-President.
F. W. TOFIELD, Manager.

This Company Specializes
in the
Joint Administration
of
Municipal Sinking Funds

Full Particulars Upon Application.

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

**MUNICIPAL
DEBENTURES
BOUGHT**

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

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

BUSINESS FOUNDED 1795

American Bank Note Company

ENGRAVERS and PRINTERS

MUNICIPAL DEBENTURES AND CHEQUES
A SPECIALTY

HEAD OFFICE:

208-228 WELLINGTON STREET, OTTAWA

Branches: MONTREAL, TORONTO, WINNIPEG.

BANK OF MONTREAL

Established over 100 Years

BUY VICTORY BONDS

Full information regarding denomination of Bonds, terms of subscription and other particulars will gladly be furnished at any branch of the Bank of Montreal.

Branches and Agencies:

Throughout Canada and Newfoundland.
At London, England, and at Mexico City.
In Paris, Bank of Montreal, (France).
In the United States—New York, Chicago, Spokane.
San Francisco—British American Bank.
(owned and controlled by the Bank of Montreal).

MUNICIPAL OFFICIALS

WHEN YOU
NEED A BOND

APPLY TO

The Dominion of Canada Guarantee
and Accident Insurance Company

Head Office, TORONTO

"THE SECURITY OF A BOND"

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

BRANCH OFFICES:

MONTREAL. HALIFAX. ST. JOHN. OTTAWA.
WINNIPEG. CALGARY. REGINA.
VANCOUVER.

THIS WILL INTEREST YOU

EMPLOYERS

OF

LABOUR

should have
among their
Employees

TRAINED

FIRST AIDERS

capable of render-
ing assistance

IN CASE OF ACCIDENT

POLICE DEPARTMENTS
FACTORY MANAGERS
MUNICIPAL FIRE
DEPARTMENTS
FARMERS
FISHERMEN
LUMBERMEN
FIRE RANGERS
MINE MANAGERS
HUNTERS
ANGLERS

Always have a St. John
Ambulance First Aid Box
ready in case of emer-
gency.

Price, \$5.00; smaller size,
\$3.50. Supplied by the
Canadian Branch of The
St. John Ambulance As-
sociation,

14-15 Castle Building,
Ottawa - - - Ont.

EVERY
ESTABLISH-
MENT
Should have a
supply of
FIRST AID
EQUIPMENT
for use in
CASES OF
EMERGENCY

BANK OF MONTREAL

Established 100 Years (1817-1917)

CAPITAL (PAID UP)	- - -	\$16,000,000
REST	- - -	\$16,000,000
UNDIVIDED PROFITS	\$1,812,854	
TOTAL ASSETS	- - -	\$545,304,809

BOARD OF DIRECTORS

Sir Vincent Meredith, Bart, President.
 Sir Charles Gordon, G.B.E., Vice-President.

- | | |
|----------------------------|-----------------------|
| R. B. Angus, Esq. | Lt.-Col. Molson, M.C. |
| Wm. McMaster, Esq. | C. R. Hosmer, Esq. |
| H. R. Drummond, Esq. | D. Forbes Angus, Esq. |
| Lord Shaughnessy, K.C.V.O. | Harold Kennedy, Esq. |
| H. W. Beauclerk, Esq. | G. B. Fraser, Esq. |
| Col. Henry Cockshutt, | J. H. Ashdown, Esq. |

Head Office : MONTREAL

General Manager -- Sir Frederick Williams-Taylor,
 Throughout Canada and Newfound-
 land.

BRANCHES AND AGENCIES : At London, England, and at Mexico City.
 In the United States—New York, Chicago, Spokane, San Francisco — British American Bank (owned and controlled by Bank of Montreal.)

A GENERAL BANKING BUSINESS TRANSACTED

THE ROYAL BANK OF CANADA

Capital Paid Up	\$ 16,000,000
Reserve and Undivided Profits	17,000,000
Total Assets	470,000,000

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

- | | |
|----------------------------|-------------------------|
| Sir Herbert S. HOLT, Pres. | E. L. PEASE, Vice-Pres. |
| Jas. Redmond | C. E. Neill |
| G. R. Crowe | Sir Mortimer B. Davis |
| D. K. Elliott | G. H. Duggan |
| Hon. W. H. Thorne | C. C. Blackadar |
| Hugh Paton | John T. Ross |
| A. J. Brown, K.C. | R. MacD. Paterson |
| W. J. Sheppard | W. H. McWilliams |
| C. S. Wilcox | Capt. Wm. Robinson |
| A. E. Dymont | A. McTavish Campbell |
| | Robert Adair |

OFFICERS:

E. L. Pease, Man. Director, C. E. Neill, Gen. Manager.
 F. J. Sherman, Asst. Gen.-Manager; M. W. Wilson,
 Supt. of Branches.

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

BRAZIL—Rio de Janeiro.

SPAIN, Barcelona—Plaza de Cataluna 6.

LONDON, England—Princes St., E.C.

NEW YORK AGENCY—68 William St.,

PARIS AUXILIARY:—

THE ROYAL BANK OF CANADA (FRANCE)

28 Rue du Quatre-Septembre

LOANS MADE TO:
 BONDS BOUGHT FROM:

MUNICIPALITIES

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

WANTED.

Copies of August issue 1919 also
 March issue 1918.

Price 25 cents per copy.

Canadian Municipal Journal
 Coristine Building, Montreal.

LONDON BULL DOG BATCH MIXER

Just the Machine for Small Jobs

A BIG CAPACITY, a low price. Built to last a life-time. LIGHT AND EASILY MOVED from place to place. Can be operated with less men than any other mixer. Capacity 6 cubic feet per batch, 50 cubic yards per day.

Will Save the Price of Itself in 20 Days' Use

You Can't Afford to be Without it.



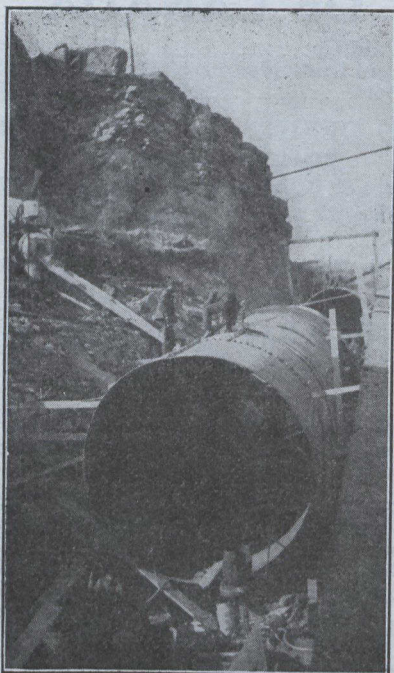
Made
 in
 Canada

Send for Catalogue No. 1-B.

London Concrete Machinery Co., Limited
 Dept. 5—LONDON - ONTARIO

World's Largest Manufacturers of Concrete Machinery and
 Cement Working Tools

MACKINNON STEEL CO. LIMITED
SHERBROOKE, QUE.



STRUCTURAL STEEL AND STEEL PLATE WORK
OF ALL KINDS

Penstocks, Thimbles, Draft Tubes Wheel Cases,
Racks, Steel Gates, Gate Steelwork, Power House
Steelwork.

Montreal Office - - 404 New Birks Building

Any investor or manufacturer who wants the

FACTS

about any CANADIAN CITY or TOWN with the view of investing or establishing an industrial enterprise, should write to the

Bureau of Information

CANADIAN MUNICIPAL JOURNAL

Coristine Bldg., Montreal, P.Q.

"It's Great"

These words exactly describe the quality of

FOREST & STREAM TOBACCO



EVERYWHERE 20c PER TIN