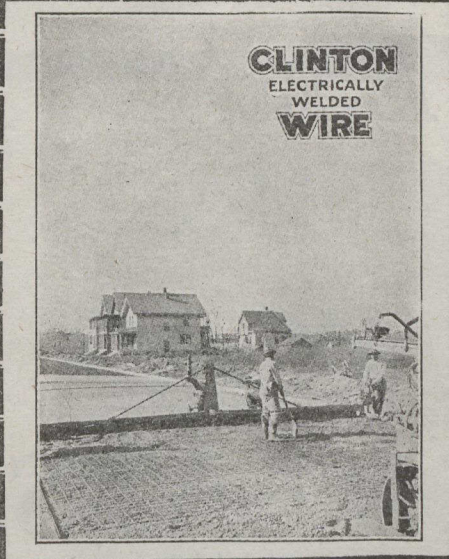


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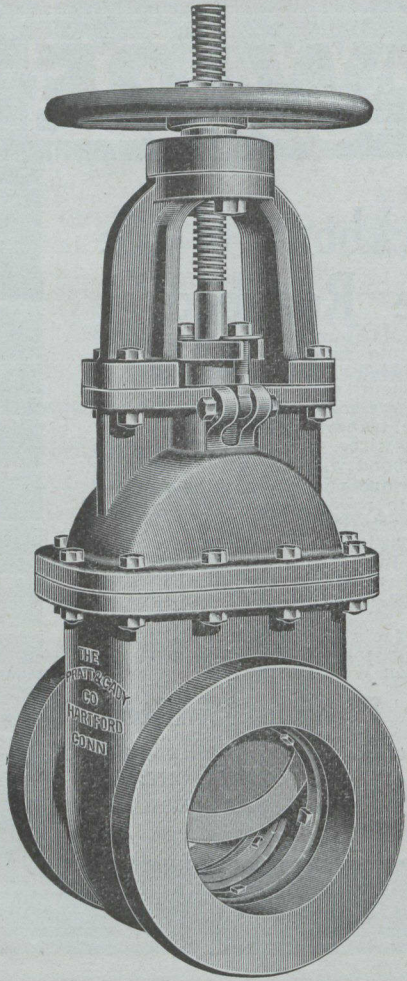
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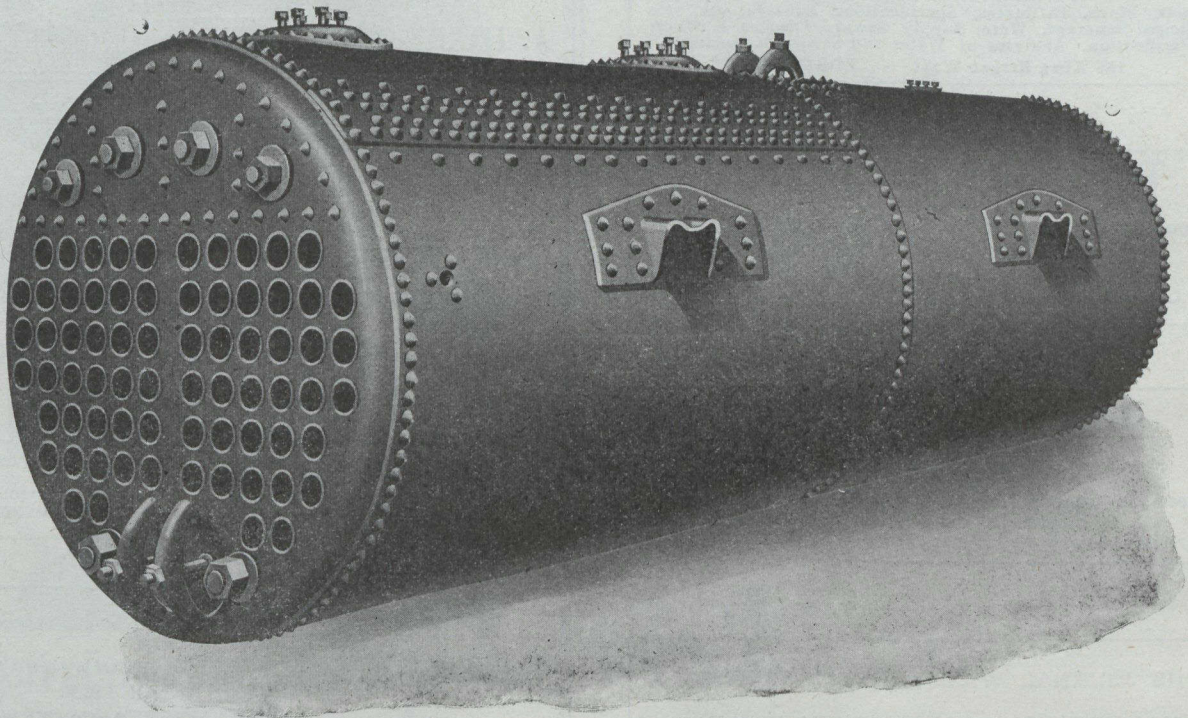
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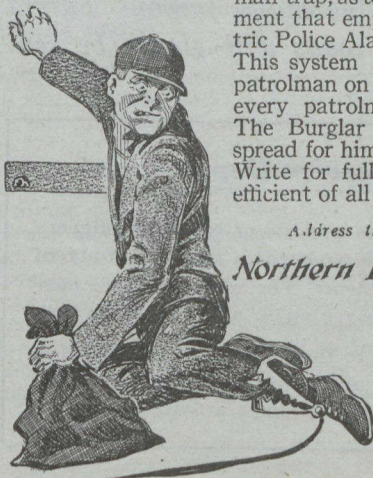
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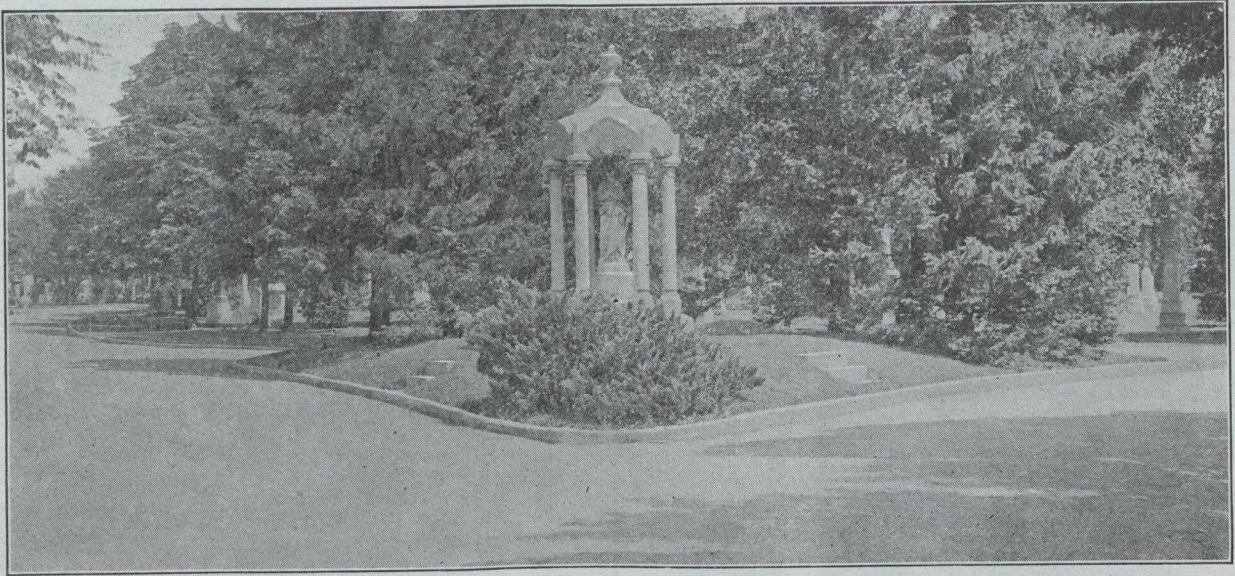


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"As Others See Us."

We were interested, and naturally delighted, to read in the July issue of the Financial Circular of the Institute of Municipal Treasurers and Accountants (Great Britain) some comments on Canadian Municipal Finance from the pen of the Editor (Mr. J. Beckett, the City Treasurer of Accrington, Lon.) Mr. Beckett is one of the outstanding figures among a body of highly trained men—in no other country is municipal finance and accounting brought to such a high standard of efficiency as in England—so that his criticism, together with the pithy comment of Erasmus, will be very helpful and encouraging to those who are doing their best to raise the standard of municipal administration in this country.

It will be noted that Mr. Beckett has promised to contribute an article to this Journal, and we need hardly tell our readers that we will hold him to his promise, in spite of the fact that his labors have been greatly increased by reason of his losing many of his staff (including his own son) to swell that wonderful army that the Old Country has sent to France.

Below is Mr. Beckett's comment:

Canadian Municipal Finance.

"For some time I have followed the course of municipal finance in Canada as reflected in the Canadian Municipal Journal—a journal which has reached a high degree of excellence, and is conducted with considerable ability and enterprise. It is in the front rank of service journals. To its columns men of progressive ideas are constant contributors, men who believe in the liberal use of the lash upon the back of laggards, and are out for the grim and stern work of reform in the realm of local government. All branches of municipal life are brought under review. The fact that the weaknesses—and they are many, and very different in character and quantity from our own—are ruthlessly laid bare to the public gaze without any apologies, and withal to a public far beyond Canada—with very peppery criticism, hand-in-hand with constructive suggestions—these features are full of hope. Without doubt for Canada there is a great and glorious future, and they do not mean to lay the foundations in sand. Ergo they are a splendid band of optimists. Certainly they are not content to accept the poetic platitude of Pope, expressed in his essay on "Man":—

"For forms of government let fools contest;
Whate'er is best administered is best."

They know very well that any form of government is better than no government at all; that even a bad form of government in the hands of good governors is better still, but they are out for the best form in the best hands, and as success awaits upon persistency, they will have their reward in due course.

Abraham Lincoln taught their neighbors an abiding truth when he said:—

"You may gull some of the people all of the time,
And you may gull all the people some of the time,
But you cannot gull all the people all the time."

But as I am under a promise to contribute to the Canadian Municipal Journal, I must be content for the present to allude here to the April and May numbers of that journal, and some of the problems (serious enough they are too) that are dealt with therein. To a Britisher, the outstanding weakness of the position of the municipal officer in Canada seems to be the absence of security of tenure, either based upon statute or practice. That is an unfortunate position of affairs, and is probably at the root of many of the ailments that afflict public life on the other side. Listen for example to the indictment of the system by Dr. Wilson:—

"During these times of struggle, economy and production, the question comes forcibly home to all of us, are we getting the best service from those who are administering the people's affairs in the municipal, provincial and federal government? One hears a great deal, etc., etc."

(Then follows a long extract from Dr. Wilson's article which appeared in the April issue of this Journal.)

Then the system and incidence of the local taxation are fundamentally different from our own. They cannot be

dealt with here. The subject is too great; but it is interesting to notice that our friend Mr. Sampson, the City Treasurer of Outremont, is an enthusiastic reformer who always sleeps with one eye open, and gives that subject no rest. It was to be postulated that the war has had an adverse effect upon Canada, as indeed it has had such effects in varying degrees upon every country in the world, but the word "default" (a most ugly word) is not in the vocabulary of British local authorities.

In the May issue of the Canadian Municipal Journal the following comments are made upon the subject of increased taxation:—

"Since the war started municipal councils throughout Canada have been hard put to it to 'carry on.' What are the difficulties, etc., etc.

(The whole of the editorial which appeared in the May issue of this Journal is here reproduced by Mr. Beckett.)

Most striking and significant of all is the incredible sloppiness, to put it no lower than that, into which the municipal financial affairs of the Province of Quebec have been allowed to drift, even in pre-war times. We are told that so far as debt-redemption is concerned, there are many councils that have not paid anything into their sinking funds for years; that in fact some of them have ignored the funds altogether, treating their debt as the laws of the Medes and Persians were regarded, as "things that altereth not," at any rate, not in the downward direction.

Is this owing to the absence of a high sense of civic honor, or hostility to authority, or to deep-rooted objection to taxation—to which we all object out pay—or neglect in high places to enforce the law? It certainly cannot be due to poverty.

Whatever the cause, there is hope to be derived from the setting up of a municipal department for that province. Here is what the journal declares to be the facts and the outlook for the future:—

"We have been examining the new act establishing a Municipal Department in the Province of Quebec and we can honestly congratulate the government on the thoroughness with which it means to administer local affairs, etc., etc.

(The article on this subject was by James Murray, the Financial Editor of the Canadian Municipal Journal.)

I have ventured upon this topic with these preliminary observations, not without trepidation, because I am not familiar at first hand with Canadian affairs; but if Canadians themselves can take such criticism, made by their own officials and their official journal, lying down, then they are the unfortunate victims of a vicious system which strikes at the roots of honor, and effectively bars progress. No effort on their part can be neither too great nor too small, to slough off the ugly outgrowth of the past, which resembles nothing so much as the virile ivy struggling for mastery over the oak, around which it has been allowed to entwine itself far too long.

THE EDITOR.

"Erasmus" insists on adding the following observations for the benefit of Mr. Sampson and his Canadian colleagues, and adds that it is unnecessary for him to disclaim everything but friendly intentions. He says:—

"Inertia, ennui, laissez-faire:—These are negative qualities which roost at ease in a non-progressive and unambitious community; but mighty heavens!!! 'graft,' 'rake-off,' 'feathering one's nest,' and 'making hay while the sun shines'; what are these but the crimes of modern banditti against the body-politic, that 'waste at noon-day'? From them even the device of 'government by commission' does not necessarily afford effective immunity.

Most of all let it be borne in mind that public credit reposes securely upon honest government, and to achieve that end, indomitable industry and incandescent energy, applied with sagacity and without measure, are the weapons to be used, and when achieved—well, 'the price of it is eternal vigilance.'

Lastly — as the preacher says — put Generalissimo 'Takehizkoatoff-to-the-Job' in supreme command of the offensive, and straighten not the entrance to the penitentiary (your name for our English prison) for evil-doers. Widen it — widen it by all means."

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Published Monthly by

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CORISTINE BUILDING, MONTREAL

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SEPTEMBER 1918.

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Meeting of Municipal Executives of Province of Quebec

On August 28 this Journal invited a number of municipal executives of Quebec to meet us at Freeman's Hotel, Montreal, the object being to freely discuss in the light of actual experience the new Municipal Act of the Province and the Municipal Department which was recently established by virtue of the act. If we in our modesty did not expect a large response to our invitation we were agreeably disappointed, for practically all the principal urban councils were represented at the meeting, and Mr. Oscar Morin, the Deputy Minister of Municipal Affairs had a great opportunity, of which he took full advantage, to discuss and explain the three acts, passed at the last session of the Quebec legislature, under which his department was established and is administered.

The impression one got from the meeting was that of earnestness and determination on the part of the delegates, not only to learn all they possibly could about the new statutes and to know all about the department itself, but to do their share in making the municipal administration of the Province of Quebec a success. That much study had been given to the subject by many of those present was easily seen in the intelligent suggestions put forward to perfect the new code, all of which were welcomed by the Deputy-Minister, who in turn went to much trouble to elucidate each clause.

Part of the time was taken up in discussing the regulations concerning sinking funds. The fact that every municipality making new loans has to place its sinking fund in the hands of the Provincial Treasurer, for which it receives in interest 3½ per cent, less administration expenses, naturally met with much adverse criticism, principally because of the low rate of interest. It is very evident that the placing of this clause in the Act was to ensure the municipalities keeping up their sinking funds—which in the past have been mere names—though, no doubt, those municipalities whose sinking funds are up to date and properly secured for

the bond holders, will be encouraged to "carry on" the same lines. This can be done through a special clause which authorizes the government for good reasons to allow the sinking fund of any municipality to be deposited elsewhere than in the office of the Provincial Treasurer. It is the delinquent municipalities of the past that will be affected, and until they can satisfy the Minister that their sinking funds are properly taken care of, they should be compelled to place their sinking funds with the government at the low rate of interest. A sinking fund is a trust fund created for the security of the buyers of the loan, and consequently is not the property of the municipality itself. This fact is not sufficiently appreciated by our municipal councils, and we take it that the government of Quebec is determined to see that the local councils of the province do realize the fact—hence the stringent regulations regarding sinking funds.

Another point that was taken up related to the amounts to be set aside for sinking funds. In the past it has been "a minimum of one or two per cent" of the loan per annum. Under the new statutes this rule of thumb system of computing interest has been done away, and before a loan is allowed to be floated, a proper computation is made by the Department which may even reach as high as 4 per cent—according to the length of time the issue has to run before maturity. Such restrictions on municipal issues are bound to raise the financial standing of municipal Quebec, and rightly had the general support of the delegates.

Probably the principal outcome of the meeting was the decision of the delegates to form a Provincial union or association, and a strong committee was formed to draw up a constitution. For ourselves, we were delighted at our successful efforts to bring together the mayors, aldermen and officials of the Province of Quebec, but we were more delighted to know that everyone went away feeling that his journey had not been wasted.

The Fifth Sunday Movement

The other evening we had the opportunity of a long interview with the founder of the Fifth Sunday Movement in Canada. Our purpose in seeking the interview was that one of the objects of the movement is to ultimately place candidates for municipal honours throughout Canada. Whatever prejudices we might have had previous to our meeting Mr. Woodward, the gentleman in question, were swept away after a few minutes conversation, for no more sincere and sane exponent of any cause could be met anywhere, and though we may even have cause to criticise the platform of the Fifth Sunday Movement, when it comes out, for the founder and present manager we cannot help but have the greatest respect and admiration.

The Movement is an educational and political propaganda with the railroad men of the country—about 80,000—forming the basis, though the idea is to secure as members every worker in the Dominion—whether he works with his hands or brain. The potentiality of such a movement for good, or evil, is enormous, for there is no doubt that through the wonderful organizing ability of the founder the

desired end in membership will be attained. Frankly we believe that so long as Mr. Woodward is in control, the influence of the Fifth Sunday Movement will be for good, particularly in educating the masses in their duties as citizens. This in itself will be a new experience in Canada, inasmuch, it is the first attempt made by any movement in this country emanating from organized labour to educate its own members along the lines of citizenship, and its responsibilities. One of the difficulties that students of municipal reform have to contend with is the ignorance and apathy of the masses in civic affairs, and no one will welcome an enlightened electorate—made up in every urban community principally of workers—more than will the present municipal administrations of Canada.

If then, the Fifth Sunday Movement does nothing else but carry out its educational programme it will be serving a useful purpose in the building up of a real Canadian democracy, and as such we wish the promoters all success. So far as the rest of the programme of the movement is concerned we suspend judgment until we can study the full platform.

Training of Social Workers

When McGill University opens for the winter season, a school of social study and training will be started under the direction of Mr. J. Howard Falk, whose experience in social welfare was gained principally in Winnipeg, though he first became identified with the work in New York in 1906. While a school for social workers is an innovation for the Montreal university, other seats of learning have been experimenting with the subject for some time, and no doubt some good workers have been turned out from these schools, yet we seriously question the wisdom of the course usually given, which to our mind smacks too much of a business training at the expense of the cultivation of the humanizing forces that should be within the mind and heart of every student. We don't believe, for instance, that much uplifting of the "submerged tenth" can be done with statistics, neither do we think that the worker trained along the lines laid down in these courses, has much influence in the rearranging of the weekly budget of those housewives whose dwellings are located in the poorer and usually dingy parts of our cities. These tenants of the tenderloin districts are not there from choice, neither are they there because of incompetence on the part of the women, but are usually there because of economic circumstances over which they have no control, and so they are bound to resent even the best intentioned interference of the would-be uplifters. It is true, drunkenness and squallor are to be met in too many of these so-called homes, but who could condemn the inmates, living as they do under such fearful condi-

tions as allowed under our housing regulations, taking to drink and then uncleanly habits. The pride of living has been taken from them and all the preaching in hygiene, child welfare or domestic economy will have no genuine effect. Take these same families and place them in decent surroundings and in good healthy habitations and then watch how quickly they will rise to their opportunities. We are all creatures of environment, and the denizens of the poorer districts have no less moral fibre than those of us better circumstanced. Their mode of living, or rather existing, is bad because they have never had a helping hand to lift them, not up, for how is it humanly possible to uplift any human being living with a constant stink in the air by reason of the overcrowding of his or her neighbours, but to lift them clear out of their mire of despond—the only term one can give to our too many districts of squallor—into a district where they can freely breathe God's good air. The fact of the matter is that the social worker of to-day is too prone to take up on strictly business lines, non-essentials, which do not alleviate the sufferings of the poor, but rather irritates them, while he, or she, leaves alone the essentials—one of which is to keep bringing right home to the councils the housing conditions of those who can only pay low rentals. It is then not only the duty of the councils to listen to the said stories that the workers can bring forward in almost every urban municipality in Canada but to act, even if it means some of the rascally landlords who fatten on the misery of their tenants losing some of their illgotten gains.

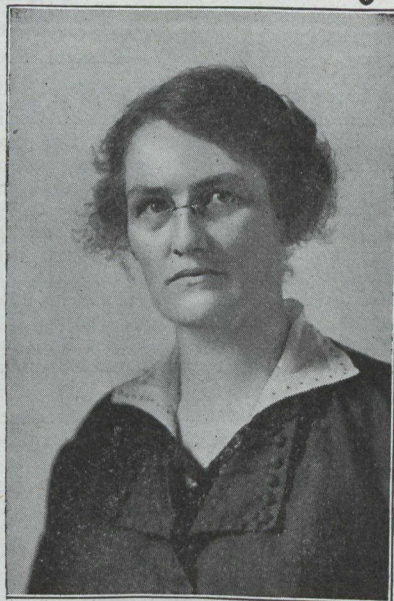
LEST WE FORGET.

In Montreal was recently performed a ceremony that brought to one's mind the tragedy of war in its intensest form. It was the unveiling of a flag to the memory of those who had fallen in this and previous years. The ceremony was not the tragedy, rather the unfurling of the British flag over the graves of veterans whom fortune or misfortune had brought from all parts of the world and who, through the thoughtful care of the Last Post Association, were enabled for their last long sleep to lay together in peace, was an honor worthy of such dead. The tragedy lay in the words that one saw in the invitation to the ceremony which read as follows: "The Primary object (of the Last Post Fund) is to prevent the ignoring and ingratitude of the abandonment to a pauper's grave at death, of any man of whom it can be proved that he had served his country honorably, either in the Army, Navy or Auxiliary Forces." As we looked over the Roll of Honor containing names of 110 men who had seen service in India, Egypt, South Africa, Palestine and France and realized that but for the generous spirit of a few big souled men, who established a fund to which they gave the appropriate title, "The Last Post Fund," most of these same men, who had given of their best to their country's service, would have found unknown and unhonored graves, it made one feel ashamed that we as a nation were too mean and ungrateful to give the means of decent burial to those who had done our fighting. It is a matter of fact that the Last Post Fund itself is the outcome of an official of a certain hospital—a veteran himself—appealing to the authorities for the body of an old soldier that was about to be sent to the dissecting theatre. With the help of a few friends the body was saved to be the first to have decent burial in the soldiers acre at Cote-de-Neiges Cemetery. This act of real charity took place ten years ago and the hospital official was Arthur H. D. Hair, who has since acted as secretary to the Fund with a loyalty and patience that cannot help but appeal to all friends of our soldiers and sailors. His assistant, Mr. A. Bromley-Smith, is the man who presented the flag-pole as a memorial to his brother who fell and is buried within seven miles of Jerusalem; and two others of his colleagues, Dr. W. H. Atherton (who has written more than one article in this Journal), and Mr. L. C. Vallee, have been giving excellent service from the first. The President of the Last Post (Commander J. T. Walsh) is also head of the C. P. R. shipping department and through him the C. P. R. generously donated the flag, a large Union Jack. These gentlemen have for ten years been giving much of their spare time to this useful work; getting all the data possible that would help in preserving a record not only of the men whose graves they have made themselves trustees for, but of a old military burial grounds of the Dominion, many of which have fallen into decay because of age and neglect. Some of the burial grounds have, through the efforts of the Association been renovated. In short the Last Post Fund is the best friend to the soldier or sailor who dies in indigent circumstances, though let it be said that not all the soldiers who lie buried in the association's grounds died in poor circumstances. There are some old soldiers who though in a position to secure private, graves preferred the veterans' cemetery and contributed to the funds for that purpose. Their wish was carried out.

This, briefly, is the meaning of the Last Post Fund. Its energies so far have been confined to Montreal. The executive in view of the fact that throughout Canada there are to-day many veterans in like circumstances to these of Montreal is desirous to see similar funds established in every city and town in the Dominion, by the Federal government. And why not? There is no doubt but what the internment. And why not? There is no doubt but what the tion, and the responsibility rests with the Dominion Government as the mouth piece of the nation. Outside Montreal there is not another place in Canada where a returned soldier or a sailor, can feel that he will be saved from a pauper's grave, unless he or his people are in a good financial position, or at least with sufficient to ensure that respectful burial which is their due.

Over half-a-million sons of Canada are taking part in this war. Many of them have already fallen and lie buried in France, and the British and French governments have appointed commissions to see to it that the graves are properly cared for—each with its little headstone—so that relatives or descendants going over the battlefields in after years may see with pride how their man had fallen—and

WOMEN MUNICIPAL CLERKS.



MISS MARTHA
DICKENSON,
Assistant Clerk of
Windsor, Ont.

Two of the delegates to the Ontario Municipal Association were Miss Mary Grant, municipal clerk and treasurer of London Township, and Miss Martha Dickenson, assistant and acting clerk of the City of Windsor. The presence of these two ladies at a conference of municipal executives and officials has raised much interest in the daily press, the impression evidently being that both are war appointments whereas one at least, Miss Martha Dickenson, has been in municipal harness for a quite a long time. The fact that both ladies took a keen interest and part in the discussions of the association was strong evidence to those present that they knew their business, as do those other ladies who are doing a man's job in different parts of the Dominion.



MAJOR GRAHAM,
Late Mayor of London, who
was recently wounded in
France.

why. Just a record of gratefulness on the part of two nations to those whose last fight had been in the great cause of liberty. Many Canadians have been wounded unto death, but who have lived long enough to reach home before they died. There has been no soldier's grave for them, except in Montreal. And many more will come home under similar conditions. What of them? And when the war is over, what of the returned men? Surely they well deserve a soldiers grave, when they come to their last sleep. They certainly will have won it. Is it not but right then that the splendid work of the Last Post Fund should be perpetuated throughout the Dominion, and the funds supplied by the nation, not by subscriptions but by a tax?

Why the Food Board Suspends Licenses

By ERNEST B. ROBERTS,
Canada Food Board, Ottawa.

War exigencies have brought about a change in the outward form of our Dominion legislation. Orders-in-Council have for the time being taken, in a large part, the place of the more deliberate and perhaps cumbersome Parliamentary bills. Of course, all these Orders-in-Council are covered by a blanket authorization. They are in the fullest sense of the term as democratic in their origin as the deliberative legislation which has been our British prerogative since the time of King John. They are the equivalent in Parliamentary procedure of what in committee work is known as "reference with power to act." In this they differ from the Prussian standard, that secures the power to act without any real reference from an elective body.

The comparison is useful as illustrating the process of enforcement adopted for the Orders of the Canada Food Board. During the past month public attention has been directed frequently to the sudden and apparently pre-emptory closing of several food establishments in the Dominion. Restaurants have been closed for not carrying out food rules for periods of seven or fifteen days; flour mills have received as drastic orders; flour and feed businesses have been closed for even longer terms. The announcement to the public of this step has usually gone hand in hand with the closing. Many of them will ask, "Why should a business man thus be prevented from doing business, and how is it effected?"

The Food Board was created by Order-in-Council for war purposes under the provisions of the War Measures Act in 1914. That was passed in deliberative assembly by both Houses of Parliament. They made the reference. The power to act was given unequivocally. The Food Controller was enabled to act independently or in co-operation with any other department of the government, or indeed with any department or officer of the government of Great Britain or of the Allied countries vested with similar powers. This was a pretty wide scope. In November last, followed the Order enabling the Food Controller to license food dealers—a subject that has been amply described in this series of articles. Paragraph 2 of P. C. 3214 reads:

"Any such license may be cancelled or suspended by the Food Controller for the violation of any of the provisions of these regulations, or of any amendment thereof, or of any Order or regulation made by the Food Controller hereunder."

Further, Paragraph 8, says:

"Any person violating any of the provisions of these regulations shall be guilty of an offence, and will be on summary conviction liable to a fine not exceeding \$100, or to imprisonment for a term not exceeding 3 months, or to both fine and imprisonment."

It is perhaps natural that with such unusual conditions in the Dominion as the Food Board Orders brought about, there should have been a good deal of uncertainty as to procedure. Again the Board had to build up an organization which would meet the difficulty. It has been already mentioned in this series how the real difficulty of food control is the carrying out of the Orders when made. There is now centralized at Ottawa something which might be called a Dominion-wide food police force. The staff of inspectors may, to those who do not know conditions, seem large, but in reality it is a moderate number for so large an undertaking as watching the new rules on food supply from ocean to ocean. Where it has not been possible to proceed through the ordinary channel of the police force against offenders, it has been found best to act by suspension of license. It would be an interesting study to the municipal student to consider which of the two ways is the better deterrent. In the case of a fine imposed, a known sum of money is involved; in the closing of a business that amount is less easily calculable. So far as the Board is concerned, its labors would be considerably eased if a police prosecution pure and simple were found adequate to meet all cases. The Board is really left no choice in those cases where suspension is ordered.

At present, this enforcement work is in the experimental stage, and it is too early to make comparisons of value. Where, however, the municipal police force was not able to proceed with sufficient promptitude, the Food Board

took the bit in its own mouth, so to speak, when it found its inspectors reporting flagrant cases of violation of Food Board rules. Thus, the closing of restaurants and other food-dealing establishments followed pretty drastically. This was done by the suspension of the license to trade for a set period, because "No License, No Business." The sole object of licensing is to control the licensee; to get him to conform to measures of food supply and direction which are considered necessary for the welfare of the people of Canada, Great Britain and the Allies during war. It might be thought that closing a business for a week was rather a stiff punishment. But might there not be still stiffer German punishment for the offenders and for others also if, through inability to enforce these Orders, there grew up so much laxity in food regulation as to deprive our Allies of their legitimate share of our foodstuffs? If there is any complaint to be made in any province about the drastic manner in which open violations have been met, they must be made where they belong—to those who have not utilized the more kid-gloved method which the police courts would have offered.

This special section of the Canadian Food Board, formed to deal with enforcement activities, is practically a new Dominion-wide food police force, centralized in Ottawa. It is one of the interesting outcomes of Canada's participation in the war. Naturally its work has only just begun.

"Business men and others are reminded," declared the Chairman of the Canada Food Board recently, "that the efficiency with which any law is enforced depends in large measure upon the force of public opinion in support of that law. The food regulations were passed because they were vitally necessary in order to save essential foods to maintain our soldiers and Allies, and also to protect the Canadian public against profiteering and unfair business practices. It is not claimed that these laws are free from defects, and some change may still be necessary. They have, however, been passed after very careful consideration and their enforcement is in the interest of the public. Therefore, to make them effective, it is necessary that public opinion should encourage and support the police authorities in their enforcement."

ONTARIO MUNICIPAL ASSOCIATION.

The Ontario Municipal Association held its twentieth annual meeting in Toronto, City Hall, August 28, 29 and 30, under the presidency of Mr. S. H. Kent, City Clerk of Hamilton. The meetings of the Ontario Association have always been successful and well attended, as indicated in the official reports in our contemporary the "Municipal World," of Ontario. This year, in spite of the war, which has sent over so many municipal officials to France and consequently increased the labors of those left behind, the convention was as successful as any of its predecessors, which is strong evidence that so far as municipal Ontario is concerned, the executives and officials are fully alive to their responsibilities.

Among the speakers at the meeting were Mayor Church, of Toronto; G. K. Dewey, Brockville, and K. W. McKay, Editor, Municipal World.

The papers included the following:

The Workmen's Compensation Board and Municipalities—Samuel Price, Esq., Toronto, Chairman Workmen's Compensation Board.

Public and Private Municipal Legislation of 1918—W. B. Doherty, Esq., City Solicitor St. Thomas.

Relation of Rural and Urban Municipalities.—T. J. Mahoney Esq., Warden Wentworth County.

Municipal Assessment—James C. Forman, Esq., Assessment Commissioner, City of Toronto.

Municipal Enhancement Through Small Holdings—Great Production—Intensive Cultivation—Irrigation.—Illustrated by lantern slides and moving pictures.—N. Cauchon, Esq., Ottawa.

The Bell Telephone Local Franchise Situation—Ald. Henry B. Ashplant, London.

Municipalities and Social Service—E. Fraser Raney, M.A., L.L.D., Toronto.

On the invitation of the City Council of Toronto the delegates spent an evening at the National Exhibition.

The Standing of Municipal Governments in the Province of Ontario

By G. H. KENT, City Clerk of Hamilton.

(Part of Presidential Address delivered before Annual Meeting of Ontario Municipal Association.)

At our last session we were hopeful that by this time the great war would have been practically ended, but we still find our Empire engaged in a stupendous effort to overcome the common enemy and to establish the principles of Democracy, Freedom and Justice throughout the world. We thoroughly believe in the righteousness of our cause and in the ability of our Empire and her Allies to accomplish this noble purpose, and although the task is hard and the sacrifices many, our faith in ultimate victory does not waiver or our confidence in God's guidance and direction fail us even when the clouds hang low and the burden will fully compensate for all the sacrifices we are called upon to make.

The war has brought much work and many responsibilities to the municipalities of our province, and it devolves upon our Councils to exercise great care and wisdom in the conduct of municipal affairs. Extravagances should be studiously avoided and only works of an urgent character undertaken as the obligations of our great war expenditures must be met in the future, and those municipalities that now conserve their finances most wisely will be the better enabled to meet their payments without having to impose extremely heavy burdens on the people of their communities. I therefore cannot urge too strongly the necessity of strict economy and careful expenditure of municipal funds.

Municipal Act.

I would draw your attention particularly to an amendment to the Municipal Act passed at the last session of the Legislature, being Sec. 3 of Chap. 32, 1918, which is as follows: 53a (1) To remove doubts it is declared that the words "officer," "employee," or "servant" in clause E of subsection 1 of section 53 of this Act shall be deemed to include a commissioner or a member of any commission or other body appointed by the council of a municipal corporation, and except where otherwise expressly provided no such commissioner or member shall be eligible to be elected a member of the Council or be entitled to sit or vote therein. (2) Subsection 1 shall have effect notwithstanding that the establishment of any such commission or other body is authorized by a special Act of the Legislature.

It is needless to say that had the Association any previous knowledge of the intention of the Legislature to pass this amendment it would have been strenuously opposed as its effect is to deprive municipal councils of representation on any commission or board it appoints. Many councils have in the past appointed commissions or boards to conduct certain branches of municipal work, and provided for council representation on such commissions or boards largely with a view of keeping the council in close touch with the business and at the same time having a limited control of the expenditures as the council is the body responsible to the citizens for the actions of the commission or boards.

I am loath to think that the Legislature had a full knowledge of the effect of this amendment before passing the same as it vitally affects the management of many municipal institutions and deprives the councils of direct representation on such commissions or boards. I think this Association should ask for its repeal at the next session of the Legislature.

In order to avoid such conditions occurring in the future I do not consider it too much to ask that some notice of proposed Legislation affecting municipalities should be given to this Association, and in this connection would it not be wise that we appoint a solicitor to whom all such proposed amendments be submitted at the time they are introduced. This Association would not presume to dictate what legislation should be considered or acted upon by the Legislature, but as a means of preventing legislation the practical application of which is not in the general interests of municipalities being passed.

Assessment Act.

The Assessment Act is under consideration by a special Committee of the Legislature. My personal opinion is that the Assessment Act of this province is without exception

the most equitable and satisfactory law in its practical application that I have had the privilege of considering. There are some minor matters that it would be well to make provision for that have been caused by war conditions in some municipalities. One of these is the collection of the income-tax on non-householders. This tax should be collected in the year in which the assessment is made and provision made for the co-operation of the employer with the municipality in the collection of this tax. Permission should be given municipalities affected to pass by-laws providing therefor, and I would suggest that the Resolutions Committee consider this matter and report thereon.

Form of Government. 4

The question of form of municipal government is one of the most important to the people of this Province. Efficiency is the demand in all departments of commercial and industrial life and is rapidly becoming the demand of the ratepayers. Our present system of municipal government is not conducive to a high degree of efficiency by reason of its character, and until municipalities are allowed to adopt and put into operation the business principles that apply in private corporations, conditions are not likely to improve. This question is one deserving the most careful and exhaustive consideration and the appointment of a special Committee of the Legislature for this purpose would I am confident produce good results.

Municipal Loans.

In view of the high rate of interest prevailing caused by war conditions I think it would be wise for this Association to confer at an early date with the financial brokers and with the Minister of Finance, and if possible devise a policy respecting the sale of municipal debentures that would be more favorable to municipalities than the present method of placing debentures on the market at any and all times which are subject to varying rates of discount and in the event of a general policy or plan being adopted that the municipalities be advised of the same by the Secretary of this Association.

Fire Prevention.

It is gratifying to note that the Provincial Government is taking up the question of fire prevention, and I trust this Association will render the Government every assistance possible in this matter of vital importance to municipalities. Legislation can do much, but education can do more to overcome the great loss caused by preventable fires. I would be glad to have serious consideration given the subject by the Association in order that some suggestions of a practical nature may be given the Government in their laudable effort to prevent fire loss.

Food Production.

Urban municipalities should do everything possible to encourage their citizens to produce food by making provision for the cultivation of vacant lands. The great problem before the Allied Countries is production—money and cost are secondary questions—millions of human beings have died of want in Europe since the war began. It devolves upon our Canadian Municipalities to produce as much of the food required for home consumption as possible to enable Canada to assist in providing for the great want of the world. Councils should be more than generous in setting aside sums for this work and assisting in every manner to promote the production of food. I would urge the delegates to impress upon their councils the great importance of rendering all the aid they can to encourage their citizens to plant gardens and provide for their own requirements. I think that it is not too much to say that every loyal citizen should make it a point of conscience to do his full duty in this necessary work.

EXEMPT REAL ESTATE.

The value of real estate exempt from taxation in New York City is \$2,200,086,802. The aggregate assessment on real estate in the City for 1918 is \$8,339,638,851.

Convention of Municipal Executives of Province of Quebec

At the invitation of the Canadian Municipal Journal a representative gathering of the municipal executives of the Province of Quebec met at the Freeman's Hotel, Montreal, on Wednesday afternoon and evening, August 28, to discuss the new municipal statutes, and, to hear an address on the new Municipal Department from Mr. Oscar Morin, K.C., Deputy Minister of Municipal Affairs, who also represented the government.

Among those present were the following:

Mr. O. Morin, K.C., Deputy Minister of Municipal Affairs.

Mr. J. E. Charpentier, Auditor of the Province.

Montreal.—Mayor Martin, Controller Hon. Charles Marcil, and Alderman Col. J. J. Creelman.

St. Hyacinthe.—Mayor T. D. Bouchard, M.L.A.; Ald. J. Alvodard.

Farnham.—Mayor A. E. D'Artois, and Secretary A. E. Lefebvre.

Drummondville.—Town Clerk W. A. Woisan, and Treasurer Jos. Marier.

Ste. Agathe.—Mayor L. E. Parent.

Magog.—Mayor Alfred Angers, and Secretary-Treasurer A. Tourigny.

St. Jerome.—Ald. C. E. Marchand, and J. V. Leonard.

Three Rivers.—Ald. Ryan.

Pointe-aux-Trembles.—Ald. Prieur, and Secretary-Treasurer J. W. Roy.

Verdun.—Ald. F. A. Fauteux, and Secretary-Treasurer J. Wishart.

LaSalle.—Ald. F. X. Belanger.

Longueuil.—Mayor Alex. Thurber, Ald. J. Alf. Gariepy, Secretary-Treasurer J. R. Bourret, and J. I. Lamarre.

Montreal East.—Mayor Joseph Versailles, and Secretary-Treasurer J. Erasu.

Montreal South.—Mayor Edmond Hardy.

Lachine.—Mayor Dr. F. H. Gatiou, Solicitor A. S. Pelletier, Secretary-Treasurer Edgar Leduc, and Accountant A. Lejour.

Greenfield Park.—Mayor R. S. Chalmers and Secretary-Treasurer E. P. Allright.

St. Lambert.—Mayor E. P. Gordon, Ald. Alf. Predergast, J. R. Foster, R. Deschenes, and Secretary-Treasurer J. R. Beatty.

Ville de Lery.—Mayor Geo. A. Lapointe.

Laprairie.—Mayor Dr. Longtin.

Montreal West.—Secretary-Treasurer Chas. J. Fraser.

Outremont.—Mayor Beaubien, Treasurer E. T. Sampson, and City Engineer Lees.

Ville Lessard.—Ald. F. X. Belanger.

Lac Tremblant.—G. S. Wilson.

Also Messrs. Edwin Hanson (Vice-President Canadian Bond Dealers Association); H. J. Ross (Chairman Special Committee of the Union of Canadian Municipalities); Geo. Gonthier (Messrs. Gonthier, St. Cyr and Frigon); M. Tofield (Quebec Savings and Trust Co.); Antoine Lapiere and J. W. Simard (Municipal Bond Corporation) Francis Hankin (Secretary Reconstruction Groups Association); A. P. Frigon and E. A. McNutt (Joint Chairmen, Victory Loan); J. N. Cabana (Cabane Freres); Augusta Angers.

Mr. Frederick Wright (Editor of The Canadian Municipal Journal) as convener, opened the meeting by reading the letter of invitation sent by the Journal to the mayors and officials of the various municipalities of the Province.

"The object of the meeting is to get a better understanding of the Municipal Act of the Province of Quebec, as it applies to each community, and we believe an informal discussion in the light of the experience of local executives and officers will do much to make its meaning clearer."

Mr. Wright: "The invitation speaks for itself and requires no other words from me in explanation of the object for which we are meeting here to-day. All that is left for me is to extend, on behalf of my colleagues of the Canadian Municipal Journal, and myself, a hearty welcome to everyone here, and in particular do I extend a welcome to Mr. Morin, the Deputy Minister of Municipal Affairs, who not only is representing the Government this afternoon, but is making his maiden speech to a Montreal audience. If we did not expect a large response to our invitation we were agreeably disappointed in the many acceptances, and the audience which I see before me is a strong indication that Municipal Quebec is determined to be in the vanguard in civic affairs.

This is a business meeting. We have a great deal to do and a short time to do it in, and while we want everyone who can to add his quota to the discussions, and everyone in this hall to ask questions, particularly of the Deputy Minister, I am sure you will not take it amiss if I suggest that we cut out long speeches and confine ourselves to the matter in hand. What we want, gentlemen, is that when we leave this room to-night each one of us to feel that we have done something towards making this Province of ours better so far as civic affairs are concerned, and I think you all agree with me that the basis of all prosperity lies absolutely in the proper conduct of municipal government.

Mayor Bouchard, M.L.A. (St. Hyacinthe), was elected Chairman of the Meeting, and Mr. Harry Bragg (Canadian Municipal Journal) as secretary.

PLAN OF MEETING.

The Chairman: The Municipal statutes under which the Municipal Department was established and is administered was brought about at the last session of the Provincial Legislature by the passing of three acts as follows:

(8 George V., Chapter 20):

TITLE—"An Act to create a department of Municipal Affairs, and to amend therefor the Revised Statutes, 1909; The Revised Statutes, 1888, and the Quebec Municipal Code.

(8 George V., Chapter 28):

TITLE—"An Act concerning the deposit, in certain cases, of moneys intended for the sinking-funds of municipal and school corporations, and to amend the Revised Statutes, 1909; the Revised Statutes, 1888, and the Quebec Municipal Code in respect thereto."

(8 George V., Chapter 60):

TITLE—"An Act to amend the Revised Statutes, 1888; The Revised Statutes, 1909, and the Quebec Municipal Code respecting municipal affairs."

To facilitate our discussions during this afternoon and evening it is suggested that for this afternoon we take up Chapter 20—the Act creating the department of municipal affairs, and Chapter 60, which deals with municipal accounting, limits of municipal indebtedness, and regulations dealing with the manner of which municipal records must be kept.

For the evening session it is suggested that chapter 28 be taken up. . . . This act deals with sinking funds, which because of the responsibility on each of the municipal councils is probably the most important subject to be considered, and which can be better discussed by the delegates in the light of the knowledge that each one will get after discussing Chapter 20 and 60.

Mr. Bragg said that before he proceeded to read the letters sent in response to the invitation, he would take the opportunity of emphasizing the welcome of the Journal to all present, and the hope that the meeting would prove, not only interesting, but helpful. The Journal had always advocated the desirability of establishing a Department of Municipal Affairs in each Province, and was delighted to record this in the Old Province, in which the Ancient Capital was situated. In this, Quebec had followed the example of the two newest Provinces, Saskatchewan and Alberta, both having Departments of Municipal Affairs, with a Minister and Deputy Minister, and thus were organized in somewhat the same way as the English Municipal Councils under the Local Government Board. He was glad that Quebec had been the first to follow the good example of the Baby Provinces, for no Province was too old to learn. He was sure that every municipality that desired to be well managed would appreciate the new Department, and congratulated the Government on its enterprise in the matter. Those who knew the peculiar position of the finances of some of the municipalities, would see in the Department a promise of supervision that would prevent carelessness. And in many cases the permanent officials would only be glad to have some controlling body that would help them to carry on their work effectively.

The secretary then read letter expressing interest in the proceedings, sympathy with the calling of the meeting, and assurance of support from the Mayors of Quebec, Hull, Sherbrooke, Pointe Claire, Chicoutimi, Joliette, Rimouski: Alderman Shaw, Alderman Brodeur, Montreal; and E. T. Burgess (Bond Dealers' Association), also a letter from the

CONVENTION OF MUNICIPAL EXECUTIVES— (Continued).

Hon. Walter Mitchell, Acting Minister of Municipal Affairs, saying that he would be represented at the meeting by Mr. Oscar Morin.

The Council of Rimouski, expressed their regret at not being represented, and asked that the matter of the taxes for automobiles, temperance hotels, etc., being taken by the Government, be enquired into, as this course deprived the Councils of much revenue that should belong to them.

Mr. Morin pointed out that this was a matter for the Treasurer's Department, rather than for the Municipal Department.

Mayor Martin, Montreal, asked the Deputy Minister to explain how it was that the Government had taken upon itself to create the new Department of Municipal Affairs, and to appoint a Minister and Deputy Minister for the Department. He would very much like to know how it was that such a very important step had been taken without consultation with the various municipal authorities.

Mr. Morin answered that he was not present to offer any explanation or reasons as to the action of the Government in creating the new Law, but was only present in order to have the opportunity of explaining how the law was intended to work.

Mayor Martin was not wishful he explained, to criticize the Government, but merely desired to call to the Deputy's attention the fact that this should have been submitted to the municipalities. "I do not dispute the need for the law, nor its perfection; it is a law that should have been passed twenty years ago. But the way in which it has been passed gives the impression that we, the Mayors of the different municipalities, do not know enough to carry on our administrative work properly."

The Chairman said that the principal point advanced by Mayor Martin was that he was satisfied with the new law. "One cannot criticize the Government for a law which one approves. If blame can rest anywhere, it rests upon the municipalities which allowed the law to be passed without raising a word about it."

Other delegates said that it would not be fair to attack the Government for a law which had passed through the Legislature in the ordinary way of proceeding.

Mayor Thurber, Longueuil, called the attention of the meeting to the fact that the question of a Municipal Department had been discussed at many Conventions of the Union of Canadian Municipalities, and that resolutions had been passed and sent to the Government asking that a Ministry of Municipal Affairs should be created. Those who had taken part at the Conventions held in Toronto, Montreal, London, and Victoria could confirm this.

The Chairman read to the meeting the following resolution: (Congratulating Government on the establishment of the Department), which was carried by acclamation.

Proposed by Ald. Prieur, Pointe-Aux-Trembles; Seconded by Mayor Thurber, Longueuil:

RESOLVED:—That this meeting of representative municipal executives of the Province of Quebec congratulate the Government of the Province on the thoroughness with which it means to administer local affairs, as indicated in the passing of certain legislation at the last session of the Legislature, and in the establishment of a Department of Municipal Affairs under a responsible Minister;

That the delegates present assure the Government of their hearty sympathy and wish to co-operate in making the Municipal Department a success;

That the deliberations of this meeting are toward that end, and that the suggestions are made in good faith with the hope that in their being carried out the statutes under which the Municipal Department is administered will be perfected;

And that a copy of this resolution be sent to the Prime Minister and the Minister of Municipal Affairs.

DEPARTMENT OF MUNICIPAL AFFAIRS.

The Chairman then called upon the Deputy Minister to explain to the meeting Chapter 20 of the Act.

Mr. Morin: I am requested to explain to you Chapter 20. This Chapter is composed of only two or three articles and has for its object the creation of the Department of Municipal Affairs. It gives you a new friend in the municipal field, the Minister of Municipal Affairs and the personnel of the new department. I may give the whole Chapter in the following article, which gives you the role of the new department, the field of action of the new department, and says what are the duties and the powers of

the Minister of Municipal Affairs. Article 25 says: Mayor Martin said that the department had taken over all the powers of administration of the municipalities. He is misinformed when he makes that statement. The department has not taken over a single item of administration. The department does not and cannot interfere in any way, shape or form with the administration and with the power of autonomy which is entrusted to the different municipalities. Gentlemen, those of you who are administrators of municipalities, if you follow the law, if you remain within the bounds of the law, the department of municipal affairs will have no work to do, because so long as you will remain within your powers and do things in the way provided by law, the department has absolutely nothing to say to you, except to congratulate you, but where the department does step in and is expected to take action is when the local administrators ignore the law, overstep or violate the law, through ignorance or even through — well, I will not qualify it. It is in the interest of the taxpayers and the Province, that somebody shall be there to remind these gentlemen that they are ignoring certain dispositions of the law, and to bring them back to their duty. This is the sole object of the creation of the department, and if everybody has the goodwill and the charity which should reside in the hearts of our municipal administrators I think we will get along very well together and our life will be a very happy one. This explains to you in brief Chapter 20. It has to do with the creation of the department, its role being to see that you administer within the law. There are quite a number of cases throughout the different statutes where the words Secretary of Province have been changed to Minister of Municipal Affairs. In future you should now address to the department of Municipal Affairs everything concerning Municipal affairs, in the place of the Secretary of the Province.

The Deputy Minister then explained Chapter 60 as follows:

"Chapter 60 creates a new chapter in the Revised Statutes of Quebec. I will take the first paragraph (5956i.) The Minister of Municipal Affairs may, and it is his duty, to audit the books of all the municipalities of the Province, even including Montreal if necessary. All the municipalities of the Province fall under this paragraph, and the Minister has the power to send auditors and audit the books. I will pass to paragraph 5956n, which says that if the report of the inspector shows such a condition of affairs in the municipality as warrants summary action, the council shall forthwith, upon receipt of the report, take such action thereon as may protect the interests of the municipality affected, and in default of the council so doing within thirty days from the receipt of the report, any ratepayer may take an action in law to compel the council to adopt the proper remedy.

Mr. E. T. Sampson (Outremont): May I go back to paragraph 5956i, which gives only two months to the municipalities within which to despatch the certified financial statement of the Municipality. That to my mind is too short. Why five months must elapse after the expiration of the fiscal year to allow all items to come in, and then you have to allow for the various other officers of the municipality to pass on their reports as to works and progress and expenditure, and so on, and two months seems entirely too short in which to get the work done.

Mr. Morin: I do not see why, if we succeed in bringing about what is now under study, that is a uniform system of bookkeeping for municipalities of a similar size, if our inspectors can succeed in getting the books kept up to date, which is not done to-day, the authorities think that two months should be sufficient to have a report for the preceding year made up, because we cannot conceive that works can go on for two months after the closing of the year and accounts be paid for two months and yet charged to the preceding year. We believe that works done in 1917, for instance, should be paid for within a shorter time than two months after the close of the year, or they are not works which belong to that year. But, gentlemen, if you really think that two months is too short, and experience goes to show that two months is too short there will surely be some way to have the Act amended. If by next session you find the time too short then make a resolution, but give it a trial for a year or two, because I think in that time we shall have established a modern system, and if the books are kept up to date, you will find that two months is plenty to draw up a statement for the Government.

Mr. H. J. Ross (Chairman of Committee on Uniform Ac-

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(Continued).

counting U. C. M.): I am glad the Deputy Minister has touched upon the subject of a new and more modern system being introduced, because that is the basis of the whole matter. I believe, with him, that if the books of the municipalities were kept absolutely up to date, and there is no reason why, with a proper system, they should not be kept up to date, that two months is a reasonable time within which to draw up a report such as the government requires. I congratulate the Government on the establishment of this new department, which I am sure will mean the betterment of municipalities generally, and I congratulate the government on the appointment of able ministers as the Hon. Mr. Mitchell and Mr. Morin to head the Department.

Mr. Charpentier (Auditor of the Province of Quebec): "I think that two months is ample time in which to draw up this report. The practice heretofore has been to appoint a municipal auditor at the end of the year, but if the municipality would appoint its auditor at the beginning of the year it would help matters. If he were appointed at the beginning of the year he could help the Secretary and the Treasurer, and if any information is needed he would be there to give it and at the end of the year he would be informed of the affairs of the municipality and able to draw his report more promptly and more efficiently. I repeat that in my experience two months is ample time.

Mr. Morin: Paragraph 5956o, deals with the payments of fees of Inspectors. If the department is obliged to send auditors to audit the books of a municipality, and it costs \$100 to do so, the municipality will have to pay. No auditor can receive money from the Municipality. It must be paid to him by the Government, after being received from the Municipality.

The Chairman: When the government makes the tariff for fees to be paid to auditors I think that this tariff should be submitted long enough beforehand so that every municipality can go over it and see what we are asked to pay.

Limits of Municipal Indebtedness.

Mr. Morin: The next section, 5956q., deals with the "Limits of Municipal Indebtedness." In the past council could contract debts for any time they wished. The legislature considered this was not just. They considered that it was only right to have the generation which benefits by the work done pay for it, and they divided the different public works into different classes, and apportioned loans to a period of time according to the work proposed to be done for the amount of money borrowed. Sewers and aqueducts and waterworks for instance, it is considered by experts last forty years, so the legislature considered that it is just to the generation that will live for forty years to pay for this class of improvement, therefore a loan contracted for this purpose can be contracted for forty years only, or less, of course. The law provides for a maximum. You can borrow for less, but that is the maximum. Gas plants, electric light plants, acquiring land for development, construction, extension or improvement of highways, of streets or sidewalks, if the pavements or sidewalks are of stone, block, brick, concrete or other material of similar lasting character, etc., etc., thirty years. You can borrow money for the purposes mentioned in subsection b. of that paragraph for thirty years, and no more. Then subsection c. says for acquiring land for development, construction, extension or improvement of highways, streets or sidewalks, if the pavements or sidewalks are of macadam or asphalt or other material of similar lasting character, or for the acquisition, improvement or construction of bridges, if of wood or other material of similar lasting character, or for acquiring land for, or the construction of, addition to or improvement of buildings to be used for any municipal purpose, if the building is of wood,—twenty years. Paragraph d. requires for loans for other purposes which you may read for yourself—ten years. Then paragraph e. says for any purpose not hereinabove provided for, if the object or material is considered by the Minister of Municipal Affairs to be of lasting character, thirty years; if not so considered—ten years. When your loan is for a purpose not provided for in this article you must apply to the Minister of Municipal Affairs, and if he considers that it is for a lasting purpose he will grant permission to borrow for thirty years or less, and if not, for ten years at the maximum. One little line in this article is lost sight of very

often. Section 5956q. says: "Unless otherwise and previously authorized by the Lieutenant-Governor-in-Council, upon the recommendation of the Minister of Municipal Affairs"; it very often happens that although strictly speaking the object of a loan should fall under the thirty years term, but through certain unforeseen circumstances it would be just and is considered just by all parties concerned to give forty years or more, or less, then the Lieutenant-Governor-in-Council may permit you to deviate from the dispositions of this law. It is not a case of iron rule, but you may with the permission of the Lieutenant-Governor-in-Council do anything that is equitable in the interest of your municipality. Another circumstance which occurs very often and where this first line comes in very handy is where you have different kinds of classes of work to be provided for. You borrow so much money for a certain amount of work, so much for forty years, so much for thirty years, so much for ten; that is, for work falling under these terms. You are not going to the trouble of making different issues. If you followed the law strictly that is what you would have to do, and this would be onerous for the municipality. Under this disposition you can apply to the Department and they can give you a uniform period of payment for all the items. What we generally do is to give the period of payment which is allowed by law to the principle item in the By-Law. If you borrow \$50,000 for a certain work for which the legal term is 40 years; \$20,000 for something else for 20 years; and \$10,000 for something else for 10 years, the Governor-in-Council would permit you to borrow the whole amount for thirty years. We take an average and give thirty years for the whole. If the big item was for 20 years we would give 20 years for the whole lot. You will find the Department well disposed to meet the views of the councils.

I would now draw your attention to subsection F. of this paragraph, which says: "For the payment of any debt legally incurred before the 9th of February, 1918—the period for which the debt could be incurred if it had originated after such date." If the municipality owes \$100,000 on notes and you want to consolidate this debt by a long term loan, then the period of payment would be that of the work which would be done with this money borrowed on notes. If borrowed for sewers, etc., it would be borrowed for forty years, and so forth.

Mayor Beaubien (Outremont): The City of Outremont has a special Charter allowing certain local improvements, certain works to be made on what we call local improvement system, by which a sewer, or an opening, or a paving of a street is made and the price of the work is levied on proprietors fronting on the streets benefiting. We made a loan of one and a half million dollars last December. Now the whole of this is not expended. Does this amount that has been provided in that loan for certain works fall under the clause of this law? The loan was authorized by the legislature prior to the passage of this Act. Will we have the right to give the same terms of payment for the works to be done under this By-Law as before, or limit them to the terms of this present law?

Mr. Morin: If there is a special law deviating from this, we have to see the special law and see just how far to go, because every day the municipalities are producing special Charters. I would not like to pronounce myself on this question without seeing the law. But if the money has already been borrowed this cannot affect it. This law does not affect By-Laws adopted, approved and carried out. It only affects the future.

Mr. Beaubien: There are certain works like the paving of a street, for instance, which may be made in asphalt, or macadam. Now there is no doubt that a macadam road will not last as long as a permanent pavement. On the other hand the purchase of the land required to open that street is certainly of the most permanent of all investments. That will not wear out, and it seems to be a great hardship for a municipality to have to pay on a ten or twenty year basis for the opening of a street which will last perpetually and yet according to the articles of this law if the pavement or improvement is not absolutely permanent the whole investment has to be refunded in the time prescribed.

The Chairman: I want to offer a suggestion. This law is one of the best laws passed in Quebec for the protection of the ratepayers. For sometime past it was thought necessary to establish a law along those lines to regulate churches, etc. In the past we have authorized loans to churches with absolutely no limit set to them, and in some cases where no redemption fund at all was provided. This is not fair for the future generation, and I think it most

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unwise. In my opinion the Department of Municipal Affairs should be very careful not to allow this practice to get into the municipalities.

Mr. Sampson: May I go back to Article 5956n. If the report of the Inspector or Accountant shows such a condition of affairs as warrants summary action the Council shall forthwith, upon receipts of the report, take such action as may protect the interests of the municipality affected, and in default of the council so doing within thirty days from the receipt of the report, any ratepayer may take an action in law to compel the council to adopt the proper remedy. I do not think that paragraph is sufficiently specific. What is the proper action? It seems to me that, as stated in the previous paragraph, when the inspector or accountant makes certain recommendations they should be approved by the Minister and the Minister should request the Municipality to carry out those recommendations.

Mr. Morin: You may be sure, if the inspector should recommend something which the Minister will not approve of no action will be taken, but the article you refer to leaves it to the Court to decide what is just, that is what the Department has the right to ask you to do. Now supposing there is a deficit in your sinking fund and the Minister suggests that the Council should take means to replace it; you refuse to do so; a rate-payer may take an action against the Municipality to force them to do what is suggested, and the Court will decide whether this is the proper remedy. There are cases where things are done illegally with the approval of the public. Moneys have been voted for Red Cross and patriotic purposes, etc., and the rate-payers were willing and satisfied. This is an example of what may happen. The ratepayers may be satisfied, may approve of it, and not care to take legal proceedings. If they decide not to it is their own business. It is their money that is being expended.

Paragraph 3, section 5956r. relates to regulations, power given to the Lieutenant-Governor-in-Council to pass regulations to carry out the law and this paragraph empowers the Department to pass any regulations which may be necessary to carry out the law. And while I think of it I want to call your attention to the tariff passed last week which was not published in the Official Gazette a tariff imposing upon municipalities the obligation of placing upon bonds the certificate of the Minister of Municipal Affairs. A tariff of five cents per \$100 was passed for this certification of the Minister on bonds. Now as to registration the question is, is it opportune to provide for the registration of bonds to protect the interest of bondholders, and if so, where should this registration be effected; in the office of the Secretary-Treasurer of each Municipality or in the Registry Office of the County or in the Government offices? This is just now under study. No decision has been reached by the Government as yet as to what form of registration shall be effected, and we are open to suggestions. If you gentlemen who have experience have any suggestions to make we will look into the question, or you might write me, and your suggestions will receive consideration.

Mr. Sampson: The British rule is that a Registry Office shall be established within each municipality.

Mr. Morin: In that case the registration would be in the hands of the debtor and if the archives of the municipality should be destroyed by fire there would be no more trace of the bonds, or if there is any controversy everything would be in the hands of the municipality who owes the money. Then there are objections to having the registration effected in the Registry Office of the County or the Government. Personally I would favor to have registration effected in a Government Registry Office where all bond holders would know where to apply for information concerning bonds. It would be well to have agencies at Montreal and in all centres.

Mr. Sampson: There is this to be considered, that municipal registration would bring the bond holders in closer touch with the municipality and they themselves would know where their bonds were placed and this might be of material assistance to the bond holders and the municipalities.

Mr. Morin: The matter will be considered carefully by the Government. We will now proceed to paragraph 4, "Application of Moneys Realized from Loans or Bond Issues." This paragraph in brief says that you must use the money

for the purpose for which it was borrowed. Now subsections 3, 4, and 5, of paragraph 5350, are plain, and paragraph 5613 says that the mayor shall fix a day for the polls and shall give public notice at least fifteen days beforehand that such poll will be held, etc. This is an oversight on the part of the legislature in obliging the Mayor to give the notice. As you know in the past in most cases it is the Secretary-Treasurer who signs the notice, and this law seems to oblige the Mayor to do it. We want to bring this to your attention, because the department will be obliged to turn a by-law down unless signed by the Mayor as the law provides. This brings me to draw your attention to an article later on (57-82a) which provides that every by-law ordering or authorizing a loan or issue of bonds must mention the object, maturity, date and amount of each loan or part thereof not yet repaid, or the object, maturity, date and amount of each issue of bonds or part thereof not yet redeemed, and must also specify the purposes to which the sum to be borrowed is to be applied, etc. This seems to be ignored by all those who apply to the department with by-laws for loans, and we must insist that it be strictly followed. Paragraph 7 of article 5613 says that the words, "of at least one per cent. per annum," shall be replaced by the words, "sufficient to repay said loan at maturity." The new law provides that every by-law must have a sinking fund sufficient to pay within the the time limit of the loan.

Mayor Beaubien: The clause that has just been explained is a most important one and it is my opinion that it cannot work. We are going through times where it is almost impossible to make long term loans. I know that for my city had to replace a 3-year loan by a 5-year loan for one and a half million dollars. It would be absolutely impossible to provide a sinking fund for one and a half million for five years.

Mr. Morin: On page 14, subsection 34, provides that during the present war and immediately after the war if conditions make it necessary, any municipality may with the approval of the Minister of Municipal Affairs issue bonds for shorter terms than the term of the loan as fixed in the by-law, and establish a sinking fund at a rate based on the term of the loan, provided that each issue subsequent to the first one be only for the balance due on the loan. Suppose for the construction of a sewer or water-work system you borrow \$100,000 for forty years with a sinking fund to be provided in that time, you may issue bonds, by permission of the department for a short term, for three, two or five years, with the same sinking fund as the long term issue, but at the end of five years you will want to renew the loan for the balance of the forty years if conditions are favorable, or if not for another term of five years, and in that case you will only borrow \$95,000 for this term and so have a sinking fund of \$5,000.

The meeting was then adjourned. The following Committee on Resolutions having first been appointed, to meet before the evening session: The Chairman, Mayor Beaubien, Mayor Thuber, Alderman Prier, Mr. Sampson.

EVENING SESSION.

When the evening session opened at 8.15 P.M., the Chairman (Mayor Bouchard), said that the meeting would finish Chapter 60, and then take up Chapter 28, which dealt with sinking funds:

Ald. Prieur, Pointe-aux-Trembles, proposed that a clause be inserted in the Act, forbidding any municipality to place on sale any debentures carrying less than legal interest, without having first obtained the approval of the Minister of Municipal Affairs, who should enquire into the circumstances, and judge whether any municipality ought to offer bonds below legal interest.

Mayor Beaubien, Outremont, objected to this, arguing that it was unwise in any case for a municipality to cut the legal rate of interest.

The Chairman claimed that each municipality ought to know by its own financial condition as to whether it should offer a rate of interest in excess of the legal rate.

Mr. Walter Marson, Drummondville, opposed the resolution, stating that a municipality ought to have the right to vary the rate of interest, providing it obtains the approval of the Department.

The motion was then withdrawn.

The desirability of compelling every municipality to advertise the sale of each bond issue was then discussed at length, the first idea being to compel the advertising in both a local newspaper and the Official Gazette, but, after full discussion, the following resolution was adopted:

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Proposed by Treasurer Marier, Drummondville; Seconded by Ald. Prieur, Pointe-aux-Trembles.

RESOLVED:—That this meeting, formed of municipalities of the Province of Quebec, humbly ask that the Government should add a clause to the Municipal Act compelling every municipality to ask for tenders for all bond issues by advertising in the Official Gazette.

Ald. Prieur proposed that the certificate of the Lieutenant-Governor be attached to every bond, so that it would be unnecessary for the purchaser to consult his legal adviser in order to find out if the bonds were valid, and so that the validity could not be contested for any reason whatever. This, he said, had been asked by the Union of Canadian Municipalities.

Mr. Morin said that this either meant that the Government guaranteed the bonds, or it meant nothing at all. In case of the insolvency of a municipality the Government would not take any action. But if a bond does not carry the endorsement of the Minister of Municipal Affairs, this does not make it invalid. This is only settled on its being contested.

The Chairman observed that in France the Government took this precaution, so as to warn the purchaser that it did not guarantee the bond.

Sinking Funds.

After Mr. Morin read the Clause referring to the deposit of the Sinking Funds with the Government, which will allow three and one-half per cent interest, and charge expenses, there were many objections, delegates complaining that the interest was far too small, which would be a source of expense to the municipalities, and that they could obtain better interest by investing the Funds in other places, or even purchasing their own bonds.

Mayor Versailles, Montreal East, while admitting there was need of compelling the keeping up of the Sinking Funds, said that if the Government wished to do the Municipalities a favor, it should at least allow them a rate of five per cent, for some of them were now receiving five and one-half per cent from trust companies.

Mr. Mercier, Drummondville, said that this clause placed the municipalities in the position of minors, who could not act for themselves. The Government could invest their money where it pleased, but they could not handle it themselves.

Mr. Morin defended the clause, and explained that in many cases, the Sinking Funds were far below what they ought to be, as the Councils appeared not to realize the necessity of voting the necessary money every year for maintaining the Funds at their proper level. He pointed out that when some bonds fell due, the municipality would have to make a fresh loan, and pay any interest that might be asked, in order to retire the bonds at maturity.

There was a general feeling that the Government, if it compelled the municipalities to place this Sinking Fund money with itself, should increase the interest to something like current rates. Finally a resolution was moved as follows:

Proposed by Secretary-Treasurer Sampson, Outremont; Seconded by Treasurer Marier, Drummondville.

RESOLVED:—That Whereas under Section XXIVa, of the Revised Statutes as amended in Chapter 28, all municipalities making new loans are compelled to create and plates their sinking funds with the Provincial Treasurer for which they obtain interest at the rate of three and one-half per cent per annum, less cost of administration, and that any exception to this obligation can be granted only on the advice of the Minister of Municipal Affairs;

And whereas in the event of the Minister arbitrarily refusing to authorize municipalities to deposit their sinking funds elsewhere than with the Provincial Treasurer, great hardship will be caused to many municipalities;

And whereas the said interest of three and one-half per cent. per annum is too low, thereby imposing an excessive burden on borrowing municipalities;

Now therefore be it resolved that this meeting of municipal executives of the Province of Quebec, hereby approves in general, the Municipal Legislation enacted at the last session of the Legislature, but desires to record as most strongly of the opinion that the municipalities themselves shall have the liberty to invest their sinking funds in such securities as the Municipal Department itself is permitted to invest.

Mr. F. W. Tofield (Manager of the Quebec Savings and Trust Co.) was then introduced to the meeting. "It is a great pleasure for me to be here this evening as I take a deep interest and have made a special study of Sinking Fund administration, and I am convinced that if the Provincial Municipal Union of the Province of Quebec is properly organized along conservative lines that it will be a great help to the new Municipal Department which has been recently formed in Quebec.

I heartily congratulate the Government on forming this new department as it is a step absolutely in the right direction, and will in time bear bountiful results.

I also congratulate the Government on exacting statements from each Municipality, as it is essential to have uniformity in the supervision of Municipal finances through the Province.

I am also greatly in favor of the new law controlling maturities of loans as maturities have been greatly abused in the past, but according to the new enactment permanent work will be allowed a much longer term than work of a less lasting nature.

The management of Sinking Funds is the only feature which I cannot completely endorse, as I feel that the Municipalities should derive all the benefit from the interest accruing on their Sinking Funds. At the same time I feel that the Government is allowing only 3½ per cent., which is a shade better interest than the Bank allows, in order to bring delinquent Municipalities into line, and if a Municipality will not take care of its Sinking Fund jointly with a Trustee it will be forced to turn to the Government and receive 3½ per cent per annum.

I have interviewed many Councils and am not exaggerating when I make the statement that Sinking Funds in the past have been set aside by good Municipal Governments only to be used for other purposes by succeeding Municipal Councils, and I am satisfied that with an outside organization aiding the Municipality in the joint Trusteeship of such fund this could never occur. The new Legislation in time will straighten out the Sinking Fund difficulties in this Province, but hardly in our lifetime. The suggestion that I will propose this evening would adjust the Sinking Funds immediately and put Municipalities in this Province on a sound financial footing. Nearly all, by-laws with regard to loans in the different Municipalities in this Province carry at least a 1 per cent. Sinking Fund. This is an obligation and should be adhered to by every Municipality.

The fact that your outstanding issues are jointly controlled by a Trust Company will tend to bring you better figures for your new issues. One large issue that was floated not long ago is a good example to illustrate my argument. The bond houses selling the issue stated that there were three outstanding points in the issue; one being that the Sinking Fund was jointly controlled by a Trust Company.

The Government as you are aware is allowing 3½ per cent annually on all monies deposited for Sinking Fund purposes with the Finance Minister, whereas securities in which trust funds can legally be invested are yielding today as high as 6½ per cent. We feel, therefore, that due to existing conditions it is quite reasonable to calculate Sinking Funds on a basis of 5½ per cent. This adjustment may change in time, but not for many years after the war.

Take for example an issue of \$100,000.00 maturing in thirty years. If this Sinking Fund is deposited with the Government you will have to deposit annually \$1,937.00. This will retire the issue in thirty years. At 5½ per cent you would only have to deposit \$1,380.00. In other words, \$1,937.00 at 5½ per cent would retire in thirty years \$140,000.00—\$40,000 more than would be retired on the 3½ per cent. basis.

This is, of course, the reason why I feel that the Municipality should have the benefit of its own interest, and Mr. Morin has stated publicly that the Government is not going to exact that money should be deposited with it provided it is satisfied the Sinking Fund is being properly administered.

Mr. Morin: "I was not as positive as that. I said I had confidence this would be the case, but, of course, I cannot say definitely."

Mr. Tofield: "That was my view when I came to the meeting, and I am pleased that Mr. Morin agrees with me and concurs with my idea. The new Legislation will right the situation in the Province of Quebec, not in our lifetime, but in our children's children's lifetime. This new Legislation does not affect the outstanding issues, and if

Carried.

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we want to help the situation so far as the Municipal standing of the Province of Quebec is concerned we have to do it right away. We have to adjust the old issues. The new regulations only attack the new issues.

There are many millions of bonds outstanding at the present moment which do not come under the new regulation, and, therefore, if we wait we shall all be dead and buried before the Municipal affairs of the Province of Quebec are straightened out. Practically this is the case.

You cannot overlook the fact that when a bond issue is offering Municipal bonds for sale it is asked, "How is the Sinking Fund for the outstanding issues being taken care of?" Our aim is, therefore, to remedy this handicap as soon as possible and get the Municipalities to straighten out the old issues immediately then when they go to the market they can say that their old issues are being properly taken care of."

Mr. Morin: "Although the new regulations do not apply to the past the role of the department is also to see that the Sinking Funds of the old issues are disposed of according to the old law, and everybody will agree that if the Municipalities had live up to the old law there would probably be no new law to-day. The Sinking Fund for the old issues will be arranged according to the old law, and then even I feel the Province of Quebec will be on its feet before our death."

Mr. Tofield: "If the Government will allow a Trust Company the privilege of administering the old Sinking Funds and force the Municipalities to live up to their old obligations I have no doubt that Mr. Morin's predictions will be absolutely fulfilled. Without some such action, however it is quite impossible. Unless this outside supervision is exercised the condition of Municipal affairs will soon get back into the old rut.

We have ourselves prepared a model agreement together with all the necessary by-laws which have to be adopted by the Council. This agreement appoints the Mayor and Trust Company as Joint Trustees for the Sinking Fund. The Council chooses its own bank and the money is deposited in the name of the Joint Trustees so that the Municipality cannot withdraw its funds neither can the Trust Company without the joint signatures. The securities are kept in the trust company's vaults subject to inspection by anyone duly appointed by the Council on any working day. Every by-law is separate securities being kept separate and separate statements rendered to the Municipality at the closing of their books and audited by both the Town Auditor and our own.

Should the annual payment of Sinking Funds on the date specified be neglected under the system we suggest the Treasurer is notified in a registered letter allowing a delay of thirty days. Should it not be paid at the expiration of that time the Trust Company, as co-trustee would then notify the Minister of Municipal Affairs, in Quebec, and should the delay continue we are obliged in our contract to advertise the fact by seven consecutive insertions in a daily paper in the Town in question or in the City of Montreal as the case may require. We feel that this public announcement will prevent Municipalities from defaulting in the future, besides keeping the Government fully informed of any delinquencies.

With regard to investments we have restricted our scope to even a greater extent than the law governing Trust funds allows.

Our first endeavor is naturally to secure bonds of the Municipality, as we feel that this is the safest and best investment that can be made in the interests of the Municipality, and it creates a better market for the bonds enhancing the value of the securities still outstanding and rendering new issues more readily saleable.

We do not take the bonds of other Municipalities. We have eliminated them entirely, so there is no possibility of any loss with regard to the Sinking Fund. In case the Municipal Act.

Carried.

It was also resolved that while the Canadian Municipal Journal is widely read in the Province of Quebec, yet as the majority of the population speak and understand French, it would be in the interests of the municipalities of the Province if the Journal were published in both languages, or at least a supplement in French be added, and that the Management of the Journal be asked to give this matter their serious consideration.—Carried.

Sinking Fund has been neglected and no provision has been made for same our remedy is as follows:

For example take a bond with a 1 per cent. Sinking Fund for thirty years, and for ten years no Sinking Fund has been maintained, we feel that it would be a hardship, and in most cases an impossibility, to ask the Municipality to make good the deficit immediately. We, therefore, calculate the amount of arrears and adjust future payments by increasing them for the remaining years so that at maturity we have the same amount accumulated as if they had started ten years previous.

In this way we obviate the necessity of a special tax, and in such cases we require the Municipality to state in the agreement the amount of the deficit. The deficit is, therefore, spread over a period of twenty years, making it easier for the Municipality to adjust.

Of course, for such services specific changes are made but these are infinitesimal compared with the saving afforded by expert co-operation. It is to my mind very advantageous to the Municipality to protect its interests in this way and when it goes to the Government to obtain authorization for new loans, if the old issues are being properly maintained the Government will know that the municipality is acting in the right spirit, and I am satisfied will allow it to continue its transactions along the same lines, even in new sinking funds.

Committee to Draft Constitution for Provincial Union.

Following the satisfaction expressed by all at the success of themselves, and the wish that another might be called, it was decided to appoint a Committee which should organize a Provincial Association, and draft a constitution for it, to be submitted at the next meeting. The following were named as the Committee: Mayor Bouchard, Mayor Beaubien, Mayor Thurber, Ald. Ryan, Mr. Frederick Wright, and Mr. Angers.

The following resolutions were also submitted to the meeting:—

Proposed by Ald. Prieur, Pointe-aux-Trembles; Seconded by Ald. Gatiou, Lachine.

RESOLVED:—That this meeting of municipal representatives of the Province respectfully call the attention of the Government to the low rate of interest, fixed at 3½ per cent., allowed for sinking funds, and ask that this rate be increased to a rate approximating the market rate, less the expenses incurred by the Department.

Carried.

Proposed by Ald. Prieur, Pointe-aux-Trembles; Seconded by Mayor Lapointe, Ville de Lery.

RESOLVED:—That this meeting humbly suggests that the Certificate to be affixed in virtue of Article 16, of the law shall include the second paragraph of the said Article.

Carried.

Proposed by Ald. Gatiou, Lachine; Seconded by Mayor Beaubien, Outremont.

Whereas, by Chap. 60, George V., there must be at least one quarter of the number of proprietors of taxable immovable property in the municipality who are municipal electors voting, before any By-Law authorizing an issue of Municipal Securities can be adopted, this meeting is strongly of the opinion that it will be difficult for several municipalities in the Province to obtain the necessary attendance of elector proprietors, and this Convention therefore respectfully submits that an amendment should be proposed at the next session of the Legislature to reduce the quota of elector proprietors required by the Act.

Carried.

Proposed by Secretary-Treasurer Roy, Pointe-aux-Trembles; Seconded by Mayor Beaubien, Outremont.

RESOLVED:—That this Convention is of the opinion that the permission to be granted by the Lieut.-Governor-in-Council, by Article 5956a, should be allowed only after a very careful investigation of each individual case, as the meeting considers that the clause in question affords adequate protection for Municipal credit, and that in the case of the purchase price of land in all cases the delay should be extended to the maximum.

Carried.

Proposed by Mr. Frederick Wright; Seconded by Ald. Prieur, Pointe-aux-Trembles.

RESOLVED:—That a very hearty vote of thanks be tendered by this meeting to the Hon. Walter Mitchell, Minister of Municipal Affairs, for having arranged for the presence here of the Deputy Minister, Mr. Oscar Morin, K.C., and that a similar vote be tendered to Mr. Morin for his very patient and satisfactory explanation of the

The Forum

Edited by HOWARD S. ROSS, K.C.

"Let us make our education brave and preventive. Politics is an afterwork, a poor patching. We are always a little late. The evil is done, the law is passed, and we begin the uphill agitation for repeal of that of which we ought to have opposed, the enacting. We shall one day learn to supersede politics by education."—Dalph Waldo Emerson, "Culture."

"The profiteering that cannot be got at by the restraints of conscience and love of country can be got at by taxation."
PRESIDENT WILSON.

The Single Tax on land values means food for the allied armies and peoples, homes for returning soldiers, the end of land monopoly and the beginning of Economic Democracy.

PROPORTIONAL REPRESENTATION.

The inclusion of Proportional Representation in the recommendation of the Speaker's Conference, of Lord Bryce's Committee on the Second Chamber, and of the Irish Convention, and in the provisions of the Scottish Education Bill is an unmistakable sign of the coming victory.

John H. Humphreys, Secretary of the The Proportional Representation Society (British), 82 Victoria Street (Flat 24) Westminster, London, S.W. 1, in a recent letter says: "I particularly direct your attention to the list of distinguished men and women who have consented to be vice-presidents of the Society. We hope to add others. Among the more thoughtful parliamentarians the defeat of the proportional representation recommendations of the Speaker's Conference is regarded as a great national loss. We are approaching a general election in this country in which there will be a very large number of candidates. The parliament that may be elected will in all probability misrepresent the electors. If so, parliament will suffer further loss of prestige, and that at a time when it is most necessary to strengthen confidence in representative institutions."

HOME RULE PROPOSAL FOR INDIA.

A plan of limited home rule for India has been prepared for submission to the British Parliament by Edwin S. Montagu, Secretary for India, and Baron Chelmsford, Viceroy and Governor General of India. The purpose of the plan is to prepare the people for greater responsibilities, and the official announcement says that "declarations of both our own and American statesmen concerning the liberalizing of the aims of the Allies have given new force and vitality to the growing demand among the progressive section of the (Indian) people for self-government." The new government is to consist of (a) Provincial legislatures to be composed of directly elected representatives; (b) a Viceregal Legislature for all India, to be composed of two chambers—the Legislative Assembly of India and the Council of State; (c) the Indian Privy Council, members of which are to be appointed by the King-Emperor; and (d) a Council of Princes. The Assembly is to have a membership of 100, two-thirds of whom will be elective, and the remaining third named by the Governor General. The second chamber, or Council of State, is to be the final legislative authority in matters that the Government regards as essential. Besides the Governor General it will consist of fifty members, of whom twenty-nine are to be nominated and twenty-one elected. The Council of Princes is to consider questions affecting the native States and those of concern either to the Empire as a whole or to British India and the native States in common. Ten years after the proposed new government is organized a commission is to be appointed to resurvey the whole political situation and determine what further power can be transferred to the native governments.

POPULAR SCIENCE.

"I suppose you understand the science of government?"
"To be frank," replied Senator Sorghrim, of the U. S. A., "I'm not as strong on the science of government as I ought to be. I have meant to take it up, but I have been tied right down to my studies in the science of how to get re-elected."

INDUSTRIAL DEMOCRACY.

Winston Churchill, the American author, says in his new book, "A Traveller in Wartime," published by The Macmillan Company, Toronto and New York: "The real issue of our time is industrial democracy—we must face the fact. And those in America and the other nations who continue to oppose it will do so at their peril. Fortunately, as will be shown, that element of our population which may be designated as domestic Junkers is capable of being influenced by contemporary currents of thought, is awakening to the realization of social conditions deplorable and dangerous."

Agitation has begun in Germany for the annexation of the Ukraine. The Hetman Skoropadsky, whom the Germans made dictator of Ukraine, is quoted by a Vienna paper as saying that Ukrainians can fare well only when closely united to the Central Powers. He expresses great gratitude for the aid Austria and Germany have given him.

The Finnish Government which is in such close accord with Germany has suddenly withdrawn its bill for constitutional reform and the adoption of a monarchy, and has declared the session of the Landtag closed. This action followed when the Government obtained only a bare majority on the second reading of the bill.

UNDER FIRE.

The following brilliant letter to the author of "Under Fire," one of the few great books of the war was made public recently by E. P. Dutton & Co., of New York:

To Henri Barbusse, of the 30th Regiment of Territorial Infantry.

My dear Friend,—

I admire *Le Feu* because it is a poem—a great poem, tumultuous and admirably arranged. There is in it what I like most in the world—infinite detail, without meretricious glitter. Such detail is only permissible against a background of inspiration and epic movement. Visionary and man inspired, you are both, that is doubtless why your book commands the admiration even of those who do not accept all the opinions in it. All whom I have heard discussing it up to the present are unanimously agreed on its literary beauty and its tremendously real significance.

I remember the day when you came to say to me: "Viola; I am enlisting because I hate war. The more one thinks as I do, the greater is the necessity to shoulder a rifle this time — which must be the last." Again I see the calm and terrible beauty in your face, and your implacable pallor. It is just that beauty, the frigid and sublime anger in your look, the tranquil exasperation on your features, the haughty poetry that mysteriously surrounded you, the noble hatred which from time to time straightened your tall figure with a start, as you seemed to be already stooping over the stretchers in immense compassion — it is just that beauty that I have completely found again in *Le Feu*. At that moment I knew as I embraced you that you would bring back from the war a masterpiece of tragedy. I did not know at the time that it would mean the institution of the *Croix de Guerre*.

That I am not absolutely of your opinion on one or two points you will readily imagine, but when a man comes back from where you have been, he has a right to say everything and must be given at least a respectful hearing. To hold our tongues and ponder all they tell us, who have been out there, is our sole duty of the moment.

I find, in a poem written a year ago, when I was returning from seeing our silent defenders at the front—

"Heroes! my look said, "No"—

Replied their silence; "We

Are only men." That's less — and better!

Your work proves to me that my impression was the right one. You have modelled in the mud of the trenches the enduring statue of the New Soldier. When you passionately cover the war with mud, in spite of yourself that mud is magnificent. You give to those consecrated being the glory which you say they must not have. And why should they not have it, the saviours of the world and of the future? You have it, yourself, in that you have portrayed them!

It is a splendid thing to have written a Romance from which History will borrow. We will discuss other points later. Meanwhile, superb poet and soldier, I embrace you.

EDMOND ROSTAND,

THE FORUM—(Continued).**A POLITICAL LEAGUE TO ENFORCE PEACE.**

By CHARLES FREEMAN TAYLOR,
(Continued from last issue.)

Our Government wisely placed our naval forces at the disposition of the British Naval command when we entered the present war. But this is only for war purposes during the war. Our Government also wisely saw the importance of unity in the military command in France, and was quick to place our soldiers in France at the disposition of General Foch during the recent German drive in March and April. This action hastened the appointment of General Foch as generalissimo by the Versailles Military Council. Important as this is, it is only military, and only temporary—that is, during the war. Apparently there has not been even a thought of political association or co-operation of the nations at war with German aggression. If a military peace should come, Germany would hold her allies with a grasp that could not have been possible except as a result of this war, and she has already closed binding treaties with Rumania and the new political units carved out of cessation of military operations so that she can develop of Russian territory. All that Germany now wants is a to fight her fall apart again to their pre-war separateness the fruits of her political victories, while the nations allied as they have developed nothing of an organic political nature to bind them together.

Germany's political activities have been no less marked than her military activities. The absence of political enterprise on the part of the Allies is no doubt a great satisfaction to Germany. She feels certain that the present military alliance of the Allies will be temporary, limited to the duration of the war, as having been military alliances in the past, as a rule. Then she can approach each one separately, with bribe, threat, or cunning appeal to the separate selfishness of every former opponent. While Germany, politically, will be solid within herself, she will absolutely dominate her present allies and Rumania and the new nations being carved out of Russian territory.

We have opposed Germany's military aggressions with military defense. But we have not built up any political defense, for the present nor the future, against Germany's evident political plans, which are being realized so rapidly. If we are ever to form a league of nations to oppose Germany's plan to dominate the world, and permanently to keep the peace of the world, we can never again find as favorable a time to do it as immediately—during this war. We are now working together intimately and harmoniously against Germany's armies and submarines. Now is the time of all times, past or future, to make this association political. If it is not done now, when will it be done?

The writer formerly thought that at the Peace Conference would be the proper time and occasion to effect this political association. But the Peace Table will have plenty of problems of its own. And after peace has been consummated, every nation will be fully occupied with pressing problems and then will be the opportunity of the German trouble makers to sow seeds of discord among the Allies. This danger should be forestalled by political association now; and present political association and co-operation would help us to win the war, as well as to keep it won, by continuing the political association.

How shall it be done? Not by expecting to organize a complete international government, which shall settle all the difficult questions of representation, the executive, etc., immediately. All these things will be done in time. It will take poor humanity many years to work out these difficult problems. Our Continental Congress was only an improvised inter-colonial political organ. It paved the way to the government under the Articles, which was an imperfect, inefficient government. But this government served until the Constitution was made and adopted, and on the basis of this instrument, amended from time to time, we have built a great nation, never so firmly united and harmonious as at the present time.

It is proposed that some such crude beginning be made by the Allies to cement them together for their present task and their future destiny. As a suggestion it is proposed that Great Britain, France and the U.S.A. shall each appoint three delegates to an Alliance Political Council; that Italy and Japan shall each appoint two delegates; that the other nations associated in military opposition to

Germany shall each appoint one delegate; that these delegates shall meet in London and organize for business. The business of the Council would be chiefly deliberative and advisory; but could it not assume as much positive authority as did our Continental Congress, or as the Versailles Military Council is now exercising?

This would be an rudimentary beginning of international political life. This must begin some time if the world is ever to be saved from such calamities as the present war. Why not begin it now? There is every reason why it should begin now and no reason why it should not.

The mere act of appointing the delegates and the mere fact of their coming together in London (or elsewhere) would be the most notable political occurrence of history. It would hearten the Allies, deeply interest the neutral nations, and it would be a severe "offensive" against the Central Powers. Some of the neutrals that have long considered joining the alliance against Germany would see that alliance assuming stability and permanency, and would hesitate no longer. Even some of Germany's allies would feel a strong attraction toward such a combination. Particularly would this be true of the Czechs, Jugo-Slavs and other nationalities now embodied in the Austro-Hungarian Empire. Thus Austria-Hungary would become more unstable than ever as an empire and as an ally to Germany. And the government at Vienna, considering the importance of an outlet upon the Adriatic, thence to the Mediterranean, and out of the Mediterranean at Gibraltar and Suez, would consider the importance of harmony with a combination of powers commanding these strategic points. Turkey could do little with the Dardanelles, with Suex and Gibraltar closed against her, and with unfriendly warships at the outlet of the Dardanelles. The political combination mentioned above could easily command these strategic points forever, and use such command to enforce the peace of the world. This phase of the subject could be continued for many pages; but let us return to our pressing duty of actually forming this political council and consider its first duties.

Immediately upon the meeting of such a Council it would be universally recognized that this is the body that should speak, politically, for the powers opposed to Germany. Thus we would have a body authorized to speak for liberalism. The voice and acts of the German military autocracy would stand in plain contrast to the voice and attitude of the liberal body.

Such a body could express the allied war aims with authority and with powerful effect. The liberal world would feel that it at last has an organ—a central organ with tremendous future possibilities. And it would carry more dismay to autocracy, in Germany and elsewhere, than anything that has ever occurred. Then why hesitate? Why delay for a single day?

This proposed Alliance Political Council, call it by whatever name you wish, might not be a permanent international political organ. But it could be speedily created, and it could render immediate war service of incalculable value. And it could pave the way to a more complete international political organ. If it should serve the world in its present crisis as well as the Continental Congress served us in our early crisis, it would take an important place in the constructive political history of the world.

Our Continental Congress led to the Constitution. It is possible that many more steps would be required from the proposed Alliance Political Council to a politically organized and governed world. We need not consider these future steps now. If we take the proper steps now it will lead to the next step, and so on until the goal is reached. The goal is permanent peace. But it cannot be reached by a negative, anti-war attitude. It must be reached by mutual political service. Political organization is the first step toward mutual political service among the units so associated. War will meet its doom when political co-operation leaves no occasion to resort to war among the political units so associated, and when such an association includes the civilized world or becomes sufficiently powerful to control the civilized world.

The powers now associated in military opposition to Germany could, if they would only realize it, make an equally powerful political opposition to Germany. And this political opposition would grow in strength during the war and make the overthrow of autocracy certain and soon. The liberal nations thus associated could make the civilized world liberal, and permanently liberal.

THE FORUM—(Continued.)

NEW YORK STATE DEMOCRATIC PARTY HAS PROGRESSIVE PLATFORM.

The platform adopted contained declarations for state-wide referendum by the vote of all the people whether the Legislature should ratify or reject the proposed Federal prohibition amendment; reduction of the state budget; energetic co-operation with the Federal authorities to prevent profiteering in the necessaries of life; full publicity of all campaign profiteering in the necessaries of life; full publicity of all campaign contributions before election; increased publicity of all campaign contributions before election; increased financial support for the public schools; public development of the state's water powers; home rule for municipalities, including full right and power to own and operate their public utilities; extension of the compensation law so as to include losses to workmen from occupational diseases; extension of the labor law to protect women in industries by reason of the exigencies of war; establishment of a state minimum wage commission with power to investigate and fix a living wage for women and minors; a thorough revision of the tax law so as to adjust the burdens of taxation. The convention declared its faith in equal suffrage without regard to sex, and urged the immediate adoption by the United States Senate of the suffrage amendment to the Constitution, and called upon the Senators from New York to represent the people of the state by voting for the suffrage amendment.

Canadian towns, counties and cities should begin to build up a strong public opinion in favor of a much larger measure of home rule than they now have.

THE FAMOUS WRIT OF HABEAS CORPUS.

Originally, it was a document issued in an ordinary prosecution or action at law, bidding the sheriff "have the body" of the defendant in prison ready for the trial of the case. At the beginning of the seventeenth century, it began to be used as a means of testing the lawfulness of imprisonments by the numerous special or "prerogative" courts set up by the Tudors. When a man was thus imprisoned, he would get one of his friends to apply to one of the regular "common law" courts to issue the writ of Habeas Corpus to the gaoler who held the prisoner, bidding him produce the latter's body before the common law court, which was supposed to want him for its own purposes, and explain why he (the gaoler) held the prisoner in custody. The writ was freely used in the great struggle between Charles I and his Parliaments, especially in the famous "Five Knights" (1627) and "Six Members" (1629) cases. One of the first acts of the Long Parliament, when it assembled in the autumn of 1640, was to pass a statute guaranteeing the right to the writ of Habeas Corpus in all cases, to all persons imprisoned on whatever ground. Of course, if the gaoler who obeys the writ shows good cause for the imprisonment, the rule or order for the issue of the writ is not made "absolute" and the prisoner is remanded to prison. But the cause shown must be strictly "lawful," i.e., such as would justify imprisonment; and, even then, the court which hears the "return" or explanation, may (except in rare cases) let the prisoner out on bail. The more famous Habeas Corpus Act of 1679 is really only an amending measure, stopping up loopholes and adding new safeguards; the real victory was won in 1640. The remedy avails, of course, not only against imprisonment by Government officials, but, even more, against unlawful detention by private persons.

HOWARD S. ROSS.

WORLD'S WHEAT RESERVES EXHAUSTED.

"Even if the greatest expectations of the 1918 harvest are realized, the fact remains that the world's reserves of wheat are exhausted and it will be absolutely necessary to continue conservation and substitution until the 1919 crop situation is known. Canada is daily increasing the manufacture of substitutes for wheat and consumers are urgently requested to make use of these substitutes to the limit of their ability."—Henry B. Thomson, Chairman of the Canada Food Board.

"The profiteer is a man who is more interested in getting his bite than in giving his bit."

A CANADIAN MUNICIPALITY OPERATES A COAL MINE.

The Editor:

Under the heading of "The Forum," in the August issue of the Municipal Journal, you make mention of the City of Jackson, Michigan, operating a coal-mine in order to avert a fuel famine. No doubt it would interest you to know that the Town of Bassano took over a lease of a Coal Mine from the Indian Department in August, 1917, and operated same all last winter. This Mine is located on the Blackfoot Indian Reserve about seven miles from Bassano and supplies a very high grade of domestic coal. Last winter all coal used at the Waterworks Pumping Station, the Public Schools and the Town Hall came from the municipal mine as well as that consumed by the greater part of the citizens of the town privately. A start was made just a few days ago to get the mine prepared for the coming season and we expect coal will be available the first of next week.

On account of the need of conserving all transportation facilities, every effort is being made to ensure sufficient output from this mine this season to fully take care of the fuel needs of the town and district, so that it will not be necessary to ship in coal at all.

Sincerely yours,

GEO. B. R. BOND,

Secretary-Treasurer.

Bassano, Alta.

MODERN STREET LIGHTING SYSTEM.

Pointe Aux Trembles, P.Q.

The Town of Pointe aux Trembles came into line with the well lighted towns of the Dominion last month, and a new street lighting system was inaugurated.

The system covers about twenty streets, practically the whole area of the town. A total of 196 standards are distributed in this area, placed approximately 200 feet apart on each side of Notre Dame Street, and 130 feet apart on one side of the less important thoroughfares.

The Standards are cast iron ornamental design, bolted to a concrete foundation approximately 2 feet by 2 feet by 3 feet deep. Each standard is fitted with a 250 C.P. high efficiency Mazda lamp in a "Boulevard" style globe. The base of the standards are fitted with doors to allow of access to the lamp cutout, which is of the Northern Electric Company's "SC-2" type.

About 39,000 feet of single conductor No. 8 B. & S. gauge armoured cable was used to connect up the lamps. This cable is laid in the boulevard space between the road and the sidewalk at a depth of 18 inches. At road crossings, the cable is drawn into a standard tile duct laid 2 feet 6 inches deep, and protected by a layer of concrete.

Switching and transformer equipment are installed in the Town Hall. Two Adams-Bagnall constant current transformers of 16 K.W. each are provided. These are installed in a fireproof chamber.

The switchboard is of the Northern Electric Company's standard design of blue marble, and is equipped with the necessary switches and ammeters to control the system, which is divided into two circuits.

All the apparatus was supplied by the Northern Electric Company, and was also installed by them. The lights were switched on for the first time on Wednesday night, Aug. 21st, by Mr. O. Morin, the new Deputy Minister for Municipal Affairs, on the invitation of Ald. Prieur, Chairman of the Fire and Light Committee.

Mr. Langelier, the Town Engineer, laid out and supervised the work during progress. The town of Pointe aux Trembles is to be congratulated on this addition to its attractions.

"A SCRAP OF PAPER."

The Board of Railway Commissioners of Canada, has always been considered by the Canadian Municipal Journal, as well as by the public generally, as one of the best institutions that was ever created in the Dominion, and it has been recognized as standing for the rights of the public, as against the claims of private corporations, and as having been guided in its decisions by equity, rather than mere legal technicalities. This was very markedly the case under the late Chairman.

But a recent decision of the Board causes some wonder as to the reasons which underlie it, and, some at least of the reasons which are given by the Chairman, do not quite coincide with those principles of business which are supposed to govern those who desire to act in a straightforward manner.

The case is that of the application of the Montreal and Southern Counties Railway Co., for permission to increase their passenger and freight tariffs.

The Company runs an electric service from Montreal, over the Victoria Bridge, through several municipalities, partly over its own lines and partly over those of the C. V. Ry., the mileage being a little over 52.

The Chairman, in his Judgment, states that the share capital is \$1,000,000; but does not say how much of this is paid-up, which is important in discussing the question of whether the business is a paying one. Nor does he say that the bulk of the shares are owned by the Grand Trunk Railway, which is important, in view of the fact that the Grand Trunk charges tolls for using the Bridge, which, the Chairman admits, it "might be necessary to scrutinize more clearly." Nor does he state that the tolls paid to the Central Vermont Railway also paid to the Grand Trunk, which controls that Company.

Referring to the tolls over the Bridge, the Chairman, says that it is "undoubtedly a very expensive structure, and the duty is imposed upon the G. T. Ry. of maintaining that part of the bridge used by the Electric Ry Co. "But he does not recall the fact that the Victoria Jubilee Bridge was paid for out of the public funds, as the late Chairman of the Railway Company stated at the meeting of his shareholders.

Thus the M. & S. C. Ry. Co., becomes a subsidiary Company to the Grand Trunk, paying to the Grand Trunk tolls for the use of the Bridge, and for the C. V. Ry. tracks.

It therefore appears that, so long as the Grand Trunk gets its income from tolls, it does not matter much about also getting dividends on the shares that it owns.

But the most serious part of the judgment is that setting aside the agreement made between the Company and the Corporation of the Town of St. Lambert. By this, a franchise was granted by the Town, one clause of which was the fixing of rates for passengers. But because other municipalities did not have the foresight to make such agreements, and are therefore subject to alterations at the decision of the Board, therefore the Chairman rules that the agreement between St. Lambert and the Company is to be set aside, in fact, it becomes merely a "Scrap of paper" which, like that which binds the Huns, is of no value so long as it suits one of the parties to its term.

The Chairman rules that its "jurisdiction over rates is not shared by one conferred on municipalities." That is, that it does not matter what sort of a franchise is agreed upon between a municipality and transportation company, it can be set aside by the Railway Commissioners.

If this be correct, how can a municipality ever hope to make a contract, or give a franchise, which is worth the paper on which it is written?

There is one essential difference between the fares on a suburban railway, and those on a general railway. And that is, that the fares of the former are obligatory upon a large part of those using the service. They have gone to live along the line, and are compelled to use it every day, because they must get from their homes to their work. Therefore, any readjustment of fares compels them to pay extra daily. While, those travelling on an ordinary railroad, do so of their own free will.

The decision of the Board is a compulsory raising of the cost of living, and not merely an optional one. Those who have rented or purchased homes along the lines of the M. & S. C. Ry. are being fined by the Board for having trusted in the general understanding that a contract between two parties cannot legally be broken, except with the consent of both.

The Board of Railway Commissioners has, in this instance, been the means of breaking a contract, in spite of the consent of one of the parties. How often will they follow this very dangerous line of judgment? **H. B.**

BOLSHEVIKI DOCTRINES.

Bolsheviki doctrines have brought Russia down from one of the greatest food producing countries on the globe to a conditions of starvation. Drunk with liberty, which they did not understand, filled with idealistic notions about the equality of man, and lacking individual initiative, production in Russia has practically ceased, according to the evidences reaching the outside world. Transportation and distribution is so disorganized that even were the peasants of the land producing their usual amount of foodstuffs, the people in the manufacturing population would still be without the necessary food supplies to sustain them in safety and comfort. Unless the people of Russia, steady down and organize themselves or allow other authorities to organize them, there is the possibility of one of the most stupendous disasters to a nation and a great people that ever occurred in history. Without authority for whom they have fear and respect, the Russian peasant seems to be without motive or initiative. We read of peasants in their anger against the property holding class of the late aristocrat regime, destroying not only the personal effects of the nobility and the owning class, but the very crops which they had themselves under the former social organization produced for the nation at large. In their re-action against property owning, they have destroyed the goose that laid the golden eggs. We read of peasants in certain villages having gone to such extremes as to seize the cattle of the local land owner, now deposed, flay them alive and turn them loose. Without the old motive of compulsion to cultivate the land for the land-owner, now that the land has reverted to the peasants and they themselves are the owners, they have neglected to work and to produce the necessities of life. To such a pass is the nation drifting that recent dispatches have reported that the so-called Government of present-day Russia is sending plenipotentiaries to China, the formerly despised and so-called decadent neighbor to the east, to make arrangements for provisions to tide them over next winter. It is difficult to imagine China, one of the most densely populated areas in the world, living largely on rice and very meagre fare, having sufficient surplus to feed 150,000,000 people in starving Russia.

Bolshevism is sometimes quoted in this country as an ideal, worthy of imitation. The pass to which Russia has drifted is a warning that Bolshevism and insanity are not very far apart. The nation that will weather the storm of this war the best, is the nation that organizes most efficiently and disciplines itself most strictly. Production must be carried on to a limit of our power. Destructive criticism and petty fault-finding are weaknesses and dangers. Unity of purpose and constituted leadership is essential. It is a case of a strong pull, a long pull and a pull altogether. Men must be found for the army, for munition making and for food production. Non-essential industries must provide men for essential industries. Women in this country must take the places of men to the limit of their power when called upon. Farmers must recognize the necessities of war and the public in general must unite to save the harvest of 1918.—Exchange.

MUNICIPAL WOOD YARDS.

The Ottawa Board of Trade adopted a resolution which suggested to the Council of the city that in anticipation of a more serious coal situation in the winter of 1918-19 than in 1917-18, immediate steps be taken by the Council to secure this winter as large a supply of cordwood as possible for the use of its citizens during the winter 1918-19; this action to be taken even if it should ultimately result in some financial loss to the city in the venture.

The last clause of the Ottawa Board of Trade resolution is one of the best of reasons why the wood yard during this unsettled period should be a municipal affair. Private capital is ordinarily unwilling to assume the risk involved. The municipality can afford to take it and consider it virtually as an insurance against disaster. Is it not the duty of the municipality to itself to take this precaution? Should it not also do so to assist in the war?

Twenty sheep are required to provide sufficient wool to keep one soldier clothed. In Canada there are less than 5½ sheep per soldier. Wool is at a record price, as is also mutton. The Canada Food Board urges greater production of sheep and municipal co-operation in controlling the menace from dogs.

Canadian Wooden Shipbuilders Want More Contracts

Consider the National Program for Steel Shipbuilding Unfair to Them and Inadequate to Meet the Present Shortage.

W. JOS SHEA.

Since the announcement, made a short time ago, that the Canadian Minister of Marine and Fisheries, the Hon. C. C. Balantyne, had decided on a plan for a Canadian-owned fleet—that the vessels to comprise this fleet would be built within Canada and that these vessels were to be exclusively of steel construction, a feeling of keen disappointment, to say the least, is being experienced by the heads of the several wooden shipyards of Eastern Canada, wherein, some thirty wooden steamers are at present under construction for the Imperial Munitions Board.

There are, east of Fort William, eight yards engaged exclusively on wooden ships, contracted for by the Imperial Munitions Board last autumn. These ships which will have a capacity of 2,500 tons, will be launched this coming summer and together with those being built on the Western coast, will make a total of fifty wooden vessels ready to take their place with any steel ship which may be completed at that time, and load cargoes of grain and food for transportation to our starving soldiers and Allies in France and England.

Plants Mostly New and Costly.

Several of the plants engaged in the construction of these ships are absolutely new and were erected only at considerable cost and trouble. Suitable sites were purchased in most cases, costly mills were erected, including all that was modern and suitable, in the way of machinery to handle, economically and quickly, the large timbers required for the ships under construction. During the endless preparations necessary to equip these yards, the different companies engaged in the work felt that inasmuch as the demand of the day was for ships and more ships, they were fully warranted in making heavy investments in site, plant and machinery, as it would require many years for every shipyard in the world to fill the gap created by the enormous losses through German mines and submarines.

Labor Difficulties.

Although, in years gone by, Canada possessed many experienced wooden shipbuilders, grouped in certain sections where wooden shipbuilding thrived, it was found that these craftsmen were scattered throughout the country and had forsaken the adz, the broad axe and the maul to be contented with whatever the new industries of Canada at peace had to offer them.

The news soon spread from Halifax to Vancouver and from Mexico to Labrador that wooden ships were to be built once more—wooden ships, if possible stronger, and certainly much larger than heretofore. Not that better timber existed today—not that the workman of this generation possessed more ability,—but because fifty,—a hundred years had evolved wood-working machinery which could do in a few hours, with absolute accuracy, what required twenty men during a week's time, in the olden days when the hand saw and the adz had to be depended on.

Coupled with the introduction of modern machinery came the advanced naval architect and engineer, applying to wooden ship construction all the innovations and improvements acquired by science in the last century.

The twentieth century wooden shipbuilder laid out his yards to conform with every modern requirement;—safe in the knowledge that the wooden ship of today, which he was to build, would be a vast improvement over the old-fashioned and almost primitive schooners of fifty or more years ago—knowing full well that in the present crisis, ships were more important than fighters and that if he possessed the necessary knowledge to build ships, it was a real service to his country, as well as his duty, to put that knowledge to work.

To him this war, as it is being fought, spelled ships and ships, without regard to standards or materials; so he decided he would build ships of wood, and he sought out the men to build them. He scoured the country for months to obtain men experienced in this work. He spared neither time nor expense in securing the ablest men possible, that the high standard adopted in the plant might be equalled in the personnel of the workmen who were to operate it.

What the New Shipbuilding Program Means.

The present setback for the Canadian wood shipbuild-

ers, which they consider to be virtually a boycott of their product, has caused quite a stir among those well meaning Canadians who have invested hundreds of thousands of dollars in establishing permanent shipbuilding plants. With their small contracts for two vessels, in most cases, almost completed, they feel that these contracts should be renewed indefinitely, and they are at a loss to explain the proposed action of the Canadian Government to confine its future contracts exclusively to ships to be built of steel, in view of Canada's almost unlimited resources in shipbuilding timber and the great scarcity of steel ship plates.

There may be many reasons why the Minister of Marine and Fisheries prefers steel ships to those built of wood. No one can find fault with such a choice. But the question which has not been given due consideration is the fact that if the equipment which is to supply, in the fifty wooden ships to be launched not later than Sept. 1st, 125,000 tons of cargo carrying capacity, is to be left idle to rot, whilst England and France and our Canadian soldiers are crying for food—if the thousands of men, trained in the building of wooden ships are to be obliged to seek an occupation of no direct benefit in winning the war, whilst every ounce of their energy might be utilized towards the most important factor in conquering the Hun's most devilish weapon, the submarine; if the powers that be are ready to destroy within its own boundaries and under present conditions, an industry which is of the most vital necessity at the present time and which promised to be of great national importance after the war—an industry which was only revived through the urgent need for more ships; if Canada is to discourage an industry using exclusively its own natural resources to encourage one whose raw material, in large part, must be imported for at least a decade to come; if it is to be that millions invested in the most important industry associated with winning the war, are to be left idle; if these and many other logical arguments are refused a hearing, how will Canada be able to lay claim to having done its whole part in helping to win the war?

Surely it cannot be that Canada's Minister of Marine and Fisheries has spoken his last word on this most vital and all-important question. He cannot be less aware of the fact than the rest of the world that what is needed to win this war, are ships and more ships and more ships—not ships at a price, nor ships of only certain material and standards.

PRODUCE!

The appeal cannot be made too often. The need of greater production of foodstuffs, for home use and for shipment to the Allies, is of the highest importance. The appeals of last year were responded to in a very gratifying manner. The need this year is even greater. Even the most modest efforts in the growing of vegetables are of value, inasmuch as they help to meet home needs and thus leave the market supplies available for others, whose circumstances may not permit them to engage in the cultivation of their plots, and the produce is a substitute for wheat, which is needed for shipment. Individual and cooperative efforts are being made in all directions. Town Councils in some places are offering prizes to the children to encourage them in gardening work. In one place a patriotic citizen offers to lend moderate sums without interest to those who will apply the money to the purchase of fertilizers. There are many ways in which the good work may be carried on. Let all who can make good use of the seed time now. With the spirit of patriotic production everywhere in the land, the harvest can be made truly great, even where the laborers are few.—Hon. W. S. Fielding, in Journal of Commerce.

Municipal Finance

JAMES MURRAY.

TAX FREE BONDS AND THE MUNICIPALITIES.

There is a growing criticism against the next Dominion Loan being free from taxes, and rightly so for a number of reasons, the principal one being that it will give an opportunity to those who have made excessive profits out of munitions to evade any future retroactive tariff that would touch these same profiteers by the simple process of buying the bonds, with the profits. To the small investor who has and will buy Victory Bonds, because he feels it his duty as a patriot the question of the bonds being tax free means very little, if anything at all, so that the investor who is likely to be affected is the big man who can afford to pay any tax that may be incurred through his carrying such bonds. According to one expert it is computed that if the new loan is issued tax free the loss in revenue to the country will be \$76,000,000.

There is another reason against the issuing of the next Victory Loan tax free—one that will affect the municipalities, as the last issue has already done—namely, it will raise the cost of money for other purposes. So long as the Dominion Government is raising money for purely war purposes it has a right to expect every other public body—whether provincial or municipal—to help by cutting down their borrowings to the lowest possible denomination, and so far as possible this has been carried out. On the other hand the Government itself is under an obligation to these other bodies to help them buy the money absolutely necessary to "carry on" as cheaply as possible—or at least not to put any obstacles in the way. But this is precisely what the government has done—raised obstruction in the way—for consciously or unconsciously, the issuing of the last Victory Loan tax free raised the price of money to such an extent that to-day no municipality can borrow under 7%, and if the next loan is to be also free from taxes the cost of provincial and municipal borrowings will be higher still. Mayor Cater, of Brandon, suggested at the Victoria Convention of the Union of Canadian Municipalities that the Dominion Government borrow for the municipalities. The suggestion was a good one, so far as being able to borrow on better terms than under the present conditions, but there is little hope that such a suggestion would get much support from Ottawa, even if the authorities had the power. What is more it is questionable if such an arrangement would be better in the long run for it would bring those municipalities that had occasion to borrow under the thumb of more authority than they are to-day. There already is a responsibility that the Minister of Finance owes to the municipalities, particularly as he has taken upon himself to check all loans before they are allowed to be made, and that is to see that the municipalities do not suffer by his financing for the country, as they assuredly will be if he insists on the next Victory Loan being tax free.

WINNIPEG'S FINANCES.

The Citizens' Research League, of Winnipeg, has just published a bulletin under the title of "Findings and Recommendations of Your Outside Auditors," which should be of particular interest to other municipalities. It is really a summary of the report of outside auditors appointed by the City Council to make an audit of the city's finances put into such a form as to be easily intelligible to the average reader. In an introduction to the report the league, of which Mr. S. R. Tarr (Editor of Canadian Finance) is President, says:

"Abroad, Winnipeg's financial credit stands high, and deservedly so, thanks largely to a well-administered Sinking Fund which amply safeguards the interests of investors in the City's securities. But, while outside investors are interested most in the capital financing of a city, citizens themselves have an equal if not greater concern in yearly expenditures and the taxation involved by them. It is this "domestic" phase of Civic Financial Administration and Accounting which claims chief attention in the report of the City's outside Auditors. Recognizing, apparently, the citizens' direct interest in the Auditors' findings and recommendations, the City Council, on July 23rd of last year, formally approved of the suggestion that the Report of the Outside Auditors on the Civic Accounts for fiscal year 1916-17 be issued and printed jointly with the City Comptroller's annual report."

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A SINKING FUND RESOLUTION.

At the Montreal meeting of municipal executives of the Province of Quebec called by this Journal, the following resolution was submitted:

WHEREAS under section XXIVa of the Revised Statutes as amended in Chapter 28 all municipalities making new loans are compelled to create and place their sinking funds with the Provincial Treasurer for which they obtain interest at the rate of three and one-half per cent. per annum, less cost of administration and that any exception to this obligation can be granted only on the advice of the Minister of Municipal Affairs.

AND WHEREAS in the event of the Minister arbitrarily refusing to authorize municipalities to deposit their sinking funds elsewhere than with the Provincial Treasurer great hardship will be caused to many municipalities.

AND WHEREAS the said interest of three and one-half per cent per annum is too low, thereby imposing an excessive burden on borrowing municipalities.

NOW THEREFORE BE IT RESOLVED—

That this meeting of Municipal executives of the Province of Quebec, hereby approves in general, the Municipal Legislation enacted at the last session of the Legislature, but desires to go on record as most strongly of the opinion that the Minister of Municipal Affairs should not refuse to permit any Municipality to deposit its sinking fund elsewhere than with the Provincial Treasurer, providing such municipality satisfies the Minister that it is in the interests of the municipalities so to do, and that its sinking fund will be properly administered.

But before putting it to the vote the last part of the resolution following the words "strongly of the opinion" was changed to read as follows:

That the municipalities themselves shall have the liberty to invest their sinking funds in such securities as the Municipal Department itself is permitted to invest."

and in this form the resolution was passed.

To our mind the changing of the resolution was not wise for the reason that if accepted and acted upon by the Government it would have the effect of destroying the effectiveness of any restrictions that may be placed on the management of sinking funds, whereas the resolution as originally drafted was in reality asking the government to give as liberal and as wide an interpretation as possible to the clause which gives the Lieut.-Governor in Council the authority to permit municipalities for good and proper reasons to invest their sinking funds elsewhere than with the Provincial Treasurer.

We don't believe that the Government of Quebec is particularly anxious to turn banker for the municipalities with the profit it would get on the 3½ per cent. interest, but it is evidently determined that for every issue made by a municipality an adequate sinking fund is created and kept up to date. We take it too that the Government is desirous of encouraging those municipalities that are working out their own salvation in adequately keeping up their financial obligations, and the resolution as originally drafted seemed to express the same idea. Be that as it may the spirit of the resolution, even as it stands, is a good one and it is to be hoped that the government will consider it seriously, together with the other resolutions that were passed at the meeting.

THE PRESENTATION OF MUNICIPAL REPORTS.

As an example of a good annual report for a small town—or indeed for larger ones—we can recommend the annual statement of the town of Summerside, Man. Not only is it concise, but by the system of using abstracts many of the items, which are often lost in the general statement, are balanced and shown separately—meaning that the citizens can see at a glance how the town stands—even to dog licenses. This simplification of municipal reports is an excellent idea and though quite a number of municipal treasurers in Canada have adopted the plan there are others who still keep to the old and complicated style of presenting their reports; consequently no one reads them.

A NEW TAX ACT.

In accordance with an agreement arrived at between a committee of the Board of Trade and the City Council of Halifax, N.S., and confirmed by the Council, Mr. F. H. Bell, the City Clerk, has completed the draft of a Tax Act which when accepted by the Lieut.-Governor-in-Council will automatically become local law. This new act will completely change the system of taxation in Halifax—from taxing personal property to taxing in proportion to the benefits received. In a preface to the draft Mr. Bell states the situation in Halifax very clearly as follows: through this Journal will now reach across the continent. Mr. Bell says:

The act as now submitted is in accordance with the agreement arrived at by the joint committee of the City Council and the Board of Trade and confirmed by the City Council, which directed me to prepare an act in accordance therewith and submit the same to the Governor-in-Council for approval and confirmation.

The modifications made in no wise affect the principles laid down by Chapter 39, but only the details in which those principles are worked out. In order to make the new act less onerous on the owners of land the rate on "improvements" is increased from one and a half per cent to one and three fourths. As it was found by experiment that the fixing of the dividing line between the higher and lower rates of "business tax" at property valued at \$4,000 would place in the lower schedule many persons not in any way entitled to be placed there, a uniform rate of one per cent has been substituted for all business premises except retail shops of a value less than \$2,000. For similar reasons the value of premises exempt from "household tax" has been lowered from fifteen hundred dollars to one thousand.

It may not be out of place to say a few words on the general nature of the new act. It embodies two principles. The first is the doing away with all taxation on personal property and the substitution of taxes based on the values of premises occupied for business or residential purposes payable by the occupiers. In this respect the act is a straightforward application of the principle which in my opinion is the only sound one on which municipal taxation can be based, namely that the tax should be "in proportion to the benefit received." Not, as that principle is often grossly misunderstood, in proportion to the taxpayer's share of civic services such as police, fire protection, etc., but in proportion to the extent to which he avails himself for business or residential purposes of the one thing which the City has itself created—the value of real property within the City. In other words the City may be regarded as a huge combination of a market and apartment house in which one pays for the space occupied, and in which the City has no more concern with the means or income or gains or losses of the occupier or the amount of his personal property or the nature of his business than the owner of a market or an apartment house would have with those of his tenants.

The second feature of the new act is the differentiation in taxation on land between the tax on improvements, which is placed at a fixed rate, and that upon land values apart from improvements, which is left as the open end of the tax system, to make up whatever is required in addition to what is raised by the fixed rates and special taxes. This feature was added to the scheme of the act as originally submitted by the Board of Control at the instance of some earnest reformers, sincerely convinced that it will greatly benefit the community by cheapening the cost of land and promoting building. Whether those anticipations will be realized is not for me to say. If one may judge from the severe criticisms made upon the effect of similar laws in the western provinces, it is at least doubtful. So far as respects land on which buildings are no wstanding it will not apparently make very much difference in the amount of the tax on the property as a whole, the gain by the fixed rate on improvements being as a rule pretty nearly offset by the increased rate on the value of the land. It will be by exerting pressure on the owners of vacant land to sell it or themselves build upon it that the expectations of this feature of the act will have to be realized. Whether such will be the case time alone can show.

The only exception to these two principles is in respect to the special taxes on certain classes of business. The tax on banks was the result of a bargain with them under which they already pay a business tax based on the volume of business done. Stock-brokers were some years ago

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placed on a business tax of one and a half per cent, but not to exceed \$250. This limitation has been removed, thus leaving them to pay at a rate fifty per cent higher than other businesses. In the case of other businesses, especially insurance companies, representations were made that the special taxes paid by them were originally imposed upon them largely as a business tax because of the small amount of personal property taxable against them, and that consequently it would be unfair to continue these taxes in addition to the business tax. The joint committee, however, considered it inexpedient to remove these taxes at present. If they are unjust those affected must bestir themselves to make the injustice clear.

With the possible exceptions just mentioned, I believe it can be claimed for the act that it complies with the cardinal requisites of a municipal tax law. These in my opinion are (1) that it should be based on sound and just principles, easy to understand, and easy to justify; (2) that it should be as simple as possible; (3) that the taxes should be easily collected and difficult to evade, with the necessary corollary that the civic estimates can be made with certainty; and (4) finally that the taxation should distribute itself readily and without friction over the whole population of the area subject to taxation.

I hope I may be pardoned for saying a personal word. It is within a few months of being twenty-seven years since I drafted the report of the first Tax Reform Association, advocating the abolition of the tax on personal property and the substitution of business and household taxes. That report was in advance of the times and failed to secure approval. Since then I have never ceased at every opportunity to advocate the reform then recommended, or changed my belief in its wisdom, and I hope I may be pardoned some sense of satisfaction in the result.

THE LATE HENRY O'HARA.

The death of Mr. Henry O'Hara removes one of the best known financial men in Toronto. As head of the company which bears his name, the late Mr. O'Hara had a long experience in municipal finance during which time he built up a large bond business. He was also actively engaged in insurance, being the founder of the Temperance and General Life Assurance Company.

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STANDARDIZATION OF MUNICIPAL AC- COUNTS AND STATISTICS.

By E. T. SAMPSON,

Fellow of Institute of British Municipal Treasurers—City
Clerk and Treasurer of Outremont.

Much has been said and written upon this subject. Advocates of Uniformity base their demands upon the legitimate desire to obtain practical and useful comparisons of the operations of all Canadian municipalities. This is undoubtedly of itself a very desirable ideal. There are, however, many existing factors which render its immediate realization impossible, the principal of which are:

1. Variations in Municipal Law

1. Differences in laws of each province.
2. Differences in application of municipal law within any one province.
3. Granting of peculiar powers by special charter to particular municipalities.

2. Variation in Policies of Administrators

The administration board of each municipality pursues a policy entirely its own and only by accident will such policy resemble that of another.

The Assembling of Vital Statistics is a subject worthy of separate treatment. We all appreciate the great value to be derived from this information when carefully collected and co-ordinated. Again the present conflict of laws render impossible the collection, throughout the whole of Canada, of accurate vital statistics; in some of the provinces ecclesiastical authorities retain the sole privilege and duty of recording births, marriages and deaths and no legal means exist of compelling complete information to be forwarded to the municipal authorities.

Basis of Municipal Accounting

For the immediate present, it would perhaps be less ambitious, but more practical to confine closer attention to the establishing of a scientific basis of municipal accounting, and to leave to a later date the details of the actual prescription of forms of accounts. Let us review the subject from a supposed perusal of a municipal financial statement. What are its essentials?

They are:—

1. Statement of the financial operations of the municipality during the year.
 2. Statement of the assets and liabilities existing at the close of the year.
 3. Certification by responsible officers.
- Other very useful information is usually added.
Let us now further discuss these essentials.

1. Financial operations

These are scientifically divided into two classes, viz.:
Administration (revenue).
Development (Capital).

Administration—Cash Basis (Receipt and Payments):

Operations of this class may be dealt with upon a purely cash basis. That is by using the cash book as the complete record.

It is here submitted that the Cash Basis is unscientific and is fraught with many dangers, particularly that of manipulation, by:

1. Withholding payments to subsequent years to avoid raising rates of taxation.
2. Payment of moneys for work and materials properly chargeable to subsequent periods thus unfairly increasing rate of taxation.
3. Operations of a similar nature with the cash receipts.
4. Hopelessly confusing administration with development operations.

Revenue Basis (Expenditure and Income)

This system, also known as the accrual system, is only possible where Double entry principles have been properly observed in the book-keeping, involving the use of a journal and of the keeping of sundry impersonal and nominal accounts. (Stocks, materials, suspense, reserve, tax revenue, control accounts, etc.) This system inversely provides all the remedies against the evils of the cash system.

Further, when scientific classification of the capital outlays has been observed, the annual loans charges can be equitably divided among the departmental services.

Interest and Repayment of Loans

Deficits and surpluses when occurring are shown clearly and provision for same can thus be made without much delay.

Development (Capital) Outlays

Ensures that the taxpayers of each financial year shall assume their just burden only of the cost of the administration of the municipality.

Cash System

As already stated this would be much confused with the annual or administration items.

Valuable information would be continually disappearing from sight if not also from access.

Revenue System Also

Outlays of all sorts of a permanent or semi-permanent nature would be kept in a capital account, probably on the 3 column system, viz.:

1. Outlays at commencement of financial period.
2. Outlays during year.
3. Total.

Loans would be treated similarly, showing earmarking of same against outlays. Complete historical record would thus be preserved.

Capital Accounts of Public Utility Compared

Attention might here be called to the manner at present obtaining, by private companies operating public utilities, of recording their capital expenditures (i.e., money subscribed by share, capital and debentures, etc.)

Intentional obscurity often occurs. The municipalities are directly interested on account of giving and renewing franchises and occasionally taking over such undertakings as going concerns.

The undesirable features of obscurity in company accounting from the point of view of the municipalities are:

- (1) The watering of share capital.
- (2) Accumulation of secret profits which can be carried out without exposure.

Distribution of these secret profits can be effected by issuing new shares at par, at a discount, or as a bonus when, on account of their dividend earnings capacity, they are really worth considerably more; the value of the rights to such shares often representing the difference.

To remedy this evil the government control of companies should institute upon the maintaining in the books of all utility companies the complete historical record of the capital outlays, and of providing for depreciation and reserve funds, etc., against such outlays in separate account, also the complete division of the balance sheet, showing separate balancings of capital items distinct from current (or revenue items.)

Sinking Funds and Miscellaneous Reserve Funds

Where such funds as these are required they should be kept entirely distinct and should show

1. Amount accumulated in each fund, according to the law, by-law, charter or trust deed, etc.
2. Particulars of investments and cash balances.

These features will appear on different sides in the balance sheet and will together form a separate division thereof.

Statement of Assets and Liabilities.

When complete observance of the methods here outlined, by dealing with revenue, capital, sinking fund, etc. Accounts have been followed; the compilation of the statement of assets and liabilities will be automatic and will show as follows:

<p>LIABILITIES Capital Accounts, Loans, etc. Sundry creditors. Sinking Fund Accumulations. Reserve Fund (if any) Accumulations. Reserve or Current Accounts Sundry Creditors, etc. Revenue Surplus (if any). Loans, etc.</p>	<p>ASSETS. Capital Accounts Outlays, Sundry debtors. Sinking Fund Investments. Reserve Fund Investments. Reserve or Current Ac- counts Sundry Debtors. Revenue Deficit (if any)</p>
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Certification.

The certification of the financial statement should be made by the three following parties:

1. City treasurer or comptroller.
2. City auditor.
3. Mayor.

Each of these three should be held jointly and severally responsible for the accuracy of the figures thereof except for those items that will have been already certified by the city engineer or other official.

The following extract from the report of the depart-

mental committee on local authorities accounts (England), 1917, might here be profitably included, viz.:

"It is desirable that the systems of account for all local authorities should be prescribed by one central authority. This power of regulation should be wide enough to ensure the preparation of accounts on sound and uniform principles, especially where statements of profit and loss are required; the satisfactory treatment of estimates for rates and their deposit for inspection by ratepayers; the due certification of the accounts by or on behalf of the local authority, and the proper distribution of the duties in regard to their preparation, their completion for audit within a reasonable period, and their publication in uniform and intelligible shape."

To summarize in a few words the whole question of Municipal accounting and recording, the following accounts should at least be common to all municipalities, viz:

- Revenue or administration account.
- Capital or development account or accounts.
- Sinking fund account (if any.)
- Loan redemption fund. account (if any.)
- Balance sheet, distinctly grouping and separately balancing. 1. Capital items. 2. Sinking fund or reserve fund items. 3. Current or revenue items.

It is understood that all usual books of first entry, cash books, personal and impersonal ledgers are in operation in some form or other.

Conferences of Officials.

The desired uniformity centres principally around the classification of the details of the revenue account. Under broad heads and with the mutual goodwill of all the municipalities this appears attainable. Perhaps the most practical way would be by a conference of all the municipal treasurers of the Dominion, if same were capable of being held.

A BACHELORS TAX.

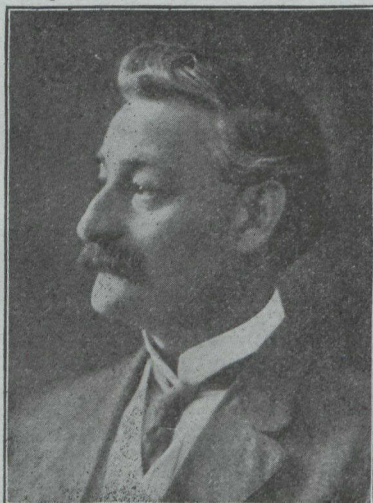
As a means of increasing the income of the city the Council and City Commissioners of Montreal some time back imposed a tax of \$10 on all bachelors over the age of 25 years. It was estimated that by this means a sum of \$235,000, less the cost of collecting (about \$34,000), would be brought into the city treasury. Alas, though the last day for paying the tax without penalty is but a few days away (Aug. 31), less than 700 out of about 24,000 bachelors have paid. This is not very encouraging to the city administration for to force payment will mean a tremendous cost, and while there is a good deal to be said in favor of some of the arguments discussed in the local press—discriminating against a class being one—it does not speak well for local patriotism so far as the bachelors of Montreal are concerned, and frankly we hope that the City Commissioners will force the issue by summoning every man who has not paid his tax. If a single man, who enjoys all the material advantages of citizenship of a city—streets to walk along, public lights to guide him, fire and police protection, etc., all of which have to be paid for out of public funds—and which up to now, unless he owns or rents a business or private establishment, has escaped all taxes, is too mean to pay a small tax at a time when the city requires every dollar it can get to "carry on" then that man should be made to pay. It is strange how "principles" are suddenly trotted out when a tax has to be paid, and how careful the objectors are to plead that it is not the money question that affects them, but that the paying of the tax involves a "principle." The conscientious scruples of the bachelors of Montreal is mere "camouflage" to cover a meanness of spirit that is not in keeping with the manhood of the country, and they should be brought to time by the City Commissioners.

One of the oldest advertisers in this Journal, Messrs. T. A. Morrison, of Montreal, have taken up the Canadian agency of the "Michigan" wood stave pipe for water works, drainage, etc. . . . This pipe has for many years had a good reputation for stability because of its immunity from splits and cracks; two of the principal drawbacks to piping made of inferior timber. . . . Every piece of timber used in the Michigan pipe is thoroughly seasoned and tested. . . . What is more the prices are reasonable.

FINANCIAL POSITION OF EDMONTON, ALTA.

The following is a comparative statement of the Assets and Liabilities of the City of Edmonton, Alta., for years ending 1916 and 1917 (inclusive), as presented by City Comptroller Mitchell to the City Council:

ASSETS	1916.	1917.
Capital—		
Lands, Buildings, Properties, Utilities, etc., etc., (Less Depreciation)	\$20,985,461.07	\$20,829,931.73
Expenditures against Hypothecated Debentures	1,447,671.79	2,479,044.76
Unexpended Debenture Funds, advanced to Current Account.	1,887,005.05	1,289,798.47
	\$24,320,137.91	024,598,774.96
Current—		
Imprest	\$ 5,890.00	\$ 5,795.00
Taxes Receivable	5,250,257.03	6,157,075.00
Accounts Receivable and Suspense	237,690.35	301,906.75
Stores and Loose Tools	471,466.75	410,449.76
Capital Expenditures unprovided for by Sale of Debentures	1,822,971.05	237,570.20
	\$ 7,788,275.18	\$ 7,112,796.71
Total Assets	\$32,108,413.09	\$31,711,571.67
LIABILITIES		
Capital—		
Debentures issued (Less Sinking Fund Investment)	\$22,438,424.37	\$21,556,948.67
Current Account (on Debentures Hypothecated)	1,447,671.79	2,479,044.76
Capital Surplus	434,041.75	562,781.53
	\$24,320,137.91	\$24,598,774.96
LIABILITIES		
Current—		
Bank Overdraft and Special Loans	\$ 3,534,654.44	\$ 2,945,303.89
Accounts and Bills Payable	365,894.99	744,638.22
Advanced from Capital Account	1,887,005.05	1,289,798.47
Accrued Debenture Interest and Redemption	1,438,255.91	1,542,398.29
Sundries	172,513.66	186,892.27
Reserves for Overhead Depreciation	345,856.30	395,673.86
Revenue Surplus	44,094.83	8,091.71
	\$ 7,788,275.18	\$ 7,112,796.71
Total Liabilities.	\$32,108,413.09	\$31,711,571.67



MAYOR MARTIN (Montreal),
Who attended a meeting of Municipal Executives of the Province of Quebec, called by this Journal.

THE GERMAN WAR MACHINE.—THE PACE THAT KILLS.

About forty years ago the plutocrats of Germany began the building of the great German War Machine. They reared the bloody structure upon the four great pillars of modern social organization, the schoolroom, the church, the press and the factory.

In the school the plastic minds of the young were moulded to the horrible theories of war. The church inspired obedience and forever purred from the pulpits the blessings of humility and the hallowness of abject subserviance, while the press sowed the weedy seeds of distrust and fanned the smoldering flames into burning hatreds of other peoples and their institutions. The factory cemented the whole structure and perpetuated the whole system by crystallizing the entire scheme, through the medium of the army, into profit and agreed which enabled the plunderers to loot the hypnotized masses and so create a financial plutocracy whose present aim and object it is to maintain its dominant position over an enslaved people.

By the cunning use of the school, the unscrupulous use of the church, the absolute ownership of the press and the possession of all industrial establishments they have created a nation systematized for and devoted to war. They have set "the pace that kills."

This unspeakable machine, the product of greed and unbounded ambition and intensified human perversity is running amuck, bedecked with the red sploches of war, bespattering everything it touches in its cyclonic path. It has compelled other governments, peace-loving, democratic and republican to meet the pace, to play the game to eat the fire from their guns and spit it back at them.

This is the deepest, redest wound of all . . . that we who love liberty and life so well have had to press down upon our own brows the thorny crown of militarism to meet the pace that kills and crush the Prussian tiger in his lair. This is the deepest, the redest, but the sacred wound of all.—The Canadian Railroader (Organ of Fifth Sunday Association).

TEACHING CITIZENSHIP VIA THE MOVIES.

We recently received the first two issues of a series of special reports on civic subjects which the Municipal Reference Library of New York is sending out to students of municipal government, particularly that of New York, though the reports are of great value to students anywhere on the continent.

One of the reports takes up the subject of moving-pictures under the title of "Teaching Citizenship via the Movies." This little book, which is prepared by Miss Ina Clement, after giving a survey of the municipal field covered by moving pictures gives a list of the more important cities, where they can be obtained and the cost, which in most cases means transportation charges only. The list includes films on Citizenship, Child Welfare, Education, Fire Prevention, Health Problems and Municipal Government.

There is no doubt that the "movie" industry has come to stay; the popularity of the picture theatres proves that though up to now it is questionable if they are a benefit or not. But if these same theatres could be utilized for educational purposes in citizenship then they would be a power for good. One of the difficulties in the presentation of educational films comes from the picture house proprietors themselves, who seem to have a rooted objection to anything of an educational value. "It doesn't pay" they say. But, it seems to us, that municipal councils can get over this difficulty by refusing licences to those theatres that will not show at least three educational films each week. Miss Clement's little book can be obtained for 10 cents.

INCREASE YOUR ACREAGE.

Despite the difficulty, we must produce more food than we have ever done before. Set apart all your land fit for growing crops and plant as much wheat as you can. Plan to bring as much new land under cultivation for another crop as possible and thus increase acreage for next year. It will be needed then just as much as now.

SAILORS' RATIONS REDUCED.

Representatives of the British Mercantile Marine in conference with Lord Rhondda have agreed to a reduction of 50 per cent in their meat allowance.

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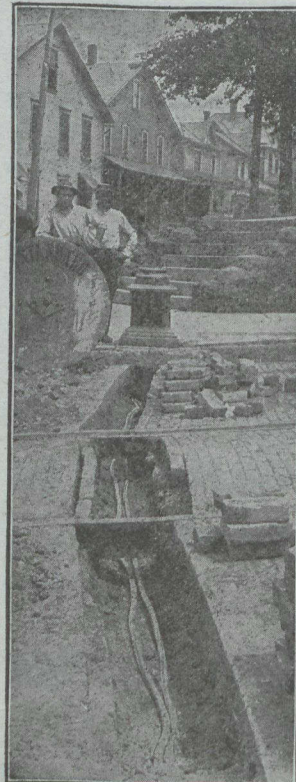
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