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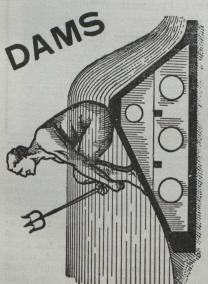
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A Story of Public Service

Some people believe that advertising merely takes business away from one man and hands it to his competitor. They think that if everybody stopped advertising, business would go on just the same, and things would be cheaper.

It sounds plausible. But it is not true.

Advertising is, of course, much used as a competitive weapon, and a very powerful one. Any method of selling—advertising, show windows, clerks, travelling men—gets business that without the selling effort would have gone to some other firm. Most of us believe that competition is a good thing. It keeps down prices. It keeps up quality. It makes business men more eager to give the public good service. Any economical method of competition ought therefore to be regarded as of benefit to the public. And the economy of advertising purely as a competitive method has been so clearly demonstrated in many great industries over a period of years that it need not be discussed here.

The main question, however, is: What does advertising

do besides stimulate competition?

As a matter of fact, its chief use lies entirely beyond. It creates new markets, new demand, new desires. It makes possible new products, new ways of doing things, a better national life.

The Story.

In one of our large cities, a few years ago, fifty-one per cent of the stock of the local gas and electric company was acquired by a national public-service organization. The way the new management went about its job sent thrills of apprehension through the minority stockholders, who were local citizens. The dividends paid the year before had amounted to \$14,000. Immediately the new board cut the price of both gas and electricity. Figures showed that, with the same consumption as the year before, the total dividends at the new rates would be only \$4,000.

But there lay the difference: The consumption was not going to be the same. The company began a strong campaign of advertising. To the local stockholders this seemed ruinous folly. They reasoned, "Have we not a complete monopoly? We control exclusive franchises on both gas and electricity. Why in the world should we spend money to advertise when we have 'em both coming and

going?"

No Competition.

If ever a case existed where advertising solely for competitive purposes would have been absolutely futile, this was it. The company certainly had the city both coming and going. But the answer was, "We are not going to spend money in advertising. We are going to invest money in advertising."

Half pages began to appear in the newspapers. In the course of a year the gas and electric company used more space than any of the department stores, which, of course, had been up to that time the heaviest advertisers in the city.

Cooking schools to show women the merits of the gas range were installed—and advertised. Men who had never thought of the saving of labor and expense possible by using small electric motors in their shops found out—through advertising. Local merchants were shown the increased trade that they could get by having their stores better lighted. Electric signs were popularized.

What Happened?

The first year the advertising sold seven carload of gas stoves. It sold coke at a fair price, instead of at a loss as before. It sold gas heaters, irons, fixtures and novelties. It put up electric signs and ornamental lighting effects.

In these ways, as well as through the stimulation of ordinary consumption, it very greatly increased the use of

gas and electric current.

At the end of the year the total dividends, which estimates had said were going down to \$4,000, were \$44,000. At the end of the second year of the same policy the aggregate dividends were \$76,000. And this with all bills for advertising paid. And with the public buying its gas and electricity far cheaper than it ever had before.

But, apart from better dividends and lower price to the consumer, what did the advertising do for that city?

What Was the Effect?

It gave the city better-lighted stores and streets. It put labor-saving devices into hundreds of homes. It cut the cost of operation for scores of small, struggling manufacturers. It showed people how to get and use things that made their lives cleaner and easier. It made, in short, a more comfortable, more alert and prosperous community, and what local advertising did in that city, national advertising is doing all the time for the nation.

Creating Human Activity.

Advertising is like the railroad, the trolley, the telephone, the newspaper, the school—a creator of human activity. Like all of these, it is a force for the wider and quicker dissemination of information. It brings within our ken things that we never knew existed, or never thought we wanted. It teaches us to want things a little beyond our grasp and to work a little harder in order to get them. It is like the rifle that the modern Tom Sawyer saw in the window. He had intended to loaf all summer, but he wanted that rifle. In order to get it he had to have money. To get money he went out and painted fences and rerrands and mowed lawns. The knowledge that there was a rifle that he could have if he worked for it made him a producer instead of a dependent.

True Public Service.

If we believe in a constantly advancing civilization, if we believe that people ought to keep on trying to live a little better and have a little more comfort, a little more convenience and a little more ambition—if our philosophy includes these tenets, then we must believe that whatever shows people the way and rouses their ambition to possess—and to produce in order to possess—is a public service. It is upon that basis that we declare advertising to be, not primarily a weapon of competition, but primarily a means of constructive public service.—Saturday Evening Post.

CITY OF SASKATOON

The City Commissioners invite applications from Chartered Accountants for the position of City Auditor. Preference will be given to applicants with previous experience and municipal accounting.

Applications, containing particulars as to age, qualifications, previous appointments, and minimum commencing salary, and accompanied by copies of testimonials, must be received not later than 25th February, 1915.

Applications from firms of Chartered Accountants for auditing the City's books and accounts for the year 1915, with the assistance of the present auditing staff of the City, will also be considered

Further particulars may be obtained on application.

P. E. HARRISON, Mayor.

C. J. YORATH, City Commissioner.

Saskatoon, Jan. 21st, 1915

THE PUBLIC TELEPHONE BOOTH.

The perils of the public telephone booth in England is seen in an incident which occurred recently in a west-end hotel. A patron, who had used a public telephone booth, was unable to get out after finishing his conversation. The lock had jammed. For 15 minutes the hotel manager and four porters tried to force the booth door. Then they unscrewed the casement of the door to remove the glass and found a second fastener. By the time they got to the glass the telephone user was in a state of collapse. A porter finally broke the glass with a screwdriver ad administered brandy. The booth occupant finally was rescued more dead than alive.

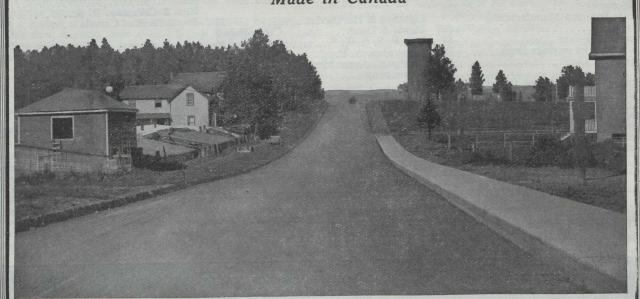
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Rural Citizenship

The Grain Growers' Associations are taking very practical steps to inculcate into the minds of the large rural population of the great West the responsibility of citizenship by issuing a series of studies in rural citizenship. The studies are frankly admitted to be of a controversial nature with the object of making the men and women, and even children, who make their livelihood on the farm, think for themselves. As the introduction and the preface to the studies show, the idea is not Utopian, rather the impression one gets from their reading is that the whole scheme is very utilitarian and a protection against the inroads of industrialism. The introduction in part, says "that while rural life represented over sixty per cent of the population, rural population had only about twenty per cent of representation in the courts where our laws are made. This in large measure accounted for the great difficulty we experienced in seeking to introduce remedial legislation - not perhaps so much from any desire on the part of our representatives to be unfair, as from the fact that they had not been educated to look at these matters from the rural view point.'

We fully agree that a more equitable representation between urban and rural populations in the legislatures of this country would result in a better understanding between agriculture and manufactures, particularly when it is recognized that Canada is essentially an agricultural country, and will be for many decades. But instead of working for a more even balance the tendency of the compiler (Mr. J. S. Woodsworth) and his writers is to teach the superiority of the country citizen over his brother of the city. One of the studies under the title of "Citizenship and Party" says:—"The great city is the Frankenstein created by the nineteenth century. These hugh masses of population, drawn hurriedly together by the unprecedented industrial development, have outgrown the intelligence, the conscience, and public spirit of their citizens. What

the nineteenth century created, the twentieth century must redeem. Disorder, waste, ugliness, unwholesome conditions, wild beast struggle must give place to order, health, brotherliness and joy.'

If this were true, Canadian cities must be hotbeds of everything undesirable. But it is not true. The city life of this Dominion will compare favorably with that of any other country, and while admitting that the last century, as an industrial century, increased urban population at the expense of the country, and increased the slum life, though not proportionately, it must be remembered that the inducement of the city to the countryman has been its social side rather than the material benefits, which are too often of an unknown quantity. It is true that the said social life is often of a questionable nature, but to the average man that is better than none at all for he is a sociable being, and not all the preaching in the world is going to make him forego it. If the "Back to the Land" movements could have guaranteed a country social life they would have been more successful, and it is because of the possibility of the realization of such, that we recommend the scheme of the Growers' Associations.

We believe that the communial life in the country can be made equally as attractive as that of the city; and without the temptations. Every country school should be utilized as the meeting place of the parents in the evenings, as they are that of the children in the day time, and we certainly can think of nothing so attractive as the discussion of the studies prepared by Mr. Woodsworth. Such meetings are bound to have good results in bringing home to our rural population the privileges and responsibilities of citizenship. But again we would point out the futility and even danger of differentiating between rural and urban life to the detriment of either one or the other, for each has its own problems which can only be solved by facing them in a friendly and amicable spirit.

A Municipal Department for Quebec Wanted

We recently had occasion to consult the official Municipal returns published by the Province of Quebec, and were surprised to find it dated 1912. We found that many of the municipalities were not on the list, and some under wrong titles. For instance, the City of Westmount is designated a town, and the town of Outremont a village, and the whole thing is so jumbled up, that even what information is given is hard to understand in its true value. It is very evident that the Provincial Government of Quebec does not attach much importance to the municipalities. In every other province of the Dominion all municipal data are kept up-to-date, and the latest information can be had by return of mail by anyone desiring it. Why the Quebec authorities should be so lax in their municipal duties is hard to say, but for all they seem to care, there might be no incorporated cities and towns in the Province, and vet it is from these same incorporated municipalities that its principal income is derived, though if the officials base their figures on their own list that income must suffer considerably. But there is another side which the authorities seem to overlook, that for the money derived from the municipalities adequate returns should be made, and certainly nothing is more important and helpful to the corporated cities and towns, in the placing of their issues than reliable information given by an independent and responsibile authority.

Municipally speaking, the Province of Quebec is

too casual in its working for the present era-the legislature too easy, and the government too careless. The municipalities, instead of getting proper support, are too often considered good for plucking purposes. Should one of the smaller municipalities of Quebec want to place a bond issue on the market, its chances would be small indeed, because no facilities have been made by the government to help

What is wanted badly in the Province is a municipal department, or at least something approaching to what they have in Manitoba, or as in Saskatchewan (headed by a French-Canadian lawyer formerly of Montreal), with a responsible man in charge. Such a department would do more than anything else to stimulate the municipalities greater ambitions and infinitely better results would accrue to the Province. A municipal department, properly handled, as in the cases of the Provinces of Alberta and Saskatchewan, would make it impossible for politicians to juggle with the franchises of the people, and would stop the wasting of public money, through carelessness and mismanagement. There is no doubt that the civic life of the Province, if given a chance, would be equal to that of any other part of the Dominion, whereas to-day it is in several respects behind the other provinces, not because of lack of ambition on the part of the municipalities themselves, but because the proper support has not been forthcoming, though it has been well paid for.

Civic Instruction in Schools

In the United States they are attempting to bring about a universal system of civic training in the schools. The National Municipal League of that country some months pack made an enquiry to find out to what extent municipal education was being given. The result is instructive not only to citizens to the south of the line, but to Canadians. The gist of the enquiry was in the finding of "a surprising ineffectiveness of most of the training given in this line (municipal education) and an almost universal desire on the part of the schools to do something radically better." This lack of proper training on the part of teachers is also noted by the United States Commissioner of Education in a letter to educational institutions under his charge, urging better municipal training.

Canada in the matter of municipal education is not even as well off as in the United States, for only in exceptional cases is there any desire for civic training shown by educational authorities, dominee pointing out that school syllabuses were already too full to allow for the study of municipal affairs. We have no wish to criticise the systems of education in the Dominion, but it does seem absurd on the face of it that in the education of the future citizens of this country the fundamentals of communal existence should be left out of the curriculum. It is also reasonable to suppose that a better knowledge of civic affairs would create a keener interest in municipal matters by the average citizen, and that more voters would take advantage of the franchise than do at present. We are not going to say that better men would seek municipal honors,

for taking Canada as a whole her municipal representatives are a credit to her, but the criticism of their work would be more intelligent, and not so carping.

It must be remembered that in the United States municipal government is largely professional, so that from the American point of view municipal education is essential, for it breeds more experts to chose from. In Canada on the other hand the development of municipal government is still largely of a sacrificial nature, good citizens giving up their time in the interest of their fellows. In other words, Canadian municipal representation is usually a privilege and honor which brings responsibility and hard work, with little or no pay. But to keep Canada attuned to this ideal every school should have at least one teacher capable of imparting the ethics of Municipal government, and if the teacher really knows his or her business, the work can be made very interesting as well as instructive. In the Old Country they have text books on municipal government, which at times take the place of the ordinary reader, and extracts even taken for dictation, so that when a boy, or girl, has gone through the elementary school, at least a fundamental knowledge of civic government has been inculcated which he never forgets. And why not Canada? Her children are as precocious as those of the Old Land and her teachers as intelligent. All that is required is adaptability on the part of the educational authorities in changing the syllabus to allow the introduction of one or two text books or even chapters on municipal government—the teacher will do the rest.

German Law that Affects Canada

According to the American Journal of International Law, there is a German statute which allows a born German who emigrates to a foreign country to retain his original citizenship, provided he complies with certain conditions. The particular law reads as follows:—

"Citizenship (in Germany) is not lost by one who, "before acquiring foreign citizenship, has secured "on application the written consent of the com"petent authorities of his home State to retain his "citizenship. Before this consent is given the Ger"man Consul is to be heard."

In the United States it is being urged that the naturalization laws of that country, which in its early days were made to meet such a situation, be now changed so as to make it impossible for any German, who wishes to become an American citizen, to nullify the oath of allegiance by the subterfuge of this German-made law. In France the situation is met by the cancelling of the naturalization papers of any one who has "kept his original nationality." But in Canada there is no provision to counteract the evil influence of such a law, which in the words of the Montreal "Daily Mail," is enlightening for it gives a striking idea of the powerful ambition which

animates Germany, and suggests to what depths she is prepared to go to make her dreams of world dominion come true. Such evidence as this must inevitably put the whole civilized world on guard against Germany."

It is quite true that up to the present most Germans in Canada, who have taken the oath of allegiance, have kept their word, even in the spirit, and have made good citizens, but it must not be forgotten that on the declaration of war many Germans, finding they could not otherwise leave the country, took out their naturalization papers, until the thing was stopped as being too patent. There is also the danger that when the war is over, unless our naturalization laws are altered to cope with the German law, Germany, finding herself defeated in battle, and consequently with no colonies of any kind of her own, will direct her emigration, which she cannot stop, to those countries where she hopes there will be a chance to realize in another way her dream of world domination. Canada must guard herself against crafty German legislation of this kind. Germany has shown to the world only too well that with her the end always justifies the means.

MUNICIPAL OFFICERS' ASSOCIATION

The advisability of some medium of co-operative and fraternal intercourse between municipal officials in Canada has long been evident, but the difficulties inherent to a country of such vast distances and scattered municipalities have been a deterrent factor in discussing the question.

The officials of Fort William, have now taken the first step and inaugurated an association which already includes the officials in the Twin Cities—Fort William and Port Arthur.

An inaugural banquet was held at Fort William early this month, and it is hoped that this will be the beginning of an Association that will be Canadawide.

Its first result in meeting in such a friendly way the civic officials of two cities which, in certain respects, have been such rivals, is, we hope, an augury of the success which will attend such an organization.

Such Associations along the same lines are in existence in England but are divided into different branches. In Canada attempts have been made to band together the officials of certain branches, but it seems wiser that all officials should be included in a Canadian organization.

Mr. J. M. Cosgrave, auditor of Fort William, Ont., is the secretary, and will, we are sure, be glad to give further information.

ENCOURAGING CITY EMPLOYEES.

Cash bonuses for city employees who make suggestions for the betterment of the service in their various departments are to be offered in Oakland, Cal., at the suggestion of the civil service board. The board has sent a letter to the head of each city department suggesting this bonus idea, and it has been taken up enthusiastically as an efficient means to add efficiency in municipal work.

As a preliminary step, employees who make good sug-

gestions are to be given special credit in their efficiency rating, and the cash bonus plan will be put in operation later. The letter to the heads of departments is as follows:

"The Civil Service Department of the City of Oakland wishes for definite, constructive suggestions for the improvement of the manner of doing the city's work, such suggestions to deal with any or all of the following subjects: Organization; methods of work; efficiency markings; salaries; vacations and leaves of absence; promotions and examinations.

"In estimating the value of plans proposed the department will have the aid of committees from the offices and employees. Special credit will be given for every suggestion adopted, which will materially affect the person's efficiency rating.

"If this plan brings forth enough of profit to the city, a system of cash bonuses will be worked out for its further development."

A GERMAN CAPTURE.

The damage done by the German cruiser "Emden," before it was sunk by the Australian cruiser "Sydney," home to all interested in town planning in the announcement that the steamer "Clan Grant," one of the vessels sunk by the cruiser in Indian waters, contained as part of its cargo the invaluable collection of maps, plans, models, etc., which made up the exhibits of the Cities and Town Planning Committee. The exhibit was on its way to Madras, Bombay and Calcutta by invitation of the various Governments. Professor Geddes, to whom the exhibition owes its origin, and who has spent the greater part of the last few years in bringing it to so wonderful a pitch of excellence, had himself left for India, but fortunately on another boat. He and his son have arrived safely ,but without the collection, and great effort is undertaken by the Committee to replace the salient features and to forward as soon as possible a representative collection. value of the material that is lying at the bottom of the Indian Ocean is some two or three thousand pounds, and that is independent of all the labor which has been expended upon it by Professor Geddes and other earnest workers.

The housing problem is business. City planning is business. Sanitary science and public health are business. These are questions for every employer and employee to consider, for only under favorable living conditions can the human unit reach the maximum of efficiency.

Municipal Ownership in England

We have again received the valuable and interesting pamphlet compiled annually by Mr. James Carter, Borough Treasurer, Preston, Eng., which shows the—

"Rates (or taxes) levied in various towns; together with the charges for Gas, Water, and Electricity also Profits and Losses on Municipal Undertakings (Public Utilities, etc.) by which rates in those towns have been reduced or increased."

This is the 30th annual statement issued by Mr. Carter, and it is complete and well arranged, so that it contains a mass of valuable information.

Mr. Carter is, as usual, careful not to be drawn into the controversial question of whether Municipal Undertakings are profitable or otherwise. He prints a note as a preface, which says that "this Statement is framed with the object of showing the actual rates levied in various towns and the extent to which such rates have been increased or reduced by Municipal undertakings and estates, and is not intended to demonstrate the desirability or otherwise of municipal trading."

Of course, this does not preclude any student of the array of statistics prepared by Mr. Carter from drawing his own deductions from them.

The facts are simply and tersely given. The inference to be drawn from them on the momentous question of Public Ownership seems indisputably in favor of it—that is, in England.

For, as will be seen, the balance of profits, used in reducing rates (taxes) is tremendous.

But this does not imply that Municipal Ownership must necessarily be profitable in Canada, for example, where conditions are so entirely different.

No less than 116 towns have made profits, which have been used in reducing the rates, many of them have also made profits which have been added to the Reserve Fund of the particular utility. These towns have made the enormous total profit of £2,-919,202 (\$14,596,010), all being used for reducing rates

The reduction in the rates varies all the way from \(^1\)\d (half a cent) in Bournemouth, Eccles, Stalybridge and Stoke up to 1s 7\(^1\)\d (39 cents) in Warrington; Yarmouth coming a close second with 1s 7d (38 cents).

But Mr. Carter gives the other side of the story, and lists 63 towns which have made a total loss of £391,188 (\$1,955,940), and thus burdened the rates all the way from ¼d (half cent) in Dewsbury, Hastings, Hull, Leeds, Luton and Peterborough, up to 2s 0½d (51 cents) in Bacup.

But even these losing towns figure in the profit-making ones, with three exceptions, Bootle, Merthy Tydfil and Tynemouth. While out of the total losses of £391,188 (\$1,955,940) no less than £237,273 (\$1,186,365) is due to the public ownership of waterworks, which are a necessity, apart from whether they result in a profit or loss to the town. Then another £33,000 (\$165,000) in Preston is due to the public ownership of the docks, which may be a good investment on the whole.

But taking from the profits a full deduction for all losses, the total net profits, after deducting all the losses, stand at the enormous sum of £2,528,014 (\$12,640,070).

And yet there are people who state that municipal ownership never pays!

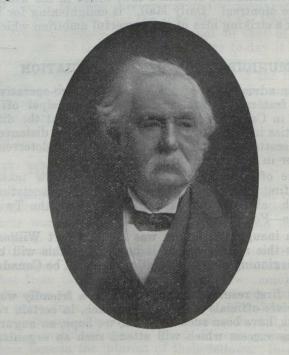
The variation in the taxes or rates is very marked, running all the way from 11s 3d (\$2.81) in Norwich, to 4s 7½d (\$1.15) in Oxford.

Wide variations are also seen in the charges for Gas, Water and Electricity (the figures are for domestic use only).

The rate for water, charged on the £, varies from 6\%\d (13\%\zero\) cents) in Liverpool to 2s 4d (58 cents) in Lincoln, and 2s (50 cents) in Bacup, Bury, Harrogate, Heywood, Huddersfield, Leigh, Rawtenstall, Rochdale and Rotherham.

The net charge for gas per 1,000 cubic feet for domestic lighting, varies from 1s (25 cents) in Widnes to 3s 7d (89 cents) in Lowestoft. But even the highest price of gas makes charges in Canada look far too high.

Electricity per b. o. t. unit for domestic lighting varies from $2\frac{1}{2}$ d (5 cents) in Halifax and Southampton to 7d (14 cents) in Stoke-on-Trent. — H. B.



THE LATE MR. T. E. C. KEEFER, C. E.

By the death of the late Mr. T. E. C. Keefer, C.E., C.M.G., Canada not only lost one of the greatest of her engineers, but municipal development one of its best friends. Right up to the time of his death, which was long after he gave up active work, he followed with keen interest and advice many municipal engineering works that have been erected in different parts of the country.

As an engineer he reached the summit of his profession, and scientific and engineering societies vied with one another in doing him honor. He was president of the Royal Society of Canada and had the distinction of being the only foreigner who was elected president of the American Society of Civil Engineers. He helped to organize and was the first president of the Canadian Society of Civil Engineers.

As a writer, he first distinguished himself by winning Lord Elgin's prize for the best essay on "The Influence of the Canals of Canada on her Agriculture." About the same time he wrote a book on "The Philosophy of Railways" and later he put into writing a strong advocacy of the construction of a railway across the continent.

WHAT A TEAMSTER DID.

As an example of what can be done by the most humble citizen for their community, the following story from the columns of the "Survey," of what a teamster has done in Cincinnati is worth repeating.—($\operatorname{Editor.}$)

Heberle was a Dutchman, born in the old country and accustomed to his beer. He had become aroused, however, against the crookedness and oppression involved in the exactness of saloon-keepers throughout the town, who had installed watering-troughs in front of their saloons and got city water free of charge, but who made it uncomfortable, not to say intolerable, for teamsters to water their horses

at these troughs without patronizing the bar.

He registered his protest in no uncertain words, and began to agitate for "free public drinking fountains for man and beast," to be erected at convenient points throughout the congested business districts. But, to use his own expression, he was "nothing but a common Dutchman," and nobody paid much, if any, attention to what he said. The indifference only inflamed him the more, and he started out on a personal canvass among clergymen, labor leaders, social workers, and influential men and women, urging them to see in person or write to the Board of Public Affairs, and to get their friends to do likewise, demanding a city appropriation for free public drinking fountains.

It was not long before the Board of Public Affairs was flooded with letters and petitions, and it seemed as if suddenly and for some inexplicable reason the entire city of Cincinnati had gone mad on the subject of drinking fountains and would hear of nothing else. I have often wondered whether the board ever found out that only one man was back of all the hubbub, and he "only a common Dutch-

Heberle had come to my home to enlist me in this fight. We were in the midst of an earnest discussion of the plan of campaign, the persons to be seen, the points to be argued, and all the rest, when into the room there toddled a baby girl. Instantly the man of one idea forgot me, forgot drinking fountains, forgot everything except the child. He crooned over her, fondled her, talked baby talk to her.

"Heberle," I finally interrupted, "why don't you get married?

I ought to have known better. The man's face fell; he turned upon me almost fiercely, and, with eyes flashing, fairly hissed at me: "I'm nothing but a teamster. I earn only ten dollars a week. The most I can ever hope to earn And I'll never ask any woman to share is eleven dollars that income with me and undertake the responsibilities of a family.'

I awoke to the fact that I was looking into the face of a middle-aged man of warm domestic nature, who, rather than subject a wife and children to the privation and slow torture of less than a living wage, was subjecting himself to involuntary bachelordom and suffering in his own do-

mestic soul a daily martyrdom.

This explains what was in later years puzzling to some Cincinnatians, to whom Heberle was a fanatic and more or less of a nuisance—his consuming zeal in the childlabor movement. Himself unlettered if not illiterate-I have letters from him the deciphering of which would do credit to a post-office expert, almost uncouth, and in every way handicapped, nevertheless he founded, financed, managed, and edited "The Child Labor Record," the first publication of the kind in Cincinnati and Ohio, and one of the first in America. He was at it early and late, week days and Sundays, year in and year out, with never a vacation. He literally wore himself out and went down into a premature grave.

The tactics which he had successfully followed in the campaign for free public drinking fountains (I forgot to say that the Board of Public Affairs actually appropriated \$2,500 or thereabouts for this purpose, thereby making a beginning at placing the city, so to speak, "on the water wagon") he pursued with equal success for a Child-Labor Law. I believe that the National Child-Labor Committee will not accuse me of exaggeration if I say that to this unlettered Dutchman, the driver of an express wagon and president of the teamsters' union, more than to any or all other persons, is due the credit for having placed the first Child-Labor Law on the statute books of Ohio.

When I told a part of this story at the section meeting of the committee on standards of living and labor at the National Conference of Charities and Correction, and closed by saying that if ever there was a man who deserved a monument to his memory it was Joseph Heberle, the chairman of the meeting, greatly to my surprise and gratification announced: "A monument is being erected to his memory. It is a free public drinking fountain."

WHEN WILL THE WAR END?

On October 20, Mr. W. D. Lighthall, K.C., Hon. Secretary of the Union of Canadian Municipalities, addressed the following letter to the Daily Press, and as it would seem that part of his predictions are working out correctly, there is every reason that the end of the war might be as the writer thinks. At least that is our hope.—Editor.

"The most important, pressing and public question for our commercial and many other interests is,-When will the war end?'

"I have put this question to many of our leading men, and evoked many classes and kinds of opinions, and have carefully analyzed the statements of statistical authorities upon the same question. I think the results should be given to the public. They are briefly as follows:-

"Some authorities view the question from the point of view of finance, others that of provisions and ammunition, others the loss of men, and still others the possibility of a revolution or internal disaster of our enemies. seems to be general opinion both in Europe and America that from all these points of view, our side has immensely the advantage, and that the real question to consider is,how soon the exhaustion or practical exhaustion of Germany and Austria will arrive?

"1.-From the finance point of view, LeRoy Beaulieu, the most distinguished expert in the world, considers the end of the war should arrive about seven months from the 1st of August, in other words, about the beginning of March.

"2.—This agrees substantially with the opinion of the London "Economist" in August last, that the resources of Germany would probably become practically exhausted in

about six months.

"3.—The loss of Germany in men, including her casualty list, and the losses from other causes than those included in the casualty list, are admitted in Berlin to be over 700,-000, and are calculated by a number of the world's military experts to approach 1,000,000. As these are her first line troops, of which she has about 4,000,000 available for fighting, and as this is her real effective army, that army would be reduced to half in about six months from the be-It is true that there may be less losses from fighting in the winter, but the losses from disease and privation, will probably more than make up the difference. With only 2,000,000 available first line troops, she could not hope to carry on the war against the overwhelming numbers on both sides.

"4.—As for the corresponding losses of the allies ,they practically negligible, because Germany is bleeding at both ends, while each of them are at the present time, both England, France and Russia, far more powerful in their resources, and their combination is therefore overwhelming. Austria is left out of the question, because it is useless on

the Western line and paralyzed on the Eastern.

"5.—It will be noticed that all these estimates based on the opinions of the leading statisticians of the world, point to the close of the war before next Spring, if not during the winter. Other important causes may enter to shorten the date, such as the overthrow of the Militaristic party from within, in which event, peace will be comparatively easy, or particular exhaustion in some necessity, horses, the life of which is very short, and of which it does not appear that Germany has or can obtain a sufficient supply. The possibility of revolution or discontent, or the break up of the Austrian Alliance may also form features, but these would only accelerate the date. On the other hand it may be somewhat delayed by some very remarkable German victory, or by some extreme stiffness on the part of the allies concerning terms of possible peace.

"6.—The opinions of purely military men have fixed much longer dates, but these are scarcely of the same value of those of statistical experts.

On account of the great importance of the question, perhaps some of your leaders will also contribute their views or studies of the question.

W. D. LIGHTHALL.

Montreal, October 20th, 1914.

A HARD CASE.

"My father has no money, we have no coal, and the house is as cold as out-of-doors, please give me some coal or we'll all die," pleaded little Tony Ferrara recently, of Capt. Letourneau of the Montreal Police. The captain was susceptible to this appeal and sent two of his men off with the boy, each carrying a bucket of coal for the little home of the boy. That the family was in hard straits was evident.—And this in prosperous Canada.

Town Planning

By HARRY BRAGG

Mistaken ideas about what Town Planning really is are largely responsible for the apathy, or even hostility, with which it is too generally regarded in many places in the Dominion.

It is too often considered to be the ideal of the landscape architect, who is considered to be largely actuated in his advocacy of his plans by the fees which he will receive for preparing them.

Then the magnificent and costly plans prepared for large cities are apt to frighten the property owners in smaller places, even if they do not make them believe that Town Planning can only be of practical interest to large centres of population.

On the contrary, Town Planning covers such a wide field that it is a matter of prime importance to even a village, which is growing and progressive.

Town Planning should be understood to include every phase of at least the physical condition of every place; and may even be accepted in a broader sense as Town Management; and thus would include Taxation, Fire Protection, Policing and similar phases of communal life.

Many small places are practically planning their town unconsciously. The purchase of a lot in order to correct two streets, is nothing but a step in Town Planning; while sewers and waterworks are essentially included in it.

It is important, therefore, that the simplest changes in physical features of any place should form part of a comprehensive plan for future changes and development.

It is mawise to purchase even a lot for a new street, with out looking further than the immediate present; for future needs may indicate a different procedure to-day.

It is imperative then, to secure a plan of the existing town, and to study it, in order to see how it is likely to develop. Then to lay out a plan for this development, which may occupy ten or twenty years to complete, and which may be modified during its execution.

Such a plan will cost money; but it is an investment, and its cost will, in reality, be spread over many years. While the carrying out of the plan may be done as occasion requires.

All land necessary for additional streets, parks or playgrounds, should be purchased, or secured, as early as possible. And if more land than is needed is purchased, the sale of the balance after the improvements are completed, will reduce the cost, and may even lead to an immediate profit on the work done, as well as a fixed increase in valuation.

The experience of constructing the great Kingsway, in London, England, is a case of this profit-making by improvements. For although the new street cost \$125,000,000, it was a profitable investment, apart from its value as an artery for transportation.

But an example can be found in Canada in the experience of the city of Montreal. The city decided to continue St. Lawrence Street through some very valuable property. Instead of expropriating merely what was required for the street, considerably more on both sides was bought. Then, when the proper land for the street was taken out, the balance was sold; and instead of the city having to pay out money for the improvement, there was a profit of some \$80,000 on the transaction.

These two cases show the immense advantage of "excess condemnation," of the expropriation of more land than is actually required for the proposed improvement, with the sale of the excess portion after the alterations are completed.

Unfortunately, there are very few places in Canada which do not need Re-Planning as well as Planning. Too often the street plan has been badly designed, the favorite "grid-iron" plan instead of diagonal main streets is too frequent.

But an even greater, and less excusable, drawback is the way in which the streets on two adjoining subdivisions are designed to miss, instead of meeting each other.

Examples of such cases are very noticeable, even in Toronto, showing how necessary it is to have a central authority which should control the planning of all private property where public streets are included in the plan. If private owners arrange for streets—which will become public property—so as to make the rest of the property valuable, they should not be allowed to load upon the public such street lines as they like, irrespective of whether these lines agree with a general plan, and may, on the

other hand deviate essentially from existing public streets, and thus lead to inconvenience and possibly to expense for alterations.

The calm way in which a plan is made for property adjoining a municipality, without any consideration as to how it will fit in with the existing plan of the municipality, is absurd—but it is also costly.

Then the securing of vacant land for parks and play-grounds as early as possible, is also advisable. A case occured of a certain large area adapted for an athletic ground on which a far-seeing citizen secured an option for \$3,000, offering the option to the Council, and pointing out that enough could be sold on the edges to pay for the field, and still leave a large open area. But the Council was far too canny to spend money in this way. And today their predecessors would like to buy what is still vacant, about two-thirds, but the price is \$20,000.

The creation of a small park or a square can generally be done without any cost, if sufficient be purchased to give lots round the square for re-sale. The enhanced value on these will pay for the square, while the extra valuation—which is a permanent profit—will be an additional gain.

Another very important feature of Town Planning is a good Building By-law. One essential is that every dwelling should be sanitary—there should not be a single "dark room"—that is without a window opening to the outside—in any place. Then—so far as the greed of landlords and the laziness of tenants will allow—no flats or tenements should be permitted, at all events in any but large cities. Tenements and flats in small towns are abominable, and too quickly degenerate into slums.

The dividing into zones, for business, factory and dwelling purposes, is also desirable. For the community, as well as the individual, suffers when a shabby shack, or a poor store is built next to a good dwelling house.

The ideal dwelling, of course, is a detached house, with a garden or a play-yard. And all honor to the men who are going out of the crowded cities into the suburbs, and building, with their own hands, a tiny cottage where the wife and children can have a share of God's air and sunshine. They are doing their part not only to make that glimpse of heaven on earth, a home; but they are doing their part towards making the future citizens healthy and robust!

Town Planning is not a fad of idealists. It is hard-headed common-sense. It saves money,, gives health and happiness, and makes the young citizen strong and healthy.

MUNICIPAL OFFICERS' ASSOCIATION.

The inaugural banquet of the Municipal Officers' Association was held in the Victoria Hotel, Fort William, Ont., on Wednesday, January 6th, when thirty-five officials and guests were present.

Mayor Young was absent from the city, but Ald. Murphy took his place.

City Clerk McNaughton presided, and after welcoming the guests, sketched the field of work which the Association proposed to cover, and the benefits that would accrue from it to all civic officials who became members. It would not only be of personal value to themselves, but would also prove beneficial to the municipalities which they represented.

Ald. Murphy, in replying to the toast of the "City of Fort William," spoke in high terms of praise of the value of such an association, and testified to the good results of getting the staff of the City Hall to work together harmoniously.

Mayor Oliver and Mayor-Elect Mooney responded for the "City of Port Arthur."

Mayor Oliver cordially endorsed the aims of the association, and was proud to claim that he had suggested the idea to City Clerk McNaughton a couple of years ago. The "get-together" spirit was the only one that could command success, and the association would prove of advantage in many ways to every member. In educational ways, it would be of great value, and would compensate, to some degree, for the lack of a Municipal Department in the Provincial Government, such as the Western Provinces possessed. Municipal officials required three essential qualifications:—Courtesy, harmony and educated brains.

Mayor-Elect Mooney spoke briefly, and as an alderman of some years' standing, he expressed his practical knowledge of the good which the association was able to do to all interested, both the officials themselves and the places which they served.

Musical selections were provided by members of the civic staffs of both cities, and a very enjoyable evening was spent.

Municipal Affairs in Alberta

The main feature of municipal affairs since my last letter has been the adustment of matters after the general municipal elections held in the month of December. While there were a number of changes in municipal heads in many of our Municipal elections, probably the most complete change was that which took place in the Capital City. There, an entirely new man in municipal politics was elected to the position of Mayor, and the whole slate of six Municipal Aldermen who were nominated to support him in the Council were returned to office by large majorities. The Mayor's majority was so large that worthy of note. The total votes cast for the Mayor's ticket was something over 10,000. Of these over 8,000 were in favor of the successful candidate. As the defeated candidates were evidently supporters of the old administration, the result would indicate that the ratepayers were very much in favor of a change. The election was hard fought, and the big vote polled showed that the public had been roused to taking a great deal of interest, and if this interest can be kept up the result will have a good effect on municipal work; the success in carrying on municipal business varying in accordance with the interest taken by the public. With an interested and wide awake public, there is little to fear in connection with the proper handling of municipal undertakings.

* * * * * *

In other parts of the Province while the changes in the administration were not so pronounced, many elections were hotly contested, and there will be new faces at many Municipal Boards. In the City of Calgary, the Mayor of last year did not seek re-election, and there were three candidates for Chief Magistrate's chair. One of the aldermen for the previous year, who for some time had been Acting-Mayor, was the successful candidate. In the same city there was a strenuous struggle for the position of Commissioner of Public Works; the former Commissioner going down to defeat largely on the question of a higher rate of taxation, which his opponents claimed he was in some way responsible for, but he leaves office with the reputation of having filled the position of Commissioner of Public Works in a very satisfactory manner. In the cities of Medicine Hat and Wetaskiwin, municipal affairs were very well discussed and with the interest taken the result should be beneficial.

In most of the municipal campaigns the question of financing was the principal question dealt with. Of course, it is only natural that this should be the case, as with good times municipal expenditures were rather heavy in the same way as many individuals took on more liabilities than they could carry; the result being a general tie-

MAYOR JOSEPH ALLEN, OF VERDUN.

Mayor Allan, after serving twenty-six years on the council, the last seven years a Mayor, is retiring from public office. His many friends will wish him a long life in his well earned retirement, for he has served the citizens of Verdun faithfully and has seen it grow from villagehood to citydom, from a few hundreds to a population of 26,000.

PRESENTATION TO DEPUTY MINISTER BAYNE OF SASKATCHEWAN.

As a wedding present the executive of the Saskatchewan Association of Rural Municipalities presented last month, Mr. J. N. Bayne, Deputy Minister for Municipal Affairs, with an oak cabinet of silver, three storeys high, and containing one hundred and fifty separate pieces. Accompanying the present was an illuminated address, the contents of which must do much to encourage Mr. Bayne in his splendid municipal work for the province. This is not the first present that Mr. Bayne has received from municipal friends, for on his return from his honeymoon a number of his colleagues presented him with a splendid mark of their appreciation. The Journal knows that it is expressing the thoughts of every reader in wishing Mr. Bayne "bon voyage" in his new partnership.

LIBRARY TO OPEN SUNDAY AFTERNOONS.

It has just been decided that during the months of January, February and March, the public library of Saskatoon will be opened for adults only each Sunday from two to four p.m. This is a new departure which, it is anticipated, will be greatly appreciated.

up of practically all municipal undertakings and the necessity of retrenching so as to meet outstanding indebtedness and prepare for carrying on of the business of the Municipality with the least possible expenditure.

* * * * * *

One of the questions occupying the attention of our different municipal bodies at the present time is that of caring for mechanics and laborers who are out of work on account of financial depression. The larger cities in the Province are being helped in this work by liberal grants from the Provincial Government, and some of the municipalities are arranging for the carrying on of certain work throughout the winter for the purpose of giving relief by making provision so that those in need may have an opportunity of earning sufficient money to support themselves through the winter season.

As indicated by the discussions previous to the holding of municipal elections the results are that the policy of the different Municipal Councils for the current year will be one of retrenchment in almost every way possible, and great care will no doubt be taken to go very carefully into matters before any great expenditure is authorized. One of the signs of the times has been the doing away with anything in the shape of a Publicity Department in our cities. This would appear to be a move which should be highly recommended as even under the best circumstances the spending of money for publicity purposes by our different municipalities was a very doubtful investment.

* * * * * *

It would also appear that the investment of the rate-payers' money in such speculative ventures as gas wells is not likely to be much in evidence for some time to come. This is also a move in the right direction, and it is to be hoped that it continues so that we will in future have to see very little of the investment of the revenue of municipalities in undertakings which are not considered safe even by private investors of a venturesome disposition.

On the whole, the municipal outlook for the year 1915 is encouraging. I make this statement from the viewpoint that the affairs of our municipalities will be handled by careful and conscientious bodies of men, and that with the necessary retrenchment and caution in expenditure that will have to be followed, our municipal finances will be placed, if I may say so, on a rather more solid basis than they have been in the past, so that while some of our municipalities are going to find it rather difficult to meet all their obligations for the time being, the result of this financial depression will, on the whole, be in the very best interests of municipal business.

GOVERNMENT SUPERVISION OF MUNICIPAL LOANS.

The Canadian Journal of Commerce, Montreal, in commenting on an editorial which appeared in the December Number of this Journal, suggesting that a Bureau of Municipal Bond information should be formed, says:—

"The present financial stringency caused first by the world wide depression, and further augmented by the war, is likely to teach municipalities a greatly needed lesson. For some time the Journal of Commerce has urged upon municipalities, especially the smaller ones, the need of government supervision. We have frequently pointed out that a small municipality, with its affairs looked after by well meaning, but inexperienced, men, unfamiliar for the most part with conditions of the money market, and the placing of loans, are seldom able to secure the best prices for their securities, nor are they able to float them at the most opportune time. This could largely be obviated by a system of provincial supervision under which a municivincial authorities, who would advise them in regard to the amount required, how it should be spent, when the loan could best be secured, and in a measure act in an advisory capacity.

There are many advantages to be derived from such a policy. In the first place a better and more uniform price would be obtained, owing to the fact that there would be in a measure a provincial guarantee back of the proposed loan, and also to the fact that such a guarantee would inspire confidence in the banks and others taking up the securities. Altogether, there is every reason for the adoption of some such system, and no reason why the present hit-and-miss method of a small city or an obscure town floating a loan whenever and wherever it could.

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Engineers—And what they are doing

OTTAWA, ONT.

A new road is proposed between Ottawa and Prescott, to be financed in a manner similar to the Toronto-Hamilton It is estimated to cost \$10,000 per mile, and is 58 road. miles in length.

NEW PIPE LINE.

The Commissioners of Lethbridge, Alta., decided to commence at once on the construction of the pipe line from the power plant to the top of the hill, to give work to the unemployed. The approximate cost is \$2,000.

MUNICIPAL WORK IN SOUTH VANCOUVER.

Mr. S. B. Bennett, municipal engineer for the corporation reports that during the year 1914 211.8 miles of streets were cleared and rough graded; 45.3 miles macadamized; 6.6 miles paved, and 13.1 miles planked. There were 12.5 miles of sidewalks laid; 5.57 miles of double track, and 5.02 miles of single track street car lines; 2.08 miles double track and 4.70 miles single track inter-urban railway. Seven wooden bridges were built and 154 concrete catchbasins, 188 wooden catch basins, and 61 concrete manholes, constructed. About 15.7 miles of wooden box drains and culverts, 30 miles of sewers, 7.6 miles of storm sewers, 1.4 miles agricultural tile, and 10.49 miles of concrete and stone curbs were laid.

ROAD EXTENSION.

The extension and improvement of the Lake Road in South Saanich municipality is soon to be under weigh. Tenders are already in hand, and it is expected that the contract will be awarded without delay. The estimated cost is \$29,500. This improvement involves the construction of a subway under the Victoria and Sydney Railway, and a culvert to drain surplus water from the Swan Lake district. Considerable grading is required on a section of the road about 6,000 yards in length. Another road improvement in this vicinity entails the expenditure of about \$30,000 on Shelbourne Street.

HAMILTON, ONT.

Mr. Thos. Powers, the superintendent of the Hamilton waterworks department, states in his annual report that about 25,700 ft. of 6-inch pipe was laid in 1914, while about 1,800 ft. of pipe larger than 6 inches in diam. was used. The number of hydrants installed was 61, and of meters 69. The amount of service pipe laid during the year was 10.25.

The consulting engineer, Mr. Tyrrell, presented to the Board of Trade plans and estimates for a proposed highlevel bridge between the Toronto-Hamilton highway, now under construction, and the Hamilton and Waterdown Road. It is proposed to build a steel structure with concrete piers and abutments, the estimated cost being approximately \$50,000.

REGINA TO HAVE NEW WATERWORKS.

The city of Regina is optimistic in regard to future prospects for development as evidenced from the fact that the waterworks department is preparing plans for tapping additional sources of water supply. There is an abundance of water available from the present artesian wells to meet all possible demands from the existing population, but Regina is profiting from her experience of several years ago, when she was caught napping in this regard, and the increase in population was so great that the waterworks extensions could not keep pace. R. O. Wynn Roberts, consulting engineer, has laid out plans to provide for additional water supply on short notice.—Exchange.

VICTORIA, B.C.

During 1914 the city engineer's department of Victoria, B.C., completed 3.54 miles of surface drains, 6.10 mi. sanitary drains, 5.91 miles sidewalks, 1.65 miles boulevards, 5.49 miles pavements and 2.3 miles of distribution water mains. The total mileage of these works now in operation is: Paved streets 59.25 miles sewers 135, surface drains 81.5, sidewalks 129, boulevards 58.5, water mains (exclusive of Victoria West) 130 miles. This does not include the construction work on the Sooke Lake waterworks

ROADS OF SASKACHEWAN.

The highway commissioners of Saskatchewan are endeavoring to secure accurate information dealing with every in the province, and with this end in view the Board has asked the collaboration of all councillors and secretarytreasurers of the rural municipalities. The officials are being supplied with maps and asked to supply information dealing with the following points:-Graded roads in good condition; proposed roads already graded or new roads which should be graded; parts of proposed improvements that require immediate attention; graded roads that should be improved by cutting down hills and widening grades; government bridges not shown on the plan; bridges urgently required, etc. When the information is accurately tabulated the highways commission will have an accurate record of the condition of all roads in the province.

MUNICIPAL WORK IN WINNIPEG DURING 1914.

The past year has witnesed the carrying out of a large amount of public work in the city of Winnipeg. A total of \$457,670.21 was expended by the city for the construction of No. 1 asphalt pavements; \$249,580.35 on No. 2 asphalt, and \$81,027.18 on concrete. Granolithic walks cost the city \$76,737.60. Plank sidewalks cost \$54 623.61.

In addition to the paving, sewer extensions during the year cost \$253,570.12. Water mains cost \$113,844.91. In addition to these works, what are termed "charity sewers," provinding work for the unemployed, has progressed, the total cost being \$64,415.37.

The last meeting for 1914 of the Greater Winnipeg Water District was marked by the retirement of its chairman, ex-Mayor T. R. Deacon, C.E., and several other members of the executive. The new members are: Mayor R. D. Waugh, of Winnipeg; Mayor Bate, of Transcona and Messrs. R. J. Shore, R. H. Young and D. C. McCall.

MUNICIPAL WORK IN STRATFORD, ONT., FOR 1914.

The city engineer of Stratford, in his annual report recently submitted, indicates that local improvement work in 1914 materially exceeded that of the previous year, and included 9 pavements, 25 concrete walks, 2 concrete curbs, 1 macadam roadway, and 22 sewers.

About 11/2 miles of macadam roads were resurfaced during the summer. Crushed stone used for road work by the city amounted to 2,540 tons. Concrete sidewalks to the extent of 4.1 miles were constructed, bringing the total up to 51.43 miles of concrete and 0.15 miles of brick. A total of 4.04 miles of concrete curb were constructed, as compared with 2.14 miles in 1913.

The sanitary sewerage system was added to by 2.4 miles during the year. The south end main sewer was completed in February, and about 10,900 feet of lateral drainage mains connected with it. Storm drains to the extent of 11,964 feet were laid.

LECTURES ON HIGHWAY CONSTRUCTION.

Mr. W. A. McLean, C.E., Chief Engineer of Highways for the Province of Ontario, reports that a course of lectures in highway construction has been decided upon by the Minister of Public Works, Hon. F. G. Macdiarmid, for the benefit of county road superintendents constructing roads under the Highway Improvement Act and subsidized by the Provincial Government.

The subjects to be dealt with will be Location and Grading; Alignment, Straightening, Hills, Sub-base, etc.; Drainage of Roads; Geology of Road Materials; Care of the Roadside; Departmental Regulations; Gravel Roads; Stone Roads; Concrete Roads; Bituminous and Brick Roads; Culverts; Bridges and Abutments; Maintenance and Repair of Roads; Machinery and Operation; Quarrying and Explosives; Cost-keeping, Road Accounts and Reports; Traffic and Modern Road Construction; Dust-laying; Cost Esti-

Lectures will start at ten o'clock each morning, and will be illustrated by lantern slides. Following each lecture the subject will be open for discussion by the county engineers and superintendents.

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OFFICIAL CIRCULAR

The Fifteenth Annual Convention of the Union of Canadian Municipalities

VICTORIA, B.C. 1915

To All Municipalities in Canada

His Worship the Mayor, and Council.

By invitation of His Worship the Mayor, the City Council, the Board of Trade and the Citizens of Victoria, B.C., and the surrounding municipalities, the Annual Convention of the Union of Canadian Municipalities will be held in that City. The date is not yet fixed, but is likely to be about the end of July.

The Officers and Executive of the Union extend a cordial invitation to every municipality in Canada to send a representation of as many delegates as they desire, and to take part in the proceedings.

Your Council is particularly requested to draft any resolution, or any business you wish to be brought before the Convention, and to send the same, at an early date, to the Honorary Secretary, also the names of attending delegates.

The Programme is now being arranged and will contain subjects relating to municipal government, mutual action, aid and protection, and the betterment of civic life. Ample opportunity will be given for full discussion on any municipal question.

The Union of Canadian Municipalities is the only effective link between all our municipalities for co-operation against influences adverse to the interests of the people, and these Annual Conventions—called the Parliament of Canadian Municipal Men-afford the best practical means of learning at first hand how other municipalities are working out the various municipal problems.

Victoria, the Capital of British Columbia, is a very beautiful city, with a perfect climate, and has accomplished much in paving, lighting, sewage system, waterworks and other branches that go to make an attractive centre.

The Railway fares will be at greatly reduced prices, and will embrace the privilege of attending the Panama Exposition in San Francisco.

A Programme of the proceedings of the Convention, and other information, will be sent you early in July.

Faithfully yours, W. D. LIGHTHALL, Hon. Sec.-Treas., 306 Quebec Bank Bldg., Montreal.

Municipal Affairs in British Columbia

By CONTROLLER LOUTET.

In this year's Municipal elections in British Columbia a rather unusual situation exists. In many municipalities there is an actual scarcity of candidates and in others an unusual supply, but in no place is there any real enthusiasm for electioneering. Where there is much competition for municipal honors the personal aspirations of the respective candidates is more the factor in causing a contest than the desire of the people for a change in government. The absorbing interest in the war combined with dull times in all branches of industry has resulted in a general desire for economy and a saving if possible of the expense and worry of elections. The many problems connected with financing tend to the likelihood of men being returned who have had previous municipal experience.

In Vancouver all the candidates are more or less experienced in municipal affairs. Little real difference in platforms is discernable. Mr. Taylor in Vancouver Taylor was elected) which would advance proposes a municipal money to the city until the taxes became payable. He also suggests the issue of non-interest bearing scrip. The latter system with varying details has been tried in St. Louis and Seattle. In the District of North Vancouver it was tried in 1912 during a period of stress and successfully carried out owing to the co-operation of the stores which agreed to carry stated amounts of the coupons (or promissory notes) and take them at par from District workmen.

Its general adoption, however, might be harmful, though within certain limits its success seems to justify further experiments along the same lines. The most popular platform is undoubtedly "more work and less takes," but the details are left until after the election!

The City of Vancouver has at last found that a public market may be in the centre of a city's real estate and yet be most inconvenient for the population.

It seems a wise movement now under way to have the market placed near the centre of the retail business section and other municipalities would be well to profit by Vancouver's experience. Victoria, commencing in a central position is having excellent results. *

The "unemployed" problem continues to occupy the attention of most municipalities. South Vancouver has received a loan of \$10,000 from the Provincial Government for relief purposes. A big problem for all civic rulers is the much debated question whether the permanent or older employees should be retained at th standard wage, and relief at lower wages given to applicants or all given the higher rate and fewer days worked by all.

The former method seems to be more commonly adopted and seems when all circumstances are considered to be the fairer. The older employees are mose experienced, and their work therefore more efficient, while those obtaining temporary relief will vanish at the first sign of improved conditions in their own particular line. In Victoria as elsewhere retrenchment is the main topic under discussion by ratepayers and council alike.

This, however, is not very easy, as fixed charges and items which are incapable of reduction absorb about half the revenue. It is expected, however, that the estimates

will be \$300,000 lower than last year.

In Vancouver cuts have been made in practically all civic salaries, but the question of reduced pay for the men is still under discussion. A rate of \$2.50 per day has been suggested, but all councils seem to be handling this question very gingerly, there being a general reluctance to come down from the \$3 standard wage established some years ago. Some municipalities have put the men on half time and where the work is of such a nature that delay does not inconvenience the public this system has been satisfactory.

There seems to be increasing dissatisfaction all over the Province with the law which allows the school board to demand such sums as it may consider necessary while placing the burden of raising the money on the council. It is felt that the council should have greater control

over the question of extraordinary expenditure while leaving the ordinary in the position it now occupies.

In neither Vancouver or Victoria are any money by-laws In neither vancouver of being submitted at this election.

A careful study of conditions in British Columbia shows that while activity in all lines was below normal in 1914, no great loss of population has taken place anywhere, and building permits have been more numerous than most people imagine.

In Victoria, for example, permits totalled over \$2,000,000. Fire losses have been comparatively light, largely owing to the efficient and up-to-date fire departments maintained

by all towns of importance.

Tax collections during the past year have been good, and little change is shown compared with previous years. November 30th, Victoria had collected over 70 per cent of its total levy. The general demand for economy in civic administration and reduction in capital expenditures is in marked contrast to the large outlays of a few years ago, and should result in a gradual improvement in conditions and a healthier state of affairs in the future.

CITY OF MONTREAL.

The city of Montreal has been built up commercially and otherwise by men who are descendants of those who planned Paris, Nancy, Washinton, Detroit and Edinburgh, by men whose fellow countrymen are today planning their cities in spite of their preoccupation with the war. work of Baron Haussmann and Major L'Enfant should be an inspiration to the son of France, and that of Craig and Christopher Wren should inspire the Scot and the Anglo-Saxon. There is an opportunity for linking the monumental glories of French Architecture and the spacious boulevards of French cities with the sane planning for public health and amenity in the home, which characterises modern English town planning. This is no question for the monopoly of a race either in tradition or practice; the future planning and re-planning of this city will be a battle for progress to be fought by two allied people united "by a common purpose for a noble end" along lines which have been laid down by the forefathers of both. J. M. Barrie in his latest play "Der Tag" puts into the mouth of the spirit of culture the words addressed to a certain Emperor "All the sweet garments that you have robed me in-tear them off me and send me naked out of Germany.....I have many homes, and the fairest is in France." We are here from France and England building up a new nation of cities, may we jointly discharge our trust to those who have given us the inspiration of noble examples, and provide here as well as in our Mother Countries, a home for the spirit of culture. Today in England and France there are being laid the foundations of a new order of things, and the intelligence and conscience of these peoples have

been awakened to higher ideals in city development. In England during the two years ending 31st March, 1913, 109,-931 insanitary houses were put in repair and made sanitary either by the owners or the local authorities and the total amount of loans sanctioned and under consideration for housing puropses to local authorities, was last year about \$8,000,000.—Thomas Adams.

A REMARKABLE CIVIC EXAMPLE

The Vancouver City Council has adopted what it terms "a war measure." The salaries of the aldermen, of the civic employes, and of the Mayor himself are to be very materially reduced during the period of the war, and the amount saved to the city is to be devoted to better civic service. The salary of the mayor is reduced from five thousand a year to three thousand two hundred. The aldermanic stipend of one hundred dollars a month drops to eighty. Among employes the reductions are as follows: Salaries of three hundred dollars a month, a reduction of thirty per cent; two hundred a month, a reduction of twenty-five per cent; one hundred a month, a reduction of twenty per cent; seventy-five a month, and below, a reduction of ten per cent.-Montreal Star.

RESIGNATION.

The city engineer of Medicine Hat, Alta., A. K. Grimer, has tendered his resignation to the city council to take effect on February 28th. He has been in the employ of the city for over five years.

What the Cities are Doing to Solve the Unemployment Problem

LETTER FROM THE UNION OF CANADIAN MUNICIPALITIES.

Montreal, December 29, 1914.

His Worship the Mayor-

Dear Sir,—In pursuance of the efforts of this Union to disseminate good methods of dealing with the problems arising out of the war, would you kindly let me know, briefly, what special methods are adopted in your city to meet the problems, under the headings of-

A.—Finance.

B.—Unemployment. C .- Charities.

So that suggestions of your good work may be passed on

Faithfully yours, W. D. LIGHTHALL, Hon. Sec.-Treas. U.C.M.

SOME OF THE REPLIES.

Niagara Falls, Ont.

I beg to acknowledge receipt of your circular letter of December 29th, regarding the attitude of the City of Niagara Falls to various problems arising out of the present war.

During the past three months several sections of sewer construction have been initiated by Council, the work done by day labor, by which many unemployed were helped during the slack period. Another large section will be opened within a few days, which will mean enough work to keep every idle man with a little help. Different gangs of men are taken on from time to time thus giving all an opportunity to help themselves.

In October a Labor Bureau was opened in the City Clerk's Office, which enabled the authorities to get an accurate idea of the number unemployed, the causes, etc. Through this medium permanent positions have secured for some, and temporary relief for a large number.

The needy are being looked after by the Indigent Committee of the City Council, the Sunshine Circle, the various Church organizations and the Niagara Falls Patriotic Fund.

The Council denoted \$1,000 to the Patriotic Fund, whose object is to look after the dependents of those gone to the front; also \$200 to the Sunshine Circle, so those in unfortunate circumstances are being well looked after, through the work of the various societies and organizations named.

The Industrial outlook is improving, and we anticipate nothing worse than at present, which might be termed almost nothing.

C. N. CLENDENNING, Mayor.

Medicine Hat, Alta.

Replying to your communication of December 29th, addressed to the Mayor, the information you require is briefly

as follows:-(a) Finance:—The City will have at the end of this month unsold debentures to the value of approximately \$500,000, and outstanding taxes to the amount of about \$200,000. A loan has already been negotiated with the City's bank and an option has been given on \$100,000 of City Debentures. If a reasonable price is obtained for this amount, the balance of the debentures will be offered for sale, that financial arrangements may be immediately made for the coming year, and as much work as can be reasonably undertaken will be opened up as soon as weather conditions are satisfactory.

(b) Unemployment:-There is very little work in this city that can be undertaken at the present time, but employment is found by the City on various road works for as many men as possible. The citizens have subscribed during the past few months approximately \$5,500 for relief, and a deputation from the Mayors of the Province recently obtained from the Provincial Government an amount of \$1,-500 per month for the first three months of this year to be spent as the City thinks advisable to relieve the unemployed

(c) Charities: A Citizen's Relief Committee has been organized, and a Committee composed of the various representatives of the churches in the City are working in conjunction with this relief committee, who, as far as possible, assist those in need until the end of the Winter.

H. BATHER, City Clerk.

Edmonton, Alta.

In reply to your circular letter of the 29th ultimo, the methods adopted in this city to meet the problems under the following headings are briefly as follows:-

1. Finance: - Every possible curtailment is being made on both current and capital expenditure. The staff of the various City Departments have been reduced as has also

the rate of pay.

2. Unemployment:-We have no permanent solution, although the Provincial Government have recently donated a sum to certain cities, of which Edmonton is one, to assist in caring for the unemployed, and we are endeavoring to carry out public works as far as possible.

3. Charities:-In addition to the Civic Relief, which this year will amount to a sum of \$25,000.00, there are local charitable institutions carried on by private subscriptions.

W. T. HENRY, Mayor.

Sherbrooke, Que.

In reply to your letter of the 29th ultimo, the city of Sherbrooke is proceeding as mentioned below in dealing with the solution of its local problems, arising out of the war.

A. & B.-Endeavoring to sell bonds to proceed with muni. cipal public works;

C .- Co-operation of the City with local organizations, organized for benevolent purposes, mutual assistance, etc. J. MACKINNON, Mayor.

City of Lachine, P.Q.

Your letter duly received, and contents noted. It gives me great pleasure to answer the underlined problemssuch as Finance, Unemployed, Charities-concerning our City of Lachine':-

Firstly-As to standing of City Finance-I am pleased to state, so far, it has been in good standing and all obligations that had to be met was complied to at dates due, such as bond interest, with other contract amounts. up to present date we feel responsible, and in a position to carry what accounts that may come due, and meet payments of same at their respective dates,

Secondly.-Re. our unemployed, I am pleased to make publicly known that the Council took precautions early in the season to provide work for all married men with families during the greater part of the winter, such as opening up quarries and keeping street walks in good condition, in fact more so than in former years, when money was plen-

Thirdly.—Re Charities. Two Benevolent Societies are in vogue, and I am free to state doing good work in looking after all sorts and conditions of men. The City in the event of funds being exhausted, has promised aid in that respect. I would further state for your publication, that our City up to the present time, mind you, I am not speaking for the future days of this winter that we have to put through, but now, we have had no trouble of any kind, either poverty, hardships, or any other trouble question that a city has often to contend with.

JOHN T. RATHWELL, Mayor.

Peterborough, Ont.

I have received your circular letter of Dec. 29th, 1914, asking what special methods have been adopted in this City to meet the problems of:-

(a) Finance:-The City Council arranged with the Bank of Montreal for advances to carry on the ordinary business of the City, and for special sewer and pavement work short term debentures were issued for two years at 6 per cent interest, with the option to the City to pay them off in one year.

(b) Unemployment:-The City Council arranged to carry on as far as practicable, public works. A branch of the Ontario Industrial Association was formed here and assisted by the City Council, opened a free employment bureau.

which has done good service.

(c) Charities:—In addition to the ordinary work of the Central Charity Board, which dispenses the charity funds of the Council, a branch of the Canadian Patriotic Fund was formed, and along with this a Relief Association and funds were collected both for the Patriotic Fund and for local relief, and this association is in operation and gives aid where needed.

W. BULLER, Mayor.

Winnipeg, Man.

In reply to your letters of December 29th-

(a)—The City of Winnipeg is not adopting any special methods to meet financial problems, except that we will in all probability reduce to the utmost our Capital expendi-

ture for the present year.

(b) Unemployment.—The City is doing a considerable amount of sewer work, mainly for the purpose of employing men who have been engaged in this class of work. A very considerable sum of money has been raised by public subscription for the relief of abnormal unemployment due to the war, and a part of this fund is being used for a wood camp. We are sending men out into the woods and paying them a stated sum per cord for cutting, they paying their board out of their earnings. We have just begun this scheme, but it has every prospect of being successful.

(c) Charities-Our ordinary charity organizations are taking care of the situation as previously, and no special me-

thods have been adopted.

R. D. WAUGH, Mayor.

St. John, N. B.

I have your letter of December 29th, asking what special methods have been adopted to meet the problems under war conditions.

(a) Finance.—So far, from a financial point of view the city has not felt any distress of war, and we are pursuing about the same course as in previous years. I observe, however, that there is a disposition owing to these conditions to increase appropriations for the coming year. On general principles, I think this course is to be deprecated, as my personal opinion is that the war is just beginning, and before conclusion, financial conditions throughout the world will be in a state of chaos, and I shall endeavor to impress upon my colleagues, the necessities of the situation.

(b) Unemployment.—So far, unemployment has not been very marked in this city, owing to a great extent to the immense public works under construction and a very wide distribution of cash. Of course, lumber is the chief staple of this Province, and there appears to be no diminution in the amount of export goods going to Europe, although the imports are and will be very very small, but I have heard no complaints from the longshoremen. To provide against unemployment in the ordinary city organizations, additional appropriation over last year's estimates was approved, amounting to \$40,000.00. Charities and charitable organizations exist on every hand in their particular line of work and there seems so far to have been no special complaint in the matter of receipts from the general public who was called upon hourly to subscribe. Fortunately perhaps, this city has been conservative in financial operation and speculation is practically unknown, and those who are unwise enough to place their money in speculative land holdings, and those are few, will find ample time to con-clude that money brings in legitimate reward, and those who are seeking for abnormal profits and dividends find that in the long run, prudent investment at a legitimate rate brings the greatest amount of happiness and security.

JAMES H. FRINK, Mayor.

Verdun, P.Q.

Re your letter of December 29th, regarding our dealing with the problem arising out of the war, of course, we had to deal first with the employees, and reduce them to those living in the City of Verdun, and then again to only the married men, and at present they are only getting three days a week, or one half three days a week, and the other half three days a week, this was necessary as we had no funds for improvement.

The City subscribed to the Patriotic Fund \$3,000, and have formed a Verdun Relief Committee and have a member of the Associated Charities of Montreal assisting us by advice, and carefully investigating every case for relief. So far this has been supported by private subscriptions, and at no cost to the city, but are promised assistance from

the Council if absolutely necessary.

Re. Finance, we have to talk economy from morning to night, and so far are only borrowing a small amount from the new Assessment Roll, which has only just been homo-We thought it wise to place only private gentlemen on the Relief Committee, and no one of the Council is a member of this board. Of course, the Chief of Police takes a great deal of the investigating, but wherever women or children are concerned we have a lady investigator, and I am confident they are doing good work in our city.

JOSEPH ALLEN, Mayor,

Halifax, N.S.

Read letter Union of Canadian Municipalities asking what special methods are adopted in Halifax to meet the problems under the headings of finance, unemployment and charities.

The Secretary is instructed to write the Union informing them that the City of Halifax has not found it necessary to adopt any special methods in regard to these subjects, conditions here not having called for them.

L. FRED MONAGHAN, City Clerk.

Hamilton, Ont.

Regarding the problem of finance, under present conditions, this City so far has not had this to contend with, as we were fortunate to have all our debentures placed prior to the outbreak of the war.

Regarding unemployment, we have about 4,500 unemployed registered, to whom the city is supplying work in three day shifts on sewer and other construction work, this amounts to about three days work every two weeks for each man.

To handle the problem of charity, an Association was formed called the Hamilton United Relief Association, which is practically an Associated Charities. The City donated to this Association \$20,000, and the citizens \$35,000 in cash and about \$6,000 in food and clothing.

You will see by the enclosed statement how well this Committee is doing this work.

H. M. MARSH, Commissioner of Industries.

New Westminster, B.C.

The total contributions to the War Relief Fund in cash up to date is \$11,214.13, and this has been materially helped by the contributions of supplies from merchants and citizens, as well as by the very generous donations from the Municipalities of the Fraser Valley.

We all realize that families of those soldiers who are fighting our battles as well as their own should not be left unprovided for, and I am glad to say, owing to the contributions received and promised, we will probably be able

to attend to their requirements.

The Belgian Relief Fund has just closed, and the sum of \$1,656.30 has been raised, and to-day a carload of Provisions and some clothing and other supplies donated have been forwarded to Halifax for trans-shipment. Railway Co. furnishing transportation free.

The enthusiasm of the citizens in raising this fund shows how they appreciate to the full value the heroic resistance

made by the Belgian people.

The Benevolent Society has received contributions amounting to \$215.15 in cash besides many donations of clothing, etc. The Dominion Government employees gave \$195 of above amount in addition to their contributions to the War Relief Fund.

The Citiy General Relief Fund has received from the School Teachers the sum of \$192.05, this in addition to their contributions to the War Fund. This Fund is used for the purpose of buying clothing material and is handled by the War Relief Ladies Committee.

The Firemen's Fund amounted to the sum of \$1,504.40. The Citizens have shown great interest in this Fund by their liberal subscriptions, and their large donations of food, fuel, clothing, shoes and of produce.

Owing to the depression in trade and the prevailing condition of unemployment the City Council commenced municipal work—such as the Sapperton sewer, City stables, park improvements, street work and the reservoir-to give temporary employment to as many citizens as possible.

It was not within the power of the Council, owing to lack of funds, to attend to all those seeking employment. The Provincial Government was asked to assist by clearing Government property in this city, and we have been informed that our request would be given their consideration, and the policy of the Government will be announced later, as similar applications have been received from practically all the municipalities in B. C

A number of replies which came in too late for this issue will be published next month.

TO BORROW \$300,000.

The town of Sault-au-Recollet, P.Q., is asking the Provincial Legislature for power to borrow \$300,000 to continue the construction of its own system of sewerage, to extend its waterworks, to complete the paving and macad-

Town Planning and Housing in Canada

By THOMAS ADAMS

The city is an aggregation of people engaged in business. All cities are industrial centres and only differ in regard to the character of the industry. The chief industry of Ottawa is the making of laws; that of Montreal, the manufacture and distribution of goods. That is the underlying purpose of the citizens, the raison d'etre of the city. Hence the first object of any scheme for improving Montreal should be to stimulate and to perfect sound conditions in connection with its business life which is an essential element of its being.

The most important consideration in business was efficiency in the human factor so that healthy living conditions for the working population was the next matter of vital importance.

What then is the first object of the town plan? Is it to create boulevards, design groups of monumental buildings, or lay out park systems, and that alone? Or is it to conserve and provide for the extension of its business interests and to apply healthy conditions to the dwellings of its workers, and incidentally to secure the monumental, the beautiful and the ornamental? Has there not been a misapprehension as to what town planning means because we have ignored the main factors which constitute the town? It is with these questions and the side issues which arise out of them that I wish to deal briefly.

of them that I wish to deal briefly.

There are men who think interference with what they call natural growth and any kind of originality is a sin. To them, town planning and even projects for improvement of housing conditions are visionary; they look to individual regeneration for all measures of reform. These men are unsound in their judgement because they fail to appreciate the fact that the city and homes which constitute part of the city, are artificial creations, and that in all things artificial we have to improve as we progress and regulate as we grow.

and regulate as we grow.

There are others who think that all things fanciful and picturesque are fads, therefore town planning is a fad. That is because they may have failed to enquire what town planning is or have been misled as to its meaning.

Foundation of city is the efficient workshop and healthy

Home.

The frequent assumption that town planning only relates to the aesthetic side of city life and does not enter directly into its business, its ethical and its public health conditions is responsible for this error. It is desirable for citizens should aim at making their city beautiful, that they should endevour to give expression in fine buildings are only the coping stones of the city structure—of which the foundation is the efficient workshop and the healthy home.

The order, therefore in which town planning should be considered is:—

- 1.—Industry and external transportation.
- 2.—Healthy living and home conditions.3.—Internal transportation.
- 4.—Markets and food supply.
- 5.—Education.
- 6.—Recreation.
- 7.—Civic centres and monumental buildings.

These are the factors and the order in which they should be considered in connection with the constructive design of Montreal.

The Social Unit.

We must also keep in mind that the city is a combination of social units. The social unit of Montreal is the family and not the individual. The family life is important both as the basis for the efficiency of the worker and the integrity and justice of the civic administration. We have also to remember that the city is not only a combination of social units but is part of a larger social struc-The city is organically related to the province as the province is organically related to the Dominion of Canada. Moreover we have to take into account the respect which is due to established interests; the questions of the financial adjustments between the rights of the public and the rights of the individual. So town planning enters into the administrative and economic aspects of the city, its relation on the one hand to the interests of the citizen and the interests of property and on the other hand to the interests of the State of which it is part. who own property should be protected but they should be

x—This article is based on an address delivered to the Montreal Canadian Club on the 11th January, 1915. made to perform their duties as well as to claim their rights, and no right should exist in anything that demoralises or degrades the people.

Town Planning and Growth.

We see then how broad-based town planning is, as it must be if it is to be both a science and an art. We see also that the improvement of housing and sanitary conditions is not detached from town planning but is an essential part of it.

The proper time to plan Montreal as a whole has passed. but we can plan the portion that is likely to be built upon in the next 40 to 50 years. Up to the present, it has been developed anyhow.

She has been endowed by providence with a beautiful site and the potentialities of a great city and she might be said to have grown herself. Some folks say that a city must be allowed to grow and you cannot control its growth. But Montreal as in the case of nearly all cities is not really a growth at all, for proper growth follows the lines of some plan; witness the tree or the child in nature. What our cities really do is to expand or bulge out by accretion.

Now the fact that we did not begin in time to plan Montreal is no reason for not beginning today; nor is the fact that our forefathers had not the opportunity and were not gifted with the prescience to plan the city fifty years ago, a reason for blaming them and taking flattering unction to our souls that things cannot be improved now. Unlike them, we have the mistakes of the past to guide us and therefore have greater responsibility.

Canadian Conditions.

What then is our problem? What can we do? What principles have we to guide us? In the first place, we have to recognize the rapidity with which Canada is becoming urban. In 1871 only 14 per cent of our population was urban; today is must be about 50 per cent. The huge capital employed in manufacturing includes land, buildings, plant and working capital. It also includes the important element of the efficiency of the worker. That factor is of immense importance and we pay too little regard to it. It is said, I think in error, that manufacturers sometimes assume that it pays them to have slums because it enables them to obtain cheap and dependant casual labour. That is a fallacy because there is really no dearer labour than the casual labour of the slums, which costs the business man more indirectly than directly and at the same time injures the nation.

The wages paid in Canada in 1911, amounted to 250 million. In Quebec, the number of establishments increased from 4845 in 1901 to 6584 in 1911, and the number of employees from 110,000 to 158,000. In the whole Dominion in the same period, 4,568 new manufacturing establishments were created.

Town planning is essential in the interests of industry, in order to regulate that growth and to provide healthy conditions for the growing army of workers. That is essential in order that our huge expenditure in wages may bring in the largest return in efficient labour—it is essential in order that the labourers may grow up to be good and useful citizens. You cannot divorce manufacturing from civic interests or civic responsibilities any more than you can plan a town without regard to the manufacturing interests. Our growth in manufacturing, our increasing urban population, and our growing expenditure in wages all demand that we should apply foresight and intelligence to the problems of city extension and to the securing of better living conditions for the workers.

Greater Montreal has doubled in population since 1890 and in the next 25 years is likely to reach a population of 1½ million. What provision are we making for its future extension? There are two things for us to do. Though the time is passed for town planning Montreal as a whole, the time has not passed for planning the portion yet to be developed and for re-planning the portion already built upon so far as it can be done within the limits of our resources.

Town Planning Precedure.

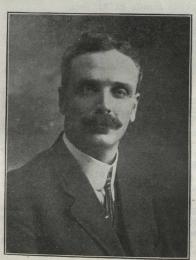
Town planning, i. e., the laying out of all undeveloped land round the city which is likely to be built upon in the next 30 or 40 years, need cost little to the present generation beyond the cost of preparing the plan; but the matter of replanning the parts of the city already developed can only be done gradually. But we ought to have a scheme

(Continued on Page 63).

SOME BIG MUNICIPAL MEN

(By AJAX.)

DEPUTY MINISTER PERRIE OF ALBERTA.



Last month this column dealt with a good municipal official, this month another in like capacity is to be held up. Not that he will mind, for he is one of those public men who can stand the limelight without being affected by its penetrating rays. John Perrie, the name of this official, stands for efficiency and the best in human nature. For fourteen years he has been working to build up

the municipal life of the great West in an official capacity—first as a servant of the Government of the North-West Territories, and on its division into the two prarie provinces, as officer in charge of a branch of the Alberta Public Works Department, which dealt with municipal affairs, and since 1912, when a department for municipal affairs was formed, as deputy minister. His work during all this time has been of a constructive nature, putting into practice the acts of the legislature, which, without any precedent to go by, are much easier to pass than carry out, and working a civic life amongst the thousands of immigrants who come into the province each year.

All of this means hard labour and only a man in love with his work could do it—at least would do it. But Deputy Perrie revels in his work and is never so happy as when he is up to the neck scheming how the Town Planning Act, or some other municipal measure, can be worked in this or that community; or again discussing with some municipal official how best to solve a problem which has come up in the man's particular district.

All the municipal officers of the province know that in John Perrie they have a man who is always ready to help them, provided they show their determination to win out, but like his brother deputy from the next province he has no use for shirkers nor bounders. Not that they can have many in the Province of Alberta, as they have a way of getting rid of them out there. But the non-professional municipal man has the best friend in the Deputy Minister. He knows every municipal council and they know him. Always ready with practical advice he never intrudes himself, and the mayors and aldermen respect him for this modesty, or if anything appreciate him the more for it, as exemplified in the confidence they place in his judgement

Personally Deputy Perrie is a fine figure of a man—a typical representative of the man with the big ideas who is strong enough to carry them out. Essentially honest in mind, and looking for the same in others, he makes one feel the better for his company which reacts on one's work, particularly if it is of a municipal nature, about which he is never

tired of speaking. To him the alpha and emega of everything worth living for is spelled municipal with a capital initial. He believes that the basis of the public life of this Dominion is the municipal one, and on it only can be built up the true spirit of nationhood. He cites the Town Planning Act, which they have in Alberta and are trying to get in other provinces, as creating the sense of public responsibility amongst the citizens. If he could he would have the schools take up municipal education-and no doubt he will before long, at least in his own province. An optimist, Deputy Minister Perrie believes in Alberta, where he has spent eighteen years of his life. He has seen it grow from small things to what it is; from one or two municipalities to 6 Cities, 48 Towns, 104 Villages, 84 Rural Municipalities and 74 Local Improvement Districts, all of which he has to keep an eye on. Mr. Perrie is but 41 years of age, and as he himself says, experience, gives a man a big, broad, tolerant outlook on things, which is quite true in his case. This ripe experience, together with comparitive youth and vigor--mental and physical--can only mean one thing that John Perrie, though he has already been a big factor in the public life of the country, is going to be more so in the coming years, and no one wishes him more luck than does "Ajax."

THE OLDEST CODE OF BUILDING LAWS EX-TANT!

Over two thousand years before our era there flourished at Babylon the great King Hammurabi, whose name is affixed to the oldest known Code of Laws. Besides dealing with crimes and questions of morality, Hammurabi legislates on such matters as the rent of fields and gardens, the wages of tradesmen, the ransoming of prisoners, inheritance and dowries. He goes into such minute details as the fees of doctors and veterinary surgeons, and punishments are prescribed for the profession in cases of malpractice. Judges, too, are made liable to pay twelvefold costs if they can be convicted of judging wrongly! Jerry-builders and other dishonest craftsmen are threatened with penalties which might prove a salutary addition to our own laws.

Here are some examples:-

If a builder has built a house for a man, and his work is not strong, and if the house he has built falls in and kills the householder, that builder shall be slain.

If the child of the householder be killed, the child of that

builder shall be clain.

If the slave of the householder be killed, he shall give slave for slave to the householder.

If goods have been destroyed, he shall replace all that has been destroyed; and because the house that he built was not made strong, and it has fallen in, he shall restore the fallen house out of his own personal property.

If a builder has built a house for a man, and his work is not done properly, and the wall shifts, then that builder shall make that wall good with his own silver.

If a boatbuilder has built a 60-ton boat for a man, he shall give him two shekels of silver for his pay.

If a boatbuilder has built a boat for a man, and his work is not firm, and in that same year that boat is disabled in use; then the boatbuilder shall overhaul that boat, and strengthen it with his own material, and he shall return the strengthened boat to the boat-owner.

If a man has given his boat on hire to a boatman, and the boatman is careless, and the boat is sunk and lost; then the boatman shall replace the boat to the boat-owner.

If a man has hired boatman and boat, and laden her with corn, wool, oil, dates, or any other kind of freight, and if that boatman is careless and sinks the boat and her cargo is lost; then the boatman shall replace the boat he has sunk and all her cargo that he has lost.

If a boatman has sunk a man's boat, and refloated her, he shall give silver to half her value.—Everyman.

THE TRUTH ABOUT EDMONTON.

In reporting on Edmonton's tax system, United States Consul Reat of Calgary seems to have been under some erroneous impressions. His report was so worded as to convey the idea that of \$3,000,000 taxes levied for 1913, \$1,-000,000 was delinquent. Even if true this would not have been to the discredit of the system, although some papers in the United States, including the Providence Journal, im-The Journal's statements were brought agined that it was. to the attention of the officials of Edmonton by Mr. H. B. Cowan, editor of Farm and Dairy, an agricultural paper issued at Peterboro, Ontario. Mr. Cowan received the following reply from the acting mayor of Edmonton, Mr. H. R. Smith, under date of November 23:

There is a systematic campaign in the United States against western Canadian development. This is presum-

ably to be expected.

The editorial of the Providence Journal is, unfortunately, very far astray, as our system of Singletax is very limited and is not the Henry George system at all. All our utilities are a direct charge on the user, and not on the landowner. We operate briefly as follows:

1. Capital monies are raised by by-laws approved by the

burgesses.

2. Interest and sinking fund charges on capital monies and the capital expenses of the civic administration (including the Hospital Board, the Public Library Board and the School Board) are defrayed from land taxes and revenues from the various utilities, all of which are owned and operated by the municipality.

3. Taxes are derived from land only, no account being taken of any improvements, other than local improvements, payment for which is spread over a number of years, ac-

cording to the lifetime of the improvement.

4. The tax rate is struck by the City Council according

to the estimated needs of the city.

5. The assessment of the various parcels of property is determined by the City Assessor, and the value is estimated

from the current market price.

With regard to the accusation that our taxation system is responsible for the slump, the Providence Journal seems to be laboring under the fallacy of false cause. We have never claimed that our growth from five thousand to seventy-two thousand five hundred was only due to the direct tax on land, although we have more logical right to do so than those who would explain the present financial depression as due to the same cause.

The \$1,000,000 unpaid taxes represents the accumulation of ten years, which makes a difference. There is no agitation for any great tax reform from within the city, and in case of failure, I presume that we might expect this.

Since Edmonton has only made land values the source of local taxation since 1912, it is clear that ten years accumulation of delinquent taxes cannot be charged against the existing system. If it can be correctly said to discredit any system it must discredit the methods in force before the present one was adopted. Consul Reat should correct the false impression he has allowed to go out. Of course, the same may also be expected of the Providence Journal, Los Angelos Times and other papers which have misinformed their readers.—S. D. in "The Public."

THE COST OF PRIMARIES.

Alabama has just had a practical illustration of the disadvantages of an elective judiciary. A vacancy occurred on the Supreme bench, and a lawyer was named to fill it. But he found that he would have to enter a primary in order to be nominated and elected for the two years remaining of the term in question; and then, if he desired to stay on the bench, he would have to enter another primary for the full six years' term. This would have meant two campaigns within two years, at an expense of \$3,500. these two years, the judge would have been expected to do his share of the work of the court, finding the time for the two campaigns where he might. "While it is true," he writes to a law journal in response to congratulations upon his appointment, "the State pays the expense of holding the primary election, the system of campaigning developed by this law, practically prevents every citizen of moderate means from running for a State office; and I am frank to say that I could not afford the financial loss, had I been defeated in either election." The question of expense is not the only one in this matter: the man who would make an excellent judge is often the very man who would shrink from a campaign tour, even if he could afford the expense.-The New York Post.

PRINCIPAL MUNICIPAL ISSUES FOR 1914.

January.	
Calgary, 5 per cent 20 and 30-year bonds at 97	\$3,500,000
Point Grey 5 per cent bonds at 90	1,800,000
Medicine Hat, 5 per cent 20, 30 and 40 years, at	PRRE
92	1,200,000
South Vancouver, 5 per cent bonds at 91 (consolidated stock), 1st April, 1962	1 000 000
North Vancouver City, 5 per cent, 1st July, 1963,	1,000,000
at 93	383,500
February.	000,000
New Westminster, 5 per cent bonds, at 95 (1943-	
63)	900,000
March	
Vancouver, 4½ per cent bonds, at 98½	2,000,000
Winnipeg, 4½ per cent bonds at 98	5,500,000
St. Lambert, 51/2 per cent bonds, 30 years, at	
97½	480,000
April.	
Montreal, 4½ per cent bonds, at par	7,300,000
Edmonton, 5 per cent bonds at 98	1,800,000
Vancouver District, 4½ per cent bonds, at 96	2,500,000
Saskatoon at 92¼	500,000
May.	
Medicine Hat Schools, 5 per cent bonds, 30 in-	
stalments, at 92.56	400,000
Montreal Protestant Schools, 4½ per cent bonds, end 30 years, at 95.278	500 000
	500,000
June.	
City of Toronto, 4½ per cent bonds, 10 and 35 years	2,500,000
Hamilton, 4½ per cent bonds, at 97.69	972,000
Port Arthur, 5 per cent bonds, 10, 20 and 30	312,000
years, at 89½	461,000
July.	
South Vancouver, 5 per cent bonds, 1st April,	
1962, at 91 (consolidated stock)	1,100,000
August.	anners has a
Greater Winnipeg, 4½ per cent bonds, at 95	2.000.000
September.	
Edmonton Schools, 5 per cent bonds, 40 years,	
at 88 flat	850,000
November.	as page and
Toronto, 5½ per cent bonds, 1, 2 and 3 years	2,000,000
December.	
Montreal, 5 per cent bonds, 3 years	6.900.000
	,,,,,,,,,,

Port Arthur, Ont.

Full Correspondence, page 74.

I have read over carefully copies of letter to you from E. G. Long, dated the 11th inst., and your letter in reply dated the 15th inst., re Municipal Bonds. In reply, would say that on principle, I thoroughly agree with your four answers, but in practice, there would have to be some exceptions. There can be no objection to giving trustees power to invest in Municipal Debentures from any Province, and the new proposed optional form of bond would be all right. Concerning debt limitations, there should in my opinion, be some correction in the present manner of defining value. For instance, I understand that our city with a Net per capita debt of \$102.00, is the heaviest in Canada, but we have as against that, assets in real estate, and utilities of \$12,000,000, which are not really considered when debentures are bought or sold. In other words, our assets if sold, would wipe out our whole Municipal Debt of \$8,011,000, including general debt, local improvements, frontage debt, and utilities and water works debts, and still leave \$4,000,000 on hand to our credit, without considering our general assessment at all. Concerning the elimination of the bonus system, would say that with one exception we are in hearty sympathy with the proposal. This exception, too, is local.

Some years ago, we purchased from the Ontario Government, 1,300 acres of land for Industrial purposes. only sell outright in five acre lots, subject to a valuation of the senior district judge. In order to give sites free, or to sell in larger quantities, we must submit it as a bonus We have, therefore, a lot of free industo the people. trial sites available, but we wish to escape from cash bonuses, guarantees, and all kinds of tax emeption. You can therefore understand that only for local conditions I could hold up my hands in support of all you write in your letter to Mr. Long.

J. A. O. LEWIS, Mayor.

Town Planning in Canada---Continued from page 60

to work to and not proceed on the present wasteful and haphazard method. To plan new areas is to prevent bad conditions, to replan areas already built upon is more limited in its scope and has for its object the remedying of existing bad conditions. Prevention is better and cheaper than cure, but in the face of the evils which have been allowed to grow up we must face some expenditure in curing them. An equally urgent duty and one which will cost little is to prevent the recurrence of those evils in future.

Need of Legislation.

Legislation is required adaptable for both planning and replanning. I am glad to see that Controller Cote intends to deal with the slums in Montreal. That is a matter of replanning and construction. But it will only be effective it is accompanied by constructive measures so that those who may be driven out of the slums may have suitable dwellings erected for them elsewhere. In Britain, we have found from long experience that it is futile to destroy slums unless you find some means to rehouse those who now live

The Responsibility of the Individual.

It may be claimed that the pig creates the pig-sty and that those who live in slums do not want better conditions, but in practice it is found that improved environment converts the men and women of the slum into decent and careful citizens.

When we allow a slum people to be created in our midst, we cannot expect to reform them suddenly merely by altering their conditions. Nature demands compensation for past neglect and when once people become habituated to slums, you have to allow time for them to improve, even if you place them in better environment. I realize that in these matters much is due to individual irresponsibility and ignorance.

No doubt much of the trouble of street and backyard cleaning could be improved by individual care and more regulation is needed in these respects. But we must accept the fact that the chief responsibility for improving the slums rests with the governing authorities and the business men of the city.

The question of the cost of land and its relation to the cost of development have an important bearing on this question, and requires to be carefully investigated. present methods, in regard to both, are wasteful and extravagant. What we first want is to get proper data on which to base our legislation and proposals for reform; and after we have settled the right principles we should next proceed courageously to carry them in effect.

What Is Being Done in Britain. Effective restrictions can be applied, as in Britain to

- 1.—Convenience in the lay-out of land for all purposes, including industrial development.
 - 2.—Economic planning and construction.
 - 3.—Amenity, including provision of air space and light.
 - 4.—Proper sanitary and public health regulations.
 - 5.—Architectural features.

up to make town planning effective.

About 200 municipalities in England have applied or are considering applications to a central department in England to prepare town planning schemes covering these matters and plans are being prepared for hundreds of square miles which will prevent slum conditions in future and secure proper widths for all roads at comparatively little cost to the public. The cost is spread over a generation so as to relieve the present ratepayers as a burden which is for the benefit of posterity. What they do is to plan for posterity, but to leave those who enjoy the benefits to pay for them. A scheme for 5900 acres in England which controls the development of that area for the next 50 years has only cost the municipality \$5,000.

First Steps in Montreal.

The authorities of Greater Montreal want to proceed by three stages. Their first duty is to prepare a topographical and social survey showing the existing physical features of the land forming the sites of the group of cities, the conditions of traffic, the distribution of the population, and the industrial and residential areas.

The next step would be to suggest the lines on which legislation should be passed to enable provisions to be drawn

These two steps are essential and should be completed before the question of preparing a plan is considered. When they have been completed and legislation is obtained the preparation of the plan should be begun. The design itself should be the illustration of the provisions embodied in the scheme and not the scheme itself. Each of the separate municipalities should plan their own areas but cooperate with the others.

Present Time Opportune.

In the meantime the urgency both in regard to town planning and housing is for the authorities of Greater Montreal to prepare a map and survey of existing conditions. The time is opportune for such work to be done. In spite of the war 137 authorities in Greater London are co-operating in preparing a scheme for arterial road communication.

It is urgent that some public work of this kind should

be put in hand if only to give employment to the large percentage of skilled draughtsmen, who are unemployed.

PROGRESS IN CANADA.

In Canada we have a growing need for town planning. There is the increased tendency of urban growth, the growing size of cities, the separation of the old intimate connection between manufacturer and worker, the increased cost of shelter, the changing methods and increased use of transportation, the need for better arterial roads, the growing dangers of congestion and unhealthy density of build-

Much has and is being done. Nova Scotia has her Town Planning Act and the Halifax City Charter with town planning provisions the most advanced combination of legislation in the Dominion. New Brunswick and Alberta have also passed Town Planning Acts. Ontario, Saskatchewan and British Columbia have done something in the same direction. Quebec has her act for encouraging housing accommodation and only requires the cities to make use of its excellent provisions. On the advice of the Montreal Improvement League the provincial government has also created the Montreal Park Commission. For the present the Commission seems to have reached an impasse but labours should be resumed on broader lines with a wider scope of duties and a name which would indicate that its purpose is not solely that of suggesting a park system for the city. What we want is a business body to prepare a comprehensive topographical and social survey of Greater Montreal and suggest the main principles on which legislation should be based for putting a group of plans into

We are a democratic people—we want to do not only what is practical and what is right but what has the consent of all the people. Some may think that I have placed too much stress on what they may call the God of Effi-ciency, and I am with them in condemning the kind of efficiency that is secured under a highly organised bureaucracy at the expense of initiative and grit in the individual. That is not the king of efficiency we would desire to emulate in a democratic nation. But do not let us confuse it with the kind that is the natural outcome of good environment. It is because we have a people who must have liberty and independence, and because we reject machine-made efficiency, that we need all the more to have conditions in which each man and woman can secure equality of opportunity in becoming good and useful citizens. Our aim is to secure the efficiency that comes from giving the human being room for natural expansion and not the kind that is artificially engendered by restraint from a bureaucracy.

But because we are a democracy we require a certain amount of regulation and guidance in our municipal affairs, in the housing of our people and in the planning of our cities. It is for the leading business men of Montreal, and for those who direct our provincial and civic affairs, to give an intelligent and unmistakable lead on this question. In that work they will have the hearty support and assistance of the Commission of Conservation which regards it as part of its duty to aim at securing the conservation of human life and public health as well as of natural resources.

May we not only be steadfast in our belief in self- government as voiced in these lines and in our regard for liberty, but may we transmit to future generations a heritage of good work done in the application of sound and sane principles of civic Government in the exercise of foresight in the planning of our cities, and in the promulgation of high ideals of citizenship.

BROCKVILLE, ONT.

It is proposed that the hydro-electric power be supplied by the electrical plant at Brockville to the rural district west The area will include several summer resorts of the city. located along the river for a distance of seven miles. The line will be constructed by the Hydro-Electric Commission.

REVIEW OF CIVIC IMPROVEMENT

Conducted by

W. H. ATHERTON, Ph. D. (Sec. City Improvement League of Montreal)

CITY IMPROVEMENT LEAGUE OF MONTREAL. President:

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All communications to be addresed to Dr. W. H. Atherton, Secretary of the City Improvement League, office of the "Canadian Municipal Journal," 402 Coristine Building, Montreal.

Fresh Hope for City Improvement Organizations and Housing Through the New Dominion City Planning Bureau.

By W. H. ATHERTON



The City Improvement League of Montreal in company with civic and social orof the ganizations Dominion have great cause for satisfaction, Canadian Planning and Housing may be said now be put on an efficient basis. The need for organized provision for the future homes of an efficient population has been adequately re-cognized by the Gov-ernment of the Dominion through its Commission of Conservation, which has recently established a bureau of City Planning and

Housing. THOMAS ADAMS This has been accomplished through the demand of a representative gathering of Canadian Delegates at the Sixth National City Planning Congress held in Toronto, May 25, 27, 1914, which was called by the executive in the United States and in which our own Commission of Conversation co-operated.

These Canadian delegates taking the opportunity of being assembled and now being fully acquainted with the modern sociological movement of town development and expansion, resolved to intimate to the Government the value to be accrued from the funds of a central official bureau, through which the Canadian provinces,

municipalities and other associations could combine in finding a solution to their own growing problems by the application of City Planning principles to Canadian conditions. Such a bureau would be useful as a purveyor of useful information, and particularly of useful direction and expert advice available to all, without the expense of time, labour and money otherwise entailed on indivi-dual provinces, municipalities or bodies working on their own initiative and unassisted resources. acting in concert with a central body uniform legislation could be more easily suggested and elaborated, which with slight adjustments would meet local requirements throughout the Dominion.

Accordingly, at a special session of the Canadian delegates, the request was formulated as a resolution, praying "the Commission of Conservation in view of its very practical co-operation and interest in the aims and objects of the present International City Planning Congress, happily promoted by it, to further continue its good work by the creation of a special bureau of City Planning and Housing, in connection with the activities of the Commission of Conservation, to act as a central body to encourage and co-operate with Provincial and other town planning organizations and thus to persue the good already attained and furthermore anticipated — a work which we believe will be welcomed by all classes of people in the Dominion."

In order that the resolutions should not be inane, two of the delegates, Mr. J. Hynes of Toronto and myself were appointed to present the resolutions and to promote the request before Sir Clifford Sifton, Chairman of the Commission of Conservation. The Commission lost no time in carrying this into effect and it at once secured the services for a period of years of Mr. Thomas Adams of England to act as its adviser in the promotion of the above bureau.

This is no insignificant venture. It means that Mr. Adams is at the service of the town planners of the Dominion. It is the duty of the town planners to make use of him.

Mr. Thomas Adams comes well recommended. He has been in the foremost rank of the English movement, being the secretary of the first Garden City venture and afterwards the executive officer of the progressive town planning act of 1909 in England. On this Continent his conception of the scope of city planning has been pro-nounced solid and has changed the views of American City Planning from that of the promotion of the "City Beautiful" idea to that of the "City Healthful, Efficient and Comfortable": not beauty and elaborate civic centres, but substantial and hygienic surroundings for the toilers of the cities must be the immediate goal of endeavour; the rest will follow.

Mr. Adams is personally known to the city planners of the United States and Canada as no visionary but a practical man of executive ability and his appointment has met with universal approbation. It remains to see to it that he has the support and encouragement given to him to make the most of his stay with us.

The Commission of Conservation relies on the co-operation of the Provincial, municipal, semi-oficial and volunteer organizations to do their share. They are not relieved of their burden, although it may be lightened. The Commission on this point has realized its possibilities and by its forward step has made a move which the American Delegates at the above Congress looked upon, if obtained, as something far in advance of their own governmental activities.

While the call is mainly to the Provinces and municipalities to second its efforts by their good-will and intelligent patriotism in co-operation for the common good, it behooves the organizations of public spirited citizens dealing directly or indirectly with some phase of the the city planning and housing movement to do their utmost to enter the new campaign—and there are few that are not so effected by the sociological conditions of our towns that they can claim to be outside the move-ment, which if rightly conceived is the master key to the solution of most of our social and industrial ills.

City Planning and the Planning of Citizens are con-

vertible terms. All social and business agencies which

are engaged in the uplift of our citizens can do much for the efficient working of a Canadian city planning propagandism. Besides lending their auspices to it, they can effectively aid, for example, by preparing their contributions to the social and industrial survey of their local conditions, the necessary prolegomenon of any city planning, as well as assisting in the educational campaign needed to promote a right appreciation of the scope of modern city planning and housing schemes, which, as said, is the present day master version to solve the city problems of efficient living.

To all patriotic Canadians, who desire that this new country of ours should avoid the evils of older civilizations, whether they are representative of provincial, Municipal or non-official civic boards or private intelligent citizens, no better preliminary advice can be given at this juncture than that of seizing the view point of Mr. Adams, as expressed in his speech delivered with much marked approbation before the Canadian Club of Montreal, this January, and published in the present number of this Journal.

To civic organizations, such as the City Improvement League, Montreal and others throughout the Dominion, it is also a call to come together on these matters of general Canadian civic interest. The Union or League of such, on lines already advocated in this section should be of speedy completion. A strong school of strong unofficial civic experts to co-operate with official or semi-official bodies, like the Union of Canadian Municipalities, or with the National Municipal League of America, and English and European Associations, is now in order. We need to concentrate our forces, to know our resources, towards the solution of Canadian civic and sociological conditions.

In the meantime, the ground is being well broken by the Commision of Conservation, which will, by the machinery at its command, get in touch with the various existing organizations scattered throughout the Dominion, but which at present held little or no inter-communication with one another. Without an independent association of unofficial civic organizations the new movement generously enterprised by the initiative of the Government of the Government, through its Commission of Conservation, will be crippled, one sided, and not fully representative of a democratic people.

The City Improvement League of Monntreal has nothing to reproach itself with—it has steadily promoted the larger movements above advocated, through the initiative of its representatives at the Toronto Conventions of the National Municipal League, and of the International City Planning Congress, while at the latter, to its credit be it said, it largely was responsible for the new phase of the city planning movement gained by the appointment of Mr. Adams as the adviser to the new official bureau. In so doing it looked to local improvements, for its sees with a clearer vision than hitherto, an avenue being opened for future successful city improvement activities hitherto blocked by grave fundamental obstacles, which are removable only by wise city planning development, above outlined.

Other cities of the Dominion will doubtless hail the same beneficial movement. Its import however, has to be more widely apprehended by those on the watch towers of civic progress and the evangel proclaimed to the toilers around, else a more fruitful movement of amelioration may be allowed to pass by unnoticed and unused.

NO IMAGINATION IN GERMAN TOWN PLANNING.

In a lecture on German town planning at Birmingham University, Mr. Unwin said the same spirit had been shown by the Germans in their town planning as in their army planning. They have planned their cities with a thoroughness and concentration entirely creditable, but lacking that touch of imagination which has given opportunity for the development of the social instinct as evidenced in English garden suburbs. The Germans have made much of wide main streets, producing great effects, but resulting in congested tenement holdings and high land prices. Giving first regard to transit problems, and also to facilities for physical recreation, they have in practically all their schemes ignored the human side of life. In this we have a strong contrast to the German ideals of two generations ago, when the domestic side of the Fatherland was more akin to that of our own. In later years the Germans have lost that in their search for power and military greatness.

OVERCROWDING.

Some new figures on this subject have just been prepared by Dr. Buchan, the medical officer of health for Bradford (Eng.). According to these, the death-rate in one and two-roomed homes was about 25 per thousand last year, while the deaths in three-roomed houses were 20. On the other hand, the mortality rate in four-roomed houses was 12.4, and that in houses of more than four rooms, 8.6 per thousand.

Thus the death-rate where the people are crowded together is three times what it is in the other places.

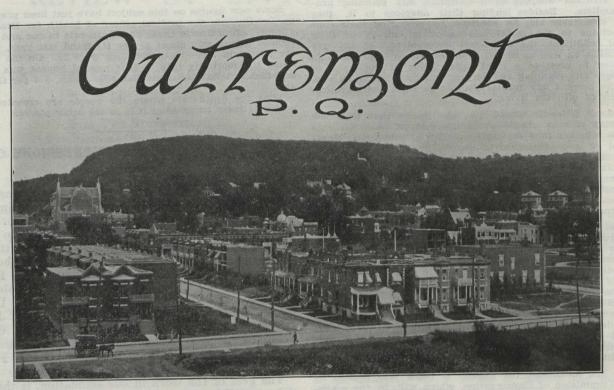
TWENTIETH CENTURY IMPRESSIONS OF CANADA.

The "Twentieth Century Impressions of Canada" is the title of a book just published by Sells Limited which correctly denotes its contents. The work itself, which has taken some eighteen months to prepare, has over 1000 fine illustrations scattered throughout 1000 pages, and all magnificently bound in one volume. Amongst the contributers are P. E. Lewin, F. R. H. S., Librarian of the Royal Colonial Institute, who gives a sketchy history of the Dominion, Dr. G. A. Young, C. M. Barbeau, Dr. J. C. Hemmeon, T. K. Doherty, J. Castell Hopkins, O. C. White, J. A. Ruddick, John McLeish, Professor J. A. Dale, Dean B. E. Fernow and Professor F. E. Lloyd.

The gem of the work in our estimation, is the article on "Education in Canada," by Professor Dale of McGill University, not only because of its literary value, but also because it is the first serious attempt to give a general perspective of Canadian education which in each province is governed under a separate system. Dr. Dale, not only knows his subject academically but humanly, and he has the further gift of presenting his case in language that the reader can follow intelligently. In dealing with the dual systems existing in the Province of Quebec he is careful to give each their true value without drawing comparisons between the one and the other. The Province of Ontario is dealt with in such a way as to show the psychological and social reasons for the homeogenity of its system, and in the Eastern Provinces the link between the Scottish character and its intense love of culture is clearly drawn. The educational history of each province is depicted in a series of delightful snapshots, and whoever has the privilege of reading Professor Dale's article will enjoy the persual of it.

Professor F. E. Lloyd deals with the flora and S. W. Nash the fauna of Canada, Castell Hopkins Canadian Trade and Professor J. C. Hemmeen gives a very instructive article on Canadian Public Finance. The constitutional history, physical geography and geology of the Dominion form separate chapters, and special articles are given to minerals, fisheries, forestry, water powers and shipping, and ten authorities write up as many phases of the agriculture of the country.

The pen sketches of many of the municipalities are made sufficiently interesting as to wish a little more has been given. The work was compiled by Henry Boan, F.R.G.S., who was assisted by Ashley G. Brown and Philip H. Morris and as a reference book or for ordinary reading "Twentieth Century Impressions of Canada" is a volume that will be an adjunct to the private and public libraries which have subscribed. We understand that 1000 copies are to be distributed to the public libraries of the world.

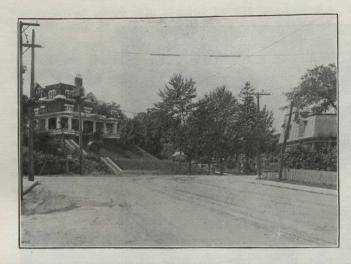


View of Outremont, showing the famous Mount Royal in the background

"Beyond the Mountain" of Montreal lies the suburban town of Outremont, which has been well described as a "Municipality of Homes." Both subtitles, the one a literal translation of the name, and the other an accurate definition of the community, help to bring to the mind of the reader something of the character of the inhabitants. Visitors to the Commercial Metropolis are always recommended to take a car ride around Mount Royal, which is nature's antidote for an over-crowded city. Beautiful in its rich foliage and standing out as a permanent protest against the inroads of commercialism, this landmark has, since 1535, when Jacques Cartier gave it the name in honor of his royal master, beckoned the weary workers to rest within its shades.

On the opposite side to Montreal the car proceeds along a road, where nature and man have joined partnership to produce a magnificent boulevard of trees, greenery and stately homes. On the right hand side looking towards the big city one sees terrace after terrace of these residences rising, as it were out of nowhere and all pointing out the opulence of Montreal's merchant princes. On the left the onlooker gets a panoramic view of the huge metropolis, with the shaded streets and tasteful homes of Outremont in the foreground. This road, St. Catherine's, runs partially through the town of Outremont, and practically forms the base of, and certainly the standard for this suburban community. of good houses, well built roads and wide open spaces.

The history of Outremont is the histiry of the average Canadian community, but with this difference, that whereas the average community, in its eagerness to make headway in numbers is inclined to sacrifice many things to outward show and wink at much by-law breaking, the powers that be at Outremont at the outset laid down stringent building and hygienic by-laws which have not only been enforced to the letter by the officials, but the spirit of them has been lived up to by the inhabitants. As in many of Quebec's prosperous communities, the founders of Outremont were the Christian Brothers, or as they are better known, the Sulpicion Fathers, who gave it the name of Cote St. Catherine. In those days, over a century ago, the whole district was bushland. Then at the beginning of the last century the property passed into the hands of Joseph Perrault and Francis Descaries who in turn, as the fertility of the soil became known, sold parts of it as farm lands and country residences to others. These new men were not poor pioneers seeking fortunes but men of substance, so that Outremont from the earliest time has never had to undergo the viscissitudes that many another municipality has had to pass through, but has been fortunate in the class of its citizenship. The names of those early builders were Benjamin Hall, John Gray, Col. Maxwell, Warren Dease and Dr. Beaubien, all of whom took a practical interest in the material and public welfare of the community. Dr. Beaubien was the father of the Hon. Louis Buebien and grand-



ST. CATHERINE ROAD
On this boulevard are some of Canada's finest
private residences

father of the present mayor, Joseph Beaubien. Rather an interesting link between Outremont and the Great North West is in the present Town Hall. which was the home of Warren Dease, who over a hundred years back, seeking a bright spot to retire after many years in the North West fur trade, settled on the breezy plateau of Outremont and built his home, which with little alteration, now houses the fathers of the community. Until 1875 the vicinity was known as Cote St. Catherines when on its incorporation as a village it was decided to change the name to Outremont, the meaning of which starts this sketch "Beyond the Mountain," suggested by the homestead of Jean Bouthellier which had the same name, and who had come to live in the district some years before. The first mayor being David Edwards who had six councillors to assist him, one of whom, Ed. Cooke, was the father of Ald. Robt. Cooke of the present council.

In a very interesting series of extracts from the minutes of the Councils of Outremont from 1875 to



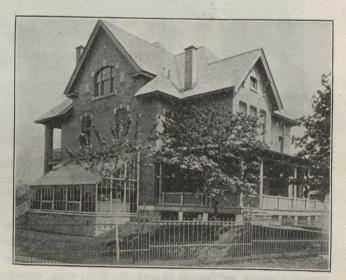
One of Outremont's Terraced Avenues

the present, prepared by Mr. E. T. Sampson, the Town Clerk, one notes that the first meeting of the electors was held in a private house where the first council was elected, showing that the election process was a very simple one in those days. In the same year is recorded the "decision to construct a plank sidewalk on St. Catherine Rd., to the limit of the town." To-day concrete sidewalks have taken its place. In those days too the finances were very much simplified for in 1877 the secretary reported a balance of:

Taxes unpaid \$165.07.
Outstanding liabilities \$829.71.
Assets \$205.01.

It will therefore be necessary to press for payment of taxes."

In 1880 the rate of assessment was fixed at $2\frac{1}{2}$ mills, and the following year, to reduce expenses, the services of a constable were dispensed with.



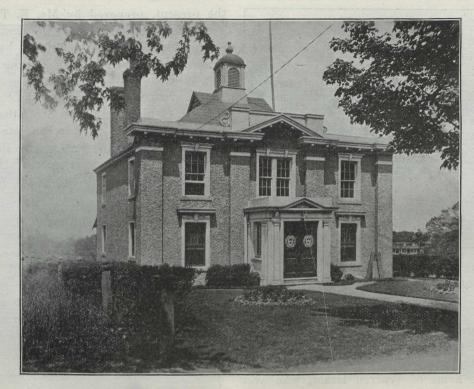
A Typical Outremont Residence

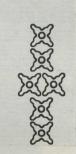
The first by-law passed to borrow money was in 1896, soon after Outremont had become incorporated as a town, when it was decided to issue bonds for \$100,000. On October, 1896 the rate of assessment was increased to 5 mills.

Two examples show the splendid position of Outremont's financial standing—in 1910 an issue of \$75,000 sold for \$109.59 and in 1912 an issue of \$450,00 town debentures of 4½ per cent realized \$102.024.

Before leaving the historical side of Outremont it would be well to point out, as showing the continuity of the family life, that many of the residences or sites have been occupied by families for more than one generation. As an instance of which the old home of Dr. Beaubien still forms part of the residence of his grandson—one hundred years after.







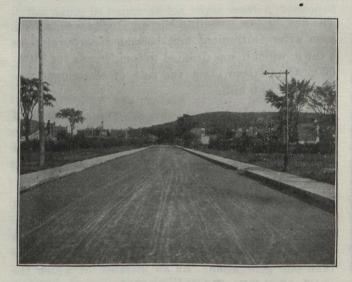
OUTREMONT TOWN HALL
This Public Building is over 100 years old

Coming down to the present Outremont, it was incorporated as a town in 1895 and will be incorporated a city this year, it having a population in round figures of 12,000—which is considerably above the required number for a city charter. The area is 951 acres, with an assessable valuation of \$16,564,054 which is about fifty per cent of the gross valuation. The general tax rate is 8 mills.

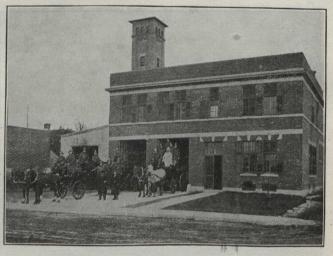
The town, which joins the city of Montreal at Mount Royal Avenue extends round the westerly slope of Mount Royal and sweeps down on the upper plateau as far as the C. P. R. tracks, which encircle the big burg, and runs west until it joins

Montreal again. Though I have termed Outremont a municipality of homes there are one or two factories alongside the railway tracks but outside that it is purely a residential community, and, as already pointed out, the building restrictions are rightly severe.

Educationally Outremont is everything to be desired, for Catholics and Protestants, for French and English speaking. The education of the protestant children is looked after by a board who have an up-to-date school, the Strathcona Academy, of which the late Lord Strathcona denoted \$1,000, the interest from which is given in prizes. The Cat-



CHAMPAGNEUR AVENUE
Every street in Outremont is well-built and paved



OUTREMONT FIRE AND POLICE STATION

olic convent which was erected by the nuns of the Holy Names of Jesus and Mary is a magnificent school for girls. The two Catholic school commissions have under their control two good mixed schools, and a third for boys only is near completion.

There are many churches in the district, which comprise all denominations, including a Catholic church that is considered one of the most imposing ecclesiastical edifices in the province of churches, a large Presbeterian church and quite a number of smaller buildings. It would hardly seem necessary with its wide streets and many open spaces, that

one knows of a progressive community—on the right lines—he knows there is a real public spirit, and some brains in the council; and Outremont has the reputation of being one of the most progressive and best governed comunities in the Dominion. Everything is above board—no graft—but an alert watching and working on the part of the council for the benefit of the community. This is because it is composed of men of substance and character; and this has been the case since Outremont has had a charter. The present council, the retiring members of which have just been re-elected without opposition



The streets of Outremont are well-lighted at night. Over 500 electric arc lamps of the latest pattern being recently installed

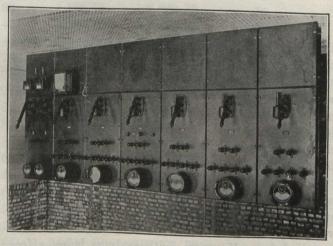


One of the Electric
Arc Lamps

Outremont required a park, and yet one of twelve acres has been tastefully laid out for the particular benefit of the children. For their benefit too a free skating rink and slide have been erected, meaning that the kiddies of Outremont have a fine time all the year round. For the grown-ups the Golf Club has a splendid nine hole course and a fine club house, while a club of local citizens offers curling in winter, and tennis and bowling in summer. Being near Montreal the social attractions are those of that city, the same with postal arrangements, telephone and electric light facilities—and electric car facilities, which service runs through the town.

This brings me to the hub of the municipal wheel—the town council. It is a recognised fact amongst municipal students that however well located a town might be and however healthy—and Outremont is one of the healthiest spots in Canada—the municipal council has the making or marring of it. Is is true that the bigger the comunity the longer it can stand the strain of mediocrity and mismanagement, without showing too much of the ravage, but smaller comunities suffer at once. So that when

with the exception of one alderman, who has retired, after six years work, is a thorough business council. The members meet in the evenings, and they charge the ratepayers nothing for their labour, though they bring to bear on their deliberations the same thought and energy put into their private



Transposing Switchboard of Municipal Lighting Plant

business. The names of the Council are Mr. Joseph Beaubien, Mayor; Aldermen G. Picher, G. H. Robinson, Donald Munro, Wil. Bessette, K.C., Dr. A. R. Marsolais, R. Cooke, A. Corbin and L. E. Gauthier. The principle officials being E. T. Sampson, Town Clerk; J. Duchastel, Engineer; H. C. Reid, Building Inspector and G. B. Baker, Chief of Police.

Every one of the twenty-four miles of streets is well built—the side walks being of concrete and the roadways, built by the corporation's own employees, being laid on the Telford system; a great improvement on the Macadam system, because of its greater durability and the ensurance of a better

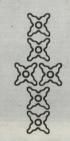
treal Water Company, even better than that supplied by the City of Montreal.

The citizens of Outremont have much to be proud of—a beautiful and clean locality, with every facility that helps to make life comfortable at their beck and call—good stores, churches, schools and every kind of sport, but no saloons nor licensed stores (not one being allowed within the bounderies) and they have a council which knows how best to serve them.

Outremont will grow. The seed of civic government sown forty years ago has germinated into a strong living organism of municipal development.







Outremont has some of the most Up-to-date Apartment Houses in the Island of Montreal

drainage, which is carried away by eighteen miles of full standard sewers. Planted every fifteen or twenty feet throughout the town are young trees, which in another ten years will make Outremont one of the shadiest spots, in the right sense, on the island of Montreal. This winter the new public lighting system was inaugerated with 500 brilliant lamps, which have made the town at night one great "white way," also a new fire alarm and police signal system—the Gamewell—has been installed which would seem to be the last word in the prevention of fires. The light and water systems are supplied from Montreal, both systems being effecient, and the water, which is supplied by the Mon-

It has successfully passed through the stage for the struggle for existence and its people is now in that happy stage of knowing itself. Proud in the conception of its destiny as a city and as an independent unit and factor in the building up of the nation, the citizens are taking an intelligent interest in its material and economic growth. What that ultimate destiny is to be, only posterity can tell, but its present prosperity points to a brilliant consumation of the dream of its founders and pioneers. And why should it not? Canada municipally realizes its privileges and responsibilities to-day even better than it did yesterday, and to-morrow will more so, and Outremont is in the vanguard.

TOWN OF OUTREMONT, P.Q.

REGISTER OF BONDS.

Date Authorized Minute. 1896	Amount Authorized.	Amount Issued.	Premiums received.	Period of Issue. Years.	Rate per Cent.	Yearly Interest.
3 June	\$100,000.	\$100,000.	2,535.00	42	4	\$ 4,000.00
1899 5 May	50,000.	50,000.		42	4	2,000.00
1904 8 July	50,000.	50,000.	750.00	42	41/2	2,250.00
1907 2 October 1908	100,000.	70,000. 30,000.	1,622.00	42 42	$\frac{41}{2}$	3,150.00 1,500.00
22 April	150,000.	150,000.	11,630.50	42	5	7,500.00
1910 10 March	325,000	325,000	4,300.00	42	41/2	14,625.00
1911 7 July 1912	175,000	125,000 50,000	2,400.00 1,000.00	42 42	4½ 4½	5,625.00 2,250.00
27 March	400,000	400,000	8,110.00	42	41/2	18,000.00
	\$1,350,000	\$1,350,000	\$32,347.50			\$60,900.00

Comparative Statement of Valuation and Assessments and Constitution of Municipal Council of Outremont from 1895 to 1915.

	· Lamerpar		- 300		10,0 10 17	10.
Year ending	Valuation	Rate in	Lond	General Munic		The last visiting of the
31st October	Valuation	dollar	Land	Buildings	Total	Mayor
1896	1,155,238	4 mills			4,640.28	Dunlop, W.
1897	1,179,353	5 "			5,896.21	do.
1898	1,176,187	5 "	3636	FIELDS	5,876.21	do.
1899	1,326,486	5 "	SACE RELEASE	ARRI I	6,634.39	do.
1900	1,270,615	5 "	5,699.60	1,129.75	6,820.35	do.
1901	1,390,861	6 "	6,889.46	1,434.90	8,324.36	do.
1902	1,403,081	6 "	6,905.48	1,506.00	8,411.48	do.
1903	1,411,159	6 "	6,873.73	1,547.52	8,421.25	do.
1904	1,431,829	6 "	6,793.08	1,673.22	8,466.30	do.
1905	1,425,122	7 "	7,924.25	2,052.19	9,976.44	Joyce, A.
1906	1,466,913	237 (00)	7,864.66	2,403.94	10,268.60	do.
1907	1,992,534	7 "	10,888.87	3,057.95	13,946.82	do.
1908	2,340,314	7 "	12,736.86	3,644.90	16,381.76	Dunlop, W. W.
1909	2,459,621	7 "	12,047.69	5,169.15	17,216.84	do.
1910	3,523,608	7 . "	15,995.49	8,660.40	24,655.80	Beaubien, J.
1911	4,411,164	7 "	17,165.01	13,703.65	30,868.66	do.
1912	7,830,555	7 "	35,125.06	19,685.10	54,810.16	do.
1913	12,135,163	7 "	54,838.79	29,851.40	84,690.19	do.
1914	15,596,960	7 "	74,530.68	34,641.04	109,171.72	do.
1915	16,564,054	8 "	85,294.89	46,728.52	132,023.41	do.
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TELEPHONE NEWS



OFFICIAL INFORMATION
OF THE

CANADIAN INDEPENDENT TELEPHONE ASSOCIATION

&c, &c, &c,

TELEPHONE CABLES

EUGENE F. PHILLIPS

ELECTRICAL WORKS

LIMITED

MONTREAL.

TORONTO,

WINNIPEG.

CALGARY.

VANCOUVER.





TIME HE WAS DEAD.

The latest telephone story in London is about an office boy, who was using the telephone for the first time in his life. He had been instructed to answer when the bell rang and, accordingly, when the telephone rang the boy picked up the receiver and shouted:

"Hello! Who's there?"

The answer came back:

"I'm one hundred and five."

"Go on," said the office boy, "it's time you were dead."

EVEN TELEPHONES IN NORWAY ARE NEUTRAL

In her desire to maintain strict neutrality in the present European war, Norway is even barring war talk on telephone conversations. If questions of a military nature are discussed over the telephone, the operators are instructed to disconnect the talkers instantly.

HOW A HAIRBRAINED SCHEME SUCCEEDED.

A hair-brained scheme, that fortunately succeeded, and which had a field telephone as a feature of it, is now the talk of the Russian army. It was during the terrible fighting around Lodz, when Germans and Russians died by the hundreds. A colonel of Russian artillery, in a desperate attempt to silence the German guns, taking a horrible toll of human life, dragged a field telephone wire, with the aid of a little group of comrades to within half a mile of the German battery. While a searchlight dodged over the face of the country, the colonel lay on the ground with the telephone at his ear, directing the Russian guns. He stayed long enough to see the German guns silenced and then crept back to the Russian lines uninjured. It is only another instance of the triumph of the telephone over massive guns, 700 of which were in use in the Lodz battle.

THE TELEPHONE AND WAR.

Wonders have been worked in the telephone service in the city of London (formerly said to be the worst in the world) by the exigencies of war. Complaints of inefficiency have practically ceased. To meet the demand for a larger night staff, women operators have been employed all night to reinforce the small male staff adequate in peaceful times.

Besides the rush of work, there are special duties to be performed. For instance, the telephones to German and Austrian subjects have to be tapped and cut off if necessary, and all suspects similarly treated.

In the private exchanges of the admiralty, war office and the treasurer, the staff, which normally leaves at 5 p.m., has now to remain on duty in shifts for the whole

In the admiralty and war departments secret switchboards are installed; that is, any one calling up an official in those offices is plugged through and the operator cannot tap the conversation.

Twelve trunk and long distance lines are reserved especially for the use of the admiralty and a greater number for the war office.

News from the fleet comes in by wireless to the admiralty building and is transmitted by telephone by the wireless operator to Mr. Churchill, who is practically always in touch with each admiral at sea.

Lord Kitchener, from his chair in the war office or from his bedside, speaks directly to Sir John French at the front by a private wire, which only takes a minute to secure attention at both ends.

Thus Kitchener is as much on the spot as if he were at the British headquarters in France

NEW SALES MANAGER.

Mr. H. C. Barber, has recently joined the Sales Force, of the Standard Underground Cable Co. of Canada, Limited, Hamilton, Ont. Mr. Barber is a graduate of the Faculty of Applied Science of the Toronto University. Since graduation, he has occupied positions on the Engineering and Executive staffs of the Toronto Hydro Electric System Department, also on the Sales Force of the Packard Electric Company, Limited, of St. Catharines, Ont. His education and experience will fit him for his duties as Salesman for the Standard, which Company, manufactures complete line of electric wires and cables, also cable terminals, junction boxes and other cable accessories. He is also well fitted to serve his customers by advising them in regard to their installation problems.



Are You Insured

against loss of this kind? If not, why not insure against it by installing your electric wires under ground.

> Write our nearest office for estimates on underground installation work

Standard Underground Cable Co.

of Canada, Limited. Hamilton - Ontario

Montreal, Que. Winnipeg, Man. Seattle, Wash.

GROWTH OF TELEPHONE IN SOUTH AFRICA.

According to the British and South American Export Gazette, 169 telephone exchanges have been placed in service in South Africa since 1910, while 812 public call offices and 10 879 additional telephones have been install-

LISTENING TO BATTLES ROAR BY PHONE.

In a town not far from Arras, in France, one may listen to the battle's roar by telephone, according to the London Chronicle's representative there, who says: "It is one of the triumphs of civilization that you may in—hear the crepitation of the mitrailleuse by telephone."

According to the correspondent, in the office of the sous—prefecture or the gendarmerie, a polite official may be induced to "ring up" the battlefield, and with receiver be induced to "ring up" the battlefield, and with receiver at ear, one may hear the splutter of machine guns at Arras and Bethume. The battle's roar by telephone probably is the most modern of uses to which the telephone has been placed.

THE SPY AND PHONE.

How he waded neck-deep in a pond to escape capture, stumbled onto a German telephone station in a farmhouse, struggled desperately with a woman spy and interrupted a message of information intended for the Germans is told by a French officer back from the front. After describing how he finally stumbled onto the formhouse, cold, wet and hungry, the officer said:

"The door was ajar. A woman quite young, came out, and before I spoke a word pointed to the village farther on. I asked for something to eat and drink. She had nothing-not even water-there was nothing to drink. She was trembling in every limb. I took the kerosene lamp and entered the cellar. The woman sprang at my neck. I got her under control with my right arm. Behind a cask a man sprang up firing twice. In the dark there was the sound of a falling body. Then came a muffled whir-r-r. A telephone bell! The mystery of the cellar was solved it was a telephone station. The cask contained the battery. Needless to say the message was intercepted. It was information for the German line."

INNOVATION BY PHONE.

With the aid of the telephone an innovation in shopping, so far as London is concerned, has been made at Selfridge's department stores. The manager has resorted to the telephone to save his patrons the unnecessary trouble of walking to and fro to buy their goods. The new scheme has been well received and although this feature is a new one only just promulgated, its popularity is evidence of its usefulness.

At the new household provision store departments, opposite the main store telephone tables are provided at which customers sit and order their requirements from the various departments without the trouble of visiting the various counters. A ring to any department will bring to the comfortably seated patron an assistant carrying the required samples. No more expenditure of energy than making the initial telephone call is necessary to fulfil the Whether this telephone features is already in vogue in the large department stores of the United States, is not known to the writer, but it is a new sensation for Londoners.

Municipal Loans

On December 11, Mr. W. D. Lighthall, K.C., Secretary of the Union of Canadian Municipalities, received a letter from Mr. E. G. Long, solicitor for the bond dealers' section of the Toronto Board of Trade, which was published, together with Mr. Lighthall's reply, in the January issue of the Journal. As a consequence of the correspondence a number of letters were received from municipalities, which are given below. Part of Mr. Long's letter reads as follows:-

"It is felt that it would be highly desirable to have certain amendments to the existing legislation in the various Provinces, and they would be very glad to obtain the views of the Union of Canadian Municipalities and their support if our clients' proposals meet with approval.

"The principal matters which we have at present under consideration, and in regard to which we propose asking the Legislatures of the different Provinces to embody in new legislation are as follows:-

"1.—That power be given to Trustees authorizing them to invest in debentures issued by Municipalities in any of the Provinces of the Dominion. At present the Acts of the different Provinces prohibit Trustees from investing Trust Funds in debentures issued by Municipalities other than those situated in such Provinces. We feel that it would be to the advantage of both the Trustees and the Municipalities if there was uniform legislation through the Dominion making municipal debentures legal investment for trust funds irrespective of the Province in which the issuing Municipality was situated.

"2 -That there should be a limitation of the present statutory provision regarding debt limitation of municipali-We feel that in many cases Municipalities are allowed too much latitude in the amount of debt they can incur, and we feel that this phase of municipal borrowing should be put on a sounder financial basiis.

"3.-We wish to have changes made in regard to the form in which municipal debentures may be issued. At present there are only two methods, one of the straight term sinking fund bond, the other payments of equal annual instalments of principal and interest. We would like to have authority given to issue serial bonds, that is dividing the debt by the number of years for which it is payable, making an equal amount of principal payable in each year, and we would also suggest that in the case of instalment debentures the amount of principal payable in each year should be made in the even amounts of \$100, or \$1,000, even though such course would result in somewhat of an inequality in the total amount of principal and interest payable each year.

4.—It has also been suggested that the general right to bonus industries should be either curtailed or eliminated

"The Legislatures in the Province of Ontario, Manitoba, and British Columbia are expected to convene early next month, and we intend to submit suggested amendments to cover the above matters. We will be glad to have these matters considered by the Union of Canadian Municipalities, and to have our application to Parliament supported by them, if the proposals were considered satisfactory.

"Would you be good enough to let me know the best way of bringing these matters before the consideration of your Union of Municipalities, or the various Provincial Branches particularly at present the Sections in Ontario, Manitoba and British Columbia. If you think it advisable we would be very glad to set out in detail and with memos as to explanations the various matters outlined above.

"We will appreciate very much an opportunity of getting in touch with the various Municipalities and feel that there is no more satisfactory or effective way of doing so than through the Union of Canadian Municipalities."

To which Mr. Lighthall replied:-

"In reply to yours of 11th-Re Municipal Loans.

"I think I may say we will be glad to support you along the lines you suggest, as they seem to be along our own lines, which we have been pushing for years. In our generally accepted opinion there ought to be a municipal department of each province, one of whose functions should be to control municipal debts, and approve issues of bonds.

"As for your special proposals, I think there would be no objection to giving trustees power to invest in municipal debentures from any province, since this wider market would be beneficial to municipalities.

Secondly-Debt limitations undoubtedly should be enforced, although the details are discussable.

Thirdly-My personal opinion is that your proposed new optional form of bond would be a good thing.

"Fourthly.-The eliminiation, or curtailment of the bonusing of industrials, is generally favored, but is a somewhat

"As to the best way of bringing the matter before the Union of Canadian Municipalities. There are two ways, both of which you might adopt,-one is to write me your suggestions, which I will then submit to our Executive and those of our provincial branches. The second method is to use the columns of the Canadian Municipal Journal. Both lines should be adopted together, and I will do my part promptly. Meanwhile you would do well to prepare your proposed legislation, and communicate it to the various provincial governments, referring also to your correspondence with us."

What the Municipalities have to say in the matter. REPLIES.

Sherbrooke, P.Q.

I agree with the views expressed by Mr. Lighthall in his letter to Mr. E. G. Long, dated 15th December, copies of the correspondence in connection with which you were good enough to send me, especially with regard to a municipal department in each Province, one of whose functions should be the control of municipal debts and approve issues of

As for Mr. Long's proposals, I see no reason why trustees should be debarred from investing in municipal debentures outside of the Province. A change in the law in this respect would be in the interest of both municipalities and investors.

Debt limitations should be kept as low as possible, a fixed percentage of the assessable valuation with power to the municipal department to reduce the amount if there are circumstances to warrant it.

The optional bond payable as provided in the third paragraph of Mr. Long's letter might be found advantageous to municipalities, but I do not think it would be attractive to investors. Personally, I should not want an investment of this kind.

J. MACKINNON, Mayor.

Union of British Columbia Municipalities.

1. The U.B.C.M. is asking for legislation in this matter at the next session of our Provincial Legislature.

2. He hardly goes far enough into this matter. we have a limitation of 20 per cent on Assessment not including Local Improvement obligations.

3. I am quite in favor of this section.

4. In British Columbia there is very little bonusing outside exemption from taxation for 10 years, which is the limit. But no exemption from Local Improvement taxes.

There will be an Executive Meeting of our Union about the middle of January, and I will submit your communication to the meeting, when I have no doubt we will incorporate as far as it meets our conditions, in the matters that we will present to our Government.

H. BOSE

Secretary-Treasurer, U.B.C.M.

Union of Saskatchewan Municipalities.

I beg to thank you for the copy of correspondence with Mr. A. G. Long, of Toronto, in connection with municipal As you are aware, in Saskatchewan we have largely dealt with the matters outlined by Mr. Long. The formation of the Local Government Board will, we think, in a very large measure tend to give confidence in the municipal securities of the Province. The elimination of the bonusing of industries is now an established fact in Saskatchewan.

Both of these important changes in the municipal legislation of the Province were put into force only after considerable discussion between the members of the Government and the Executive Committee of the Union of Saskatchewan Municipalities.

I am writing Mr. Long to-day asking him for further details of his proposals in so far as they affect Saskatchewan, and on receipt of same will be pleased to take the matter up with our Executive Committee, and possibly have the matter discussed at our next convention. For your information I enclose a copy of my letter to Mr. Long. W. F. HEAL, Hon. Sec. U.S.M.

E. G. Long, Esq.-

Dear Sir,—Mr. W. D. Lighthall, K.C., Honorary Secretary of the Union of Canadian Municipalities, has forwarded a copy of your letter to me of December 11th, containing several suggestions regarding the municipal securities of the Dominion.

Before taking the matter up with our Executive Committee I thought it advisable to write you asking if you were yet in a position to set down in more detail the vari-

ous matters referred to.

I take it there can be no objection from the standpoint of the municipalities of power being given to trustees authorizing them to invest in debentures issued by municipalities in any of the provinces of the Dominion. matter of debt limitation, however, is one that may cause some discussion. As you are probably aware, we have in the Municipal Public Works Act of Saskatchewan a measure which gives very wide borrowing powers for certain purposes, and in my own personal view very much wider powers than should be given. The work of the Local Government Board in this Province will, however, probably tend to keep the borrowings of the various municipalities within reasonable bounds, to a greater extent than would be possible if such a Board did not exist, but even with this there is room for considerable discussion as to what the debt limitation should be.

With reference to the form in which municipal debentures may be issued, in so far as Saskatchewan is concerned the school boards have the right at the present time to issue serial bonds as referred to in your letter, and I do not know of any objections having been made to the issuing of installment debentures in the even amounts of \$1,000.00.

With reference to bonusing industries, as you are probably aware legislation has recently been enacted in this Province, primarily at the request of the Union of Saskatche-

wan Municipalities, eliminating this altogether.

At the present time the City Act of the Province is being revised and consolidated and it would be a very opportune time for any suggestions which your clients may wish to make to lay them before the Department. The Union of Saskatchewan Municipalities has a Legislative Committee. and on receipt of further details I would be very pleased to take the whole matter up with them.

(Signed) W. F. HEAL, Secretary U.S.M.

Victoria, B.C.

I am duly in receipt of copies of correspondence which has passed between yourself and Mr. E. G. Long, of the firm of Malone, Malone & Long, Toronto, with reference

to Municipal loans, etc.

In reply, I have to say that I agree with what you say in the first paragraph of your reply to Mr. Long, and in this connection I would point out that the Provincial Government of British Columbia, did institute a Municipal Department for this Province a few months ago, and at the Annual Meeting of the Union of B. C. Municipalities, held in Kamloops recently, the Municipal Inspector, addressed the Convention at considerable length. A report of his speech appeared in the last issue of the Canadian Municipal Journal.

With reference to paragraphs two and three of your letter to Mr. Long, I heartily concur in all that you say.

Referring to paragraph Four of your reply to Mr. Long, while agreeing with what you say, I would state that I am most emphatically opposed to the bonusing of any industry.

A. STEWART, Mayor.

Montreal, P.Q.

In reply to your letter of the 15th instant, I wish to enclose you, herewith, copy of a report from the Chief City Attorney, in reply to your letters, and I may state that the City should not be interested in the questions submitted.

MEDERIC MARTIN, Mayor.

To the Mayor, Montreal:

Your letter dated December 18th contained copy of letter from Mr. E. G. Long and Mr. W. D. Lighthall, barristers, and you requested me to report on same.

After going over Mr. Long's letter, I understand that the City of Montreal has no direct interest in the subjects sub-

mitted. The City generally raises all loans on the English market. Its borrowing capacity is already limited. The city does

not grant any bonus to industrial companies. It is for you to decide whether it would be in the public interest for the city to lend its assistance to the Union of Municipalities for obtaining from the governments the particular matter it now asks.

CHARLES LAURENDEAU,

Chief City Counsel.

Brantford, Ont.

Mayor Spence has sent me the copies which you were good enough to send of your correspondence with Mr. E. G. Long, of Malone & Long, the solicitors for the Bond Dealers Section of the Toronto Board of Trade with respect to certain suggested changes in the legislation of the several Provinces re Municipal Debentures.

I agree in the main with your opinion as set out in your letter to Mr. Long, and I am writing to him suggesting that he take up the matter so far as this Province is concerned,

with the Ontario Municipal Association.

A. H. BUNNELL, Treasurer.

U. M. M. Manitoba.

With regard to the letter of Malone, Malone & Long, re Municipal Loans, I think that Mr. Lighthall's reply is all that need be said at present.

At the recent convention of the U.M.M., a resolution was passed requesting the Provincial Government to devise some better means of marketing the debentures of the smaller municipalities than exists at present. It will be the duty of the executive to take this matter up at the coming session of the legislature.

CHAS. E. IVENS, President U.M.M.

Winnipeg, Man.

Your favor of the 15th instant, has been duly received and noted.

So far as I know, I do not think the City of Winnipeg, which is probably in the best financial position of any City in Canada, will view with any favor any attempt to curtail her rights to self government, as the members of the Municipal Government of Winnipeg believe they are as competent to udge what is in the best interests of the city as any person else. However, I will refer your letter to the proper quarter

THOS. R. DEACON.

Ottawa, Ont.

I enclose herewith copy of memorandum from Mr. W. H. Cluff, City Auditor of Ottawa. He deals with all the

questions involved in Mr. Long's letter, except the first.

With regard to that particular question, personally, I see a great possibility of danger in acceding to the suggestion, unless some bureau or clearing house were estab-lished in order that latest data with regard to every city, town and village were available on practically a day's call. Some trustees do their work in rather a slovenly manner, and I would not be disposed to invest any funds of mine in some municipalities. This particular concession should only be granted under the greatest possible guarantees of safety.

FRED. COOK.

I have yours of the 21st covering copy of letter from Malone, Malone & Long, solicitors for the Bond Dealers Section of the Toronto Board of Trade, addressed to W. D. Lighthall, Montreal, on the subject of bonds issued by municipalities. With regard to the itemized matters:-

No, 1.—Have no comments to make.

No. 2.—I would be very strongly in favor of a very strict limitation of the amounts that municipalities are allowed to borrow, and that this limitation should cover all borrowings whether for general purposes, local improvements, water works, schools, or any other purpose. Heretofore, practically no limit has been placed on borrowing in Ontario except where municipalities have become so burdened with debt that they apply to the Legislature for relief. Would it not be better to lock the stable doors before the horse is stolen?

Unless such a limitation is made very stringent and the practice of some municipalities going every year to the Legislature for permission to borrow without a vote of the ratepayers is discountenanced, the limitation will be of little use.

No. 3.—The issuance of "Serial Bonds" would be a step in the right direction, in fact, anything that will do away with the accumulation of large sums of money as Sinking Funds lying year after year in banks at a low rate of interest, with its attendant dangers of manipulation. To my knowledge there has never been a default in Municipal Funds that was not connected in some way with the Sinking Fund of the Municipality.

No. 4.—The bonusing should be absolutely wiped out, and steps should be taken to guard against any plausible eva-

sion of the law in regard to such bonusing.

The above are, of course, my personal views, after considerable experience in municipal affairs. (Signed) W. H. CLUFF, City Auditor.

Notes on Municipal Finance

By JAMES MURRAY.

MUNICIPAL BOND SALES GOOD IN CANADA.

The financial reports for 1914 show very exclusively that while the general sale of municipal bonds had decreased considerably, the sales in Canada had increased by over 50 per cent. This, of course, was brought about by the difficulty of placing Canadian municipals on the London market because of the rumors of war about the middle of the year, thus forcing our municipalities to place their issues on the home market, and the bond dealers to start a campaign of educating the investing public to their value. That the campaign was successful is exemplified by the figures which are given below, and suggested above. The figures are encouraging, too, as bearing out the contention of this Journal, that if Canadians knew the value of their own civic securities they would buy them in preference to foreign securities, which during these last few years have been sold very largely in this country.

Canada's Municipal Bond sales for 1914 are as follows:-

In 1914.	1913.
Canada \$ 34,483,359	\$ 20,550,239
Great Britain	68,882,644
United States 12,303,200	21,168,053
Totals	\$110,600,936

SHORT TERM BONDS.

As a result of the war many municipalities were not able to place their bond issues on advantageous terms, with the consequence that they had some difficulty in financing their public works, which were partially under way, and a number of towns issued treasury notes for six or twelve months and the large cities such as Toronto and Montreal, short term debentures. This close financing has brought up the subject of how should municipal securities be issued and what should be their life before maturity. As in the near future the United States will be one of the principal markets for Canadian securities, this subject is important, for while in London long term bonds were the most popular. New York prefers short term bonds. While chatting with the manager of one of the big American bond houses, who is a very keen student of municipal finance, I gathered that there is a growing tendency for American municipalities to issue bonds to last the life of the utility for which the issue was made. For instance, should a municipality decide to construct a new road, which in the ordinary course will last ten years, and which will cost, say \$60,000, a ten-year issue for that amount is made, and a proportionate sinking fund is created to pay It is claimed for this system that those who enjoy the said road pay for it, whereas under the long term of forty years, posterity has to pay for something it does not enjoy, as the road will have been worn out, or if the road is rebuilt, will have the double burden of paying the debts All of which means that in of the past and the present. the United States, each municipal generation must pay for its own improvements.

SERIAL BONDS.

Another system of municipal financing they have in the United States is that of serial bonds, which in short, means that a proportionate amount of the issue matures each year, which works out something like this. Suppose a serial issue of \$20,000 is made for ten years, ten separate issues of \$2,000 are made to mature in one, two, three years and so on. These bonds are very popular. But in the few cases where serial bonds have been issued in Canada a very different system is adopted, at least by the majority. That is a proportionate amount of the issue is paid each year with the interest, which while lessening the liability of the municipality does not help the investor, for the amount paid back is too small for reinvestment.

CARELESSNESS AND EXTRAVAGANCE.

But the principal point of interest that was brought out in the interview, was the feeling on the part of American bond houses (and Canadian houses, too) that amongst the smaller municipalities there is a tendency towards carelessness and extravagance in dealing with their finance, which, of course, will effect the sale of their bonds. If this feeling of suspicion is general, and from enquiries it would seem that it was so, the sooner it is eliminated, the better for the municipalities. Frankly, I believe there is little real ground for the suspicion, but however little, it is too much for the credit of Canadian municipal securities,

which cannot stand too high. As an instance of carelessness it has been pointed out that certain municipalities in this country keep changing their bank, with the result that many interest coupons are returned, because the local powers that be, have neglected to see that a sufficient fund has not been placed in the bank through which the bond was first issued, to pay the interest. The returning of coupons not only irritates the underwriters, but hurts the credit of the municipality itself, for it must be remembered that the buyers of an issue are scattered all over Canada, Great Britain and the United States, and returned coupons with no funds, or "N.S.F." at the Bank, to them means bankruptcy on the part of the municipality in question; the investors have not the means of knowing that it is but carelessness, until after much delay and loss of temper.

CANADIAN MUNICIPAL GOOD INVESTMENT.

But generally speaking, Canadian municipal bonds, in spite of a few shortcomings, have proved themselves amongst the best investments in the world-gilt-edged as regards their security, for not one municipality has failed to meet its obligations, though some have been a little slow at times, and profitable, for the reason that comparatively speaking, their prices are low, yielding 5 per cent to 7 per cent, and no doubt it is because of this good yield on a safe security that has enabled the bond dealers to sell so many municipals in Canada, amongst people who have saved a little capital, particularly retired farmers. The difficulty of selling amongst ordinary investors is the difficulty of finding a ready market for reselling, but this would be obviated to a large extent if legislation could be brought about by which trustees are allowed to buy any Canadian municipals. At the present moment, trustees are limited to those municipal bonds issued within their own province, thus lessening their choice.

DIFFICULTIES IN SELLING BONDS.

A further difficulty in the popularizing of Canadian municipal bonds in the past has been the municipalities themselves, for once they have had their bonds underwritten, they wash their hands of the whole business; not realizing that the sooner an issue is sold to the public, a better price is secured for the next one. It has been known where bond houses, which have taken up blocks of municipal issues from the underwriter, have been refused special information by the officials of the corporations in question. This is not very conducive to the selling of the bonds. It is the lack of these small courtesies and the mean carelessness at times displayed, that are obstacles in the popularizing of municipals, and the wise municipality will eliminate them.

REGINA ACCEPTS BANK OF MONTREAL'S OFFER.

The city of Regina has accepted the Bank of Montreal's' offer to negotiate treasury bonds to the extent of \$1,750,000 at a very favorable price. The offer of the bank was made to the city council on the first day of the year, but could not be accepted until the new council had organized. The finance committee has now gone into the matter thoroughly, and has recommended the acceptance of the offer.

SASKATOON'S ASSESSMENT.

The following statement shows the expenditure, assessment and tax rate of Saskatoon, Sask., for the years 1912, 1914 and 1915:

1912. 1914. 1915.

Assessment \$36,728,360 \$56,679,426 \$48,000,000

Tax Rate. 14 mills 12 mills 11 mills

Expenditure \$566,081 \$646,819 \$528,000

It will be seen that the estimated expenditure for 1915 is \$118,819 less than in 1914 and \$268,745 less than in 1913.

The sinking fund and interest allowed in the estimates for 1915 is \$222,281; in 1912 it was \$89,190. After deducting these sums the amount of general expenditure in 1912 was \$476,891, as against \$305,719 in 1915, or a reduction of \$171,172.

GOOD ROADS CONGRESS.

It has been decided that the Good Roads Congress, which was held in Montreal last year, and of which the Canadian Municipal Journal published a daily sheet and a special number, will be held in Toronto in the latter part of March.

FINANCIAL NOTES

CALGARY, ALTA.

It was decided to ask City Engineer Craig to furnish estimates of cost for a pipe line to supply the city -ith more

WALLACEBURG, ONT.

A by-law authorizing the town council to borrow \$9,000 for hydro - electric and waterworks installations, was carried.

ETOBICOKE, ONT.

A by-law providing for the issue of 10-year debentures at 6 per cent. for \$8,680, was passed by Elobicoke, for the construction of a macadam roadway on the Burnhamthorpe Road, between Dundas Street and the Etobicoke River.

SASKATOON, SASK.

The ratepayers of Saskatoon, will probably be asked to vote on by-laws to raise \$70,000 for the construction of a house sewer and water connections. Also to raise \$12,000 to purchase site for a Children's Aid Society building.

KERROBERT, SASK.

Ratepayers have passed by-laws to raise \$10,000 for curent fund overexpenditure; \$2,000 waterworks improvements; \$1,400 for cemetery improvements and \$1,000 for improvements to nuisance grounds.

WEYBURN, SASK.

The ratepayers of Weyburn, have passed a by-law to raise \$30,000 to equip the City Hospital ..

PETERBOROUGH, ONT.

The Utilities Commission of Peterborough, Ont., will ask for special legislation to enable them to borrow \$20,000 to install an auxiliary steam plant in the pumping station, plans for which have been prepared by Mr. Wm. Kennedy, Jr., Montreal.

HAMILTON, ONT.

A by-law recently passed by the Wentworth county council, and soon to become operative, requires that all wagons carrying from 5,000 to 7,000 pounds under this by-law must have tyres three inches wide, and waggons carrying from 7,000 to 9,000 pounds tires four inches wide.

REDCLIFF, ALTA.

By-laws were recently passed by the Redcliff Council to provide \$5,000 for grading streets, \$2,900 for an industrial spur track, and \$2,300 for the erection of a tool-shop and storehouse.

HAMILTON'S FINANCING.

Recommendations were passed at a meeting of the Hamilton City Council to pass, without permission of the electors, an issue of debentures for \$50,000 for public library indebtness and extensions, \$20,000 fo rthe Patriotic Fund, \$5,000 for the Belgian relief fund, \$35,000 for city hospital repairs and extensions, \$47,000 for the completion of west end sewerage-disposal works and \$12,000 for west end fire

STRATFORD, ONT.

A by-law will be submitted to the Stratford ratepayers to provide for pavements on Romeo Street from Ontario to Douro; Albert Street from King to Romeo; and King Street from

B. C. IMPROVEMENTS.

The city council of West Vancouver, B. C. will porbably ask the ratepayers to vote on by-laws to raise \$25,000 for improvements to one of their wharves and \$6,000 for ferry purposes, and the ratepayers of South Vancouver be asked to pass on a by-law to raise \$79,054 for local improvements.

The ratepayers of Summerland, B.C. will shortly vote on a by-law to raise \$10,000 for irrigation purposes.

By-laws were passed in Kamloops, B. C. to provide \$35,000 for waterworks \$40,000 for electric lighting, and \$7,000 for public parks.

THE 1915 MARKET FOR MUNICI-PALS.

There will be a market for Canadian municipals in 1915. Curtailed borrowing, corporate and private economy, the severe chastening of the speculative spirit, the release of funds by the restriction of trade, the calling in of financial reserves, the powerful stimulus to the production of new wealth out of the soil-all these factors have already ushered in conditions of easier short-term money. But capital is being destroyed at an appalling rate, and a day of financial reckoning is coming after it is all over. What price must be paid for capital in the new financial age to come depends upon the duration of the war, upon its decisiveand whether disarmament follow and upon many re-of unprecedented financial will sults and economic conditions, which past history affords one no aid in gauging. Meanwhile, all Canadian borrowers must trust in the Lord and keep their powder dry.

Canadian Finance asked a prominent Canadian municipal dealer whose sound judgment is very widely known, for a 1915 fiscal motto for Canadian municipalities—especially those of the West. He said: "Tell them to cut their borrowing down to the bones. Tell them to stick fairly well to shorttermed loans. And, above all, tell them to meet their outstanding cou-

pons right on the dot."

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- DEALERS IN -MUNICIPAL BONDS

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LONDON, ONT.

A by-law is to be submitted to the ratepayers of London, Ont., to provide for the issue of \$40,000 debentures for the purpose of constructing a bridge across the River Thames at Richmond Street.

The City of Kamloops will submit to ratepayers a money by-law asking for authority to issue \$40,000 Electric Light Extension 6 per cent bonds, maturing 1929, and dated October 1, 1914; and also \$35,000 Waterworks Extension 6 per cent bonds, maturing 1929 and dated October 1, 1914.

The municipality of Port Coquitlam has succeeded in the completion of a sale of \$100,000 Street Improvement bonds at 90. Under the terms of the sale the municipality was to receive \$8,000 on first payment and \$3,000 per month thereafter. The first payment has been received.

The debentures issues by the Town of Newmarket for the waterworks improvements, to run 20 years at 6 per cent, have been sold at 99. The total amount of the issue is \$15,000.

H. J. ROSS ACCOUNTANT TRUSTEE

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

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THE ROYAL BANK OF CANADA

Capital Authorized	\$ 25,000,000
Capital Paid Up	
Reserve and Undivided Profits	13,174,000
Total Assets	180,000,000

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Agents in France: Credit Lyonnais; Germany: Deutsche Bank

FORTY-FIFTH ANNUAL STATEMENT

OF

The Royal Bank of Canada

GENERAL STATEMENT, 30th NOVEMBER, 1914,

To the Public:		
Notes of the Bank in Circulation. Deposits not bearing interest. Deposits bearing interest, including interest accrued to date of statement.	0 01 004 100 04	\$ 13,505,255.49
Balances due to other Bank in CanadaBalances due to Banks and Banking Correspondents in the United Kingdom and foreign	1	\$136,051,208.23
countries	2,280,629.08	2,536,701.61
Bills payableAcceptances under Letters of Credit		744,389.55 1,481,717.92
To the Shareholders: Capital Stock paid in		\$154,319,272.80
Reserve Fund. Balance of Profits carried forward.	\$ 12,560,000.00 614,062.25	11,560,000.00
Dividend No. 109 (at 12% per annum), payable December 1st, 1914	\$ 346,800.00 3,919.31	13,174,062.25
		350,719.31
		\$179,404,054.36
ASSETS		
Current Coin. Dominion Notes.	\$ 12,995,483.75 12,688,371.25	
Deposit in the Central Gold Reserves. Deposit with the Minister for the purposes of the Circulation Fund. Notes of other Banks. Cheques on other Banks Balances due by other Banks in Canada. Balances due by Banks and Banking Correspondents elsewhere than in Canada. Dominion and Provincial Government Securities, not exceeding market value. Canadian Municipal Securities and British and Foreign and Colonial Public Securities other	578,000.00 2,525,205.79 5,752,485.25 4,351.82 3,144,502.41 1,158,568.75	
than Canadian, not exceeding market value. Railway and other Bonds, Debentures and Stocks, not exceeding market value. Call Loans in Canada, on Bonds, Debentures and Stocks. Call and Short (not exceeding thirty days) Loans elsewhere than in Canada	2,185,062.60 13,557,741.12 8,574.058.06	
Other Current Loans and Discounts in Canada (less rebate of interest)		71,244,677.99
Real Estate other than Bank Premises. Bank Premises, at not more than cost, less amounts written off. Liabilities of Customers under Letters of Credit, as per contra. Other Assets not included in the foregoing.		100,156,659.90 600,000.00 5,861,180.37 1,481,717.92 59,818.18
		\$179,404,054.36

AUDITORS' CERTIFICATE

WE REPORT TO THE SHAREHOLDERS OF THE ROYAL BANK OF CANADA:
That we have obtained all the information and explanations required by us.
That in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.
That we have checked the cash and verified the securities of the Bank at the Chief Office at 30th November, 1914, as well as at another time, as required by Section 55 of the Bank Act, and that we found they agreed with the entries in the books in regard thereto. We also during the year checked the cash and verified the securities at the principal branches.

That the above Balance Sheet has been compared by us with the books at the Chief Office and with the certified returns from the Branches, and in our opinion is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us and as shown by the books of the Bank.

JAMES MARWICK, C.A., and S. ROGER MITCHELL, C.A., Auditors.

Members of the Firm of Marwick, Mitchell, Peat & Co.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 29th November, 1913	S	1,015,119.58			
interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills	\$	1,886,142.67			
Appropriated as follows:			\$	2,901,262.25	
Dividends Nos. 106,107, 108 and 109, at 12 per cent. per annum. Transferred to Officers' Pension Fund.	\$	1,387,200.00	-		
Written off Bank Premises Account. Contribution to Patriotic Funds.		250,000.00			
Depreciation in Investments		50,000.00 500,000.00			
Balance of Profit and Loss carried forward		614,062.25		2001 900 95	
			W	2,001,202.20	

H. S. HOLT, President. Montreal, 18th December, 1914.

EDSON L. PEASE, General Manager.