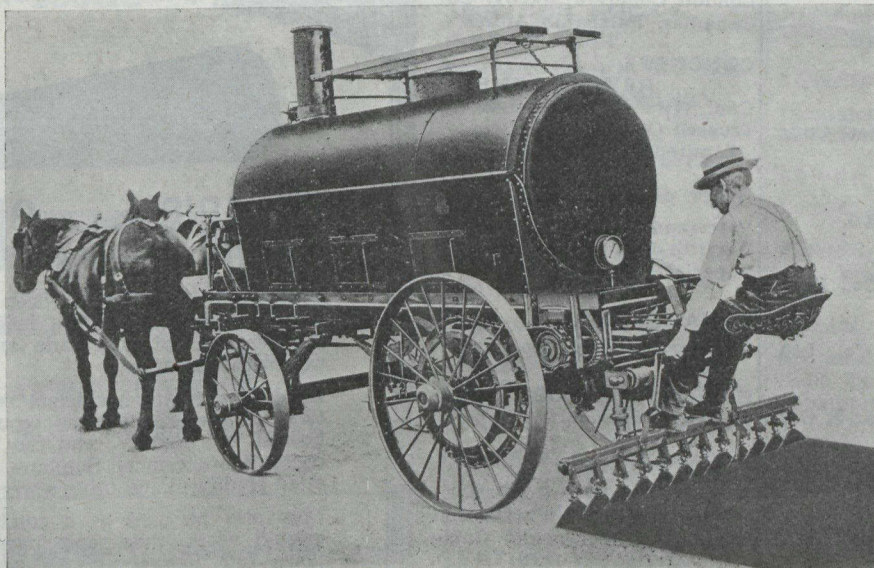


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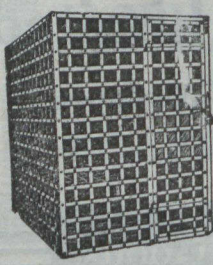
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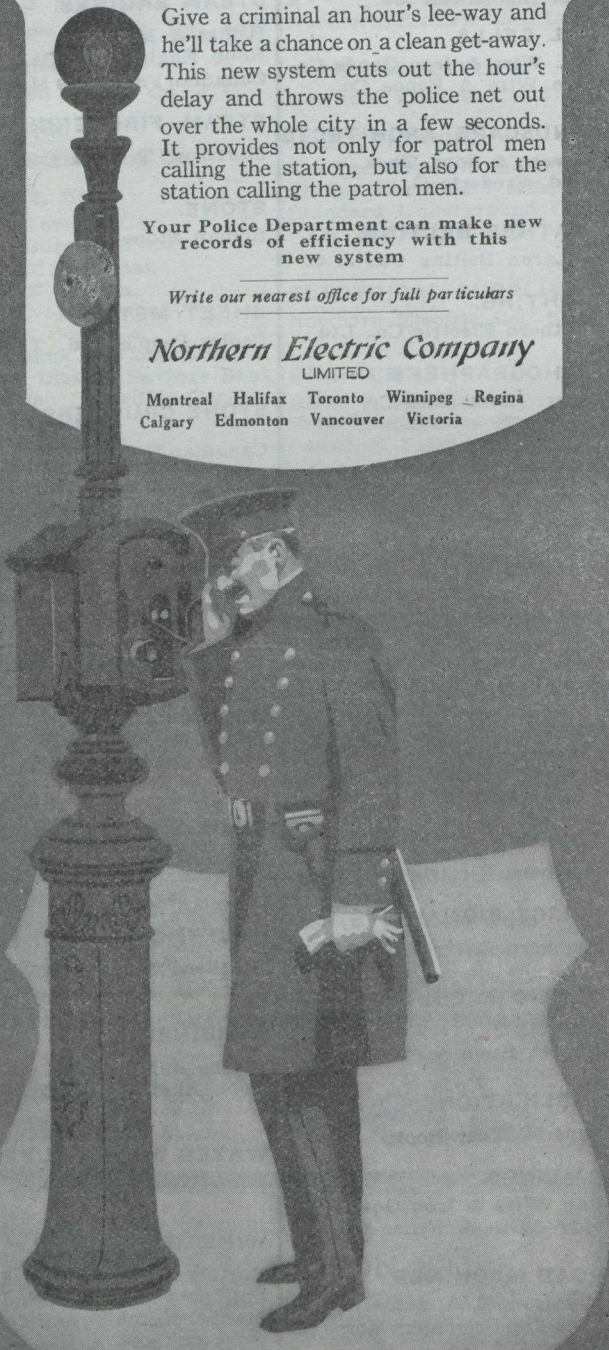
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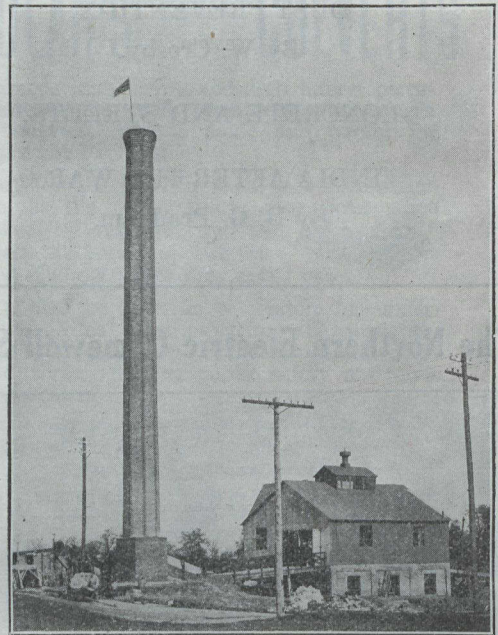
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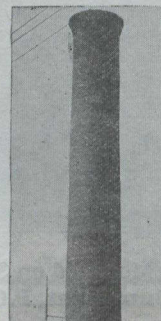


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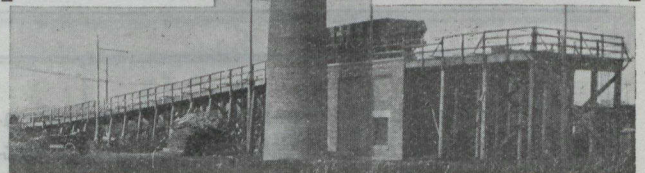
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Official Organ of the Union of Canadian Municipalities

"Municipal from cover to cover"

Circulates in every city, town and village

Vol. XI

AUGUST, 1915

No 8

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THE ONE GREAT PROBLEM.

We were very much interested in an editorial that appeared in the July issue of the Pulp and Paper Magazine on the unemployment problem which is rightly under the title of "the one great problem"—The article after quoting the Ontario Labor Educational Association's dictum that "unemployment is inherently a product of our present industrial system" roundly condemns society for its sin in allowing what it terms "a social crime." But the gist of the editorial is in the following paragraph:

"Who will answer the challenge of the times? who will take from the groaning world the scourge of poverty? why should it not be the business man, the manufacturer, the man who deals with practical problems?"

This coming from a journal published in the interests of a large industry is surprising though we welcome the idea that the trade organs are at least recognizing that the unemployment problem in Canada to-day is essentially an industrial problem—brought about largely by lack of that true spirit of responsibility on the part of the large industrial concerns. But we have little confidence that the manufacturers will "answer the challenge of the times." During the last twelve months the municipalities alone have answered the challenge. The "practical" man certainly has not. But there is still hope and if the Pulp and Paper Magazine can convince its readers that theirs is the responsibility of unemployment, at least something will have been done. But in the meantime the municipalities bear the burden.

ERROR

By inadvertance we did not give the name of the writer of the splendid article on finance, entitled "How Capital Expenditures are Paid For" which appeared in the July issue of the Journal. The author is Coutts Milne. We regret the slip, as the article in question had taken up much of Mr. Milne's time. We hope shortly to publish another article from his pen.

EFFICIENCY FIRST.

At the annual conference of the Mayors and officials of fifty-four cities in New York State the idea underlying the deliberations was "efficiency" in every phase of municipal life—a uniform system of accounting, a more comprehensive health survey of the cities, more efficient by budgets and a more complete system of town planning, being some of the reforms aimed at. As a first step towards the consummation the conference determined to establish a state bureau of municipal information, to be supported and operated by the cities themselves the managing committee to consist of five mayors, elected annually.

The conference, which has our very good wishes, in its ambitious schemes, is not taking up something new for each has been taken up at different times at the conventions of the Union of Canadian Municipalities and advocated in this Journal, so that in municipal reform we can honestly claim Canada to be in the vanguard. A bureau of municipal information was suggested at the foundation of the Union of Canadian Municipalities in 1901, and has been in operation ever since.

ALIEN ENEMIES.

Mayor Young of Fort William and Mayor Mooney of Port Arthur recently interviewed the Federal Government on the alien problem which is affecting the twin cities considerably. As Mayor Mooney stated the unemployment problem in both Port Arthur and Fort William would be soon settled if the Government would take up its responsibility in taking care of the alien enemies—there being over 5,000 Austrians on their hands.

Local Government in India

A very interesting discussion is now going on in India in reference to local government. The Indian government recently issued a statement in which it favored an extension of the present system which was introduced thirty years ago by Lord Ripon, to take the place of the "punchayet" or council of five. The punchayet, which is one of the oldest of Indian institutions, being a survival of the time when the village, as the unit of government, was the centre of not only the local social life but discharged the double function of local legislation and administration; and owing to its members being really the best men in the district, in spite of its often drastic measures, it was usually a very efficient body. But the system represented decentralization and did not suit the powers that be, who wanted centralization, and so a local government system with very limited powers was introduced in its place. According to reports, the newer system, which include municipal bodies, local boards and district boards, has proved anything but a success,

and though attempts have been made from time to time to patch it up, the indifference of the native and even the English mind, has been such as to convince the authorities of the futility of carrying on the system in its present form.

What is somewhat strange in the governmental document, but which shows the trend of British democracy even in the government of native races, is its favourable attitude to a revival of the punchayet idea though it, again typically English, raises difficulties in the way of carrying it out. In the meantime, the government announces that it has "decided to accept in almost every case the conclusions of the local government or administration as to the degree of progress possible at the present time," and as these conclusions differ in the various parts of the country, and in many centres are considered an advantage rather than otherwise, it is very evident that variety of system is preferable to uniformity, which is considered in Indian circles as "dull and artificial."

High Standard of Civic Life

The reading of the long annual report of the City of Capetown, South Africa, extracts of which appear on another page in this issue—was a reminder to us of the high standard attained in the civic life of other parts of our Empire. The modest dignity of the language used by the mayor, the sense of responsibility shown in the reports of the municipal officials and the recognition of the importance by the state authorities—as indeed they should be when the best men are proud to serve on the council, as instanced in the case of two knights serving as councilmen—are all indications that the splendid institutions of Great Britain have not lost by distance their strength or their uplifting influence. It would seem that the old system of committee government works satisfactorily in the Union of South Africa for the enlarged city of Capetown—which practically takes in the southern peninsular and which has just been created by a special ordinance of the legislature, though the city itself is two hundred and fifty years of age—is composed of a mayor and forty councilmen; the detail work being in the hands of seven standing committees.

A large part of the report is taken up with the health of the community. This is accounted for by the climatic and racial conditions, which would constitute a grave danger if left alone (those who have had dealings with the colored race know this) and so very precautionary measures have to be taken to ensure even a decent health record, and the fact that the general health of the city is so good is a credit to the diligence of the authorities.

Another part of the report which was particularly interesting to us was the importance that the council of Capetown attached to the convention of the South African Union of Municipalities (which is worked along the same lines as our own) by sending a delegation of five of its principal members with the mayor; and this sense of responsibility is shared by all the other cities in the Union. We in Canada are too prone to look only to the material

benefits to be secured from our Union, one might say, inclined to forget that if the civic life of this country is to be paramount at least some sacrifice is necessary on the part of the individual municipality, and never so much as now, when we read of commissions having to be appointed to enquire into charges of corruption of the body politic of the country, is it necessary for a civic life strong enough and pure enough to convince the world that the public welfare of the Dominion so far as the municipalities were concerned was on as high a standard as the other units of the Empire. Of the honesty of the municipal life of Canada in spite of one or two delinquences—we are convinced—in fact we know—but there is the danger, which always will be, so long as the municipalities live but for themselves alone, of the lowering of the standard to mere commercial values.

A MUNICIPAL RADIAL RAILWAY.

On July 22 was opened in London, Ont., by Mayor Stevenson, the first municipal radial railway in Canada and probably on this continent. The railway which is twenty-three miles long connects the City of London with Lake Erie. It is fully expected that the venture will not only develop the country along the route but will be a financial success.

THE UNION OF CANADIAN MUNICIPALITIES.

The Union of Canadian Municipalities was organized years ago for the protection of every municipality in Canada, and has done invaluable service in having unjust legislation repealed and preventing further encroachments on municipal rights. To secure this, it has representatives watching every Bill as presented.

As municipalities realize what they can accomplish by Union, the membership increases, the power of the Union is enlarged, and more, and better, work is done.

The Union relies upon the municipalities for the whole of its support, and every cent is spent on municipal protection and progress.

A Joint Meeting on Unemployment

The war is now on its thirteenth month, and though we Britishers and our Allies have actually grown stronger in fighting strength (begotten of a determination to see the thing through) Canada has had to contend with a nightmare of actual and prospective unemployment. It has been, and is, our duty, in consequence, to make serious attempts to bring about some practical solution of this grave problem. So far, as already stated in these columns, the burden has rested on the municipalities, and they, with the help of private philanthropy, have managed to relieve the situation during last winter, and even up to this date. But they cannot go on any longer fighting alone. The Federal government has as yet done nothing direct, although recruiting and alien camps have aided a little. The provincial governments have done nothing, though the responsibility is partially theirs. The Minister of Labor in the early part of the war did attempt to bring about a meeting of provincial, civic, trade and labor representatives, but did not succeed. This was not the minister's fault, but rather a lack of sense of responsibility on the part of those to whom he sent the invitation. They did not then realize the seriousness of the situation. They should do so now, however, for the outlook for the coming winter is very grave indeed, even should the war end before, so that the position must be squarely faced at once. But by whom? Our suggestion is this; that the only way to bring about any solution is to first get together, at a round table conference, all those responsible—which means everybody having the control of labor—public authorities, employers and labor leaders.

Last May, in answer to a memorial on the subject from the Mayors, together with a request asking for a commission, the Prime Minister recognised the need for speedy action and said that the cabinet would seriously consider the matter, but so far nothing has been done; at least we have no record. Of course we fully appreciate the three great difficulties in the way of a federal commission. First, that the government's great immediate task is to bring the war to a successful conclusion; second, the British North America Act, which sets the Federal government somewhat far from the municipalities; third, a commission is usually a slow process. So that it seems to us the only way to bring about a solution of the unemployment question quickly is to put into practice Mr. D. Light-hall's resolution adopted by the meeting of the U.C.M. which reads as follows:—

"That this Executive Committee of the Union of Canadian Municipalities shall press for the organization by the City Council in each large city, and by the Provincial Governments, of a Joint Committee on Unemployment to consist of two or more special delegates from each of the following bodies: The Dominion Government, the Provincial Governments, the City Councils, the Board of Trades, the Manufacturers' Association, and representatives of labor and the principal Charity Boards, with the object of working on a harmonious plan for dealing with this question practically during the coming winter."

This resolution is the result of much previous consideration by the Union during the year.

We believe that the findings of such a conference would have a great effect because of the distribution of responsibility; but the representatives must be got together first. This will mean hard work on the part of the executive—to get the co-ordination of so many opposing elements, but there is no reason for the failure of the venture. Each element is sensible of the necessity for immediate action, if only for Canada's credit, which has certainly not been strengthened by the drain to our civic and national treasuries. Men walking the streets do not build up credit for any country, and in the case of Canada it is not all the war which is the cause. There is something wrong somewhere, and it is only by bringing together those who can do something that the wrong can be righted.

The Union of Canadian Municipalities in its attempt to bring about a meeting is at least doing something and it is up to the federal and provincial authorities to help. We have every confidence in securing the support of the ministers of labor and agriculture for they have given their word, and one or two of the provinces have already shown their interest, but every provincial government must do its duty by taking up its share of the work. We can vouch for the municipalities.

NATIONAL MUNICIPAL LEAGUE.

The National Municipal League has announced nine subjects for the 1915 Morton Denison Hull prize of \$250 for the best essay on a subject connected with municipal government. The contest is open to post-graduate students who, within a year, have been registered students in any college giving instruction in municipal government. Further information regarding the prize may be had of the National Municipal League, 703 North American Building, Philadelphia, Pa.

MUNICIPAL PENSIONS.

Considerably more than 100 per cent increase in five years in the amount of pensions paid public employees of five Massachusetts cities, is sufficiently formidable a statement to make the probable increase in another five years appear to be a subject for grave consideration. The amount paid in pensions in 1914 by Boston, Cambridge, Somerville, Lynn and Worcester, amounted to \$644,130.38 as against \$272,661.10 in 1910. One of these cities paid out four times as much as in 1910, another 40 times as much, and still another 60 times as much. These and other interesting and attention-compelling figures and facts have been brought out by the investigations the chamber's special committee on contributory pension plan is making.

It would seem that the huge increases are not due so much to larger amounts paid either to individuals or to the employees collectively in any department or departments. The soaring figures, on the other hand, are to be accounted for by the admission one after another of new departments to the benefits of pension system. As for example, one city carrying pensioners, only of its fire department in 1910, now pays pensions to employees of the police, school, sewer, street, water and city messenger departments. Another has increased the departments benefitted under its pension system, from three in 1910 to 13 in 1915. One city pensioned employees of two of its departments in 1910; in 1914 nine departments were included in the pension budget.

The chamber's committee aims to acquaint the general public with the situation regarding the municipal pension system—its present and estimated future cost to the municipalities of the state. The committee is also trying to discover whether or not the payment of so large an amount of public money for this purpose makes for increased efficiency on the part of municipal employees.—Boston Chamber of Commerce.

Special Meeting of Union of Canadian Municipalities at Niagara Falls

A special meeting of the Union of Canadian Municipalities was held at Niagara Falls, July 20 and 21, when resolutions were passed after discussion, dealing with the "unemployed" question, and the problems arising from it. The chair was taken by Mayor Church of Toronto, the President, and those present represented practically all the principal Eastern municipalities—the West being represented by Mayor MacDonald, who had come down with a special resolution of the Union of Manitoba Municipalities, strongly urging the immigration department to supervise and help settlers coming to Canada with the intention of going on the land.

Mr. Frank Beer represented the Ontario Commission on Unemployed, and Col. Raymond the Niagara Falls Parks Commission.

The President, in opening the proceedings, said:—

Owing to the war and the financial situation resulting therefrom, it was deemed advisable to postpone the annual Convention of the Union of Canadian Municipalities, which was to have been held this month at Victoria, B.C. It was thought advisable, however, to call this meeting of the Executive of the Union for the purpose of dealing with urgent matters such as legislation, the unemployed, recruiting, the war, and the financial situation.

An appeal has been made to us by the Government of Canada to assist in recruiting, and also to supplement the war measures of the Government. I am sure you will agree with me that there is a duty devolving upon the municipalities as well as upon the Government in relation to the prosecution of the war, and that we ought to assist the military authorities in every way possible.

The use of public buildings should be readily given, grants should be made to the militia, to assist recruiting, band concerts should be given in parks and public squares, insurance should be placed upon the lives of those who go over-seas, and there should be general co-operation with the local military authorities. The dependents of those at the front should be well and amply looked after.

These are troublesome times for the people of Canada, and especially for the municipal councils, the members of which are in daily touch with the people.

I hope there will be concerted efforts by the municipalities of Canada all along the line to work in harmony with the Government until the war is brought to a successful conclusion.

The various provincial governments should also vote money to the militia, and assist otherwise in relation to recruiting and other matters.

Canada has done nobly and splendidly, and as long as we have a dollar to spend or a man to spare, we should not cease our activity when the Hun is at the gate.

Legislation.

With regard to legislation, I think the Union should ask that the new Federal Railway Act be placed upon the statute book at Ottawa next session. The Highways Bill should be re-introduced next session and passed, because when put into operation it will materially relieve unemployment.

While considering matters of legislation, I should like to point out that the time has come for us to place on record an expression of our opinion with regard to the action of certain representatives of the people in both houses of parliament who in the past has been unceasing in their activities against legislation which was being sought by the municipalities. As you know, our practical experience has been that there are in our parliaments certain members who, although elected to represent the people, invariably take the side of private corporations as against the public when there is any legislation under consideration affecting

the municipalities. We had that experience often both at Toronto and Ottawa in the past.

On the head of the Government devolves the duty of checking and putting the ban on the disgraceful lobbies put up against the municipalities and the hostile action of certain members. The time has come when the municipal authorities should prepare a list of these members and take some concerted action for the protection of our own interests. **In union there is strength.**

We should not fail to watch the course of those representatives who in season and out of season have been antagonistic and hostile to the interests of the municipalities generally, and have fought openly and secretly against legislation presented in the interest of the municipalities. The action of these members should be brought to the attention of the various governments, so that ways and means may be devised of checking it, in order that the legislation we propose may receive the better and fairer treatment it deserves.

It is a deplorable fact that in an over-governed country like Canada a municipality should have to fight for its life sometimes in the protection of its own interests before a legislature in essential matters for the public welfare. It is of passing consideration to notice the time and pains taken to consider subsidies and like matters and the scant consideration given at times to our legislation.

Unemployment.

With regard to the question of unemployment, the municipalities will do their part if the Dominion and Provincial Governments will assist and do their part. Little or no actual help has been forthcoming yet from the Governments. There should be some system of registration by which those out of employment could be registered at the border and also at the port of entry.

We should also have the co-operation of the various departments of the Governments, including the Post Office, Immigration, and Labor Bureaus. We should impress upon the Government of Canada that, while they have a very heavy burden to carry because of the war, they should also do something to solve the problems pertaining to the industrial war at home. United action by all would do much to relieve the situation.

Financial Situation.

During the war, the financial situation is a troublesome one for the municipalities to deal with. Retrenchment and economy should be the watchword all along the line. While it should be our desire to keep "Business as Usual," we should consider the heavy expenditures of previous years and the very liberal way we have been spending money. As far as possible, works that mean employment should be gone on with, but outside of this class only necessary works should be undertaken.

A stock-taking should be made, and a balance sheet struck, and we should endeavor to keep ahead of the situation instead of behind it. In some places the war and the financial situation have interfered with the revenue, and a wise and prudent economy is necessary with retrenchment. It looks at the present time as if the war will be a long drawn out affair, and we should carefully husband our finances and put them on a saner basis. While the outlook is most hopeful for the Allies, until the war is over, and for some time afterwards, the financial situation will be such as to give the municipalities some cause for careful treatment. We should keep ahead, instead of behind the financial situation, so that whatever turn the war may take we shall be prepared for it by having looked ahead.

We hope to hold our annual convention at Victoria, B.C., next year.

Papers of great interest will be read during your session.

We have received an invitation from Col. Logie to visit the camp at Niagara-on-the-Lake, and an invitation from the Queen Victoria Niagara Falls Park Commission to go through the park and enjoy the facilities provided for seeing the Falls and other points of interest in the locality.

Special Meeting of U.C.M.—Continued

The delegates have been invited to be the guests of the city of Toronto on Friday. We have also been invited to be the guests of the city of Niagara Falls.

The meetings of our Executive will conclude to-morrow afternoon.

In conclusion, I wish to express the opinion that the municipalities are to be congratulated on the way they have been able to carry on their affairs since the war broke out, and on having done their part to promote a patriotism and production campaign with a view to keeping business going as usual. A great responsibility devolves upon the municipal councils at the present to keep the flag flying, and to do their bit for King and country. We have not been found wanting so far, and we should confer all the honors possible on the brave men who are representing our people and country in the overseas contingents. Their memory will never fade. Our heroes will be an honor and credit to us, and to future generations, for the sacrifices they have made.

The address was moved and second to be filed.—Carried.

The next business was the reading of correspondence which was accepted and ordered to be filed.

REPORTS.

Mr. Fred Cook, the Union's representative at Ottawa, presented his report, which was adopted.

(For report see page 272.)

The Hon. Sec.-Treasurer (W. D. Lighthall, K.C.) presented his financial statement, which was adopted.

GOOD ROADS.

The first discussion was on "Good Roads," the President thought the present was the time to build good roads, but Alderman Bessette, of Outremont, thought it perhaps unwise to press a measure that might embarrass the Government in the present national crisis.

Mayor Walters of Hamilton, thought unemployment and good roads should not be taken together at the present time. He dwelt on the importance of good roads, and thought the association should go on record in support of the good roads question. He was asked to put his suggestion in the form of a resolution, which was seconded by Mayor Stevenson of London.—The resolution reads as follows:—

"That the Provincial Governments be requested to appoint permanent highway Commissioners, who shall serve without salary with a view to planning for the construction of a general system to include a national inter-provincial highway and that the Dominion Government be petitioned to co-operate as far as may be practicable in such undertakings.—Carried.

It was also decided to ask the Federal Government to introduce its "Good Roads" Bill.

UNEMPLOYMENT.

The meeting then proceeded to consider unemployment under the following heads:

(a) Report of the meeting of mayors at Ottawa; (b) established information; (c) the unemployed; (d) propositions of the Dominion Government; (e) relieved soldiers; (f) immigration.

Mayor Walters moved for a discussion, clause by clause. His motion carried.

The Secretary read the suggestions made to the Dominion Government by the mayors' meeting at Ottawa last fall, and the Government's reply that it had its hands full with the war and that the municipalities must meet the bulk of the burden of the unemployed.

Alderman Blumenthal, Montreal, suggested that the Government be asked to finance the bonds of the municipalities in order that they might provide work in making necessary improvements. Montreal had been fortunate financially, and had been able to give a lot of work to idle men, but some other municipalities had not been so fortunate. The principal thing was to find the capital. It was easy to find the work.

Alderman Boyd, Montreal, thought the question of the Government marketing the bonds or guaranteeing the interest of the bonds of the municipalities required serious consideration. The Government might not be able to do it. The physical condition of the unemployed must also be considered. Many of them were not fit to do hard work.

The President thought the first thing to be considered was not what the Government might do, but what the municipalities were going to do themselves. There should be co-operation and registration, so that the unemployed could be kept track of. There were in Toronto 15,000 or 20,000 families who could each take care of another family. They should be given a proper opportunity to do their duty.

Reeve MacDonald, representing the Manitoba Union of Municipalities, moved that the immigration authorities be asked to so supervise and direct incomers towards farms that the poverty and destitution of cities will be lessened.

Mr. MacDonald presented a resolution of his Union which was adopted by the meeting.—The resolution read as follows:—

At a meeting of the Executive of the Union of Manitoba Municipalities held on July 8th, at the city of Winnipeg, the following resolution was passed:

"That in the opinion of the Executive of the Union of Manitoba Municipalities, representation should be made to the Immigration Department of Canada by the Executive of the Canadian Union of Municipalities with the object of having further supervision and help for the immigrant who has come to Canada with the intention of going on the land, so that he may be encouraged in this intention.

"Further, that if this be done there will be fewer unemployed in our towns and cities, two-thirds of whom come to Canada with the intention of farming."

Controller Fisher of Ottawa reminded the committee that the man who wants work wants to create profits and should not be treated as a subject of charity. He declared that no municipality can take care of its unemployed, because a large number of them invariably flock into cities and towns from outside places. "We should inaugurate a back-to-the-land movement. Let us draft a comprehensive plan and submit it to the Government." There were one thousand families in Ottawa who could be moved bodily to the land if the money were available.

Mayor Walters, asked that inquiry be made of the Canadian Minister of Agriculture as to what, if anything, had been done towards placing the unemployed on vacant land, as requested by the mayors last fall. He urged that the Department of Agriculture should be asked to appoint a commission of three to consider the details of a practical back-to-the-land movement. He succeeded in having the following motion adopted:—

"That inasmuch as it is the opinion of this body that the final solution of the unemployment conditions in Canada must come through placing the idle agriculturist on the land, to this end we would strongly urge that immediate steps be taken to select suitable agricultural districts throughout the Dominion, where conditions are favorable for settlement, settlers to be allotted not more than 40 acres each, and to receive from the Government by way of a loan sufficient money to purchase stock, and such implements as are required, and to assist settlers until such time as they can become self-sustaining, such advances to be a charge against the land, and to be repayable in instalments covering a period of years."

Alderman Blumenthal had found in the west certain companies who placed men on their farms as shareholders. This appealed to him as a suggestion to the Government. He thought also the Government should get after speculators, who hold vacant lands to be sold as town lots. He had seen miles of this land at Calgary, and they also had lots of it around Montreal. The Government and the municipalities should join hands and make the owners use the land for something. He traced the high cost of food to speculating in land instead of cultivating it. The speculators should be made to pay a proportionate tax.

Mayor Church asked how the Government was going to carry out these elaborate suggestions while it was busy with the war?

Mayor Walters, Hamilton, suggested a town-planning commission to keep down speculative land holding. "A Town Planning Commission should be appointed and given sufficient power to prevent subdivision of land until reasonable development demands it."

Mayor Church said the Dominion Department of Agriculture was deeply interested in the land and might be receptive of land suggestions.

Alderman Evelyn, of Verdun, said that the present need was for temporary not permanent relief. There was a hard winter coming, and the land had no attraction for the great mass of unemployed in the cities. The municipalities should borrow such money as they could get, to get work going.

Mayor Stevenson, of London, said: "We are asking the Government to change the whole policy of the country at one stroke." It would take a lot of money to get the land alone. When the war is over is the time to sort out and help immigrants. He could not see how any Government could say at the present time, "Yes, we'll do it" to any

(Continued on page 273.)

Parliamentary Work of U.C.M.

In presenting my Report on the work of the Parliamentary Session, I have to point out that the private bill legislation was considerably less than in previous years. The number of applications for railway incorporations was fewer, the reasons for which are obvious. Canada generally is well supplied with railways, the total mileage on December 31st last being 20,794. It may be of interest if I show the division by provinces. The figures as given in the Government Blue Book on Railway Statistics are:—

	Miles.	Increase.
Nova Scotia	1,365	5
Prince Edward Island	279	..
New Brunswick..	1,839	295
Quebec	4,043	57
Ontario..	9,255	255
Manitoba	4,076	32
Saskatchewan	5,089	438
Alberta	2,545	332
British Columbia	1,978	27
Yukon	102	..
In United States	223	..
Total..	30,794	1,491

To the end of the past year 11,472 miles of new railway had been surveyed, and 5,521 miles of railway were under contract. The reference in the foregoing table to mileage in the United States applies to those sections of the Canadian Pacific and Canadian Northern Railways which happen to cross American territory and form parts of continuous lines passing from one section of Canada to another. A very large railway mileage in the United States is owned by Canadian corporations; but none of it is included in the foregoing table.

No estimate has been made of the prospective mileage for which charters have already been granted by the Parliament of Canada, and on which no work has been done. It must certainly exceed 100,000.

Although a few new charters were granted last session, yet the difficulty of securing capital in the British money market, and the fact that there is no present lack of railway transportation facilities in those sections of Canada where they are really needed, would seem to show that the necessary authority to build these new roads has been secured with a possible eye to the future development of the Dominion rather than for the reason that the roads are required at present.

Five companies came to Parliament seeking for extension of time or other powers, viz.:

The Edmonton, Dunvegan and British Columbia Railway Company.

The Essex Terminal Railway Company.

The Montreal & Southern Counties Railway Company.

The Toronto Eastern Railway Company.

The Vancouver, Victoria & Eastern Railway and Navigation Company.

Only two new railway charters were granted, as follows:

Incorporating the Brule, Grand Prairie and Peace River Railway Company.

Incorporating the Entwistle and Alberta Southern Railway Co.

With regard to these seven Acts in question, the five old ones and two new ones, the Railway Committee of the House of Commons again followed the well-established rule of inserting the standard sections for the protection of municipalities. It is gratifying to find that the Railway Committee of the Senate equally with that of the Commons is in accord with this line of policy.

The Bill to confirm an agreement entered into between the Canadian Northern Ontario Railway Co., the Georgian Bay and Seaboard Railway Co., and the Campbellford, Lake Ontario and Western Railway Co. (C.P.R. new line to Toronto) was withdrawn owing to the strong opposition of a municipal delegation from Belleville, which required definite guarantees regarding subways. The Company proposed before the Board of Railway Commissioners takes access to proceed now under Section 364 of the Railway Act, the City of Belleville will doubtless be given an opportunity of being heard.

The Bill to confirm an agreement between the Canadian Pacific Railway Co. and the Canadian Northern Railway Co. respecting terminals at North Toronto was also withdrawn, because at the time the bill was reached the agreement had not been executed. It is assumed, of course, that the City of Toronto has been consulted respecting the arrangements which the two railway companies propose to make.

As the last session of Parliament was essentially a war session, the bill to consolidate and amend the Railway Act which was first introduced in the session of 1914, was not proceeded with to the great regret of many members of Parliament, and others who were anxious to see the railway legislation of Canada liberalized by the insertion of amendments in the public interest.

Mr. Armstrong, member for East Lambton, introduced an amending bill which proposed to provide that when a railway or express company grants any privilege or concession to any person or class of business in any part of Canada, the Board of Railway Commissioners should be empowered to discontinue, modify or extend such privilege or concession to any other person or class of business in any part of the Dominion. The bill also proposed to bring steamboats under the jurisdiction of the Commission, and provided that all traffic agreements, classifications of freight charged, and tariffs of tolls should be submitted to the Board. The measure was supported by the Toronto Board of Trade, the Ontario Fruit Growers' Association, and other similar bodies.

Some difference of opinion was manifested with respect to the jurisdiction of the Board over agreements and concessions, Mr. Armstrong citing instances where the Commission itself had decided that it could not deal with agreements entered into with parties over whom it had no jurisdiction. One of the delegates present pointed out that early in the season, on account of the lack of fruit necessary to fill a car completely stop over privileges under which cars could be held for a short period at different stations to be filled was absolutely necessary, but the railways had refused to grant this concession.

The bill was withdrawn, after a statement from the Minister of Railways that this and other questions would be taken up when the general discussion on the Government's railway bill was resumed, but Mr. Cochrane did not intimate whether the Consolidation Bill would be submitted to Parliament next session.

Although not referring particularly to municipalities, but as bearing on the public interest generally, some reference may be made to the measure authorizing the Canadian Pacific Railway Co. to sell, lease or charter its steamships to a subsidiary corporation, with an English charter, to be known as the Canadian Pacific Ocean Services, Ltd. The measure was opposed by Mr. Maclean of South York, and others, as a step towards the dismemberment of the great national enterprise. He contended that the effect would be to deprive the Parliament of Canada of control over freight rates charged by the Canadian Pacific Railway steamships. The discussion led to an important pronouncement by the Prime Minister. Sir Robert Borden said the English Joint Stock Companies Act under which the Canadian Pacific Ocean Services Limited was to be incorporated was very strict in regard to capitalization and the returns should be made to the Government. He did not think, therefore, that any company would go to England for incorporation with a view to obtaining any undue advantage with respect to its capitalization. The Prime Minister pointed out that the control of rates on the Atlantic was a very different thing from the control of rates of railways situated within Canadian territory. Legislation to regulate ocean freight rates would have to be framed with the greatest care with regard to varying conditions, or it might have the effect of driving tonnage elsewhere. Sir Robert announced that the Government had under consideration the possibility of joint action by Canada, the United States and other countries. He assured the House that the bill under consideration would not prevent Parliament from exercising control over rates in the future, and in view of this definite statement by the first Minister, the bill became law after certain amendments had been made.

Respectfully submitted,

FRED COOK

Special Meeting of U.C.M.—Continued

resolution that might be put through. The municipalities must largely take the work on themselves.

Alderman Morley Wickett of Toronto moved that Provincial Governments be asked to set aside certain funds for purchase of suitable lands for market garden purposes as a means of solving the problem. The motion, which was seconded by Controller Fisher, was carried, but Alderman Blumenthal of Montreal objected, stating that "the scheme would be all right if the people wore white wings. Such a plant," he said, "would be an incentive to the greatest graft on record."—The resolution read as follows:—

"That each Province be memorialized to consider the advisability of setting apart a substantial sum of money to purchase cheap blocks of land near urban centres suitable for garden cultivation and settlement, open them on a favorable basis and develop where necessary in connection with such lands, roads and radials, as carried out successfully in other countries, such as Belgium and Massachusetts."

The discussion on unemployment was brought to a close by Secretary W. D. Lighthall, who pointed out that the time for "muddling through" with "unemployment solutions" is over. "Resolutions do not accomplish anything." He said "Action is imperative." He also stated that the problem was too big for any one authority. It should be handled by a joint committee of delegates from Boards of Trade, Municipalities, the Provincial and Dominion Governments. He thought the Union should urge the formation of such a committee. He moved the following resolution, which was seconded by Mayor Thurber, and carried unanimously:—

"That this Executive Committee of the Union of Canadian Municipalities shall press for the organization by the City Council in each large city, and by the Provincial Governments, of a Joint Committee on Unemployment to consist of two or more special delegates from each of the following bodies: The Dominion Government, the Provincial Government, the City Council, the Board of Trade, the Manufacturers' Association, and representatives of Labor and the principal Charity Boards, with the object of working on a harmonious plan for dealing with this question practically during the coming winter."

Supplementary to the unemployed problem, Mayor Walters urged that the Federal Government take every opportunity to place orders for munitions for the troops in Canada. Mayor Stevenson suggested that the government facilitate the importation of the necessary machinery for the manufacture of munitions. His city (London) had received an order for 2,000,000 rifles, which could not be taken for lack of the proper machinery. He thought that the authorities by helping the local manufacturers, in allowing the machinery in free of duty, or even buying and loaning it, would not only be doing much in solving the munition problem, but the unemployment problem as well. The following resolution was moved by Mayor Walters and seconded by Alderman Blumenthal:—

"That in view of the question of unemployment in our municipalities, that the Dominion Government be respectfully requested to take such further means as may be within their power to obtain for Canadian Manufacturers the manufacturing of war material and equipment for the allied troops, and to make arrangements at as early a date as possible."

The other resolutions that were discussed and passed were:—

Moved by Mayor Church, seconded by Mayor Walters:—

"That the Executive of the Union of Canadian Municipalities assures the Government of Canada of the united support of Canadian Municipalities in the Government doing its utmost to assist the Mother Country and her Allies in the present war, so that it may be brought to a successful conclusion."—Carried.

"That we pledge our active aid and support to the military authorities to assist them in recruiting and all other necessary aid to the military authorities and our various contingents."—Carried.

"That this Union congratulates the men of Canada's contingents on their valor and heroism in their splendid achievement."—Carried.

"That we pledge our assistance in taking such measures in our various municipalities in providing means to assist the dependents of those at the front."—Carried.

"That the municipalities do put forth their best efforts to secure suitable employment for the wounded and dis-

abled soldiers who return from the war, in order that they may be amply provided for."—Carried.

Finance.

Moved by D. Wickett, seconded by Alderman Boyd:—

"In view of existing financial and war conditions, and of these as they effect municipal revenues, it is important that every such municipal expenditure should be entered upon as are really necessary, and, so far as may be feasible, these only when they will be sufficiently productive to meet their own interest charges."—Carried.

Late Mayor Rathwell, of Lachine.

Moved by Alderman Boyd, of Montreal, seconded by W. D. Lighthall:—

"That this Convention of the Executive and Members of the Union of Canadian Municipalities having heard with deep regret the death of the late Mayor Rathwell, of Lachine, do pass a vote of condolence to the family."—The resolution was passed with the members standing.

New Vice-President.

Moved by Alderman Wilfrid Bessette, and resolved:—

"That the name of J. B. St. Pierre, alderman of the City of Montreal, be substituted as Fourth Vice-President of the Province of Quebec for that of the late J. T. Rathwell, Mayor of Lachine."—Carried.

Municipal Representation on Proposed Commission.

Moved by Mayor Stevenson, seconded by Mayor Walters:

"Resolved that the Dominion Government be urged by the Union of Canadian Municipalities to select upon the Commission, which they have announced their intention of appointing, a representative of the municipalities, whose duty will be especially to study and advise upon the problems arising out of unemployment.

"Note.—in addition to those now proposed, viz., reports of agriculture, transportation and finance."—Carried.

Requested by Mayor Thurber, and resolved:—

"That the Executive Committee keep in touch with the Governments about the resolutions now passed and keep the municipalities posted about the progress made."—Carried.

The meeting was brought to a close by a vote of thanks to the Executive and Officials.

LONDON'S HYDRO-RADIAL RAILWAY.

The formal opening of the newly electrified London and Port Stanley Railway, and the first hydro-radial railway in Ontario took place on July 22. Six hundred delegates, representing practically every municipality in western Ontario, attended the function, while municipal ownership enthusiasts from all parts of the province were also on hand.

A banquet at Masonic Hall in the evening, under the presidency of Mayor Stevenson, took place. The guest of honor was Sir Adam Beck, ex-Mayor of London, Ont., who conceived the project of electrifying the road, and to whom the success of the venture is largely due. Mr. Philip Pocock, of this city, president of the Hydro-Radial Association of Ontario, presided, and among those delivering addresses were: the Hon. I. B. Lucas, Attorney-General, who represented the provincial Government; J. L. Englehart, chairman of the Temiskaming and Northern Ontario Railway; J. W. Lyon, of Guelph; Major J. C. Tolmie, M.L.A., of Windsor; and Sir Adam Beck.

Mayor Church, of Toronto, in behalf of the citizens of the Queen City, presented Sir Adam with an illuminated address, expressing Toronto's appreciation of his services to that city, while Mayor Stevenson read a similar address in behalf of the city of London, Ont.

The chairman of the Hydro-Electric Commission was also presented with a handsome cabinet of silver on behalf of the city of Guelph, while an electric motor car was presented to Lady Beck on behalf of the Ontario Hydro-Radial Association.

RECOMMENDATIONS OF THE ONTARIO UNEMPLOYMENT COMMISSION.

Some months ago the Government of Ontario appointed a Commission on Unemployment, the personnel being as follows:—Chairman, Sir John Willison; Treasurer, Mr. W. P. Gundy; Archbishop Neil McNeill, D.D.; Venerable Archdeacon Henry J. Cody, D.D.; Reverend Daniel Strachan, D.D.; Mr. W. K. McKnaught, C.M.G.; Mr. Joseph Gibbons; Mr. G. Frank Beer; Professor Alfred T. DeLury; Mr. W. L. Best, of Ottawa; Secretary, Mr. G. E. Jackson; Assistant Secretary, Prof. G. Swanson.

The Commission has examined many witnesses and has made an extensive study into conditions throughout Ontario and measures affecting unemployment in force in other countries, and the Secretary, Mr. Gilbert E. Jackson, has prepared an interim report, covering employment offices, vocational guidance and industrial insurance. It is understood that the Commission will continue its work, will make further recommendations, and later publish, with the sanction of the Government, a volume of evidence. The report makes the following recommendations:—

1.—That a Provincial Department of Labor be created either as a separate, or in connection with an existing department of the Government.

2.—That a Provincial system of employment offices be established in seven urban centres: Ottawa, Belleville or Kingston, Toronto, Hamilton, London, North Bay, Port Arthur or Fort William, and that this be extended, subsequently as required to include other important industrial centres.

3.—That this system of employment offices be placed under a Provincial Commission, composed of not more than eight (8) members, of whom two (2) shall be women; and upon which workmen and employes shall be fairly represented; that the members be paid their travelling expenses, and work without salary; and that the Deputy Minister of the Provincial Department of Labor be chairman of such Commission.

4.—That the Provincial Labor Commission shall have absolute power in determining the test through which those to be appointed to positions in connection with employment bureaux must pass; the selection of those to be appointed and their promotion.

5.—That the control and inspection of private employment agencies under the laws of the Province of Ontario, and orders enforcing them, be given to the Provincial Labor Commission.

6.—That the system of employment bureaux be managed by the Provincial Labor Commission through a director with practical knowledge and understanding of the problems connected with employment, whose chief duty shall be to supervise the work of his staff and to develop new methods of dealing with the problem; the director to be secretary of the Provincial Labor Commission without a seat on the Commission.

7.—That the director shall have associated with him as assistant a woman of training and ability who will act as assistant secretary to the Provincial Labor Commission, her chief duties to be the inspection of the women's department of the employment bureaux, and the study of employment for women.

8.—That with each local employment bureau shall be associated a small Advisory Committee appointed by the Provincial Labor Commission.

9.—That the local Advisory Committee shall have such power as may be determined from time to time by the Provincial Commission.

10.—That in such employment Bureaux as the Provincial Labor Commission shall decide, separate departments for men, women and juvenile workers be maintained.

11.—That representation be given to women on the local Advisory Committees.

12.—That the employment bureaux in all cases of strikes or lockouts, remain neutral and notify applicants for work at the employment bureaux, when such strikes and lockouts are in progress.

13.—That, if possible, privileges be secured from the Dominion Government to enable workers living at a distance from an employment bureau to make application for employment at any Post Office, and mailing the same, free of charge, to the nearest bureau.

14.—That the Provincial Labor Commission shall have the power to require from employers and workmen such reports as they deem necessary.

HOUSING—SANITATION.

By S. M. SWAAB.

The housing problem is largely the result of high land values which create and foster congestion, and of the lack of transit facilities. It rightfully considers in its very broadest sense the environment of the dwelling house no less than the character of the dwellings themselves and the many varied uses to which they are put. The connection between real estate values and the housing problem and the effect of proper housing on fire prevention and protection, as well as problems of municipal taxation and recreation, etc., should all receive and are deserving of serious consideration. These and many others, in their several aspects, moral, legal, and physical, which each bears to the other and to the whole problem present a subject worthy of the best thought of the community.

The promiscuous piling of houses one on the other, so to speak, fronting on alleys or lanes or narrow streets, and the construction of tenements without adequate yard space, contrary to all ideas of decency and common sense and in defiance of every precept of sanitary science, rendering impossible the proper distribution of light and air, is responsible for much of the misery that is so graphically depicted in Riis's "How the Other Half Lives," that little that is new even fifteen years after the publication of that book remains to be said.

The width of the street and the distance between the houses, and the proper amount of yard space can readily be made matters of statute, as can also the kind and nature of street paving, with a view to minimizing the dust. No fixed rule can be laid down governing the amount of space that should be allotted to parks, playgrounds, squares, social centres, etc., but the necessities of each community will be amply satisfied when it is recognized that these facilities are required if the community is not alone to exist, but to prosper, and it can as readily be shown, if that be necessary, that it is a paying investment as well.

The vast advances in sanitary science which have been made since the discovery of the germ theory of disease should have prevented, in our modern cities at least, the occurrence of the old world conditions which give rise to a housing problem, but it is in defiance of and with utter disregard for this theory and all of the accumulated knowledge of mankind gathered on this subject during the last five thousand years that the residence sections of many of our modern cities have been built. The plague known as the "Black Death" of the Middle Ages, which depopulated Europe, is generally ascribed to the ignorance and neglect of some of the fundamental principles of sanitation.

It may be said in the light of our present day knowledge that the scourge familiarly known as the "White Plague," for the spread of which bad housing is to the greatest extent responsible, can positively and undeniably be eradicated, and that twenty-five years of commercial prosperity and right living would forever banish it from our midst. With proper educational facilities, thus insuring a decent respect for modern sanitary regulations, good housing (this includes good workshops and factories as well), correct living and working conditions, thus preventing overcrowding and too long hours of work, good water supply and ample sewerage, plenty of air and sunlight in abundance, with proper and sufficient food, and with no hereditary taint and consequently no predisposition to the disease, this dread disease could be forever wiped off the face of the earth. This, in my judgment, is the biggest dividend that could be reasonably obtained or that can be expected to be paid as a return on the investment of good housing, with all that that implies. The experience of those who have made this a life study and who have had ample opportunity to observe it in all of its phases has demonstrated the absolute truth of this statement.

The elimination of unnecessary noises and the prevention of the improper combustion of soft coal, commonly called the smoke nuisance, within the city limits, are both of them desiderata in the reckoning of the sanitary status of the city. The latter, where it occurs to any extent in addition to obscuring the beneficent light of the sun, is responsible for certain unsanitary conditions culminating in a disturbance of the pulmonary functions of the body, which should not be tolerated, as well as being responsible for certain mechanical interferences with plant life, which is recognized as an invaluable agent in regulating, to some extent, the temperature of our city streets.

Resolutions of Special Meeting of U.C.M.

Held at Niagara Falls, Ont., July 21—22, 1915.

Joint Conference on Unemployment.

Moved by W. D. Lighthall, seconded by Mayor Thurber: That this Executive Committee of the Union of Canadian Municipalities shall press for the organization by the City Council in each large city, and by the Provincial Governments, of a Joint Committee on Unemployment to consist of two or more special delegates from each of the following bodies: The Dominion Government, the Provincial Government, the City Council, the Board of Trade, the Manufacturers' Association, and representatives of Labor, and the principal Charity Boards, with the object of working on a harmonious plan for dealing with this question practically during the coming winter.—Carried.

Inter-Provincial Highways.

Moved by Mayor Walters, seconded by Mayor Stevenson: "That the Provincial Governments be requested to appoint permanent highway Commissioners, who shall serve without salary with a view to planning for the construction of a general system to include a national inter-provincial highway and that the Dominion Government be petitioned to co-operate as far as may be practicable in such undertakings."—Carried.

Canadian Munitions.

Moved by Mayor Walters, seconded by Alderman Blumenthal:—

"That in view of the question of unemployment in our municipalities, that the Dominion Government be respectfully requested to take such further means as may be within their power to obtain for Canadian Manufacturers the manufacturing of war material and equipment for the allied troops and to make arrangements at as early a date as possible."—Carried.

Civic Patriotism.

Moved by Mayor Church, seconded by Mayor Walters:—"That the Executive of the Union of Canadian Municipalities assures the Government of Canada of the united support of Canadian Municipalities in the Government doing its utmost to assist the Mother Country and her Allies in the present war, so that it may be brought to a successful conclusion."—Carried.

"That we pledge our active aid and support to the military authorities to assist them in recruiting and all other necessary aid to the military authorities and our various contingents."—Carried.

"That this Union congratulates the men of Canada's contingents on their valor and heroism in their splendid achievement."—Carried.

"That we pledge our assistance in taking such measures in our various municipalities in providing means to assist the dependents of those at the front."—Carried.

"That the municipalities do put forth their best efforts to secure suitable employment for the wounded and disabled soldiers who return from the war, in order that they may be amply provided for."—Carried.

Garden Cultivation.

Moved by S. Morley Wickett, seconded by Harold Fisher: "That each Province be memorialized to consider the advisability of setting apart a substantial sum of money to purchase cheap blocks of land near urban centres suitable for garden cultivation and settlement, open them on a favorable basis and develop where necessary in connection with such lands, roads and radials, as carried out successfully in other countries, such as Belgium and Massachusetts."—Carried.

WATER WASTE DANGEROUS.

A recent incident in a large American city shows the fallacy of certain arguments advanced to excuse abnormal water consumption in municipalities possessing waterworks systems. After a thorough investigation which had shown that the consumption of water was excessive the mayor of this city was credited with the following comment, "We are glad to have lots of water and waste it, for it makes . . . a cleaner city." The argument might have some weight if the facts quoted were true, but, as a rule, the wasted water does not contribute one iota to the cleanliness of the city. As a matter of fact, the official report of the city referred to shows that from 30 to 50 per cent of the water pumped is returned to the sewers unused, the waste being caused by leaking faucets and closets and carelessness in the use of water. Such wasted

Finance.

Moved by D. Wickett, seconded by Alderman Boyd: "In view of existing financial and war conditions, and of these as they affect municipal revenues, it is important that every such municipal expenditure should be entered upon as are really necessary, and, so far as may be feasible, these only when they will be sufficiently productive to meet their own interest charges."—Carried.

Late Mayor Rathwell, of Lachine

Moved by Alderman Boyd, of Montreal, seconded by W. D. Lighthall:—

"That this Convention of the Executive and Members of the Union of Canadian Municipalities having heard with deep regret the death of the late Mayor Rathwell, of Lachine, do pass a vote of condolence to the family.—The resolution was passed with the members standing.

Proposed Commission.

Moved by Mayor Stevenson, seconded by Mayor Walters: "Reserved that the Dominion Government be urged by the Union of Canadian Municipalities to select upon the Commission, which they have announced their intention of appointing, a representative of the municipalities, whose duty will be especially to study and advise upon the problems arising out of unemployment.

"Note.—In addition to those now proposed, viz., reports of agriculture, transportation and finance."—Carried.

Moved by Mayor Walters, seconded by Controller Fisher:

"That inasmuch as it is the opinion of this body that the final solution of the unemployment conditions in Canada must come through placing the idle agriculturalists on the land, and to this end we would strongly urge that immediate steps be taken to select suitable agricultural districts throughout the Dominion where conditions are favorable for settlement, settlers to be allotted not more than 40 acres each and to receive from the Government by way of a loan sufficient money to purchase stock and such implements as are required, and to assist the settlers until such time as they can become self-sustaining, such advances to be a charge against the land and to be repayable in instalments covering a period of years."—Carried.

RESOLUTION OF UNION OF MANITOBA MUNICIPALITIES.

Moved by Reeve MacDonald, seconded by Sec. D. W. Lighthall, that the following resolution be adopted:

"That in the opinion of the Executive of the Union of Manitoba Municipalities, representation should be made to the Immigration Department of Canada by the Executive of the Canadian Union of Municipalities with the object of having further supervision and help for the Immigrant, who has come to Canada with the intention of going on the land, so that he may be encouraged in this intention.

"Further, that if this be done there will be fewer unemployed in our towns and cities, two-thirds of whom come to Canada with the intention of farming."—Carried.

Requested by Mayor Thurber, and resolved:—

"That the Executive Committee keep in touch with the Governments about the resolutions now passed and keep the municipalities posted about the progress made."—Carried.

water does not make a city nor its people any cleaner and does not furnish any protection against disease. On the other hand, the cost of supplying and distributing this wasted water has to be paid just as if it had performed a useful function. The flow of wasted water also causes low pressure in many parts of the system, where mains are inadequate, and this shortage may cause unflushed closets and other offences against cleanliness and health, besides seriously affecting the city's protection against fire.

There are numerous safeguards against water waste. The least that should be done by the smallest water-works organizations is thorough inspection of the consumers' plumbing and fixtures. On larger systems the installation of meters is very effective and advisable, while the so-called pitometer survey will locate excessive flow or leaks in any part of the system including the distributing mains.—L. G. D.

Municipal Affairs in British Columbia

By COUNCILLOR LOUTET.

All seven by-laws placed before the electors of the City of Vancouver on June 28th were decisively defeated, the polling varying from seven to one against the proposed purchase of additional land to complete the Georgia-Harris Viaduct, to about two to one against provision of money to repair the Connaught Bridge. The general feeling was against any further debt being incurred, and the vote was also interpreted as a protest against several over-expenditures on works previously authorized.

The city council has now planned further economies in the running of the city, including a reduction of the police force.

The standard rate of wages has been reduced from \$3 to \$2.25 per day of eight hours. The Connaught Bridge will be temporarily repaired with timber at a cost of about \$8,000.

Treasury notes on the security of arrears of taxes to the amount of \$850,000, have been sold to a firm in Toledo, Ohio.

The notes bear interest at 6 per cent, and the sale price is 97%.

This is considered a fairly satisfactory deal in view of the fact that arrears of taxes bear interest at the rate of 8 per cent per annum.

The Georgia-Harris viaduct was formally opened on July 1, and is now bearing a large share of the East and West traffic.

The Provincial Government has offered to lend the City \$30,000 to carry on the relief of the unemployed, but the general opinion appears to be that this amount should be in the form of a grant. It appears that most of the unemployed come from outlying points and it is noticeable that there are few unemployed outside of the large cities.

In South Vancouver the Council has been successful in obtaining an interim injunction restraining the Reeve from further interference with the clerk in the execution of his duties. It was alleged at the hearing in court that Reeve Gold was endeavoring to prevent the holding of a tax sale because his mother, from whom he held a power of attorney, was heavily indebted to the municipality. Since then the Reeve has announced in Council that the power

of attorney has been revoked. The foregoing will show how far the South Vancouver Council or the Reeve have departed from the business that they were elected to transact.

Personalities are all too common, but the fault is said to lie chiefly with the Reeve.

The court in delivering judgment, commented on the lamentable state of affairs in South Vancouver and the tendency of the Reeve to over-ride his council.

With the completion of the Sooke Lake water system a movement is now on foot in Victoria to introduce a system of irrigation for the lands adjacent to the city.

The council before whom the matter was brought by Commissioner Cuthbert decided that present financial conditions would not allow of anything being done at present.

In an appeal brought before Judge Lampman in Victoria last month the appellant was successful in having his assessments considerably reduced. One lot assessed at \$21,000 was reduced to \$10,000. In his written judgment the judge stated that in his opinion the assessor had evidently done his best to keep pace with the speculators, and that the war was not entirely responsible for the present dullness in real estate, or the lower rentals now prevailing. He thought that with a proper assessment, taxes might be higher, but as an alternative, the council might do as other people—spend less in dull times.

The government has promised to consider the question of exempting from tax sale proceedings lands of men on active service, and will take the matter up at the next sitting of the house.

The "back to the land" movement is assuming considerable proportions, with resulting decreased population in the cities, but the net result is to the advantage of the country as a whole.

An unusually large number of fires has been apparent in Vancouver lately, many of supposed incendiary origin. In one or two cases stores had been robbed and then set on fire.

Tourist traffic this year is very heavy mainly owing to the exhibition at San Francisco.

CITY OF NORTH VANCOUVER ARE MEMBERS OF UNION OF BRITISH COLUMBIA MUNICIPALITIES.

July 8th, 1915.

The Editor,—

In the June issue of your valued Journal an item appeared at the bottom of page 204 under the heading of "Finance," written by Councillor Loutet of the District of North Vancouver.

The Council of the City of North Vancouver takes objection to the latter part of this item wherein Mr. Loutet says: "North Vancouver City has intimated that it cannot pay the annual membership fee to the Union of British Columbia Municipalities. This action is much to be regretted, and is likely to do much harm to North Vancouver. It seems hardly possible that an ambitious city such as North Vancouver cannot afford the fee, and in view of the splendid results achieved by the Union the City would do well to reconsider their decision. This is the wrong kind of economy—penny wise and pound foolish," as being untrue.

The position is as follows:—

The City of North Vancouver paid their membership fee to the Union of British Columbia Municipalities in April, 1915 for the year 1915, and to-day is a member of the Union in good standing and will continue to belong to the Union for they realize the splendid results achieved by the united efforts of Municipalities.

The City is willing and able to pay the small annual fee and do not propose to be what Mr. Loutet intimates, "penny wise and pound foolish."

The City of North Vancouver would be pleased if you would correct this apparent error made by Mr. Loutet in the next issue of the Journal, and if necessary publish this letter.

Thanking you in anticipation for immediate attention to this matter.

I have the honor to be, yours truly,

J. F. COLLINS, City Clerk.

MUNICIPAL "MOVIES" FOR NORWAY.

The Norwegian Diet has just passed a law providing that the licenses of all motion picture theatres in the country shall expire in 1916, when the municipalities will have the choice of either renewing the licenses to private exhibitors or establishing municipal theatres.

The measure is reported a non-partisan step since in some cities, as in Christiania, the proposal to municipalize these theatres was made by the Socialists, while in others, as in Trondhjem, it originated with the party of the right. The new law is in line with the tendency of the Scandinavian countries to municipalize amusements both from the altruistic motive of giving better fun for a lower price and from the fact that government revenue accrues from such sources.

While up to this time none of the northern countries of Europe has actually municipalized the theatres, all of them have followed the policy of granting monopolies to a very few motion picture companies which the government controls and taxes rigorously.

The governments of Sweden and Denmark have made use of the motion picture extensively for the past few years in popularizing the extension work of government universities. In the Latin countries, in England and in the Far East, however, the management of moving picture theatres is still in the hands of private investors and stock companies.

A number of smaller Norwegian cities, such as Vardo, Tromso, Fredrikshald and Notodden, have already signified their intention of taking advantage of the new law to municipalize their motion picture houses and the larger cities are now considering the question.

The mayor of Trondhjem lays great stress on the educational value of the cinematograph. He considers it the duty of the city in the interest of its youthful citizens to control the performances. In order to avoid unnecessary hardship to the proprietors of the theatres already in existence, the city of Trondhjem will not expropriate the private establishments until 1918. According to the mayor's plan the municipality will maintain only two theatres, both on a large scale, thereby considerably reducing expenses.—The Survey.

Municipal Affairs in Alberta

S. B.

The following is a partial report from Deputy Minister John Perrie, of Saskatchewan's Growth in Municipal Affairs Last Year.

"The year ending December 31, 1914, was a year of development in municipal affairs throughout the province. The abnormal financial conditions brought about by the outbreak of the war and other economic conditions has, of course, interfered with progress to a certain extent in some municipalities, but on the whole they have come through the year very successfully. Unfortunately in portions of the southern part of the province there was almost a total crop failure and this has placed the municipalities affected in a rather difficult position. We trust, however, that the year 1915 will bring conditions which will relieve the situation.

The year 1914 was the second year since rural municipal organization was provided for, and the progress that has been made by the rural municipalities that carried on business during the year 1913 was very marked indeed. It is noted that our rural municipalities appreciate the self-governing powers of dealing with local matters, conferred upon them by their organization, and while it is a new system of organization, and many of the electors are not only strangers to each other, but strangers to the country and to our forms of government, the results have been very satisfactory. The work of taking over the financing of the school districts, dealing with questions relating to stock running at large, public health, and so on, have brought before them new and sometimes difficult problems, but the councils of the different municipalities are taking hold of them in a manner that will no doubt bring successful results.

During the year 1914, I visited a number of our rural municipalities and was much impressed with the earnest and businesslike manner in which the different councils were dealing with their work, and as long as they do this, and as long as the electors take an active and intelligent interest in the work of the municipality, there is bound to be a good condition of affairs. The great source of trouble in connection with any municipal form of government is the indifference of electors, and as indications point to the fact that in our rural municipalities at least, interest is being well sustained, we are justified in hoping and expecting a very successful future for these organizations, not only in the shape of improvements in roads and bridges but also in the shape of increased facilities for the proper care of public health and in the general safety and welfare of the people. It is very pleasant indeed to note in this connection that more and more attention is being given by local and general welfare of the people of the country. This is as it ought to be. Good roads and bridges are very necessary, but attention to these alone will never bring about the conditions we ought to have in our rural communities.

In the small local improvement districts conditions have been steadily improving, and while these organizations are limited in their scope and cannot deal with many questions of local interest, yet they have been producing better results than they formerly did and with close attention to the method of expenditure of their revenue in the improvement of roads and bridges, there is room for them to do a good deal of work in connection with the development of the province.

In our urban municipalities the abnormal conditions in the past year have been felt more severely than in our rural municipalities and, therefore, the financial condition which is always a big question in connection with these municipalities has been more difficult to deal with than at any time in their history. This state of affairs may be traced to two conditions, the unusual money stringency, and the rather too optimistic spirit that prevailed in some of these municipalities in past years, inducing them to incur very large liabilities. While the most of our urban municipalities will be able to weather the financial storm, it would appear advisable that some action be taken in the near future whereby more control will be exercised by some central authority, to prevent the incurring of a large indebtedness which will afterwards form too heavy a load for the municipality to carry. There is always a time in the life of any urban municipality when there is a very rapid growth, and the optimism which this brings leads to the belief that it will become one of the large centres of population. The tendency under these conditions is to mortgage the future

and to incur heavy indebtedness which may become too great a load for the future bona fide residents of the municipality to keep up since the expected growth is frequently not realized. The failure of the municipality to reach the size expected is not usually because of any unfavorable conditions in the locality but simply because the majority of our urban municipalities being located in what is strictly an agricultural country can never be large centres of population. This idea of future greatness is, I am sorry to say, too frequently fostered by irresponsible parties who have something to gain and nothing to lose by the municipality going into larger indebtedness than is warranted by actual conditions, and some measure of control whereby all requests for debenture indebtedness must be approved by some independent authority before such indebtedness can be incurred would, I think, be of great assistance to these municipalities and to the credit of the province as a whole.

WOMEN JUDGES.

Calgary, Alberta, has now two women judges. The first appointed was Mrs. R. R. Jamieson, widow of the late R. R. Jamison, former Superintendent of the Canadian Pacific Railway. The second judge is Mrs. Langford, widow of the late Rev. Fred. Langford, and daughter of Dr. John Burwash of Victoria University. Calgary women are hoping soon to have a woman's court and women jurors.

UNION OF SASKATCHEWAN MUNICIPALITIES.

The tenth annual convention of the Union of Saskatchewan Municipalities was held recently at Humboldt, when the following officers were appointed: President, O. J. Godfrey, Indian Head; vice-president, J. E. Argue, Swift Current; and W. P. Real, honorary sec.-treasurer. A resolution was passed at the convention urging that legislation be made giving urban municipalities control over expenditures of school boards, and to insure this that the municipal councils have the appointment of the school boards. Next year the convention will meet in Swift Current.

TRADE RELATIONS BETWEEN WESTERN MUNICIPALITIES.

A novel way to improve trade relations with the towns of the West has been adopted by the Board of Trade of the City of Regina. At intervals of a few months the Board of Trade organize special business mens excursions over the various railway lines leading from the city and the points along the line are advised in advance of the intention of the party to make a stop at their station. It is now proposed by the Board of Trade to run an excursion to Empress which will occupy several days.

STREET PAVING IN THE UNITED STATES.

"Street paving in American cities has not kept pace with the other departments of municipal public work. This is principally due to the fact that the theory and practice of paving city streets has not been developed along scientific lines, and this condition is in turn largely attributable to the fact that the work has not been sufficiently under control of competent engineers. The public does not understand or appreciate that street paving is a branch of municipal work requiring for its proper conduct the knowledge and experience of able engineers. The engineer has been ignored and unappreciated, and his function has been assumed by other civic authorities. The results, painfully obvious in most of our cities, are what might be expected. . .

"It may be confidently asserted that the first and most important step in any successful attempt at reform in American street paving practice must be the recognition that it is a branch of municipal work which requires the services of the high-class engineer, whose advice and authority must be accepted and allowed to control. With the first step taken, the others necessarily will follow automatically. . . ."—Mr. Samuel Whinery, consulting engineer, of New York.

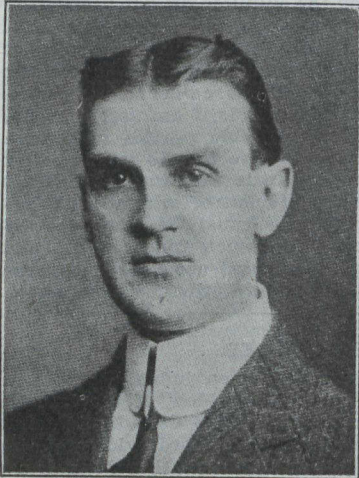
MISNAMED.

"Sometimes," said Uncle Eben, "a man gets de reputation of bein' terrible industrious when he's only fidgety."

SOME BIG MUNICIPAL MEN

(By AJAX.)

MAYOR WALTERS OF HAMILTON



At a recent meeting of mayors at Ottawa the press determined to have a mayoral competition for beauty — of course unknown to the victim—so many points for looks, clothes, style etc. As each mayor passed in review he was closely criticised, as only newspapermen can do, and the general verdict was that Canada's mayors were infinitely better looking—a more respectable and respon-

sible appearance—than the men who make the laws for the country. Most of the representatives were six footers and carried themselves well, but the man who outshone them all was the Mayor of Hamilton. He truly caught the eye of the press. He was the Chesterfield of the civic world, good looking, immaculately dressed, and a good fellow.

But Mayor Walters, with all his dressing is no dude. He proved himself at the Convention one of the best informed on the matters in hand, particularly on the unemployment problem, so much so, that he was elected to represent the East in the preparation and presentation of the memorial to the Prime Minister. And he fulfilled his task well. This is saying much when it is realized that Chester Walters was the youngest mayor at the congress, and that it was probably the first time he had taken a prominent part on a very burning and national question. If Mayor Walters has any special pride it is in "Ambitious Hamilton." To him, and he did his best to convince the other mayors, the Ontario city represents the acme of efficiency—good management and good citizenship—but more so since the mayor of Hamilton is Chester Walters. This stand after all is logical. An ambitious community should have an ambitious chief citizen. Be that as it may, Hamilton has got much to be proud of in its young Mayor.

Mr. Walters is a singer—and a good singer too—which is rather unique for municipal men, particularly in Canada, where musical voices are somewhat as a discount, largely because of the lack of opportunity for musical cultivation, and this should suggest to the mind of Hamilton's mayor the possibility of municipal choral societies. He might start one as an example.

In business the mayor is an accountant, and since his entry into the municipal arena as an alderman in 1914 he has done good work in the reorganization of the accounting system of the city—first of the works department, of which he was head and since his election as mayor of all the other departments. This at least shows consistency of service, even if it is the introduction of "shop" into one's avocation, and

it certainly is a saving to the ratepayers. In his inaugural address Mayor Walters said that "steady" was to be the watchword. One likes that word; for while it means retrenchment, it does not mean funk, which has had too many chances lately to creep into city council meetings, though on the whole steadiness has permeated the actions of municipal councils, much more so than other public bodies since the war began.

It must be Mayor Walters watchword that has given the confidence to manufacturers to locate in the district for one finds that more factories are under construction this year in Hamilton than in any of the three previous years.

It is very evident that the Mayor does not intend to have an unemployed problem this coming winter, as he has induced his colleagues to dismiss the unmarried labourers working for the city and fill their places with married men. The idea being a strong hint that unmarried were wanted on the firing line; not doing other men with responsibility out of jobs.

Mayor Walters, who was born in the little town of Waterford, Ont. in 1878 ascribes his success to the teaching and influence of his mother. She it was who, with very limited means, educated her boy and developed his mind to the glorious possibilities of Canadian citizenship—its privileges and responsibility. She taught him one other thing, that he is not likely to forget—honesty of purpose—otherwise Chester Walters would not today be enjoying the confidence of the citizens of Hamilton. It is well that this youthful mayor appreciates his mother's influence and reciprocates her love. It sits well upon him—worthy of him and due to her. A good mother, a worthy son; what a heritage for Canada.

MARRIED WOMEN VOTE IN N.B.

Municipal franchise has been extended to married women who are property-owners by the Legislature of New Brunswick. This is a line of reform that seems to be specially difficult in Ontario, although the arguments against it are childish, and absurd. It is but a slight advance toward political equality, and is advocated in deference to a certain shrinking timidity and irresolute fear that many manifest toward what they have not already done.

A multitude of dangers, contradictions, and absurdities are complacently tolerated in any policy or institution established, but when a new proposition is advanced it is not only criticised according to the most exacting standards and rejected on account of minor and trifling defects, but opposed even when no defect can be discerned and no objection offered. Knowing the strength of this alarm over the untried, the advocates of political equality have sought to move by small stages.

The first effort was toward allowing married women to exercise the municipal franchise if possessing the requisite property qualification. Spinsters and widows now possess this franchise. The issue has been fought in the Legislature for two sessions, but the Liberals have been voted down. New Brunswick's advance should help to allay the terrors of the timid and soothe the alarms of the frightened. The municipal franchise is far more important than the Provincial, but it is not probable that any opponent of political equality will know this. An advance will be accepted in the municipal franchise in the belief that it is of little account. In this way the needed change will be effected. New Brunswick has the honor of a place among the leaders.—Globe.

MOTOR EFFECTS ON CITY STREETS AND COUNTRY ROADS.

Of vital importance to the public welfare is the effect of extended motor vehicular traffic on the costs of building and maintaining city streets and country roads. As the motor vehicles will, without doubt, very largely supplant the horse-drawn vehicles in cities, this whole question must be an increasing and vital problem in every city. The jitney movement will be of untold public value if it will focus public attention upon the need for special types of roads for motor traffic—a boon not only to automobilists but to business and trucking facilities as well.

Many insidious efforts have been made, not only on this continent, but in England and other European countries as well, to show that the motor vehicles are solely responsible for the wear and tear of streets, and that they alone should pay all the expenses of their building and upkeep. Thus if the levy of $\frac{3}{8}$ d. per car mile were made on motor busses, as was proposed in England, the motor busses would pay, in the Westminster area alone, practically \$20,000 per year for road maintenance, whereas the total cost of the maintenance of all the roads in that area has been estimated to be only \$14,000 per year. No more effective measure could be taken to inhibit either actual or potential motor competition with street railways than exorbitant levies for street and road maintenance and operation. The centralized publicity and advertising powers of street railways, however, are here met by the publicity and advertising powers of the automobile interests.

In planning the city's streets and roads, the truck and the heavy as well as the light passenger car must be considered. Certain classes of paving are unable to properly satisfy the requirements, not only of the heavier motor traffic, but of any class of traffic when it becomes even moderately heavy. The author does not mean to imply that motor busses and jitneys should not bear their due share of road costs and maintenance. This tax, however, should be levied as well upon other motor and vehicular traffic and might well be based on tonnage and on frequency of use. One English proposal is to charge the motor bus companies with the "extra expense" incident to such traffic. This "extra expense" is interpreted to mean "the amount by which the actual cost of repairing the route shall exceed what the cost of repairing such a route would be, assuming the same to have been properly maintained up to the standard required by the ordinary traffic thereon." For this purpose motor bus owners, whether public or private, were to be required to keep daily records showing the routes traversed, the number of journeys, the mileage, tonnage and other items of importance. English cities, too, are demanding that the motor bus pay a proportional part of the cost of widening streets or roads in order that they may be adapted to motor traffic. The reasonableness of proper payments for road maintenance based on actual usage cannot be questioned. Even if publicly owned and operated for "social welfare," this item should still be included in operating costs of transit systems, in order that the taxpayer may know just what such transit is costing him.—Dr. C. L. King, in American City.

ARE THE FACTORIES OF CANADA ORGANIZED?

Why are not the factories of Canada more fully organized to manufacture munitions of war?

Ten months passed before the factories of the United Kingdom were organized. While it is true that a great many war orders have been placed in the factories of Canada they are still far from utilizing their entire capacity for making all sorts of articles needed by the Allies.

There is little use dwelling on the mistakes of the past except in so far as they spur us on to improve the present and future.

The question is, ARE WE AWAKE NOW?

Since the war started the principal concern of Canadian manufacturers was not whether they could make war munitions but whether they could get the orders. Many, after try in vain to secure orders, gave up in disgust. Many are still seeking orders without success.

If the Allies are as short of munitions as they claim, NO FACTORY IN CANADA THAT CAN MAKE THEM SHOULD BE IDLE. INSTEAD OF MANUFACTURERS CHASING WAR ORDERS, WAR ORDERS SHOULD BE CHASING MANUFACTURERS.—Industrial Canada.

Without good drainage even the best streets or roads soon go to pieces.

THE ROAD TO CIVIC SUCCESS.

We shall succeed as a Council, as we are upheld by the wisdom and uprightness of the citizens; we shall succeed when we forget our own interests, or the interests of a class; we shall succeed when our own probity is beyond question. A writer on this subject has said: "One ill-considered act of doubtful probity on the part of a Town Council may shake public faith in it to its foundations, and indefinitely lower its powers for good for a long time to come. It looks at times as if the dignity and honor of the Town Council were at the mercy of its crudest members: so directly do they depend on the combined good sense and taste of all concerned. It is so much more easy to destroy public confidence than to produce or restore it. We cannot afford to have one Town Councillor whose tastes are low, or whose ways are devious—except at a public loss difficult to measure. We cannot permit him even to substitute for personal selfishness the selfishness of a class, and become the tool of an "Interest," or the mouth-piece of a "Trade" without danger to the community. It is not the strife of interests that maintains equipoise of the city, but its just men."

Having attempted to define a corporate body and to state the conditions under which its most efficient work can be done, I pass on to a consideration of some forms of its higher possibilities of service. The mere need for this kind of service will not call it into action.

The need may cry aloud, but it may fall upon deaf ears. There must be a corporate conscience to hear and to respond to the cry. The awakening of the corporate conscience is the most remarkable feature in municipal life during the past thirty years. For centuries in Great Britain the chief burden of the care of the poor has lain upon local bodies. It was a burden imposed by the State, and somewhat grudgingly borne. But now not only this burden, but countless others, which have not been imposed by the State, but which the State has sanctioned, are willingly carried at the request of the awakened corporate conscience. The modern municipality is no longer content to think only of roads and drains. There appears to be no limit to the services it may perform for the common good, that being interpreted as the economic, intellectual, physical and moral betterment of the whole community. There have been voices raised in protest against some of the activities undertaken towards this end. But the protests have not been convincing. It is impossible to lay down one rule and say, "Thus far and no further." What can be done in one city may not be possible in another. To quote again from the same writer on this point: "A city in which general intelligence is high and which can recognize and rightly appraise practical wisdom and moral integrity in its officers and agents, may, with advantage undertake functions which, in a community, where the intelligence and morality are lower, would only lead to disaster."

The time-worn cry of economy and efficiency no longer satisfies the awakened corporate conscience.

Of course, there must be wise economy; there must be efficiency. But there must be more than that. These are but the framework upon which an enlightened policy must be built; the skeleton, to be clothed with warm living flesh and throbbing blood. We must have economy and efficiency in all our undertakings; but we have to deal not only with material things. Our chief concern is human life. Our greatest asset is not our profitable trading concerns, but life, human life at its best. What can we do as a corporate body to improve this asset? We do a little now, it is true, but we can do much more. We have an active and capable Health Department, but is it not cramped and restricted in its work? It should be our most important department, but is it so? Are we not meeting the enemy after we are attacked, instead of carrying the war into his own country and destroying him there? We speak of being well-born as if we were the privileged of the few; it is the right of all. It is to the advantage of the community that every child should be well-born physically and mentally, and should have an environment conducive to its physical, mental and moral development. To secure these conditions and environment is wise economy, is true efficiency.—Extract from inaugural address of Mayor of Capetown, South Africa.

PEW TELEPHONES IN CHURCH.

A system of pew telephones has been installed in a church at Richmond, Ind. The instruments will be placed for persons hard of hearing. Two trial instruments have been giving satisfaction.

ALL AROUND THE WORLD

MUNICIPAL LODGING HOUSES.

Glasgow has seven municipal lodging houses, six for men and one for women. They are stone buildings, three to five stories in height, and of the most substantial character. The bed has a wire spring, a hair or fibre mattress, coarse ter. Each lodger has a separate room, with bed and chair, sheets, a blanket, a coverlet, a pillow, and a pillowcase. These are aired, cleaned, and washed after the lodger has gone in the morning. The total number of bedrooms in the seven houses are 2,235.

BOY-POLICEMEN.

The Juniof Police Force of the City of New York is among the latest developments in city government. Excellent results have already come from the organization of these 300 or more enthusiastic youngsters who are diligently upholding the law, maintaining order and keeping cleaner than ever before the streets of that section of their city known as the Bowery.

The head of this new auxiliary force, who is Captain John F. Sweeney of the "regulars," says that bonfires have been reduced in the district ninety-eight per cent, complaints of disorderly street gatherings have been cut to less than half, street cleaning has been lightened, fire escapes cleared, garbage cans kept in order, juvenile cigarette smoking made unpopular and a juvenile millennium all but inaugurated.

TYPHOID FEVER STATISTICS.

Death rate per 100,000 of population for 1914.

Birmingham	1.9
London	3.3
Edinburgh	3.4
Leeds	4.8
Manchester	5.0
Sheffield	5.5
Liverpool	5.7
Cincinnati	5.7
New York	6.0
Belfast	6.5
Chicago	7.1
Philadelphia	7.4
Toronto	7.5
Los Angeles	7.5
Winnipeg	7.9
Milwaukee	8.2
Boston	8.8
Cleveland	9.6
St. Louis	11.7
Washington	12.7
Detroit	13.6
Pittsburg	15.2
Dublin	15.5
Buffalo	15.9
Montreal	16.9
New Orleans	20.9
Baltimore	22.4

MUNICIPAL ABATTOIRS.

Municipal abattoirs are quite common in Europe and have been found to be an exceedingly satisfactory method of enforcing efficient inspection, but such abattoirs are very few in North America, but fourteen or fifteen all told, and with few exceptions practically all are located in the west and south. In New Zealand every town of two thousand inhabitants or over is required to provide a central public abattoir at which all slaughter is done under inspection.

Aside from facilitating inspection, municipal abattoirs afford commercial advantages. They provide machinery, facilities and equipment which are not otherwise available to the small butcher. There is also economy in the cost of operation of a central abattoir as compared with the cost of a number of scattered places, and there is an opportunity to obtain revenue from by-products which are usually wasted at small establishments.

Municipal and large central abattoirs afford a practical, profitable, and sanitary method of handling meat and meat products.—Bureau of Municipal Research, Philadelphia.

TO CONFER CITIZENSHIP ON JULY 4.

On the heels of the movement to make July Americanization Day for immigrants, comes the further suggestion that this be the one day in the year on which to give citizenship to aliens.

A "TAXLESS" TOWN.

West Virginia has a "taxless" example in the town of Harrisville. This city owns gas wells which it leases to operators. The rent of these is said to be sufficient for local expenses. The result is no taxation for local purposes.

MAYOR IMPEACHED.

Donn M. Roberts, the Mayor of Terre Haute, Indiana, recently found guilty with 27 other officeholders of that city of conspiracy to corrupt the election of November 4, 1913, was impeached by the city council and removed from office. Although Roberts is in the federal prison at Leavenworth serving a six-year sentence, he continued to serve in the office of mayor until his impeachment.

ENGLISH CITIES DURING WAR TIMES.

English cities are by no means free from the effects of the great conflict staged in Europe. At a conference of the representatives of the Glasgow, Dundee, Aberdeen, Edinburgh and Leith corporations, it appeared that during the past three months abnormal quantities of coal had been taken from the standing reserve stocks at the various gasworks; that, owing to the restricted and irregular supplies of coal, it would be impossible to maintain the normal manufacture of gas without still further depleting these reserves; and that the inadequate deliveries are due to a diminished output of coal from the pits, the want of adequate transit facilities, and other causes connected with the war.

The problems of finance are important in the present situation. It seems that the central authorities are going to curtail local expenditures, and that public works will be restricted in view of the shortage of laborers. The war does not seem to have seriously affected the collection of rates: Lewisham reports a collection of 93.67 per cent and Bethnal Green, 92.34 per cent; but with the increase in the rates in all parts of the country, it is not surprising to see that the local bodies are looking about for fresh sources of revenue. At Newcastle, the idea of "municipal trading" is being worked out. The Birmingham city council has made application to the local government board for an order to enable the corporation to raise money by means of bills to an amount not exceeding £2,000,000 instead of the sum of £5,000,000 previously authorized.

The labor problem is becoming a serious one, too. Men in large numbers, are being transferred to factories that are devoted to the manufacture of munitions. Birmingham has released 2,500 employes for the colors, and it is estimated that another 1,000 can be spared. Manchester and the other cities are following her example. Provisions are being made so that the posts which the men are leaving will be available to them on their return.

It is noticeable that unemployment seems to be generally prevalent in the cities. In London, the gross total for the period July 1, 1913, to January 30, 1914, was 8,527, as against 8,579 for a similar period in 1912-1913. The average total registration of women for the four weeks that ended January 30, 1915, was 241, as compared with 202 for the four weeks ending December 26, 1914.

Women Employed by Cities.

It will be interesting to see whether the substitution of women for men in certain posts, as for instance, on the tram cars in the capacity of conductors in the cities of Glasgow, and "policewomen" in Southampton, undertaken as a war emergency measure, will continue to any large extent when the war is over. The women in these services have been supplied with a blue uniform—coat, skirt and cap, with facings and seem to go about their business in regular fashion.—Robt. M. Jamieson in National Municipal Review.

Unemployment in American Cities

By FRANCES A. KELLOR.

According to Frances A. Kellor, in the National Municipal Review, American Cities have suffered from unemployment, since the war started, in almost equal proportions to Canadian cities. In summing up the record, Miss Kellor lays great stress on the large part that the cities have played in the solving of the unemployed problem. "Despite all appeals," she says, "to the nation and to the states, it is emphatically clear that it is the city that grappled with the situation in the greatest hour of need."

The article reads partially as follows:—

The American city has had one dominant, heart-gripping problem this winter—not economy, not administration, not politics, but a problem vitally human and primarily industrial. Has it been equal to the task and is it finished? What have we done about unemployment? To the average citizen, conscious for the first time of an unemployment problem, the spring sunshine means that "it is all over," the "bread-liner" has gone to farming, the skilled workman to building, and the immigrant to digging trenches. Only the unemployed themselves and the responsible employer know that this is one of the delusions of sunshine and green grass, and that when men can live without starving and freezing their hardships are not like to intrude upon their neighbor's happiness.

An official canvass in Philadelphia showed 200,000 men unemployed; the house-to-house canvass of the Metropolitan Life Insurance Company of its policy-holders in New York, thrifty people ordinarily, gave the basis for an estimate of 357,000 men and women out of work in the entire city. This agrees with the 350,000 estimate made by the Brooklyn committee on unemployment. The labor organizations in New York City estimated that 471,102 were either out of work or on part time. In Chicago in January the municipal markets commission estimated 189,866 out of work. A Cleveland survey in December showed 61,000 unemployed; in the same month the city charities in Philadelphia estimated that Philadelphia's unemployed numbered 175,000.

The most careful surveys showed that where there was one man unemployed in 1913-14 there were two unemployed this past winter, and that the increase was from 40 per cent to 50 per cent. Without exaggeration it was conceded by those familiar with conditions that one out of every five bread-winners was unemployed. This unemployment was concentrated in cities primarily, but the small towns and villages also felt the shock and found it necessary to organize relief measures.

In some respects unemployment differed quite radically from that of previous years. At one bound the problem was lifted from the realm of relief into that of industry. Many thousands of able men and women were involuntarily unemployed for the first time in their lives or in many years; the additions to the bread lines were young men with hard hands and clear eyes instead of old men with soft hands or blear-eyed "hoboes"; women joined the ranks of pleaders or became the supporters of the family. At the same time the demonstrations and riots which characterized last winter disappeared, as though some of the sorrow of the war had found its way into the industrial disaster in America.

Of the causes we have learned but little. "The war" is the most common answer; "the administration" is the second best guess; while legislation, monopoly of land, the wage system, tariff, immigration, and the usual popular explanations have not been wanting. It is noteworthy that though there have been many reports by official commissions and private committees, none has yet made a real contribution to the subject of causes. This is partly explained by the fact that the demand for relief has been so widespread and immediate that the formulation of reasons has had to wait; also because those responsible were reluctant to face their own conclusions.

The test of meeting a concrete situation has made two things clear. Unemployment is a national situation, involving distribution of an interstate nature and supplemental planning of work of a climatic nature, which is within the province of the federal government and is its immediate duty. It is natural, however, in the absence of vision on the part of the state governments that the cities should have carried the burden and that the average citizen should have shouldered the load for his government. Early last fall it was noticeable that not only the larger cities, but indeed, and perhaps chiefly, the smaller towns realized

what the increasing shortage of work would mean during the winter. Interested and persistent effort was made in many cases to hasten or create public work to meet the decrease in private employment. There was much discussion of bond issues, loans, and public works; but the cities and towns that actually had work started upon any considerable scale were, until the opening of spring, few indeed. It was impossible to appropriate or divert funds quickly for many reasons, chiefly lack of precedent and of courage. It was objected that beginning certain kinds of work in the winter would increase the cost of it; that the necessary formalities had not been duly considered; and there were determining differences of opinion between boards of aldermen, controllers and boards of estimate. There were also elaborate debates over whether it was the business of the government or of philanthropy to relieve the situation. The traditional municipal emergency measures, such as rock piles and wood piles, hardly left an impression upon the situation. In a small western city, for instance, the officials under the stress of the critical unemployment there arranged to put a rock crusher into operation. It employed 25 men; 1,000 applied for work upon it. Cincinnati, Philadelphia, Boston, Lynn, Providence, Niagara Falls, Pittsburgh, and a long list of other cities and towns made some appropriations for work, New York represented those cities that depended entirely on contributions from citizens.

At least forty cities and towns in the country, and very probably more, had unemployment committees or commissions. Almost half of these were official—"mayor's committees"; a number of others had such close co-operative connection with the city council, the mayor, etc., that although they were nominally citizens committees they had, to all practical purposes, an official influence. They represented chambers of commerce, churches, city departments, charities, clubs, philanthropic organizations of all kinds, and individual citizens.

Most of the committees attempted little beyond immediate relief. Those that began on the other theory, as in New York City, finally saw that the present crisis and a long-time preventive program were not compatible. The New York committee began its emergency workshops about February 1. The thousands that flocked to them eager to work for 50 or 60 cents a day, and the thousands that had to be turned away because of lack of facilities, sufficiently attested the need of this artificial work as a measure of immediate relief. The New York committee did not by any means originate the emergency workshop; it had been adopted early in the winter by the vacation war relief work committee, the Red Cross in Buffalo and Albany, the emergency aid committee in Philadelphia, the Woman's Club in Chicago—also in Kansas City, Cincinnati, and probably on a small scale in many places. The idea is not new; certain churches have used it for years. It is admirably adapted to unemployables, or, better, partially employables. For the employable, it is, by every implication, an emergency measure, to be used only in a crisis.

The response of the American cities to their greatest problem this past winter is impressive and encouraging if one can lose sight temporarily of the enormous loss of resources in vitality, health, skill, happiness and hope. The unemployment has taken its place among the questions with which we shall deal with increasing sympathy and intelligence: it has been transferred from the province of charity to that of industrial organization. Where one citizen was enlisted as its foe; a hundred now stand ready. The preliminary educational work has been done, we have now but to organize the forces at work, seek the causes and institute remedies.

TREE PLANTING BY UNEMPLOYED.

In recommending to the city a program of tree planting and care, the Street Tree Committee of the Los Angeles City Club made the interesting point that eleven miles of street trees were planted a year ago by unemployed men at a total cost of \$1.25 a tree, including purchase, excavation, planting and staking. The committee urges that the whole city be planted, the original cost being met by assessment. And it proposes to meet the maintenance cost of \$20,000 a year thereafter by reviving a disused but still operative ordinance which provides that the city may charge 10 cents for each load of gravel taken out of the river bed. Canadian municipalities can take the hint.

The Value of a Topographical Survey in Planning a Street System

By JOSEPH W. SHIRLEY.

If the area under consideration is as flat as a pancake, and as barren as a desert, then a topographical map would hardly be necessary as a basis on which to design a system of streets. Otherwise, very surely, such a map would be found most worthy of consideration. Indeed, if the landscape gardener, engineer or architect—all coupled with the same adjective—were asked, in all likelihood their answers would tell in no uncertain terms that such a map is indispensable for a "sane" study for development purposes. The word "sane" has been quoted because, undoubtedly, by far the larger area of built-up property has been constructed without access having been had to such information as is incorporated in topographical surveys. But now they are few who will point with pride to such results achieved without the aid of an accurate picture of previously existing natural conditions. Indeed, the kindest expressions that can now be used concerning such haphazard layouts is that their projectors did what they could with insufficient preliminary information.

Expanding a Street System.

This view is now firmly held by all intelligent property developers, so that without more ado concerning the negative phase of the subject, one may turn to the positive merits and the method of procedure and operation. With this end in mind, some little account of what has been done in Baltimore concerning the expansion of the street system in an area of about seventeen square miles which was annexed to the city in 1888 may be of interest. This area is officially styled the Annex, and when incorporated within the city's boundaries only a very small percentage of it was at all "improved,"—to use that flimsy expression,—the greater portion being rural in character.

Prior to annexation, however, following the old custom, the County Commissioners had laid down a street plan over this area, and the northwest corners of street inter-sections were marked on the ground by stone monuments. These streets, as might be surmised, were of the rectangular system and crossed hill and dale, irrespectively, by the proverbial shortest distance between two points. Shortly afterwards a growing feeling was manifested that the street plan was far from satisfactory, and inasmuch as sentiment had crystallized on the need of a topographical survey on which to base plans for a sewerage system in the Annex as well as in the old city, it was deemed well, before officially adopting the County Commissioners' design of streets, to await the completion of this new map.

The topographical survey of Baltimore was made on the scale of two hundred feet to one inch, with contour intervals of five feet. The map consists of thirty-four separate sheets, each covering one square mile of territory. The basic work was of a high order of precision, being founded on the United States Coast and Geodetic Survey's form of triangulation, and all other branches involved were just as carefully and as accurately developed. The result is that Baltimore possesses a map of an order probably higher than that of any other city similar in size in this country. On this map is still being planned Baltimore's newer street development.

Aid of the Topographical Map.

What has probably been the greatest factor tending to narrowness—considered in more than one sense of the word—in the upbuilding of our cities, is the lack of consideration paid to the scope of the area affected. In other words, very frequently small layouts are in themselves well formulated, but their elements do not bear proper relationship to the city as a whole, and when the surrounding neighborhood becomes more dense in development, it is found that the component parts do not form a systematic whole. This fault can, to a great extent, be foreseen by the aid of good topographical maps, for from such a mathematical picture can be visualized fairly well the routes that are likely to become arteries of traffic. It can be seen where the ridges and the water-sheds occur; the comparative difference in elevation of all important locations; the natural drainage lines of each neighborhood, and a host of all important data—for, indeed, in this map there is before one a miniature replica of existing conditions.

What guides a street system—its backbone—is the thoroughfares, the first object naturally being to provide for through traffic. In many instances one will find that the

old turnpikes leading into town are good routes of travel, and when considered as the diagonals of a spider-web and connected by cross street routes, a most desirable arrangement is obtained. This ideal condition, of course, can seldom be accomplished, as there are too many natural and man-made obstacles with which to contend. But right here is where the topographical map will aid one to see the light of reasonable construction. Where nature has shown us so clearly that for any particular section curvilinear streets are desirable, the folly of the checker-board system can be seen.

Aside, however, from the broad general view which a topographical map affords, one is aided greatly by having at hand a mass of surveying data from which the details of grade and alignment can be studied to a remarkable extent. Of course, the greater in proportion the scale of the map is to reality, the more will such details be available; but as this scale is enlarged, so is the expense of obtaining such a map increased. In Baltimore the scale adopted—1:2,400—gives fine results and affords a happy adjustment between expense and detail.

Take a section of virgin territory under consideration. Assume that it is already traversed by some street of importance, and that the study is to develop a system of residential streets. After considering many sketches and free-hand designs, and generally following the method of the architect in his preliminary studies, a pattern is finally chosen on which to apply the acid test of gradient—the amount of cut and fill required on each of the streets. Of course the experienced engineer will have a general idea of the amount of such work necessary while he is establishing his lines, but he is naturally looking for the best information along this line that he can obtain, and he will now test his judgment from profiles and cross-sections. These latter studies are obtainable direct from the topographical sheets, and the entire operation corresponds to and takes the place of the old reconnaissance surveys. After this it is a process of shifting and adjustment, until, finally, the best general layout is arrived at.

Such, in brief, is the method of procedure in laying out Baltimore's street plan.—American City.

ELECTRICALLY PROPELLED FIRE ENGINES.

Fire chiefs throughout the country are watching the results and performance of electrically propelled fire trucks and engines in the cities where they have been adopted. The many obstacles that present themselves in changing of horse drawn to motorized apparatus of a large fire department are such that the utmost care must be used to secure that method of propulsion for apparatus that will give speed, reliability and efficiency together with ease and economy of operation. In these points the advantage of the electric over other methods of propulsion is fast establishing itself, according to a report of the Electric Vehicle Association of America.

The first storage battery driven fire engine in America came into existence in 1912, when Engine No. 217 of the New York Fire Department was converted into an electrically propelled apparatus.

The experience of Philadelphia with electric fire apparatus has been most successful. Two years ago the first step was taken, a first-class steam fire engine weighing 10,500 pounds, horse-drawn, was equipped with an attached two-wheel storage battery tractor. The excellent performance during the tests made in the congested traffic zone induced the bureau to convert two smaller class steam fire engines, horse-drawn, to battery tractors, also the two-horse-drawn, high pressure hose waggons to storage battery apparatus.

In Baltimore, Md., one engine of the fire department is equipped with a storage battery tractor, which is regarded as the most reliable and economical apparatus in the whole department, and one that can always be depended upon.

Akron, Ohio, owns a 65-foot aerial truck equipped with an electric tractor which, at a demonstration of speed and climbing grades, went up a 13 per cent grade when carrying a full complement of men and equipment, and attached to the truck at the rate of 11 miles per hour, and on level streets the tractor propelled the truck at the rate of 26 miles per hour without any trouble or showing in the least any loss of power.

WHAT IS A "STREET"?

Every branch of labor, sport or other human interest acquires a vocabulary of its own, from handling a pick and shovel or "tag" to electrical machinery design or war. Many times words acquire meanings in these vocabularies different from those of their every-day use. It is easy to see why these special meanings develop, but every effort should be made to limit the number of them because of the doubt as to the meaning which may arise when the terms are used in a popular or semi-popular description. And the more nearly the subject is concerned with the interests of the public, the more should the ambiguity of these special meanings be avoided.

A recent instance is the publication by New York City of its corrected regulations for street traffic as prepared by the police department, which starts with "Definitions: (a) The term street shall apply to that part of a public highway intended for vehicles." Now there is only one reason for this that we can conceive of—that "street" is a shorter word than roadway, and one or the other must be used a dozen times or more in the regulations. But there are twenty reasons why "street" should not be so limited in its meaning as to exclude the sidewalks.

Webster defines a street as a "thoroughfare bordered by dwellings or business houses." The courts have ruled that the word street is understood to include the sidewalks. The police department itself, outside of the traffic force, is concerned with the street as a whole, including the sidewalks. It is very unfortunate that the citizens, who have only in recent years been educated to appreciate that "pavement" is not a term specifically designating a sidewalk, should now be confused by instructions given by a department of the municipal government to make a wrong use of the word street.

Misuse of other common words in these regulations are so absurd as to be amusing and liable to mislead only foreigners who are just learning the language. For instance, the definitions state that a horse is a vehicle; that a goat, if drawing a cart, is a horse; that a baby carriage is not a vehicle, but a wheelbarrow is, and the man who is pushing it is a "driver," and no driver shall be less than 16 years old.

There are abundant words in common use to specifically designate every idea which is embodied in these regulations, without this misuse of the language which is not only slovenly and uncalled for, but is liable to be misleading (one does not generally think it necessary to turn to a glossary of terms when reading about "horses," "vehicles" and "streets") and offers possible opportunity for legal defense against prosecution for an infraction of the regulations.

—Municipal Journal.

NO FREE TELEPHONES IN BUSINESS HOUSES.

The Los Angeles, Cal., city council has decided to leave the existing telephone rates in effect during the ensuing fiscal year commencing July 1. The only change decided upon in the present policy is that hereafter nickel-in-the-slot telephones must replace the free telephones that are found in downtown business houses and other places of business throughout the city. In other words, free telephones are eliminated.

The idea of establishing measured or metered service rates for business telephones was eliminated by the council. In deciding to fix existing rates for the ensuing fiscal year and to eliminate free telephones in the city, the council approved the rates as recently recommended by the board of public utilities.

It is proposed that the question of measured service rates shall be taken up with the state railroad commission at a later date and after the state board has assumed jurisdiction over utility rates in August.

CAUSE OF POLE FALLING.

A pole was old, rotten and decayed below the point where it entered the earth. A lineman ascended it and removed all but one of the old wires attached to it. Some minutes after the lineman went up, it fell, injuring him. The court held that the proximate cause of the accident was the decayed and rotten condition of the pole, not the removing of the wires, which, while they afforded some stability to all of the poles over which they extended, were neither used nor designed for that purpose, and afforded support to the pole only incidentally. The telephone company (in the United States) was held liable for the injury sustained by the lineman.

IDLE LAND PUT TO USE.

The back-to-the-land movement is showing good results right in Toronto.

The vacant lots in the environs of Toronto are being utilized for the growing of vegetables of all kinds. From the information that can be obtained, the system employed for utilizing the unused ground around the city is similar to that which has been adopted in many American cities.

The city is divided into nine sections or charitable districts, each of which has a superintendent to carry out the work of their respective districts. Miss Howe, secretary of the Social Service Committee for the east end, gave an encouraging report of the work in hand at the Evangelia Settlement.

The use of the land is given gratis, and many of the churches contribute the seeds for planting. The officials are careful to see that no undue advantage is taken of the opportunities offered, and permit each individual applicant to have the use of a specified piece of ground.

Many prominent citizens are interesting themselves in the work, and promising results are looked for within a short time.

HOW CAN WE POPULATE OUR FARM LANDS?

There are two clearly defined and contrary forecasts of the after effect of the war on Canada. The pessimists declare that our immigration will suffer because all able-bodied men will be needed in Europe; that capital will not be loaned to us because it will be required to rebuild the shattered cities and public works; and that all the conflicting nations will be compelled to patronize their own farms and factories to save them from ruin.

The optimists contend that our immigration will be swelled by thousands who will be tired of perpetual conflicts; that capital, regardless of sentiment, seeks the most profitable fields; and that if we cannot get it in Europe we can get it in the United States; and that the assistance of Canadian factories and farms must be called upon to help rehabilitate Europe.

Men of high standing and sound judgment are ranged on both sides of this controversy, but there are indications that the optimists are prevailing. At any rate, economic history is fairly consistent on one point—the trade of a victorious nation thrives when the period of readjustment, immediately following the termination of a successful war, is over.

There is agreement as to the necessity of increasing the production of our land. We have plenty of land, but land without tillers will not produce wealth. Volume Number 4 of the Census, dealing with agriculture, which has just been issued in bound form, states that the total land area of the Dominion is 2,306,502,153 acres, of which, at the date of the Census, the nine provinces occupied 977,585,513 acres. Eleven per cent of the land in the provinces, or 109,948,988 acres, was occupied by farmers, while the land considered suitable for farming was 36 per cent of the total.

How to secure from these vast areas the production of which they are capable is our chief national problem. If we could solve it we would be assured of corresponding industrial development, and the necessary capital to finance both agriculture and industry. Canada needs an immigration policy which can succeed in settling experienced farmers from Europe and the United States on our vacant, fertile lands.—Industrial Canada.

CONSERVATION IN CHINA.

United States Commercial Bulletin says:—"Mr. Chang Chien, lately Minister of Agriculture and Commerce, visited Nanking recently, accompanied by Mr. Han, chief of the Bureau of Forestry in that ministry. He had inspected several sites for establishing forest reserves and had decided on two—one on Tai Shan in Shantung, famous as the burial place of Confucius, and the other near Feng Ssiang in northern Anhui. While in Nanking, Mr. Chang opened a school of hydraulic engineering, designed to fit students to become engineers for service in the Huai River Conservancy Works. He also visited the plantations of trees on Purple Mountain, maintained by the Nanking Colonization Association under the immediate direction of Prof. Bailey, of the Nanking University. Mr. Chang was one of the founders of the Colonization Association, and is much interested in its work. His interest has resulted in practical aid from the central Government in the form of an annual grant."

Municipal Debentures and Sinking Fund

By H. JAMES.

Debenture or Bond.

The terms "Debenture and Bond" are now used so interchangeably that in financial practice the difference in meaning may be said to be almost technical. Theoretically a Bond differs from a debenture in that the former is secured by a mortgage deed of trust containing a charge upon specific property, while the latter is merely an acknowledgment of a debt. Both forms of contract covenant to repay the principal amount of debt at a specified time, with interest thereon in the meantime at a fixed rate.

In Canada we speak of municipal debentures, government bonds and corporation bonds. In the United States the term "debenture" is seldom employed. Municipal government and corporation securities (debentures or bonds) are invariably referred to as bonds. There is very little significance to be attached to the mere name of the security, the chief thing which we should be concerned about is the manner in which the obligation can be entered into; secured and what is behind it, etc.

We will briefly refer to some of the bonds and debentures which are common to this country.

Government Bonds.

These are the securities issued by the Dominion and Provincial governments. They, of course, constitute the highest grade of security obtainable, but the rate of interest yielded to the investor is as might be expected, comparatively low. The bonds of the Dominion, rank ahead of those of the Provinces, while those of the older settled Provinces are held in higher esteem than those of the newer ones. London, theretofore, has been the principal place where our governments have marketed their Bonds, although recently Ontario and Alberta bonds have been successfully offered in Canada and in the United States. They carry interest, payable half-yearly, from 4 to 5 per cent, mature in from 5 to 50 years, and are issued usually in amounts of \$1,000. In the recent large issues by England of New Year Loans, subscribers have the option of receiving bearer bonds in respect thereof—or of being inscribed in the Books of the Bank of England as registered holder. In the former way they will have to collect the interest by cashing the Coupons attached to the Bonds; in the latter a dividend warrant for the interest is forwarded quarterly, as in the case of the Consols. In summarizing the advantages and disadvantages of the two forms of investment they point out that Inscribed Stock is registered in the Books of the Bank of England in the name of the holder or holders, and can only be sold or transferred by the holder or his duly appointed attorney—(this involves a 10s stamp duty)—if for any reason it should be inconvenient for the holder personally to attend at the Bank of England. It is accordingly a somewhat serious draw-back in the case of small holders. Bonds to Bearer on the other hand are negotiable instruments and accordingly pass from hand to hand—for this reason it is of the utmost importance that they should be carefully kept. Should they fall into the wrong hands, the rightful owner would experience great difficulty in establishing a claim to their property—even should they succeed in doing so, and should the bonds be destroyed by fire they would likely lose their property altogether. Bonds are accordingly not an ideal form of security unless the holder is in a position to place them in safe custody; under the Trustees Act of 1893, trustees are prohibited from holding Bonds to bearer unless the Deed of Trust so expressly states.

Municipal Debentures.

This class of investment is mostly highly regarded by an important and increasing body of investors—large and small—we will consider somewhat greater details in respect to it.

DEFINITION.—It is an absolute promise of a county, city, town or township to pay a definite amount on a specified date, and also to pay periodically throughout the term, interest at a stated rate.

FORM.—In form, it is self-contained. It states the exact amount that the municipality will pay the holder, and the exact date when it will be paid. When it matures, usually from 5 to 50 years from date of issue, it is only necessary to deposit it in the Bank for collection, or present it to the issuing municipality for payment.

INTEREST.—Attached to each debenture are Coupons representing the exact amount of the interest due at the time. Each year or half-year, when an instalment of interest falls due, a coupon is cut off and either presented for payment to the municipality or it may be deposited in the Bank. Coupons are practically post-dated cheques. The

rate of interest which the debentures of the various municipalities bear differs materially. The large and wealthy cities can, of course, borrow at a lower rate than that which would have to be paid by relatively small and new places. The rates are also affected by the monetary conditions at the time the loan is sought. Lately the debentures of the important municipalities have carried interest at 4½, 5½ and 6 per cent.

VALIDITY.—The Contract is very simple. It resembles somewhat a promissory note. It is, however, much more formal and binding, in that, in addition to bearing the signatures of the Mayor and the Treasurer of the municipality and the Seal of the Corporation, certain formal procedures are required to be taken which absolutely insure its validity. The investor's rights, therefore, are thoroughly safeguarded.

PURPOSE.—Debentures are issued by cities, towns, etc., to raise money for such and essential purposes as schools, sewers, parks, water systems, roads, fire departments, etc. They are, therefore issued for the betterment of the municipality.

SECURITY.—They are secured by the credit of the issuing city or town, etc., and its right and power to levy taxes on all its taxable property, such taxes being a first charge on all the property in the municipality.

Payment of Debentures.

There are several ways in which debentures are payable:

(1) Payable at the end of a specified time (term) commonly called "straight term" debentures. With this form an annual sinking fund is usually provided, so calculated as to be sufficient to pay off the debt at maturity. This form I have just exhibited is a "straight Term" debenture.

(2) Payable in equal annual instalments of principal commonly called "instalment" or "serial" debenture.

(3) Payable in equal annual instalments of principal and interest, commonly called an "annuity" debenture.

In the case of Classes 2 and 3 no sinking fund is necessary, as the debt is being paid off yearly, as the instalments fall due. This method is usually employed by the smaller towns. Class (1) is usually employed by the larger cities and municipalities which have adequate machinery to look after a sinking fund. Debentures and Bonds are recognized as among the highest forms of investment, but it does not follow that all debentures and bonds are good investments. As in everything else discrimination must be shown, and the investor should seek the advice of some recognized investment house of high standing. The Financial Agents or Bond Houses before actually selling them debentures secure the opinion of some eminent lawyer concerning the legality and validity of the issue. The Municipal Debentures are seldom sold direct to the people, who finally purchase them for investment, they are almost universally sold to brokers who dispose of them to their customers. In the United States some municipalities have made efforts to sell over the counter to the investing public and apparently have been successful, but I would imagine such a procedure would entail a large staff and would only be applicable to very large cities, a second difficulty arises from the fact that a large proportion of buyers deposit a small percentage of the money at the time.

The principal points that a Bond House satisfies itself about are:—

- (1) Legality of the debenture.
- (2) Financial condition of the City (net indebtedness and Sinking Fund).
- (3) Standing of the City (rateable assessment; revenue producing property).
- (4) The yield on the debentures.

Such questions as "Is the City permitted by its charter to issue the debentures," "Have the legal steps been properly taken up by the City," "Have the debentures been properly authorized by the electors." The limit in the amount of debentures which the City can issue.

Investors in Municipal Bonds need not worry about the income of a city, unlike those who put their money into private corporations, and in consequence does not need such careful scrutiny.

The debentures of a municipality are really a first mortgage upon all the realty within its limits—or that the real estate is directly responsible for the Bonded debt of the city because it is looked to for a sufficient sum in the way of taxes to meet the city's obligations.

The expansion of the Dominion during the past few years

(Continued on page 288.)

Municipal Finance

JAMES MURRAY.

LONG TERM FINANCING.

Commenting upon the New British War Loan Sir Frederick Williams-Taylor, General Manager of the Bank of Montreal, gave some timely hints to Canadian Municipalities in favour of long term financing: He said, "The object lesson for Canadians is that more favorable conditions for borrowers are not expected for at least ten years. Canadian provinces and municipalities that, since the war broke out, have been borrowing with a light heart against one, two or three year obligations, should profit by the lead now given by the most skillful and experienced advice."

CANADIAN MUNICIPAL BONDS AND THE LAWS GOVERNING THEM.

Mr. E. G. Long, advocate, of Toronto, who for some time has specialized on the laws governing the issues of Canadian municipal bonds, and is counsel for the Bond Dealers Section of the Toronto Board of Trade, has just compiled a book that will be invaluable, not only to investors, for whom it is primarily intended, but to municipal councils and officials. The book, though only containing 50 pages gives, in language understood by the average man, a very comprehensive review of the exact financial position and responsibility occupied by the municipalities—city, town, village and township—in the nine provinces. The province of Ontario, possibly because of its elaborate municipal system occupies the premier position, and forms the basis of comparison for the other provinces. This enables the reader to better grasp the conditions controlling municipal issues, thus helping him to form a better judgment on the values of securities. The book which is issued free by Messrs. Brent, Noxen and Company, Bond Brokers, of Toronto, is well printed and should be in the hands of every student of municipal affairs in Canada.

REPORT OF WINNIPEG FUND TRUSTEES.

The annual report of the Winnipeg Sinking Fund Trustees which has just been published is convincing evidence of the value of the sinking fund of a city having a separate administration. In the case of Winnipeg in particular the system has worked admirably—for not only does it relieve the executive and the officials of much labour and criticism—though the trustees are responsible to the council—but gives an opportunity to competent men to make a thorough study of investments for a municipal sinking fund. The system keeps temptation away from the council to indiscriminately utilize the sinking fund for new improvements though it will be noted that the trustees have actually invested in the city debentures, and made temporary loans; but evidently only after a thorough investigation. The great value of the appointment of sinking fund trustees is inestimable both to the municipality and the investor as it curbs the one and assures the other.

In a foreward to the Winnipeg report Mr. E. F. Hutchins the chairman of the trustees says:—

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WINNIPEG SINKING FUND.—Continued.

Your Sinking Fund Trustees beg to submit a statement of its affairs as at the close of business April 30th, 1915. On May 1st, 1914, we had on deposit at the

Bank of Montreal	\$ 70,704.78
Return of Call Loans from City of Winnipeg	1,525,000.00
Our other receipts for the year amounted to	2,030,918.27

\$3,626,623.05

This amount was disbursed as follows:

Investments made during the year	\$1,760,893.32
Call Loans made with City of Winnipeg	825,000.00
Accrued interest on bonds purchased	14,916.48
Debentures paid which matured during year..	207,375.26
Expenses, including fees, salaries, exchange, law costs, etc.	3,617.61
Bank of Montreal—credit balance	814,820.38

\$3,626,623.05

Book value of investments as at April 30th, 1914 \$4,461,286.82

New Investments made during year \$1,760,893.32	
Call Loans made with City of Winnipeg	825,000.00
	\$2,585,893.32

Sale of Securities and payments on account of principal	\$ 658,949.37
Return of Call Loans from City of Winnipeg	1,525,000.00
	\$2,183,949.37

401,943.95

Profit on sale or maturity of assets 3,448.22

Book value of Investments as at this date. **\$4,866,678.99**

The fund is divided as follows:

Invested in City of Winnipeg	\$1,882,691.95
Invested in Manitoba outside of Winnipeg..	1,370,600.55
Invested in Saskatchewan	1,209,475.38
Invested in Alberta	403,911.11

From the statements attached you will see that the Assets exceed the Liabilities by \$131,702.51. This amount is being held to take care of any loss or depreciation in the value of securities. In arriving at the value of the bonds on hand they have been taken at the actual cost, less repayments made from time to time, continuing the same policy adopted last year. The par value of the securities on hand is \$4,979,508.30, and these have been included in our Assets as \$4,866,678.99 or \$112,829.31 less than face value.

Naturally the, city is most interested in handling its finances in such a way that when it goes to the market to borrow money it will command the highest price, and your Trustees realize that the treatment of Sinking Fund monies will do much to either help the City to accomplish this object or throw discredit on its financial affairs. The price of a new issue floated in London must be fixed by taking into consideration the price at which its securities are selling on the Stock Exchange, and with the object in view of improving the price and creating a steady and unflinching market for the stock, your Trustees have set aside a considerable sum of money for the purchase of City of Winnipeg securities on the London Stock Exchange.

It has been thought advisable to carry in our assets only high grade bonds and stocks, and with this idea in view arrangements have been made to call in loans made some years ago to Trust and Loan Companies which are secured by allocation of first mortgages of a considerable premium on the money advanced.

The utmost care is exercised in the selection and purchase of bonds, and while we have on hand, securities of a par value of nearly three million, not including City of Winnipeg bonds, we had at the close of our financial year only fifteen overdue coupons amounting to \$4,164.67, and of this amount less than \$100.00 matured prior to January 1st, 1915.

In this connection we would like to compliment the officials of the Department of Education of the Province of Alberta on the energetic manner in bringing home to delinquent school officials the serious effect of delay in meeting debenture coupons when due. We have about \$375,000 in-

vested in this province and have only one coupon (\$270) overdue, and this one only since February, 1915. All the other overdue coupons are in the Province of Saskatchewan. We have no outstanding coupons in Manitoba.

During the year there was due and we have received from the City of Winnipeg annual levies amounting to \$1,118,371.32, and there has never been a delay in payment of such levies of even as much as a day.

MEDICINE HAT'S PUBLIC UTILITIES.

The operation of Medicine Hat's public utilities during 1914 resulted in a surplus of \$48,942 in the gas department, a surplus of \$623 in the electric light and power department, and a deficit of \$43,773 in the waterworks department. Gas, water and electric light consumers' ledgers show uncollected accounts for consumption prior to and during 1913, totalling \$8,435; a reserve for the whole of this amount has been created. These revenue producing properties are valued at \$1,899,000. Since 1909 the taxable assessment has increased from \$4,134,000 to \$21,100,000, the tax rate from 10 to 17½ mills, the debenture debt from \$394,953 to \$3,257,000, and the population from 7,000 to 13,000.

REGULATING FIRE INSPECTION.

Regina, Sask., has in operation a new fire inspection by-law, under which the fire department of the city is required to inspect all business premises at least four times a year and all other premises at least twice a year. Three sections of the by-law deal with very frequent causes of fire, and are as follows:—

"Bonfires, etc.—No person shall kindle, maintain or assist in maintaining any bonfire or other exposed fire within the city unless he shall first have obtained a written permit from the Chief, who shall give direction as to what measures are to be taken to safeguard property."

"Handling of rubbish.—No waste paper, excelsior, shavings, rubbish or other like inflammable material shall be left in any part of any business building for more than one day, except such material as may be stored within a fireproof room, provided with standard fire doors or within a fireproof receptacle, but all such material shall be destroyed, removed or placed within such fireproof receptacle at the close of each business day."

"Disposition of Hot Ashes.—No hot ashes shall be deposited in any receptacle other than one of non-combustible material with fireproof cover, and no such ashes shall be deposited within fifteen feet of any wooden building or any wooden structure whatsoever."

The fire chief reports that the citizens are taking kindly to the inspection work, and in many cases welcome the men who are able to give them advice on the prevention of fires. The by-law is known as No. 839, and should be copied by other municipalities.

LOCAL MUNICIPALS.

At the recent issue by New York City of \$71,000,000 debentures which were in 1-15 serial bonds, the "Bond Buyer" says:—

"There is at least one big lesson to be drawn from the results of the New York City bond sale for the benefit of all future municipal borrowers.

"The average prices paid for the two issues speak for themselves in no uncertain terms. What they say is this: The largest city in the United States, in arranging its biggest bond flotation, finds the net interest cost annually per \$1,000 on a 50 year bond to be \$1.40 more than on a bond of a series running from 1 to 15 years.

"In other words, the basis on which the city sold its old-fashioned 50-year bonds is about 4.437 per cent, while the basis on which the 1-15-year serial bonds were taken is only 4.297 per cent!

"These two issues, it should be remembered, are identical in every way, except as to maturity, and practically the same bidders for one issue also offered to take the other bonds. But, without exception, the bids differed in price in favor of the serial bonds!

"The fact that the great city of New York has now clearly demonstrated the market advantage of 'serials' over the old long term 'straight' maturity bonds should be sufficient for those skeptical officials of smaller municipalities. Surely, if the cities with the greatest resources, the finest credit, the widest market for their bonds, find it profitable to issue 'serials,' can there be any further question on the score when the principle is applied to the small city or town?"

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MUNICIPAL DEBENTURES.

(Continued from page 284.)

and the flow of immigration has brought into existence a large number of new towns so that the growth of Municipal debenture issues have been noticeable during recent years, as the following table form shows:

1906	9,087,008
1907	14,430,540
1908	46,461,021
1909	36,278,528
1910	35,748,690
1911	47,158,238
1912	48,414,962
1913	115,761,925
1914	84,388,431

In early years when the volume of Municipal debentures was comparatively small, only the largest cities sold their issues in the London market, now, however, a great many municipalities place their securities in that market:—

In 1912, out of \$48,000,000, Great Britain purchased 63½ per cent; Canada 28½ per cent; United States 8 per cent.

In 1913, out of \$115,000,000, Great Britain purchased 58½ per cent; Canada 22½ per cent; United States 19 per cent.

In 1914, out of \$84,000,000, Great Britain purchased 40 per cent; Canada 30 per cent; United States 30 per cent.

On account of the war the Bond Market of Great Britain was practically closed for the last five months of 1914.

There is another feature of Municipal financing that has of late been resorted to, that is Short Treasury Bills, the disposal of which are mostly made on the London market—this form of financing or raising of temporary loans relieved the general financial situation and did not put the large municipalities under the necessity of leaning on the local banks for their requirements—it is estimated that each year the municipalities have outstanding on the aggregate \$25 to \$30,000,000, which has to be met later by the issue of permanent securities. This way of financing is often resorted to, when the Bond market is dull and the prices of debentures is low. As an example of this temporary financing the issue \$1,200,000, one year notes by the municipality of Point Grey a suburb of Vancouver, may be cited. They were offered to the public in Canada at 99½ and accrued interest yielding 5½ per cent included in this municipality general debenture debt of \$3,399,000 were \$1,350,000, or long term bonds which the municipality held in its Treasury its issue of short term notes was made to avoid disposing of those Bonds in the unfavorable market for long term securities.

Sinking Funds.

Sinking Fund is the term used to denote the setting apart and accumulation of funds to make provision for discharging indebtedness at some future remote period—the payments into it are generally fixed in amount—such payment with interest accruing thereon, are calculated to provide a certain required amount at a given date.

Dr. Price, of England, was the originator of the Sinking Fund idea and he recommended it to the Elder Pitt as a means of paying off the National Debt of England, so that the idea is not a new one, having been in force for over a century.

There are two methods of estimating the amount that should be set aside each year, one method is to divide the amount of the debt by the number of years that the debenture runs, and put into the fund each year the resulting amount; this is simple enough, but decidedly crude, as no account is taken of the interest on the sums in the fund. The method ties up a large amount of money. The second method allows whatever is put into the fund to accumulate, which means a smaller annual payment than the preceding method.

Some cities and towns have been somewhat lax in the past regarding the proper provision of their Sinking Fund, and the preparation of money by-laws, that they may be indisputable.

In some cities trustees are appointed who receive the Sinking Funds and invest same, providing for debenture on due date; so far as reports go this plan where tried has been successful.

In Ontario the cities may deposit with the Provincial Treasurer who will allow 4 per cent interest and the Statutes provide that any Council may provide in any By-law that the annual amount to be levied on account of Sinking Fund shall be paid by the Treasurer to the Provincial Treasurer.

Mr. H. S. Sprague, formerly with N. W. Harris & Co., Boston, has joined the selling staff of R. C. Matthews and Co., Toronto.

HOW NEW YORK'S TAXES ARE SPENT.

\$100 in Taxes, and Where It Goes.

FOR EDUCATION:		
The Department of Education	\$20.66	
College of the City of New York . . . . .	.36	
Hunter College . . . . .	.28	
Public Libraries . . . . .	.71	
		\$22.01
FOR PROTECTING LIFE AND PROPERTY:		
The Police Department	8.25	
The Fire Department	4.79	
Lighting the Streets	2.42	
National Guard . . . . .	.23	
Other Matters—High pressure water service for fires, Armory Board, etc. . . . .	.16	
		\$15.85
FOR HEALTH AND SANITATION:		
The Department of Health	1.79	
Bellevue and Allied Hospitals . . . . .	.75	
Cleaning the Streets	4.37	
Water Supply	1.02	
Tenement House Department . . . . .	.37	
Bath Houses, etc. . . . .	.41	
		\$8.71
FOR JUDICIAL PURPOSES:		
The Courts, Criminal and Civil	2.70	
Criminal Prosecution (District Attorneys, five Counties) . . . . .	.50	
Civil Processes (Corporation Counsel) . . . . .	.44	
Coroners, County Clerks, Registers, Sheriffs, etc.	1.38	
		\$5.02
FOR CHARITIES:		
Department of Public Charities	2.08	
Charitable Institutions, Private and State	2.88	
		\$4.96
FOR MAINTAINING CITY PRISONS, PENITENTIARIES, Etc.:		
Department of Correction		\$.68
FOR PUBLIC RECREATION:		
Parks, Parkways and Drives	1.14	
Museums, Zoological Gardens, etc. . . . .	.61	
		\$1.75
FOR ADMINISTERING CITY GOVERNMENT, GENERAL:		
Financial (Department of Finance) . . . . .	.78	
Department of Taxes and Assessments . . . . .	.31	
Board of Estimate and Apportionment . . . . .	.32	
Civil Service Commission . . . . .	.11	
Commission of Accounts . . . . .	.14	
Department of Licenses, Bureau of Weights and Measures, etc. . . . .	.19	
		\$1.85
FOR BOROUGH PRESIDENTS' OFFICES:		
Maintaining the Streets	2.28	
Maintaining the Sewers . . . . .	.55	
Care of Public Buildings and Offices . . . . .	.63	
Administration . . . . .	.07	
Building Inspection, etc. . . . .	.42	
		\$3.95
FOR DOCKS, FERRIES & BRIDGES:		
Department of Docks and Ferries	1.01	
Department of Bridges . . . . .	.41	
		\$1.42
FOR CONDUCTING ELECTIONS		\$.68
FOR PRINTING AND ADVERTIZING		\$.50
FOR PENSIONS, Etc.:		
Police Pension Fund . . . . .	.75	
Relief Funds, etc. . . . .	.01	
		\$.76
FOR TAXES AND RENTS		\$.59
FOR CITY LEGISLATURE:		
Board of Aldermen and City Clerk		\$.16
xFOR THE CITY DEBT:		
Interest on City Debt	22.00	
Redemption of City Debt	5.18	
Sinking Fund Installments, payable 1915	3.84	
		\$31.02
		\$100.00

x These items represent money spent heretofore for the benefit of every operating division of the city government. The Total Cost of Running the City of New York is \$192,877,694.08.

H. O'HARA & CO.

MEMBERS TORONTO STOCK EXCHANGE.

STOCK & DEBENTURE BROKERS

WESTERN CANADIAN MUNICIPAL, SCHOOL DISTRICT AND RURAL TELEPHONE DEBENTURES SPECIALIZED IN.

BONDS SUITABLE FOR INVESTMENT OF SINKING FUNDS, ETC., ALWAYS ON HAND.

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THE

Canada Bond Corporation

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59 Yonge Street Toronto

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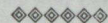
MUNICIPAL DEBENTURES

AND ACTS AS FINANCIAL AGENTS FOR MUNICIPALITIES

CONSULT THEM

Government and Municipal Securities

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GOVERNMENT AND
 MUNICIPAL BONDS

TORONTO GENERAL TRUSTS BUILDING
 TORONTO - - CANADA

LOANS MADE TO:
 BONDS BOUGHT FROM:

MUNICIPALITIES

A. P. LESPERANCE, Manager

City and District Savings Bank
 MONTREAL

SOME BOND SALES DURING JULY.

Moncton, N.B.

\$178,000 5 per cent 30-year city hall, water extension, etc., bonds to Eastern Securities Company, Halifax, price 98.059.

Calgary, Alta.

The City Council has accepted the offer of the Molson's Bank to sell \$1,250,000 of the city's treasury bills at 98 or better.

Halifax, N.S.

\$181,300 4½ per cent 35-year bonds to J. C. Mackintosh and Company, Halifax; price 93.07.

Oakville, Ont.

\$10,000 6 per cent 30-instalments, to Messrs. Wood, Gundy and Company, Toronto.

Coteau St. Pierre, Que.

\$30,000 6 per cent 40-years, to Messrs. C. H. Burgess and Company, Toronto.

Galt, Ont.

\$126,000 5 per cent 40-years and \$3,796 5 per cent 20-years, to Messrs. A. H. Martens and Company, Toronto.

County of Elgin.

The County of Elgin issue of \$12,000 5½ per cent bonds, 10 instalments, was awarded to A. H. Martin, of Toronto. It is understood that seventeen bond houses tendered on this offering. The assessed valuation of the County of Elgin being \$23,283,000 and the debenture debt \$47,005.

Rural Telephone Debentures.

Saskatchewan Rural Telephone debentures of \$20,500, 7½ and 8 per cent, 15 instalments; \$7,200 Manitoba S. D. debentures, 6 and 7 per cent, 10 instalments; \$6,100 Saskatchewan S. D. debentures, 7½ per cent, 10 instalments, were awarded to H. O'Hara and Co., Toronto.

RED DEER, ALTA.

Red Deer, Alta., received seven bids for its issue of \$10,590, 6 per cent debentures, maturing in 5, 10 and 20 instalments, the highest being that submitted by Wood, Gundy and Co., at \$10,116, or 95.5, which was accepted.

BACK TO THE LAND.

A Committee was lately appointed by Mayor Waugh, of Winnipeg, to consider colonization of 40-acre tracts along the Greater Winnipeg Water line by foreigners with former agricultural experience. The committee made a trip over the line and, subject to confirmation by more detailed report from experts, are of the opinion that parts of the district are well adapted to the purpose in view. The securing of Dominion land grants and the undertaking of drainage and road work by the provincial government (wages for which would help get settlers a start) are hoped-for factors in the plan.

HEAD OF THE LAKES.

W. J. Gurney, city treasurer of Port Arthur, recently presented a report to the City Council covering the estimates and expenditures for the first five months of this year. The total estimates for the year amounted to \$218,375, and for the first five months the actual expenditure was \$87,605.66. Treasurer Gurney stated that \$151,000 of the city bonds have been taken up and the overdraft at the bank is now \$80,000.

DOMINION SECURITIES APPOINTMENTS.

The Dominion Securities Corporation announces the following appointments: R. W. Steele, to be manager of the Montreal office; T. H. Andison, to be assistant secretary; A. F. White, to be assistant treasurer.

BOND SALES.

The Town of Waterloo, Ont. \$5,000 5½ per cent. 15 instalment bonds awarded to Messrs. A. H. Martens and Co. Toronto.

Renfrew, Ont. \$30,000 6 per cent. 30 instalment debentures awarded to Messrs. C. H. Burgess and Co. Toronto.

City of Verdun, P.Q. \$200,000, 5½ per cent, 40 year bonds awarded to Messrs. Wood, Gundy and Co. and Dominion Securities Corporation jointly.

LOCAL GOVERNMENT BOARD AND SCHOOL BONDS.

The Local Government Board of the Saskatchewan Government at Regina recently addressed a circular to rural school districts and rural telephone companies, offering them the privilege of placing their debentures in the hands of the board for sale. In doing this the board considered it possible that by the system of obtaining competitive bids the local authorities might secure a benefit in the way of better prices, and on the other hand better facilities for purchasing might be obtained by the dealers. The method followed by the board is to collect a number of issues and offer them for sale by tender. The board furnishes on application information concerning the various local authorities, and on a fixed date opens the tenders and awards the issues. The debentures are prepared by the board and delivered on payment of the purchase price, and the net proceeds are remitted to the issuing authority, after deducting a small fee equal to actual expenses. It is interesting to note that the best price realized on small debentures of this kind was secured for the first group offered for sale by the board.

MUNICIPAL HAIL INSURANCE.

Municipal hail insurance came into effect in Saskatchewan this year on June 16th. Municipalities under the system will be entitled to insurance if hail should destroy any of the crops. Up to this date losses throughout the province from this source have been practically nil, a few slight hailstorms doing little damage and that in isolated districts where there is little grain sown. Municipalities numbering 127 throughout the province have accepted the system, and it lately came into effect automatically in these municipalities. An area of 22,000,000 acres is represented by the municipalities covered with the municipal hail insurance system and over 5,500,000 of these acres are under cultivation and covered from loss by hail. The revenue for the period since the inception of the system amounts to \$1,645,383, while the amount paid out in losses is \$1,265,685.86.

MUNICIPAL DEBENTURE BY-LAWS APPROVED.

Recent by-laws approved by the British Columbia Inspector of Municipalities, Mr. Robert Baird, are as follows:—
 North Vancouver City Debentures 1—70 By-law 316;
 North Vancouver City Debentures 1—40 By-law 320; North Vancouver City Debentures 1—95 By-law 311; Saanich Debentures 1—85 By-law 110. All certificated June 7th.

CORPORATIONS AND THE CIVIC SPIRIT.

Kansas City recently voted \$450,000 for the widening of a certain thoroughfare. Thirteen railroads, the stock yards company and some other property owners affected are actively opposing the improvement. At the most they can only postpone it. They know this, but they are following a practise that has become traditional among long property owners of a certain sort, and especially among corporations. The thought that seems to guide the latter in such cases is that they should not join in civic improvement at all so long as they can avoid it, and that when at last they are compelled to do their part they must do it with the worst grace possible. In the present instance, as in many similar cases in the past, they are reminded that in taking this course they are simply practising the gentle art of making enemies. A little later, some, if not all, of them will be wondering, as usual, why the public is not their friend.—(Christian Science Monitor.)

Two significant features of the present financial situation are: that during the past few months a larger number of new buyers of municipal debentures have appeared than for the same period for many years past, and that important purchases are being made by Banks, Insurance Companies, etc., and by active business men. There are good reasons for these:—

1. Substantial Security.—Investors feel that the security of the investment should be first and paramount. Government and municipal debentures constitute the highest class of security.
2. Ready Sale.—If at any time a re-sale is desired, Government and municipal debentures can be sold, especially in times of stress or depression, to better advantage than any other form of security.
3. Good Interest Return.—In view of the present low price of municipals, the interest yield is unusually high.
4. Convenient Amounts.—Debentures are available in small as well as large amounts.—A. E. AMES & CO.

MUNICIPAL LOANS

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

We invite correspondence

N. B. STARK & COMPANY

Montreal
Toronto

New York
Boston

MURRAY, MATHER & CO.

IMPERIAL BANK OF CANADA

CAPITAL PAID UP \$7,000,000.00
 RESERVE FUND 7,000,000.00

DIRECTORS:

PELEG HOWLAND, President; ELIAS ROGERS, Vice-Pres.; Wm. Ramsay of Bowland, J. Kerr Osborne, Sir J. A. M. Atkins, K.C., M.P., Winnipeg; Cawthra Mulock; Hon. Richard Turner, Quebec; Wm. Hamilton Merritt, M.D., St. Catharines; W. J. Gage.

HEAD OFFICE — — TORONTO

BRANCHES:

Ontario	Nashville	Quebec	Alberta
Aurora	New Liskeard	Montreal (2)	Athabaska Landg.
Amherstburg	Niagara Falls (3)	Quebec (2)	Banff
Belwood	Niagara on the Lake		Calgary
Bolton	North Bay	Manitoba	Edmonton (4)
Brantford	Ottawa		Redcliff
Caledon East	Palgrave	Brandon	Lethbridge
Cobalt	Port Arthur	Portage la Prairie	Red Deer
Cottam	Port Colborne	Winnipeg (2)	Wetaskiwin
Cochrane	Port Robinson		
Elk Lake	Preston		British Col'ba
Essex	Ridgeway	Saskatchewan	Athelmar
Fergus	Saulte Ste. Marie (3)	Balgonie	Arrowhead
Fonthill	Sth. Porcupine	Broadview	Chase
Fort William	Sth. Woodslee	Fort Qu'Appelle	Cranbrook
Galt	St. Catharines (3)	Hague	Fernie
Hamilton	St. Thomas (2)	Kandahar	Golden
Harrow	St. Davids	Moose'aw	Kamloops
Humberstone	Sparta	Nth. Battleford	Nelson
Ingersoll	Thessalon	Prince Albert	Natal
Jordan	Timmins	Regina	Revelstoke
Vineland	Toronto (17)	Rosthern	Vancouver (4)
Kenora	Welland (2)	Saskatoon	Victoria (2)
Listowel	Woodstock	Wilkie	
London		Wynyard	
Marshville			

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Interest allowed on all Deposits at Branches of the Bank throughout the Dominion of Canada

Draft Money Orders and Letters of Credit Issued Available in Any Part of the World

Agents in England and Scotland: Lloyd's Bank, Limited, and the Commercial Bank of Scotland, Limited, and Branches with whom money may be deposited for transfer by letter or cable to any part of Canada.

Agents in United States: New York, Bank of the Manhattan Company; Chicago: First National Bank; San Francisco: Wells, Fargo Nevada National Bank.

Agents in France: Credit Lyonnais; Germany: Deutsche Bank

.. THE ..
BANK OF OTTAWA

ESTABLISHED 1874

Capital Paid-up	-	\$4,000,000
Rest	-	\$4,750,000
Total Assets over	-	\$50,000,000

Head Office - Ottawa, Can.

It is hard to realise what Macaulay called "the present value of a distant advantage." This is seen in the way so many persons neglect to save money in days of prosperity to make provision for a future day of need.

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 E. C. Whitney Perley
 GEORGE BURN, *General Manager*
 D. M. FINNIE, *Asst. General Manager*
 W. DUTHIE, *Chief Inspector*

The Canadian Bank of Commerce

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

HEAD OFFICE - TORONTO

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 H. V. F. JONES, *Manager*

New York Agency: 16 Exchange Place
 WM. CRAY, and H. P. SCHELL, *Agents*

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

THE ROYAL BANK OF CANADA

Capital Authorized.....	\$ 25,000,000
Capital Paid Up.....	11,560,000
Reserve and Undivided Profits.....	13,174,000
Total Assets.....	185,000,000

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 NEW YORK AGENCY—Corner William and Cedar Streets
 Savings Department at all Branches

The Merchants' Bank

OF CANADA

HEAD OFFICE - - - - MONTREAL

Capital Paid-up.....	\$7,000,000
Reserve Fund and Undivided Profits.....	7,245,140

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

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Extending from the Atlantic to the Pacific

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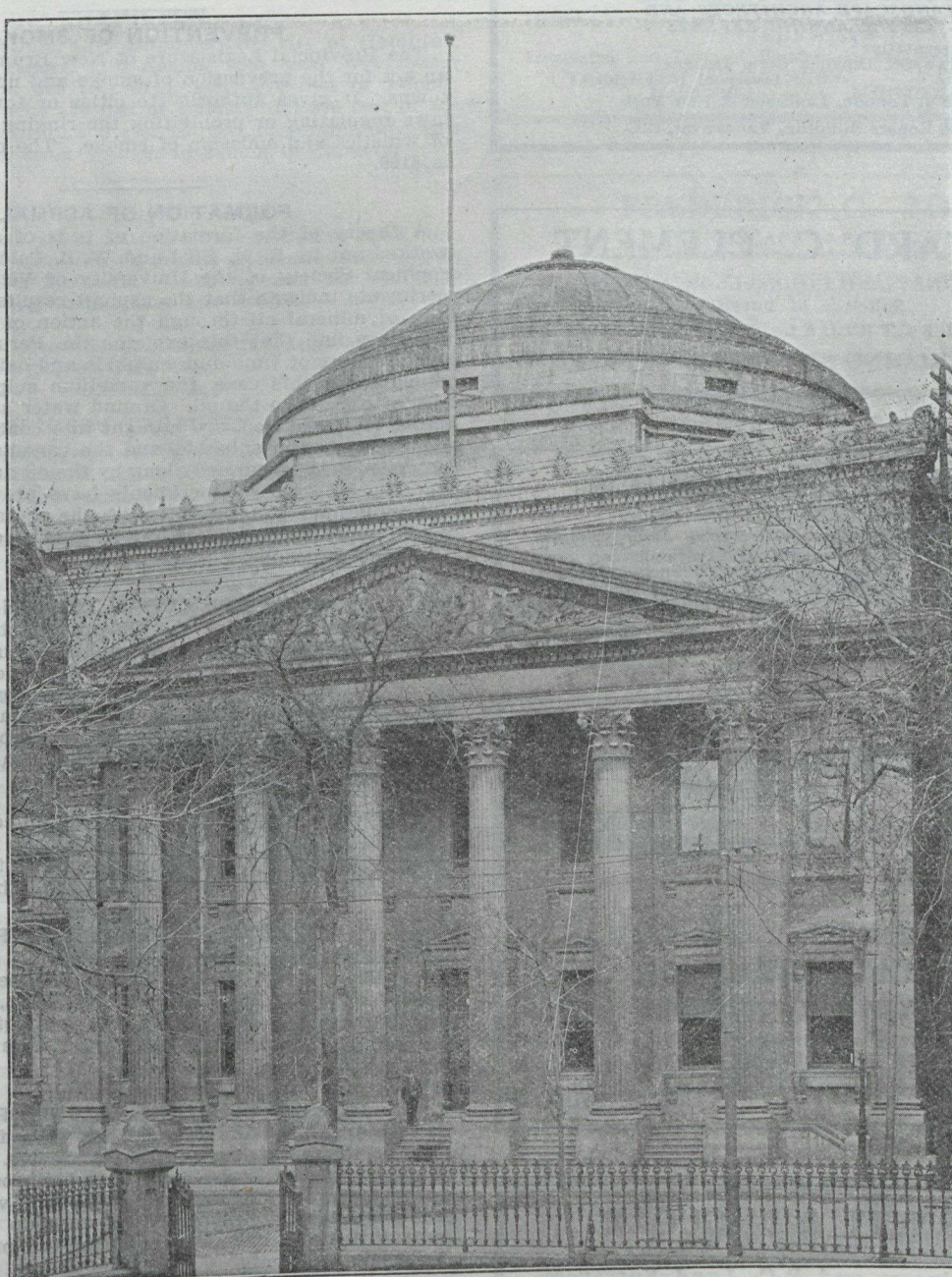
New York Agency: 62 and 65 WALL STREET

BANK OF MONTREAL

ESTABLISHED 1817

INCORPORATED BY ACT OF PARLIAMENT

Capital Paid-up	-	-	-	-	-	-	-	-	-	\$16,000,000.00
Rest	-	-	-	-	-	-	-	-	-	16,000,000.00
Undivided Profits	-	-	-	-	-	-	-	-	-	1,252,864.00



HEAD OFFICE, MONTREAL

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- | | | |
|---------------------|----------------------------------|-----------------------|
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SIR FREDERICK WILLIAMS-TAYLOR, LL.D., *General Manager*
 A. D. BRAITHWAITE, *Assistant General Manager*

WELLAND, Ont.

Building permits for the month of June \$10,124; building permits for month of June, last year, \$46,636; total for year to end of June \$90,997; total for corresponding period last year \$248,578.

OTTAWA, Ont.

The Ottawa-Prescott highway scheme is progressing. The present estimate for its construction is \$10,000 per mile. Ottawa's share is not to exceed \$180,000. The government may, under the terms of the general act, contribute a sum not to exceed \$4,000 per mile toward its construction.

HAMILTON.

Mr. A. F. Macallum, City Engineer, the city of Hamilton, according to a report, laid during that year new water mains as follows: 506 feet of 1-inch; 270 feet of 2-inch; 25,702 feet of 6-inch; 800 feet of 8-inch; and 996 feet of 12-inch pipe. In addition some 53,635 feet of service pipe was installed, ranging from ½-inch to 2-inch in diameter.

NEW APPOINTMENTS.

Claude A. Bulkeley has accepted the position of chief consulting engineer with the Canadian Domestic Engineering Company, Limited, Montreal. Until recently Mr. Bulkeley practised consulting mechanical and electrical engineering in New York City.

Peter Cowan succeeds S. Bartleman as waterworks superintendent for the city of Galt, Ont.

THREE NEW BRIDGES PROPOSED FOR WINNIPEG.

The Winnipeg city council twelve months ago directed the city bridge engineer, Mr. P. Schioler, to prepare plans for three new bridges across the Assiniboine River. The plans have been completed and were submitted recently. A bascule lift bridge with concealed counterweights is proposed to replace the existing Main Street structure at an estimated cost of \$191,276. Two others with fixed spans, are proposed for Maryland and Arlington Streets, to cost \$141,680 and \$126,379, respectively.

LIME CONCRETE IN THE EAST.*

Stone lime of great purity, and consequently non-hydraulic, is used largely in India and Burma, and engineers have learned to place considerable confidence in the material. To enable it to set under water, it is mixed with "Soorkhee," a finely powdered red brick. To the present day, engineers in India do not know exactly how much soorkhee is required by each kind of lime, and this ignorance is due to the want of scientific laboratory tests, of the kind so frequently made in Europe. It seems no advantage to send lime and soorkhee to England to be tested, since the difference in climate, the sea voyage, and the lapse of time in transit might vitiate the results. Conservative Indian opinion, based on long experience, approves of a mixture of a half part of under-burnt with a half part of well-burnt soorkhee to one part of slaked lime, and one part of sharp, clean sand, all measured in bulk, dry. The materials are thoroughly incorporated and ground in a mortar-mill, either under one wheel pulled round a circular track by a bullock, or in a pan-machine under a pair of wheels. The mortar should be a thick reddish paste, in which the particles of lime cannot be distinguished by the naked-eye. A mortar made in this way sets very well indeed in still water, but it sets comparatively slowly, and some engineers add, when necessary, a proportion of Portland cement to the mixture. The introduction markedly hastens the setting to an extent depending on the proportion of the cement to lime. One part cement to one part lime by volume sets apparently as quickly as cement mortar. In the early stages of setting the strength of the concrete is much increased, admitting of early handling and removal of moulding boards. The addition of cement preserves soorkhee mortar in wet foundations from the evils of percolation, and the cement, besides, seems to have a chemical effect on the lime, fixing the particles and aiding in a more solid set.

First-class soorkhee mortar, several centuries old, it has been asserted, exceeds Portland cement mortar, 1 to 3, in strength and impermeability, and is said to be often equal to 1 to 2½.

* From a paper by E. A. W. Phillips, M. Inst. C.E., before the Concrete Institute (Great Britain) May 20, 1915.

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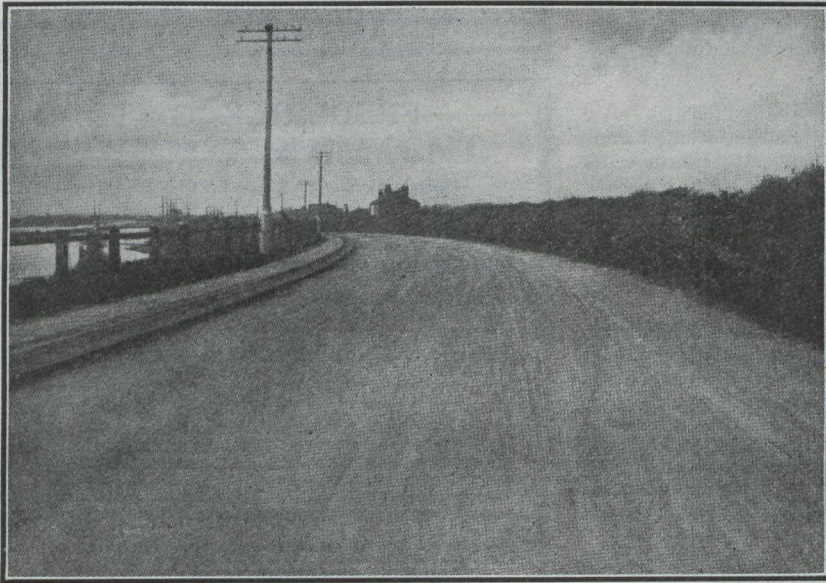
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W. CHASE THOMSON
 M. CAN. SOC. C.E. M. AM. SOC. C.E.
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 Steel or Reinforced Concrete Bridges, Foundations, Buildings, etc.
 New Birks Building - - - MONTREAL

Fluxphalte



"Fluxphalte" in England — Southwick to Shoreham Road

**"The
Premier
Road
Dressing
and
Binder"**

Road maintenance is as important as road construction. Large sums were spent on macadam roads in 1914. Do not let them dust away this year! Preserve them with Fluxphalte!

Fluxphalte is a pure liquid asphalt, containing 78 to 80% of solid bitumen, combined with sufficient liquid bitumen to secure the proper consistency for road use.

Fluxphalte should not be confused with mere road oils, tars and other dust layers.

Fluxphalte remains a part of the road—it doesn't flake or blow away. It builds up a true asphaltic surface that outwears a number of applications of inferior products.

NEW ILLUSTRATED BOOKLET ON REQUEST

THE

ASPHALT AND SUPPLY COMPANY, LIMITED

Sole Canadian Agents for the Mexican Eagle Oil Company, Limited

BOARD OF TRADE BUILDING

MONTREAL