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MISSING

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OFFICIAL ORGAN

UNION OF CANADIAN MUNICIPALITIES.

Provincial Unions of

MANITOBA, BRITISH COLUMBIA, ALBERTA, SASKATCHEWAN,
NOVA SCOTIA AND NEW BRUNSWICK.

CANADIAN INDEPENDENT TELEPHONE ASSOCIATION.

CHIEF CONSTABLES ASSOCIATION OF CANADA.

Although the Canadian Municipal Journal is the Official Organ of the Union of Canadian Municipalities, the Unions of Manitoba, British Columbia, Alberta, Saskatchewan, Nova Scotia, and New Brunswick Municipalities; of the Chief Constables' Association of Canada, and the Canadian Independent Telephone Association, these are not responsible for any other matter published in it than what in each article or item itself is stated to be authorized by either of these bodies.

Letters are invited on all subjects relative to municipal matters, and those of a critical nature will be welcomed and given a place so long as they are proper and free from personalities.

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Better Elections

The recent municipal elections show some very encouraging features.

One is the increasing desire to keep party politics out of municipal affairs.

Citizens should not vote for a mayoralty candidate because he is a Liberal or Conservative.

The candidate that gets the votes should be a good citizen.

Not, necessarily, a good party man.

Unless in an exceptional condition of affairs, he should have served in the Council.

He should be a business man.

He should have an absolutely untarnished record.

But whether he is a Conservative or a Liberal, should be entirely forgotten for the time.

Why should a Liberal or a Conservative, as such, make a good Mayor or Councillor?

Party politics are bad enough in Provincial elections, where they mean nothing.

But in civics, they are an absurdity and a curse.

This feeling, fortunately, is gaining ground.

The more rapidly it dominates every municipality, the better for Canada.

Hamilton was strongly party in its municipal elections.

But a candidate who said "Civic Government is Business, not Politics", was elected.

Ald. McLaren is Mayor, and party rule has been defeated.

Other municipalities show the same trend.

All should follow this.

"Let it be soon."

Another pleasant feature is the refusal to make changes.

The tendency is too much to make chances.

The cry for "new blood" is loud and persistent.

Yet the man who has been Mayor or Alderman for a year has experience.

The new man has to buy it.

Generally it is the electors who pay for the lessons.

Sometimes lessons in experience are costly.

Therefore, if you have a good man, keep him.

He cannot pass on his experience to the new man.

What private firm changes its men as soon as they have learned the business?

Toronto was asked to change its Mayor.

But Mayor Oliver was re-elected by a large majority.

The electors of Toronto knew enough to hold on to a good Mayor.

London knew Mayor Stevely had experience.

So they kept him.

Other-wise—cities did the same thing.

Of course this does not mean that a mayor should always be returned to office!

Sometimes the voters have paid for their experience!

Then is the time to make a change.

V. A. GRANT.

The Value of Harbours

The enormous sums of money which are reported at intervals as being spent on Harbours is an evidence of their tremendous value to any business community. For, in spite of the increasing improvements in land transportation, water carriage is, and always will be, very much less costly. But in Canada, the temptation to the very many who are situated inland, far from the harbours, is to look upon them too much as merely local additions to certain cities; thus overlooking the fact that the possession of a good, well equipped harbour is a valuable asset to the nation at large, as well as to the city in which it happens to be situated.

Therefore while Halifax, St. John, Quebec, Montreal, Vancouver and Victoria, as ocean harbours, and Toronto and other lake and river ports, are fortunate in their possession, every other place in Canada is indirectly interested in the progress and equipment of Canadian harbours.

A pamphlet just received shows the value attached to this question by the Chicago Harbour Commission, who sent Prof. J. Paul Goode, of the University of Chicago, to study the question in Europe. His report is a most interesting document, reminding one of the report issued by the Montreal Harbour Board to describe a similar trip taken by President G. W. Stephens, and Chief Engineer Cowie.

Prof. Goode divides his report into two parts: I. what the Ports of Europe are doing, and II. Chicago's Commercial Opportunity.

He takes up at the outset, the Function of the Port, and shows how geographical or economical difficulties may be overcome. Tables and diagrams are given showing the enormous growth in the business of the different ports.

Liverpool is then taken up, and the writer shows how what was a "creek of the port of Chester" has become one of the most important ports in the world, with a 35 foot channel at low water, out across the bar. This has been accomplished at a cost of about \$150,000,000, spent between 1859 and 1907. The port is managed by a Board of 28, none of whom receives a dollar in salary, nor is allowed to do any business with the Board! The expenses for the year 1906-7 were \$8,298,100. But the whole expenses have been met by the Board, neither Government or City contributing anything.

Manchester, says Prof. Goode, presents a most interesting case, for it is not a natural harbour, but is essentially the creation of human enterprise. The Manchester Ship Canal Co. only secured permission to build the 35½ mile canal in the teeth of the railway companies, the port of Liverpool and other vested interests, while the cost was over \$85,000,000.

Prof. Goode makes a very suggestive statement:—

"When Chicago made the drainage canal, it was a great undertaking and all the world heard of it. But Manchester, with only a fraction of the population or wealth of Chicago, has raised over \$85,000,000, which is considerably more than the investment of our great canal."

The writer then describes other British ports, and Havre, Antwerp, Rotterdam and Hamburg, the descriptions being illustrated by cuts, and by valuable statistics, a cut of "a row of Municipal Warehouses at Antwerp, as clean and neat in exterior as a series of Art Galleries" being very interesting.

As Chicago, an inland port, is thus looking squarely into the position and prospects, the value of a harbour must be very evident. It behoves every Canadian to help forward the harbours of his own Dominion.

Annual Officials

It is reported that the new Council of one Canadian City has dismissed all the civic officials, not with the idea of letting them all go, but merely to show that the engagement is an annual one. The argument used is that the Council will at once re-engage all that they want to retain, and quietly drop any undesirable ones by merely not re-engaging them. It is claimed that this is a less objectionable way of "weeding out" than by discharging.

Such a course is very much like the rule in the United States, where all civic officials go out at the general elections—which is strongly decried by all municipal students there.

It is, in fact, a district lowering of practise and a drop to the "To the Victors belong the spoils" system.

One of the greatest safeguards in municipal practise in the British Empire has been the fact that all municipal officials hold their positions for life, or during good conduct. This has led the occupants of these offices in the vast majority of cases to study their work so as to become experts, knowing the position to be permanent, and that only promotion to a similar but better position would lead to a change. And the vast majority of our municipal officials are zealous and painstaking, magnifying their office, and doing the best in their power for their employers—who are the citizens, and *not* the council. Their continuance in office is a most valuable counter-balance to the too-frequent changes in Mayor and Council. To mis-quote Tennyson,

"Mayors may come
"And Mayors may go,
"But they (should) go on for ever"

or rather until promotion or death gives a chance for a new official.

If the plan of change is carried out, what will it logically lead to? A new Council, composed of entirely new men, might sweep away every official. How would that town prosper?

Beyond that, it would inevitably lead to the result which is so painfully evident in the States. Every official, knowing that he may be turned out of office by the new Council, will do as little as possible for his salary. He will pull all the wires he can at the elections. And he will increase his salary as much as possible in any way possible.

Instead of having, as many places are proud to have to-day, Clerks, Engineers, Police and Fire Chiefs, who have been so long in office that they are a part, and a very important one, of the local machinery, there would be fresh men, put in for a year, to get as much, and do as little, as possible.

And what kind of men would seek a job that might not last more than a year?

Do not let us take up this worn-out idea, which is being dropped in the States as vicious, but on the contrary make our officials feel not only that their positions are permanent, but that a generous pension waits for the one who lives long enough in harness to deserve an honourable rest from the people he has served.

No Council which feels that certain officials should be dismissed should treat good and bad alike and then invite the good to stay on. For good men will not be satisfied with such treatment.

A Council should always be strong enough to dismiss any official, knowing that the electors will support their action if it is just.

Every official on the staff need not be made uneasy, so that one may be dispensed with.



The late Hon. John S. Hall

Again we have to chronicle the loss of an active worker and official in the ranks of the Union. The Hon. John S. Hall, secretary of the Union of Alberta Municipalities, has passed away after an active and honourable public life. Mr. Hall served as Treasurer of the Province of Quebec, but had to remove to a milder climate, and went West. Settling in Calgary, his experience soon gained for him a seat in the City Council, for which he has lately acted as solicitor.

Ex Mayor Dyke

All our readers, whether personally acquainted with him or not, will deeply regret the sudden and serious illness of Mr. Joshua Dyke, Ex-Mayor of Fort William, Ont., and join in the sincere hope that he may be speedily restored to his full health and activity. Mr. Dyke's active interest in the U. C. M. did not cool when he retired from the mayoralty of Fort William, and so dropped out of active politics. He has been an attendant at all the Conventions, where his gift of speaking, and his friendliness have made him both respected and liked. We know that all our readers will unite in wishing Mr. Dyke a speedy and complete recovery.

Public Ownership at Brockville, Ont.

For the past 8 years the City of Brockville, Ont., has owned the gas and electric plants, and the statement issued by the Commissioners, sent us by City Clerk Dewey, is both interesting and reassuring.

Let it be said at once that the figures include the full expenses, including interest on debentures, debentures paid, and depreciation (after the second year). Further that the price of gas for lighting which was \$2.00 for the first 4 years, was then reduced to \$1.50, to \$1.25, and finally to \$1.12½; gas for fuel being also reduced from \$1.25 to \$1.12½, while meter rents have been abolished. And that electricity has been reduced from 20c. per K. W. hour, net, to 10c. Which shows that cheap prices have been the object rather than heavy profits.

The totals show that for six years out of the eight, there have been *profits* aggregating \$13,405; while the *losses*, in 1901-2 and 1902-3, were only \$3,427; thus the whole eight years show a *net profit* of \$9,977, and this after the reductions mentioned!

How can the opponents of municipal ownership meet a statement such as this?

Reports

Will every municipal official who gets out an annual report be good enough to send in a copy? Questions often arise about taxes, valuation, public utilities, and the many other phases of municipal work, and we want to have the information as complete as possible.

Harbour Frontage

The value of publicly owned frontage on a harbour is shown by the offer of the Federal Government to undertake improvements in the St. John, N. B., harbour, if the City and C. P. Ry. will give to the Government certain property on the water front. This is, of course, practically buying the property, and proves once more that all water frontage in every port should be owned and controlled by the public.

Fair Competition

The action of the Quebec City Board of Trade in trying to prevent the breaking of the ice bridge or jam, at Cap Rouge, is decidedly unfriendly to the sister city of Montreal. For it is this same jam that remains long after the river elsewhere is open, and thus retards the opening of navigation at Montreal. While every city should endeavor to secure the best means of helping its business, it should never try to derive any benefit by injuring a sister city. Every city should realize that the success of others adds to the general prosperity of all Canada, and should not descend to injuring a rival.

Success of Orillia, Ont.

Municipal ownership in Orillia, Ont., again shows a successful year. The electric light plant last year showed a profit of \$10,000, after meeting all charges. This has gone to reduce the taxes, and the prices of light have been reduced, on stores from 28 to 18 cents a month; houses, from 20 to 18 cents; for a 24 hour service. Even with the lower figures, a surplus of \$1,000 is expected. Under private ownership the rate was 35 cents per lamp.

Approves Uniform Accounts

Copy of a Resolution passed by the city of North Vancouver, B. C., sent in by City Clerk, Thomas Shepherd: "RESOLVED:—That the Council of the City of North Vancouver, B. C., doth hereby express its general approval of the movement instituted by the Union of Canadian Municipalities to urge upon the Dominion and Provincial Governments the preparation of a system of Uniform Municipal Accounting, applicable to all Municipalities, believing that such a system would be of great advantage to the Dominion as a whole."

A Viaduct for Toronto

Toronto is at last to be freed from the intolerable state of affairs caused by the railway tracks along the lake shore. This is one of those complicated questions which has grown up to an absolutely vicious condition from a small and excusable beginning. In the early days, the few tracks and light traffic caused little annoyance to the then small city. But for several years the conditions were so bad that every visitor wondered how the citizens put up with it. Even the large cities in the States, where life is less rigidly safeguarded, are doing away with all level crossings, and enormous sums are being spent to elevate the tracks.

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G. S. WILSON, Asst.-Secretary,
Bureau of Information,
107 St. James St., Montreal.

Approval of Uniform Municipal Accounting

THE ONTARIO RAILWAY & MUNICIPAL BOARD
Toronto, January 7th, 1909.

W. D. Lighthall, Esq., K. C.,
Hon. Sec.-Treas.,
Union of Canadian Municipalities.

Dear Sir,—

I have the honour to acknowledge receipt of the copy of a circular issued by the Union of Canadian Municipalities announcing that the Union is engaged through its executive in the work of preparing a system of uniform accounting, applicable to all Municipalities in Canada.

The importance of a uniform system of municipal accounting in the Province of Ontario has come home to this Board in the discharge of the duties assigned to it under the Ontario Railway and Municipal Board Act of 1906. Under that Act the Board is charged with the duty of superintending the system of book-keeping and keeping accounts of the assets, liabilities, revenue and expenditure of all public utilities that are operated by Municipal corporations. The Board spent much time in preparing uniform forms of reports of the operation of Gas Plants, Telephone Plants, Electric Light and Power Plants and Waterworks Plants and Electric Railways.

These report forms were sent to the various municipalities operating public utilities, who were asked to supply the information required in such reports. The Board found that owing to defective records, and the elementary systems of accounting in operation, many municipalities confessed their liability to furnish much material information required by the Board, while some municipalities failed to answer any substantial part of the questions asked in the reports.

To meet the difficulty thus presented, the Board made application to the last legislature for authority to install a uniform system of accounting in the municipalities of Ontario, so that they might be in a position to provide the information which they were required to furnish. That authority has not yet been given to the Board. The Board is now preparing a report for 1908 and will again ask the legislature for authority to install

a uniform system of accounting with regard to public utilities operated by municipalities.

You will see from the foregoing that the project which you have in view must commend itself heartily to the support of this Board, as the general adoption by all municipalities of a uniform advanced system of municipal accounting would be a very material assistance to this Board, in enabling it to collect data which it is essential that it should have, to report intelligently to the legislature upon the operation of public utilities.

The Board takes the liberty of making the suggestion that in considering systems for municipal accounting, that you should at the same time contemplate making provisions for a uniform system of accounting in regard to public utilities as well, and make provisions also for a comprehensive system of record keeping outside of accounting. There are various data which should be carefully recorded if progress is to be made in municipal economies.

The great advantage which would accrue to each municipality in having access to the annual reports and statistics of other municipalities, so that the experience of each municipality would be available to the others in dealing with problems which arise from time to time, is a proposition so self-evident as to call for no argument.

You will see from the foregoing that the Board has been directing its efforts in a restricted sense to the same object as that upon which the Union of Canadian Municipalities have been engaged, thus you can rely not only on the approval of this Board but on its cordial co-operation. If you can succeed in bringing about the adoption of a uniform system of accounting in the Provinces of Canada, following a standard similar to that of the United States, the Board is satisfied that it will result on throwing much light on the municipal administration and will make for growth and progress in the administration of public affairs.

I have the honor to be,

Your obedient servant,

H. N. Kittson,
Commissioner.

Union of Manitoba Municipalities

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R. J. WILLIS, Esq.,
Reeve, Morton.

Fifth Annual Convention, Brandon, 24th to 26th Nov.

OFFICIAL REPORT—(Concluded)

A great deal of the time of the Convention of the Union of Manitoba Municipalities was taken up in discussing the resolutions introduced by municipalities and individuals, and some of the discussions were long. Many of the proposals were either voted down or lost, but those which met with the approval of the Convention were as follows:—

1. Moved by Reeve Cumming, Grandview, and seconded by Coun. Morrison, Selkirk:—

“That the time for killing deer be altered to November 15th to December 15th.” Carried.

2. Moved by Reeve Campbell, Woodlands, and seconded by Reeve McKibbin, Roblin:—

“That a resolution coming straight from a Municipal Council and in the hands of the Secretary by October 1st take the preference, but not to debar the Convention from dealing with any resolution presented by individual delegates, or arising in the Convention.” Carried.

3. Moved by Reeve Ivens, Wallace and seconded by Coun. McDonald, Rosser.

“That the Union of Manitoba Municipalities be requested to urge the Government to change the law as to the collection of taxes, so that there be no rebate on taxes paid before December 15th, and 10 p. c. added to all taxes remaining unpaid at that date.” Carried.

4. Moved by Reeve Miller, Dauphin, seconded by Reeve Edwards, Rosedale:—

“Whereas there is much doubt as to the powers of a Municipal Council as to the regulating of animals running at large:

“Resolved that this Convention is of the opinion that the Legislature of Manitoba should repeal the law as it now stands and declare in positive terms that each Municipal Council has power under by-law to regulate the same absolutely for the whole or a portion of such Municipality:

“And further that the Legislature should declare in positive terms that a Municipal Council by by-law has power to change the common law to such an extent that owners or occupiers of land have no remedy against trespassers except they comply with the terms of the by-law as to fencing.” Carried.

5. Moved by Reeve Cumming, Grand View, seconded by Councillor Thompson, Whitehead:—

“That whereas in the building and maintenance of roads the question of drainage forms a most important part, and whereas in many places water has no special outlet though possibly several places where it will overflow in highwater periods, and whereas drain-

age of such places is absolutely essential to the making of roads, and no adequate protection is furnished either in “The Drainage Act” or on the authority granted the Councils in the making of roads to provide for such contingencies and so making it next to impossible for Councils to do the necessary work required in the building of Public Roads without running up against action for damages;

“We, as a Convention would request that the Legislature of the Province of Manitoba enact that such protection be given Municipal Councils, that they may carry the water in such direction as to most easily and successfully drain such roadway, and that where a Council of any Municipality, in Council assembled, decides that such matter was in the best interests of the community at large, that no action for damages be allowed, unless a report has been made upon the same by a qualified engineer that said Council had not made its drain in the proper place and in such event the question of damages be settled by arbitration;

“And further that “The Drainage Act” be so amended as to give effect to this resolution at the first sittings of the Legislature, and to take effect at as early a date as possible.” Carried.

6. Moved by Reeve Bredin, Kildonan, and seconded by Reeve Thompson, Assiniboia:—

“That when any Municipal Council receives a Petition signed by the majority of the resident ratepayers of a district to be known as a Well District, a well or wells may be sunk in the said district if the Council deem it in the interests of the persons petitioning, and the expense of sinking the well or wells may be charged as a frontage tax against the property benefitted by the said well in the same manner as a frontage tax is assessed in the case of a sidewalk and other improvements, and that the Council of any Municipality has also power to impose a frontage tax on the property benefitted by the said well for the maintenance and repairs necessary to keep the said well or wells in proper repair and for the providing of a pump or pumps by a yearly frontage tax.” Carried.

7. Moved by Reeve Cumming, Grandview, and seconded by Councillor Morrison, Selkirk:—

“That the Union of Manitoba Municipalities use its influence to secure an amendment to “The Assessment Act” to provide that Poll Tax in Towns and Villages may be collected at any time after the 31st day of July in each year.” Carried.

8. Moved by Mayor Harrison, Carman, and seconded by Councillor Hall, Assiniboia:—

“That in the opinion of this meeting the fee of 25

cents should only be deducted from tax sales of \$10.00 or over." Carried.

9. Moved by Councillor Hall, Assiniboia, and seconded by Reeve McKibbon, Roblin (and amended):—

"That this Convention petition the Dominion Government to allow bridges without swings to be built across the Assiniboine River, subject to such terms and conditions of placing a swing bridge at any time when and as requested by Dominion Government." Carried.

10. Moved by Councillor Thompson, Portage la Prairie, and seconded by Reeve Smith, Rosser:—

"That Section 44 of the Municipal Act be amended by allowing the Mayor or Reeve to vote on all questions where a two-thirds or other fractional vote is necessary to carry a by-law or resolution." Carried.

11. Moved by Reeve Cumming, Grandview, and seconded by Reeve Polson, Rockwood:—

"That the amendment to the Assessment Act, fixing the date for the annual tax sale at October 1st is a hardship, as the farmers as a rule have not disposed of their produce by that date, and that the Union recommend that the date be changed to November 1st, and that the date for adopting the assessment roll be changed to the first meeting in January as formerly." Carried.

12. Moved by Reeve Bredin, Kildonan, and seconded by Reeve Allan, Odonah:—

"That the Union take the necessary steps to at once secure legislation making all lands held for sale by the Saskatchewan Valley Land Co., or the Saskatchewan Valley and Alberta Land Co. taxable, and that this legislation be so made as to make all lands that have become assessed from maps or plans made by the said Companies showing the lands they held for sale, liable for the amount of the tax that has accrued on said assessment." Carried.

13. Moved by Coun. Fisher, Elton, and seconded by Coun. Morrison, Selkirk:—

"That Section 46, Cap. 116, of "The Municipal Act" be amended so as to provide that in a Council of a Town or Village, half of said Council shall be elected for two years. At the first meeting of the Council after the coming into force of the amendment those retiring the first year shall be determined by lot." Carried.

14. Moved by Coun. Hall, Assiniboia, and seconded by Reeve Thompson, Assiniboia:—

"That in the opinion of this Union a consolidation and revision of "The Municipal and Assessment Acts" is necessary. That the Municipal Commission be requested to give effect to this view with all dispatch, in anticipation of submitting same to the Legislature at the session of 1910." Carried.

15. Moved by Reeve McKibbon and seconded by Coun. Ring, Louise:—

"That this Convention desires to place on record its sense of the need of the Province for a Sanitarium for Tuberculosis patients, and regrets most sincerely that the Board of Trustees provided under Special Act of the Legislature to deal with the question, have up to date not yet started the Institution, though a site satisfactory to the Municipalities of the Province was chosen at the town of Ninette, after an exhaustive examination of the suitable situations in the Province by the Site Committee of the Board and after donations had been promised by various cities, towns and municipalities conditional on the Ninette location being chosen. And this Convention desires to affirm to the Board its sense of the need of immediately pro-

ceeding with the building; and that a copy of this resolution be forwarded to the Secretary of the Board, Mr. E. M. Wood." Carried.

16. Moved by Reeve Cumming, Grandview, and seconded by Reeve Christopherson, Clanwilliam:—

"That Section 101 of "The Assessment Act" be amended by abolishing the rebate on Statute Labor, and it be made clear that a Municipality may, at its option, wholly abolish Statute Labor and substitute in lieu thereof a tax for general ward improvements in the Municipality." Carried.

17. Moved by Coun. Ring, Louise, and seconded by Coun. Ayearst, Rosser:—

"That in the opinion of the Union, Councillors in Rural Municipalities should be elected for a term of two years instead of one year as at present." Carried.

18. Moved by Coun. Ring, Louise, and seconded by Coun. McDonald, Rosser:—

"That the scheme of Inter-Municipal Hail Insurance as outlined by "The Hail Insurance Committee" be printed and circulated, and that the different councils appoint a delegate to attend a Convention to be called by the Executive in February one day before the Stock Fair, in Brandon, to further consider the matter." Carried.

19. Moved by Coun. Johnston, Stanley, and seconded by Coun. Fisher, Elkhorn:—

"That this Union of Manitoba Municipalities apply to the Legislature at its next session for an Act of Incorporation." Carried.

20. Moved by Coun. Johnston, Stanley, seconded by Reeve Cumming, Grandview:—

"That the Municipal Commissioner be requested to introduce a bill at the next Legislature whereby Municipal Debentures and the By-Laws and other proceedings of the Council relating thereto, may be examined and certified to by the Municipal Commissioner, before the Debentures are placed on sale, and that the Executive be instructed to support the bill before The Law Amendments Committee." Carried.

The Resolutions from the meeting of Urban Municipalities were presented as Resolution 22, to the Convention and passed after a reading without further discussion, on the motion of Reeve Campbell, Woodlands, and Coun. Fisher, Elkhorn.

RESOLUTIONS

Inter-Municipal Hail Insurance.

In speaking on this subject Ex-Reeve Stinson expressed his sorrow that it devolved upon him to take the place of the late Hon. J. H. Agnew. He said the Municipalities had got a wrong impression from the published reports of the Brandon meeting, which were only partial reports. The Government was not going to force on the Province a Hail Insurance Bill. No bill of this sort can cover the whole Province. It is bound to meet with opposition. At the meeting of the Executive in Brandon, a Committee of three had been appointed. This Committee met with the Honorable Mr. Agnew, Mr. Argue, and Mr. Williams. The aim was to find the cheapest possible way to protect the farmer from the terrors of hail storms. A scheme of mutual co-operation would save large expenditure, and the municipal machinery could be used to collect the tax. Their ideas were not in a state to lay before the Conference now, as Mr. Agnew had been getting ready a plan to present, but he would lay before them the scheme as far as it had gone. As to what the committee had prepared, he suggested that no loss by hail be allowed unless the damage was 3 bushels to the acre.

Mr. Stinson then gave the following report:—

At a meeting of the representatives of the Government of Manitoba and of the Union of Manitoba Municipalities concerning the question of Hail Insurance for the Province, the following suggestions were made, which are herewith submitted for the consideration of the Municipalities of the Province:

1.—It is suggested that there should be a system of Inter-Municipal Hail Insurance including thirty Municipalities in the South Western Corner of the Province of Manitoba covering the District approximately west of Range 10 and South of Township 15.

2.—It is suggested that if a maximum rate of three cents per acre were levied by the Municipalities interested, to be collected as a tax, it would provide a sufficient fund to pay at least Three Dollars (\$3.00) per acre indemnity for a crop totally destroyed by hail in an average year. This would provide for a loan of \$3.00 per acre, total loss on 56,000 acres of crop in the district mentioned in Paragraph 1.

3.—It is suggested that the damage sustained by hail in the district above limited should be appraised by an appraiser to be appointed by the several municipalities having one vote. The award of the appraiser, so appointed, to be subject to appeal to a Board of three arbitrators to be also appointed by the Municipalities, the party losing the appeal to pay the costs of same.

4.—All taxes collected by the Municipalities under the provisions aforesaid, shall be remitted to the Municipal Commissioner on or before the first day of February in each year and the Municipal Commissioner shall hold the said moneys in trust to the credit of the Inter-Municipal Hail Insurance Fund and may invest the same from time to time in any way in which the Provincial Treasurer is authorized to invest the Consolidated Revenue Funds of the Province or any Trust Funds in his hands.

5.—Any rate-payer of the Municipality whose crop of wheat or other grain has been destroyed or damaged by hail and who wishes to proffer a claim for compensation shall within five or six days after such destruction or damage notify the Clerk of the Municipality in writing of the same and the Clerk of the Municipality upon receiving such notification shall immediately advise the Municipal Commissioner by telegraph or telephone, and the Municipal Commissioner shall immediately instruct the appraiser to proceed to appraise and value the damage.

6.—Immediately after such appraisement the appraiser shall report the same to the Clerk of the Municipality and to the Municipal Commissioner advising them of the results of his investigation and the amount of the compensation, if any, for the damage done.

Any matter not herein provided for shall be determined along the lines of the Municipal Hail Insurance Act, being Chapter 84 of the "Revised Statutes of Manitoba."

Mr. Stinson was followed by Reeve Forke of Pipestone. He also regretted keenly the death of the Honorable Mr. Agnew, and supported Mr. Stinson's position. He said there is at present a "Hail Insurance Act" on the Statute Book which can be put into force if any Municipality wishes. If a severe storm came to one Municipality they would be put out of the business for years, but if thirty, say, were grouped, the loss could be borne. The figures of hail insurance companies were appalling, but by using the Municipal machinery, the expenses of collection would be practically nothing. The rock on which we split is that some districts are more liable to be visited with hail than others. In the largest

grain growing districts of the Province there are three Hail Insurance Companies doing business. He went over Mr. Stinson's plan and suggested leaving out the grass lands. Hail brings disaster and sorrow to homes, wives and children. Even business men are willing to help in this tax as an assurance that their bills will be paid. The Inter-Municipal Insurance scheme does not at all put the hail insurance companies out of business. He hoped the delegates would give the matter their serious consideration. Reeve Allan of Odanah confirmed the views of the two previous speakers.

Moved by Reeve Leslie, of Cornwallis, and Councillor Hopkins of Glenwood, that the discussion on Hail Insurance be laid over until next Convention. Lost.

Moved by Sec.-Treas. Kilkenny of Albert, and Reeve McKibbon of Roblin, that the hail insurance question be postponed until some further session of this Convention. Carried.

At a later conference of the delegates interested in hail insurance the following resolution was moved by Councillor Ring and Reeve Poole.

"That the scheme of Inter-Municipal Hail Insurance, as outlined by the Hail Insurance Committee, be printed and circulated, and that the different Councils appoint delegates to attend a Convention in Brandon in February, one day before the Stock Fair, to be called by the Executive, to further consider this matter." Carried.

This was moved by Councillor Ring and Reeve Poole. Carried.

Fire Protection

E. G. Wiswell

Fire Chief, Brandon, Man., Sec.-Treas. Western Canada Firemen's Association



The subject of Fire Protection is one which deserves the most facile pen to properly picture the astounding loss of life and property each year by fire.

We must first establish the fact that fire is a destructive element, and were we living in by-gone years, we would still have sufficient proof in every municipality, on nearly every homestead, because there is no generation in which fire has not exerted its power, created irreparable loss to the homebuilders and sacrificed many lives. But in this age, as we read at our breakfast tables the happenings of the past night, we never fail to read of some home destroyed, of the accumulation of years of loving labor melted in a few moments by the fire fiend, and then, as if to burst assunder the bonds which the puny hands of man have used to restrain it, in its efforts

to destroy, we read of San Francisco, Baltimore, Chicago, Boston, Fernie, Three Rivers, Toronto, where, defying the efforts of man, it sweeps away, in a moment of time, whole cities, the results of generations of effort, planning and self denial, and we stand aghast at the awful destruction; but, after a momentary regret, we rebuild along very similar lines and create a veritable magazine of combustibles as though seeking a return of the awful experience.

If we are agreed, from these few references, that fire is a very destructive element we must then approach the question of protection, and we are led to believe that associated with, and as equally important as, protection is the question of prevention, and it is right here that the efforts of this organization and all other kindred organizations seeking the good of mankind, should concentrate their efforts to produce legislation that will protect man against himself.

We are too prone to endanger the pounds, by being too penurious over the pence, and we see corporations willing to erect cheap frame structures in which to carry on the business of a community, and pay more each year for extra insurance rates than would pay the interest on the added capital on a reasonably fire proof building. We are astounded at the system of financing, and rightly so, but individuals are doing it every day, in every municipality in our country and they are protected by legislation in their error. Let us seek by example as well as by precept to educate the citizens of our country to eliminate the possibility of such horrors as have recently come to our notice, and have our homes, no matter how humble, so constructed that even in cases of emergency there is some chance of escape.

The loss by fire on this Continent is annually increasing at such a rate that thinking men wonder what the end will be and how long deferred. It is true the development of the country has produced more buildings than fire has destroyed, but to maintain the equilibrium, not to mention creating a reserve for safety, is agitating the minds of some of our best financiers. We are building for generations yet to come. Let us not leave them a heritage of fire and death but rather monuments of careful forethought, examples of prudence and industry.

A very valuable paper was presented at the Firemen's Convention in Regina, this year, by Mr. Lindbach, the Manitoba Fire Commissioner, who, I am pleased to say, is doing a good work in educating the uninformed of the advantages of better fire protection, and I will quote therefrom: "The fire losses are increasing, notwithstanding all endeavors to check them, and it has come to this, that in case of other crushing losses such as those in Baltimore and San Francisco, a suspension of Underwriters would probably follow, mortgage values would be impaired, loans contracted and a panic precipitated."

The old figure of losses on this Continent aggregating \$150,000,000 per year has almost doubled so that it is now frequently maintained that our fire losses average \$1,000,000 per day; add to this an expenditure of \$250,000,000 or more per year in the endeavor to fight fires, and we have figures that ought to make us take notice.

A danger that lax conditions may result in terrible conflagrations somewhere, is one of the greatest menaces to our economic welfare at the present time, and one that calls for immediate attention by Federal, Provincial and Municipal authorities.

While the individual cities, towns and municipalities are enacting building laws and promoting preventive measures every time a particular catastrophe, horrible and exciting enough to make them wake up, occurs, there is too much looseness and indifference as to the

enforcement of these laws, which in themselves usually are far from being adequate.

It goes without saying that we cannot hope to prevent individual fires altogether, but through better construction and building ordinances, coupled with conscientious, careful and frequent inspection we can expect to reduce them to a minimum. On the other hand, I maintain, that we have it within our power to prevent conflagrations by which whole sections of cities are destroyed.

So far as fire protection is concerned, we on this Continent have long ago outstripped the slow and antiquated methods of European Countries, and the casual observer may wonder why those countries have not adopted our improved fire protection and apparatus with more readiness and alacrity. The explanation, however, is that the European Countries are far ahead of us in prevention measures and their strict enforcement, hence they do not need or care for our expensive apparatus.

The objection most frequently advanced against better construction and the closing of exterior openings, is that the expenses involved are too heavy.

The facts are, that not only are the additional expenses trifling, compared with the safety obtained, but the Underwriters stand ready to discount their rating to an extent that will refund the increased cost in a reasonably short time.

During the last ten or fifteen years different organizations, such as the Underwriters Association, the Fire Protection Association and others have endeavored to devise means by which to stop this waste, and improve conditions. The National Underwriters for instance, have for years spent enormous sums on the compiling of reliable statistics which have been circulated broadcast. At a great outlay, they have edited and compiled a "Building Code", which they distributed free of charge over the United States, and in the Province of Manitoba; again, with the object of producing a model fire-proof structure and having experts examining into all devices for protection and prevention, they built and maintain the Underwriters' Laboratories, in the City of Chicago. The "National Fire Protection Association" was formed in New York some ten years ago. The name explains the object.

At their yearly meetings the different committees make their reports through their Chairmen, and these reports are then taken up and discussed by the meeting. One would naturally think that all this work and all these activities would result in a marked and substantial reduction of fire losses, but the fact remains that during the last ten years, fire losses have notwithstanding, steadily increased.

Evidently we have not as yet found the remedy, nor do I think we will do so until the respective Governments can be prevailed upon to take a hand.

Mr. A. F. Dean, in one of his books on Fire Insurance, under the title, "An International Comparison of Laws and Loss Ratios" says,—“The loss on \$100.00 of fire insurance in the different parts of the world, shows that,—

In France the loss on each \$100.00 is about. . . .	\$.06
“ Great Britain “ “09
“ New York “ “58
“ Mass. “ “60
“ Texas “ “	1.10
“ Arkansas “ “	1.30

“In France where the cost is lowest, the “Code Napoleon” provides that every person is personally liable for any loss, damage or injury caused by his own carelessness or negligence.”

To those who may object that the French laws are too drastic and would interfere with "individual liberty"; permit me to say, that freedom does not license us to do as we please individually, but on the contrary, imposes a duty on the individual of strictly following the golden rule, which evidently was meant to apply to all of us collectively and individually. Do not let us overlook, that, after all, rates are determined not by man but by conditions and should be purely a mathematical problem.

Fire insurance rates can, and certainly should, be lower, but it cannot be done by restrictions imposed upon the Underwriters.

Where then is the solution of the problem? We can find the solution on the other side of the Atlantic, where the rates are much lower. Does this mean that our Underwriters are exploiting the public? No, indeed, not; it can easily be proven that the Companies on this side for many years have made no permanent underwriting profits, which in itself should refute any such idea.

Rates in Europe are lower than with us, simply because the European fire losses are less. To prove this, let me give you the following comparison:—

The combined population of France, Italy, Switzerland and Denmark was in 1900, the year of our last census about 76,000,000 or the same as that of the United States and Canada. The average annual fire loss of these four countries for the period between 1900 and 1905 was a little less than \$17,500,000 as compared with an annual fire loss in the United States and in Canada for the same period of \$175,000,000. Again, while the average loss per one hundred dollars was in England 9c, in France 3, over here it was 50c.

Overcome these conditions, and the causes for these appalling losses, and we have the principal remedy for lower rates. Again, comparing conditions on the other side of the Atlantic with these here, we find that while here, restrictions seem to have been imposed primarily if not exclusively upon the Insurance Companies, in Europe, on the contrary, the insured himself is recognized as the most potent agency there is for minimizing loss, and the laws compel him to protect his property and the property of others by the exercise of proper care.

Over there, landlords, occupants and builders are held to strict account; buildings are far more carefully constructed and the people as a whole are schooled to a respect for law and a diligence in the protection of their property which are lamentably lacking in this country.

This unregulated fire hazard constitutes to-day the greatest menace to our economic welfare. It is therefore not the mere cost of our insurance that we find at issue or even the value of the property consumed; our entire commercial fabric is imperilled through the danger of a single conflagration.

Having referred briefly to the destructive element of fire and also to the possibility of eliminating much of that waste and the attendant suffering, we find ourselves still facing the problem of "protection against the many small fires" that occur every day, and which seem to be purely the result of accidents over which we have little or no control. The first thought and wish of the practical fire fighter is to keep those fires in their incipient stage;—hence the necessity for some means of communicating the alarm quickly to those whose especial duty it is to fight it.

The thoughtful person discovering a fire will hasten to close any doors or windows through which a current of air might assist the fire to burn rapidly. The next and most important consideration is that of providing suitable and sufficient apparatus with which to overcome the foe, and I would emphasize this point and urge upon every Council or Committee the importance of exercising a most liberal spirit in this matter.

The government of any country would receive a short shift and very deservedly so, who would send an army into the field to fight the enemies of its country, without providing them with suitable guns and ample ammunition for the fray, and yet I dare to say, without fear of successful contradiction that fire has claimed more victims, and developed greater exhibitions of bravery than the battle-field. What then is the duty of every council? I need not go into detail of the equipment best suited to the needs of each community as each individual case requires specific treatment, as the conditions vary in each locality.

The next phase of the subject and one almost equally important as the last, is, the membership of your Fire Brigade. The most delicately balanced machinery in the most modern factory will not produce a perfect article, unless operated by intelligent mechanics, and the same rule applies, even in a larger measure, to the difficult problems that face the fireman in the performance of his duty. He must be prompt in attendance, quick to perceive any advantage and fearless in the performance of duty. These qualities are more readily developed where duty is frequent and the compensation adequate, but in a large number of communities these latter conditions do not exist and the interest must be developed and maintained by other means, such as continued practice and the moral support and encouragement of the citizens at large. If the home builders and property owners of any community will but consider the investment from the standpoint of value received, there are very few who would not find too large a balance on their side of the ledger, and the fire brigade suffering for the want of more encouragement,

The next and last phase of the subject, to which I will refer at this time, is one of education for the men who interest themselves in fighting fires and who are rightly called the "defenders of our homes and property."

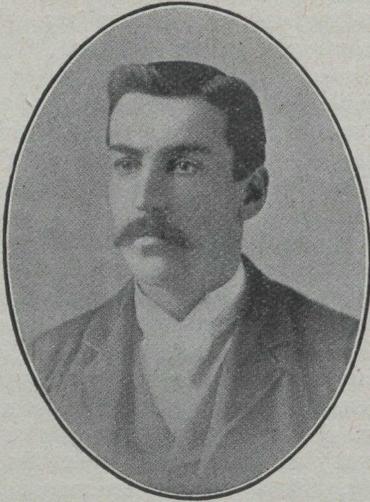
In every business, success is attained very largely by appropriating the experience of others. For this reason many valuable books are written on all important subjects, and progressive men everywhere band themselves together in clubs and associations, which meet at intervals and exchange ideas upon important matters affecting the welfare of their particular business. There is perhaps no calling in which this principle applies to any greater extent than the one under consideration, for the reason that fires have the faculty of starting under such peculiar circumstances as to require particular treatment in order to obtain satisfactory results. It is not possible for any one to obtain a knowledge of the "proper treatment" in a few years of experience in a small community, but the necessary information can be had by the means proposed, namely: attending the Firemen's Conventions where these subjects are discussed. With this object in view the Western Canada Firemen's Association was formed and has held three annual gatherings, at which much useful information has been disseminated.

I feel it my duty to urge upon every council the importance of such meetings, with the hope that every community in which there is an organized fire brigade will send a delegate to our next Convention, which meets in the City of Edmonton in 1909, and to all succeeding meetings of a similar character, as the information gathered there and the spirit of emulation developed, will have a very material effect in improving the fire protection in your own community.

That even the plague, the dread of the East, can be conquered by modern science, is seen by a paragraph in *Indian Public Health*, where it is stated that 34,169 persons were inoculated and that only 8 persons died after inoculation.

Suburban House Drainage

F. W. W. Doane, C. E.
City Engineer, Halifax, N.S.



(A paper read before the N. S. Health Association.)

Health authorities, physicians, builders and occupiers of suburban and country residences not located within reach of sewers find themselves confronted with a serious and all-important problem. The question is what method should be adopted by architects or householders to get rid of the liquid wastes from the household in a manner calculated to avoid at once all nuisance to sight or smell, all danger to health arising from the pollution of the soil, the water and the air, and all causes of contamination of water courses, whether flowing streams or ponds, lakes, estuaries and harbors. The problem is not at all a novel one, for nearly two thousand years ago Hippocrates discussed the same subject of the relation existing between health and soil, air and water; yet if one contemplates for a moment the numberless filth-recking and disease-breeding privies and barbarous leeching, cesspools which we still encounter everywhere, and which apparently are accepted as necessary adjuncts to farm houses, summer residences, mechanics' dwellings, etc., one is justified in calling attention to the evil results of improper methods of sewage disposal and in discussing briefly the proper remedies.

If the human body is to be maintained in health and vigor it is essential to dispose of all those matters eliminated from the animal system whether in health or disease, as well as all other animal and vegetable refuse in the vicinity of inhabited buildings as speedily as possible before decay begins, as in the early stages of putrefaction the matters evolved are highly injurious to health and dangerous to life. Fresh sewage is generally comparatively free from smell, but when it has lain about for any length of time it often becomes exceedingly offensive. In other words, it begins to decompose.

The most simple and most objectionable form of disposal frequently found in country districts and not unknown in the City is by an open ditch or trench. No sane man in these enlightened and progressive times professes to believe that his health is safe in the vicinity of such a nuisance and disease breeder. Sometimes these trenches are walled up and covered over, shutting out the rain, light and air and cutting off all purifying agencies without any resultant benefit except that it is out of sight.

Cesspits are scarcely less objectionable. Where, for financial or other weighty reasons, their immediate abolition is impracticable, they should be made large enough

to contain all the drainage emptied into them between periodical cleanings.

These cleanings should be made frequently, and means of deodorization should be provided when the pit is emptied. Sulphate of iron seems well adapted for use with cesspits. They should be placed as far as possible from any dwelling, cut off by a disconnecting trap and properly ventilated with inlet and outlet shafts provided with suitable cowls.

House sewage is made up of excremental matter, bedroom and kitchen slops and soapsuds. This sewage contains the organisms necessary for its own destruction, and under favorable conditions these may be so cultivated as to effect the purpose. The all-important work of breaking down the polluting matter of sewage and converting it into the various products of decomposition is performed by myriads of unpaid scavengers whose existence was not even suspected until late in the seventeenth century. They are so tiny that it required the powerful microscopes of the present day to make them visible at all. They are known as "bacteria" or more familiarly as "microbes."

The workshop of bacteria is found everywhere. Some live, move and have their being in the upper layers of the soil. The droppings of animals are for the most part purified by the bacteria on the surface of the earth and this is aimed at in a sewage farm.

The bacteriological process of sewage purification may be classified in two systems, viz.: the septic tank and the open bacteria bed system. It is proposed in this paper to explain the action of the septic tank.

The septic tank system is so called because the purification of the sewage is begun by a process of putrefaction. It is a process of removing most of the suspended organic matter and some which is in solution and giving an effluent which, although not chemically pure, is inoffensive to the sight or smell, and is pure enough to be turned into large streams or bodies of pure water without doing any appreciable harm. This system differs from the other processes in that it attempts to bring an entirely new and different class of bacteria into operation—the anaerobic. Anaerobic bacteria live without air—that is without free oxygen. Exposure to air kills the anaerobes, and all bacteria are destroyed if allowed to remain too long in contact with their own products. In the absence of water, or at least moisture, they are unable to multiply, and remain dormant. The work that bacteria do in the purification of sewage is to oxidize the foul matters of which it is partly composed.

The septic tank itself is merely a receptacle designed to favor the multiplication of these micro-organisms and bring the whole of the sewage under their influence.

The sewage is turned without any screening or preliminary treatment into the septic tank. The incoming sewage is delivered below the water level. The object of this is three-fold:—In the first place, it avoids disturbing the upper and lower portion of the contents of the tank, and especially the scum, which will be referred to again presently; in the second place, no air can make its way down with the sewage; and lastly, the gases from the tank cannot escape back into the drain.

On entering the still water of the tank the solids suspended in the sewage are to a great extent disengaged going either to the bottom or to the surface according to their specific gravity. Soon, however, a fermentation of the deposited solids takes place and a large volume of gaseous products is evolved. In the absence of light and air the organisms originally present in the sewage increase enormously and rapidly attack all the organic matter. By their action the more complex organic sub-

stances are converted into simpler compounds, and these in turn are reduced to still simpler forms, the ultimate products of the decomposition in the tank being water, ammonia, and carbonic acid and other gases. Other nitrogenous compounds may also be present, but they will be soluble in a slightly alkaline solution—a condition which obtains with every normal sewage.

The evolution of gas gradually increases until sufficient has accumulated in the deposit to raise large portions of the latter to the surface of the liquid where part of them remain supported by gas. In open tanks this matter exposed to the air and sun becomes dried on the surface and hardened. It accumulates at first on the windward side of the tank and gradually spreads over the whole surface. Corks, matches and the lighter matters form part of the mass which during the hot summer months frequently attains in parts to a thickness of over one foot. During the winter months and especially immediately after periods of severe frost this surface is not so thick.

All solid matter of the sewage is arrested and rags, paper and the like all disappear. Each molecule of an organic compound consists of a number of different atoms. These atoms are never thrown together haphazard, but are always grouped in some definite order, according to certain well-understood laws. Consequently, it is very difficult to take away any single atom from a molecule without completely breaking down the molecule itself. The abstraction of two or three atoms from a molecule generally breaks the substance down into a number of simpler bodies altogether unlike the original compound.

It must not be supposed that the fermentation and decomposition by which the solid matter is eventually broken down takes place instantaneously; on the contrary, it may occupy many days or even weeks. Further, it takes time to cultivate the colony of bacteria necessary to perform the work. These bacteria are specialists, each having as a rule some definite work to perform. One squad of microbes attacks a piece of solid matter. The change they bring about is perhaps imperceptible. Another group takes up the work where they leave it off; and so, little by little, the solid particle crumbles away and disappears.

The effluent passes off at practically the same level as the sewage goes in. The tank therefore requires no fall. It should hold one day's average flow so that the sewage takes on an average about twenty-four hours to pass through it. That is to say, the sewage which goes in at ten o'clock this morning will pass out about ten o'clock to-morrow morning. The tanks are made long and narrow, the rate of flow through the tank being exceedingly slow and practicably imperceptible; the solid matter present in the sewage has plenty of time to settle or to rise to the surface, according as it is heavier or lighter than the water in the tank.

Having arrested the solid matter, the clear water is drawn off between the scum on the surface and the heavy deposit which lies at the bottom of the tank. If there were a single opening the effluent would rush out in a strong current which would be liable to drag down floating matter from the surface. To avoid this a cast iron pipe is carried across the whole width of the tank about fifteen inches below the surface, and in the lower side of this pipe there is a continuous slot or opening about half an inch wide. Through this opening the effluent passes off in a thin sheet the whole width of the tank, with the least possible disturbance of the contents of the latter.

Among the final products of decomposition are marsh gas and free oxygen both of which are highly inflam-

mable. The flame from these gases, though a very hot one, is not luminous; but it become so by aid of an incandescent mantle and has been used as a source of light.

There is one function of sewage disposal works such as the septic tank which must not be overlooked. Sewage not only consists of foul matters which become offensive on decomposition, but it is also liable to contain the germs of various diseases. It is well known that persons suffering from certain diseases give off germs or organisms which are capable of communicating the same disease to others. These germs multiply at an exceedingly rapid rate, and if they were not held in check in some way, the earth would probably have been depopulated long ago. Fortunately for the human race, nature proves a force capable of combating and destroying these seeds of death. Those same bacteria referred to as bringing about the decomposition of sewage matter are the sworn foes of disease germs, and it is by their means that the ravages of disease are kept within bounds. In the septic tank any disease germs are systematically exposed to the attack of their deadly enemies.

For detached houses without public water supply the solid excrements may be taken care of by adopting either an earth or an ash closet in place of the usual privy still so much in vogue, although long ago unanimously condemned by practical sanitarians. In the application of the dry earth system sufficient dried earth, garden loam, or sometimes coal ashes are mixed with the excreta to absorb all foulness, to keep down all odor and to prevent putrefaction. Such earth closets work quite satisfactorily with very little attention and form a simple and cleanly substitute for the privy nuisance. They are manufactured in various grades, and with more or less complicated mechanism. As a rule, the simpler the arrangement the better. If placed out of doors, the earth closet should not be located too far away from the house. The outer structure should be strong and substantial, with a good roof to protect it against rain or dampness. It should be well lighted, well ventilated, not too much exposed to the rays of the sun, and preferably plastered on the inside as a protection in cold weather. A carefully kept dry walk should lead to it from the house, and it is better to have the walk and the closet shed screened from view and from the prevailing winds. The excreta should be received in a movable, well tarred wooden box, or else in a galvanized iron pail, not too large and of such shape and construction that it can easily be handled. The box or pail should fit close up under the seat, and each time the closet is used ashes or dry earth should be used as deodorizers, being thrown down either by a hand-scoop or by a mechanical apparatus. There can be scarcely any doubt about the economy, efficiency and convenience of such apparatus in the case of small houses. The property of dry earth, of not only deodorizing, but also absorbing, and rendering harmless, excreta of animals has long been well known. Some difficulty has been experienced in cases where the earth was kept too damp. According to recent observations a much smaller quantity of earth is required for earth closets if the separation of the liquids and solids is at once effected. This may be accomplished by intercepting the urine under the seat and removing it by a waste pipe. The closet is thereby more easily kept free from smell and if properly used and well taken care of, it can be located in an extension of a dwelling without becoming a nuisance. The dry earth manure ought to be removed at frequent intervals and in summer time it can be used and dug under the soil in the garden attached to the cottage.

Where a public water supply is used and sufficient land is available, in the opinion of the writer the septic

tank affords the best means of disposal. If the tank must be so far from the house that the sewage will cool before reaching the tank there is danger that the fats, soap and other kitchen and wash room drainage will solidify in the pipes and form a tough coating which will collect the other matter.

For purifying the drainings from kitchens several forms of grease traps are used. These cause the fatty matter to be separated by cooling, the grease being retained floating on the water in the trap. They are usually placed below the sinks and intercept not only the grease but all the heavy substance which enter them. In order that the layer of fat on the top of the water may not be agitated too greatly, the drain from the sink should enter from the side and not at the top.

These grease traps must be cleaned from time to time while if everything that enters the house drain can be delivered at the septic tank this difficulty is overcome. Unless sand and similar solids reach the tank it is unnecessary to clean it as it is automatic. If it were opened after being a year in use there would be a thick scum on the top and a heavy deposit at the bottom, but the removal of these would stop the working of the tiny army until a new army could be mustered.

One important feature of such a system yet remains to be dealt with. The effluent must be disposed of. The tank clarifies the liquid, but does not purify it. While a large percentage of the impurities are removed the effluent still continues objectionable matter in solution. It will not be offensive, however, either to the eye or nostril. It may be flowed over the land in garden or orchard or applied to the soil through tiles laid under the surface.

For the latter more or less space will be required according as the ground is absorptive or non-absorptive. Agricultural drain tiles should be laid at a depth of about one foot. The tiles should be two-inch made in one foot lengths. The shallow trenches for these tiles should be carefully graded and first laid with "gutter tiles" forming a channel in which to lay the round tiles. They should be laid with one-quarter inch spaces between their ends and these open joints covered with "caps" or curved plates of earthenware to exclude earth. The curve of the gutters and of the caps must be greater than that of the outside of the tiles so that the joints are free to discharge the liquid for nearly the whole circumference. It is advisable to lay the tiles in broken stone or coarse gravel to a little above the caps. The tiles will then empty before it is possible for the discharge to freeze. The broken stone or gravel will also preserve the tile from injury by the heaving action of the frost.

Where the effluent must be discharged on or into the land a meter should be installed on the water supply pipe in order to discourage the unnecessary use of water.

While it must not be understood that the system outlined will be a panacea for all the evils incident to country house drainage, yet in the opinion of the writer it will be a decided improvement on prevailing methods without entailing prohibitive expense.

Contrasts

"The Town Council of Colesberg, South Africa, at a meeting held lately, unanimously resolved, owing to the depression of the times and other matters, to abandon the levying of the rate (tax) for the year. ***

"The municipal valuation of property at Johannesburg is returned at £36,562,646 (\$182,813,230), an increase of £96,000 (\$480,000) over last year. Lucky municipality!"—*South African Commerce*.

Woman's Work in Civic Affairs

Miss Mira Lloyd Dock, of Fayetteville, Pa.

(Read before the American Civic Association)

In many places intelligent and charming women are withholding themselves from public work for various reasons. Some say, "My church duties absorb all of my time," and others, "My home duties require every hour." Of course, where there are little children the mother ought not to be expected to have any share in public work.

But, then, there are many women who have plenty of time and leisure. In the old days, in sinful and evil times, the movement was toward the cloister, with its seclusion, peace, and serenity. Then it was to get away from trouble, but in our modern life we have learned that we must take the spirit of the cloister out into the world, and if we like serenity, pleasure, and beautiful things — parks, trees, and gardens — we must take them with us.

In other words, we must carry them out into the highways and byways — suggest them, work for them and help to provide them.

Among my duties for several years has been close attention to a tuberculosis camp. In Pennsylvania, the present yearly appropriation for the treatment and prevention of tuberculosis is upward of \$500,000. Just think what half a million dollars would have done in towns where the State's patients lived if they had had parks.

Every playground, every outdoor improvement in a town, keeps down the disease and limits the loss of strength which results from overcrowding. Those persons who have commodious homes, with beautiful grounds surrounding, do not need recreation away from home, but those men, women and children who are shut in need a place for recreation where they may breathe the pure air, revel in the sunlight and get a glimpse of the blue sky overhead. So, perhaps, every ten dollars expended for a park will save a hundred dollars which would be required later on in the fight against tuberculosis.

Many women think that civic work keeps them too much away from the home. It has been the curious experience in Pennsylvania that our civic work has taken us right back into our homes. Civic workers in Pennsylvania began with little efforts to clean the streets. For example, in Harrisburg one man was engaged to clean and keep clean one block every day and the success of this small effort led to the adoption of the system by the municipality. Attention of the men's association was directed to the subject of improvement work and the men now see that it is done properly.

In Carlisle, a hundred and twenty-five artistic street signs were purchased and posted from the money literally coined out of the dust of the streets. In almost every county can be found a concrete instance of improvement work that has been done as a direct result of women's efforts.

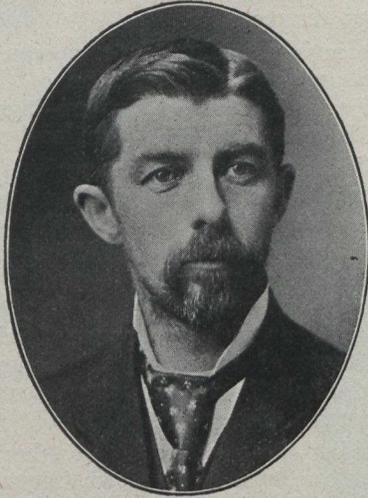
We began in Pennsylvania to clean the streets and then to plant trees, and every year, too, we try to help the American Civic Association in the campaign to preserve the beauty of Niagara Falls. We have folks interested in clean streets, in beautifying the town, in establishing parks; we have educational leaflets for distribution. Back of it all is this great effort to train women how to make a home, and in the last year we have succeeded in having household economics introduced in State College. We think it important for every one that an opportunity be given for good housekeeping, indoors and outdoors.

The Civic Improvement Movement in Ontario

Prof. H. L. Hutt, B. S. A.,

Ontario Agricultural College, Guelph, Ont.

(Given before The Ontario Horticultural Association, at Toronto.)



It is very evident to those who travel, or even to those who merely read the papers, that a strong movement has set in on this continent for civic and rural improvement. Just what it may result in, it is impossible to say at present; but it is safe to predict the movement is going to have a marked effect on the appearance and character of our country generally.

The civic improvement movement has been the outcome of a growing appreciation of art, and a desire for real beauty, which has resulted from the prosperity of the times and the tendency to travel. Its origin might, no doubt, be traced to Europe, where many of the towns and cities have become centres of attraction for American tourists. From the old land we have learned much and have still much to learn. European travellers always speak with delight of the architectural and landscape beauties of Paris, Brussels, Vienna, and Edinburgh. Just when and where the civic improvement movement first made its appearance here cannot be stated definitely, but like many other movements, some good, and others not so good, its effects were first seen in the country to the south of us. The town of Stockbridge, Mass., claims the honor of having, nearly fifty years ago, the first organization whose object was the preservation of natural beauties and the general improvement of the village surroundings. In later years many organizations having similar aims have been formed in various parts of the country, but the one which has been the most active in giving a national impetus to the civic improvement has been the American Civic Association. This association was formed in 1904, by the union of two associations which had for years been working along somewhat the same lines, viz., "The American Park and Outdoor Art Association," and "The American League for Civic Improvement". The new organization was said at the time to represent four hundred and eighty local improvement organizations.

Mr. J. Horace McFarland, whom many of us had the pleasure of hearing at some of our local society meetings last spring, has been president of the new association since its formation, and he has by judicious use of the press kept the work of the association prominently before the people of the whole continent. There are at present twenty-two members of the American Civic As-

sociations in Canada. These are scattered here and there from Halifax to Calgary. In this connection, I may say that I think it would pay all of our Canadian Horticultural Societies to get in as close touch as possible with this progressive national association, and make the work, at least, if not the organization, international in character. Our Superintendent, Mr. E. Lockie Wilson, and I expect to attend the annual meeting of the American Civic Association to be held in Pittsburg, Pa., next week, and we hope to get many pointers that may help us in furthering the work in this country.

The organization of our Provincial Horticultural Association three years ago was in itself a result of the influence of the American Association formed a year or two previous. For it was felt that we should have a Canadian organization with similar unselfish aims.

Attending this convention, we have delegates from a large number of the sixty-six local Horticultural Societies already formed in this Province,—all interested in promoting local civic and rural improvement. It should be the duty, therefore, of this Association to take the lead in assisting, directing and promoting such movements in all parts of the country. We have a big field for operations, and a splendid work to do.

The Aim and Object of the Movement.

The aim of the civic improvement movement, put in a nutshell, is for "A better and more beautiful America." The scope of this improvement may be inferred from an enumeration of the departments of work undertaken by the American Civic Association. These are fifteen in number, with a Vice-President at the head of each department, and include:—Arts and Crafts, Women's Outdoor Art League, Children's Gardens, School Extension, City Making, Factory Betterment, Libraries, Outdoor Art, Parks and Reservations, Public Nuisances, Public Recreation, Railroad Improvements, Rural Improvement, Social Settlement, and the Press.

One of the strong features of the work of the American Civic Association has been its use of the press in educating public sentiment and spreading abroad information regarding what has been accomplished in different places and what may be done in others.

In Ontario, we need not at present undertake so many kinds of work, but I think it would be well for us to begin at once to concentrate our efforts on a few lines which need most attention at present. To this end, I would suggest that our association appoint committees or departments this year to deal with such problems as:

1. The Improvement of Home Surroundings.
2. The Improvement of School Grounds.
3. Care and Management of Streets and Boulevards.
4. Establishment of Parks and Playgrounds.
5. Abatement of Public Nuisances.
6. Promoting Rural Improvement.
7. The Press.

Many others might be added, but this would make a good beginning. If the right person were put at the head of each committee and work was begun at once, this association would make itself a power for good in the country, and we should have valuable reports from such at our next meeting.

As a matter of encouragement to those who may be looking for more rapid changes, it may be well to call attention to the steady and even rapid progress that is being made in many parts of the Province. There have been a number of agencies contributing to this progress which may be used to still greater purpose in the future:

1. The more general use of cement in the making of pavements and sidewalks has had a marked effect on

most every town and village in the country. In many Ontario towns cement has almost entirely replaced the old wooden walks during the past ten years.

2. Accompanying the laying of permanent walks has come the removal of street fences. In many up-to-date Ontario towns and cities we may now go block after block on the residential streets and see no fences, either in front or between lots.

3. Immediately following the removal of fences has come the proper grading of the lawns and boulevards to the line of the pavement, and more attention to keeping the grass nicely cut.

A prominent citizen of Woodstock told me that it was not many years ago that he owned the only lawn mower in the town. Now it would be hard to find the citizens who did not own and use one regularly.

4. In some places where systematic tree planning has been done along the boulevards there are now fine avenues of street trees. But just here is where so many towns have been spoiled because the street planting has been left to the individual property owners, no two of whom have the same idea of what kind of trees should be planted, or where they should be placed on the boulevard. This has rendered it impossible to make a uniform continuous row of trees, because of the great variety selected and the haphazard method of their arrangement.

The street planting and care of the trees in every village, town and city should be under the management of a Park Board or Commission, which can adopt a definite plan for the regular planting of certain kinds of trees on certain streets and see that they are properly cared for.

5. In a number of our cities and most progressive towns, Park Boards or Commissions have been appointed, as provided for by the Ontario Parks' Act. This means that much greater progress will be made in such places, and other places will wake up to the necessity of similar action.

Within the last few years many of our Ontario towns and villages, to say nothing of the larger cities, have seen the advisability of making park reservations, and have purchased lands for park purposes. In some cases, the development of these has been undertaken by the town council and in others by a Park Board; but experience has proved that greater continuity of action may be expected from a Board or Commission which is more or less permanent.

Evidences of progress in the establishment of parks may be seen in such places as Ottawa, Brockville, Hawkeston, Toronto, Brampton, Hamilton, Galt, Guelph, Berlin, Waterloo, Woodstock, Stratford, Barrie, Orillia, London, Leamington, and no doubt many other places which I cannot now mention.

For a town of its size, I know of no place making greater progress in the establishment of beautiful parks than the town of Galt. It has now three good sized parks and seven or eight small plots and squares about the town which help to make Galt a "town beautiful."

In some places the local Board of Trade has taken the initiative in promoting civic improvement, because they realize the fact that beautiful surroundings are a potent factor in attracting citizens and increasing trade. The Orillia Board of Trade, a couple of years ago published a neat little booklet encouraging the citizens to unite in making Orillia an attractive spot for summer visitors.

In some places the local Horticultural Societies have taken an active part in promoting civic and rural improvement, particularly along horticultural lines. In

other places the work has been confined too much to a few special features of improvement, such as floriculture or window gardening. Such societies should be encouraged to reach out and take a broader view of their opportunities. I would suggest the following as a few of the avenues through which the local societies might work to good advantage in promoting improvement in their respective communities.

1. By conducting an educative campaign in awakening public interest to an appreciation of the value of neatness, order, and beautiful surroundings. To this end it is well to make good use of the local press.

2. By enlisting the support of the rising generation by flower competitions, and also by making school as well as home surroundings as beautiful as possible. Young people brought up amid beautiful surroundings may be counted on in later years to work for rural and civic improvement wherever they may be placed. I am looking forward to an early awakening of School Boards to the importance of improving school grounds, and have prepared a bulletin on that subject for the Department of Education, this year.

3. By seeking the co-operation of other influential local organizations, such as the Town Council, Board of Trade, or School Board, which may be willing to assist in making local improvements. In union is strength.

4. By working for the appointment of progressive local Park Boards or Commissions, and urging such Boards to get possession of suitable lands for park purposes while they are cheap. Plans can then be adopted for their gradual development and improvement.

The Ontario Parks' Act provides that one-half mill on the assessment may be used by any Park Board so appointed for such purposes. And whenever such money is judiciously expended, the increased value of adjacent lands will soon pay a good share of the cost of such improvements in increased revenue from taxes.

The Park Board in any town might also be asked to establish a small nursery, where trees, shrubs, and vines could be grown in quantity for civic improvement work, and could be supplied to the citizens at cost for planting in their own grounds.

5. Every property holder should be encouraged by precept and example to contribute his share to the general improvement of the place by making his own lot as attractive as possible. If every citizen did his share, what a change would take place in the appearance of our country. Tourists from all over the world would come to see Beautiful Ontario.

There are a few things upon which it would be desirable to have some legislation in this country, and which this Association might be instrumental in getting, if it were to join forces with other organizations which have been asking for the same:

1. Legislation to control the bill board nuisance and advertising monstrosities which disfigure architectural beauty as well as natural scenery.

2. To prohibit the butchery of street and roadside trees by telephone and telegraph companies, and compel the placing of their wires underground wherever they enter town or city limits.

3. To prevent dogs running at large within town or city limits.

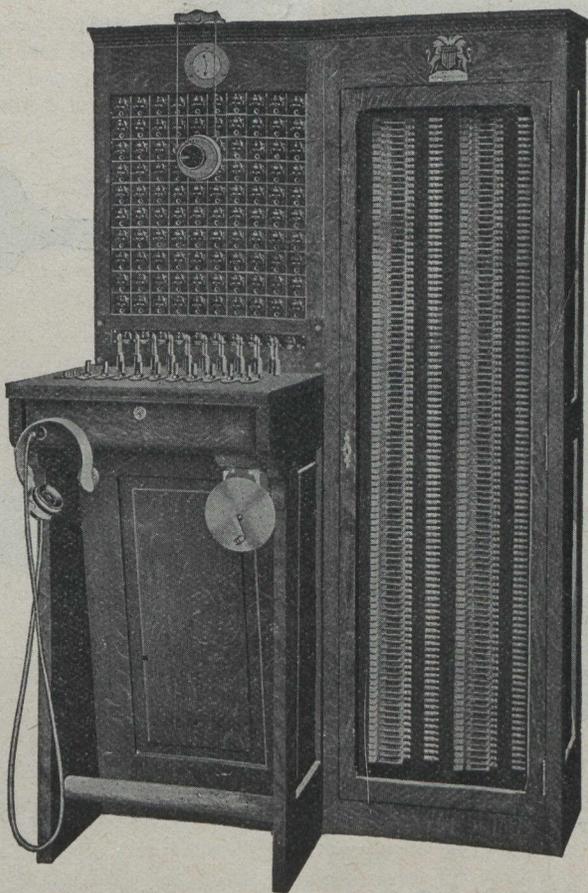
There may be room for diversity of opinion upon all of these questions, but there can be no two opinions about it, that dogs and bill boards and unsightly telegraph and telephone poles are at enmity with civic improvement.



TELEPHONE NEWS

OFFICIAL INFORMATION
OF THE
CANADIAN INDEPENDENT TELEPHONE ASSOCIATION
& c, & c, & c,

Our apparatus is made with a view of being maintained at the minimum cost.



Every part of our Switchboards and Telephones are instantly accessible.

100 line Switchboard and 100 line combination terminal, cross-connecting, carbon and fuse Lightning Arrester cabinet.

Self-restoring drops—drop and jack in a unit and removable without unsoldering or disturbing a single connection. Drop coil can be removed from front of board and replaced in ten seconds without the aid of any tool.

Simplicity, Durability and Efficiency is our motto.

Our Canadian factory at Waterford, Ontario is now being constructed and will be ready to furnish the duplicate of all our apparatus in a short time. This will not be a mere assembling shop, but a huge manufacturing plant which will manufacture EVERY PART from the raw material.

Write for our literature and prices.

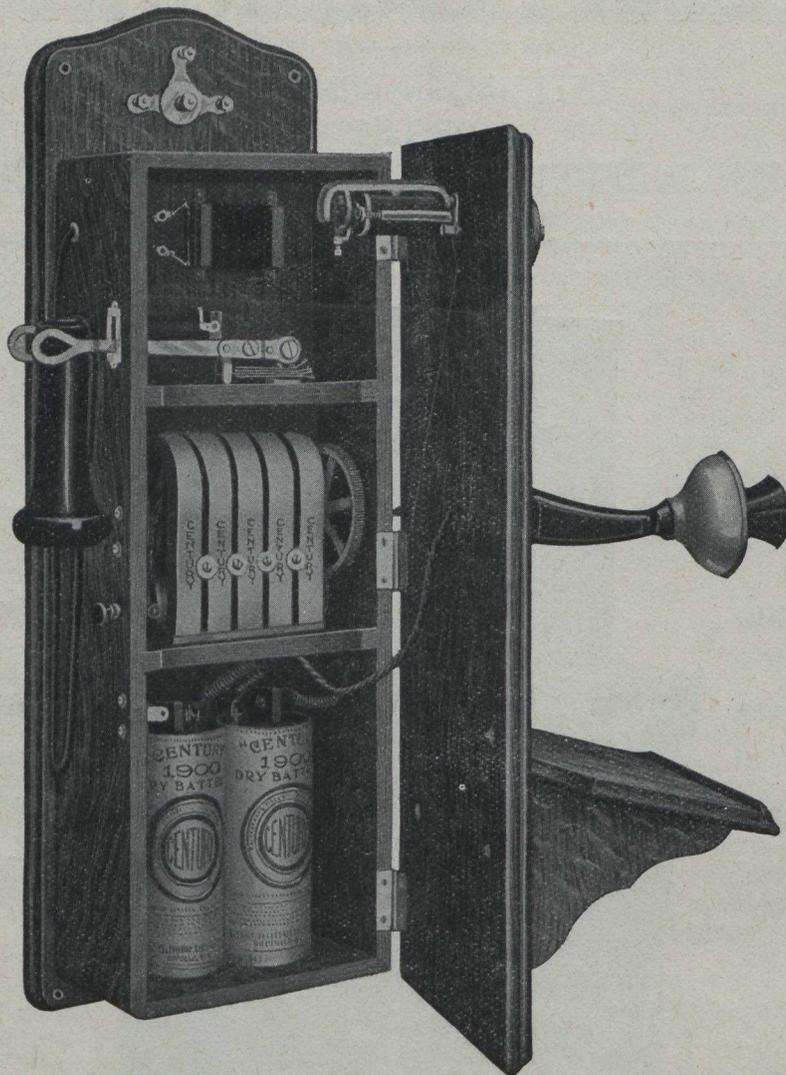
Swedish American Telephone Co.

KANSAS CITY, Mo., CHICAGO, HOUSTON, TEX.

Dominion Telephone Mfg. Co., Ltd.

WATERFORD, Ont.





Our rural telephone
which meets the most rigid demands.
Common Battery and Magneto Telephones,
Switchboards and Accessories.

Century Telephone Construction Co.

BUFFALO, N. Y.

BRIDGEBURG, Ont.

Canadian Independent Telephone Association

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Independent Telephony in the U. S.

The position of Independent Telephony in the United States is in many ways a great deal stronger than ever. But a danger lies before it which is so great as to threaten its existence, if not averted, and that is the possibility of disunion among the members.

This danger always threatens, and too frequently destroys, every reform movement. Reformers, naturally, are enthusiastic and pugnacious while the enemy is full of fight. But when the enemy quietens down, too often the reformers, believing that a single battle, or even a campaign, means conquest, sink into satisfied rest, rejoicing that freedom has been won; while the enemy, cowed into temporary submission, lies quiet, accumulating strength for a greater battle against a foe which has been lulled into a false sense of security.

This is the great danger in the States, for Independent Telephony.

The International Association has become strong and powerful. The Bell Company has apparently been beaten along the line—but it is not dead. It is only that its tactics have been altered to meet the changed conditions. For a long time the Bell Company, believing itself invincible, refused to sell any equipment to an independent company. Finding, however, that this was playing into the hands of the independent manufacturers, it is now offering its goods, made by its subsidiary companies, to any and all independents, while its agents run down the "Bell" in order to fool their customers into believing that the Western & Kellogg Companies are not owned by the Bell.

More than this; instead of refusing to give connection to other exchanges, as it used to do, the Bell now is doing its best to secure control—by first granting connection—of such independent companies as will prevent the completion of a long distance independent system.

Here lies the danger of the Independent Association.

While it is true that the Bell cannot beat the Association, it is possible that it may break its power by disintegrating it; by stealing — through force, graft or bluff—a few members here and there, so as to spoil the union as it exists now.

A great weakness of the Independent Association is that it cannot secure a chance of bringing its position before the country through the newspapers. The Bell Company has a fund of \$30,000 for publicity purposes, and letters from "Aunt Mary", and other correspondents with ingenuous names, and little squibs appear, which are copied—at line rates—in the daily papers.

It should be mentioned in this connection that one of the great Chicago dailies has magnanimously offered to print an editorial, written by the independents, to show the true position of the question. But the condition of publishing this news, which is of vital interest to the community, is that the usual advertizing rate, for read-

ing matter, amounting to \$250, must be paid in advance! How is that for enterprize on the part of a daily which claims to keep its readers informed of actual conditions in the affairs of life?

Even this, disreputable as it is, is a concession from the usual attitude of the dailies in the States. It pays better to print "Aunt Mary's" letters—supplied by the Bell Company,—than to show the real situation in the "land of the free."

One consoling incident may also be noted. A certain high class magazine was about to publish an article on the Telephone situation, supplied of course by the Bell publicity department, but in such a round-about way that the Editor was really hoodwinked. Mr. Ware, Secretary of the Independent Association, made a point of seeing the Editor, knowing him to be actuated by a desire to publish only the truth, and after a long conversation, was pleased to find him admit that he had not previously understood the real situation. The result is that the articles—which would have been thoroughly misleading—have not appeared.

Another reassuring fact is that some of the magazines have published articles showing up the situation. As an example may be mentioned the series by Paul Latske, published in "Success".

But, as one enthusiastic independent said when discussing this, "Our side must succeed, because the right always does succeed."

Points for Telephone Users

The following circular has been issued by the Harrietsville (Ont.) Telephone Association, of which Dr. W. Doan is President and Manager, and other companies may get some good hints from it:—

We are sending you this circular letter, hoping that you will understand how anxious we are to improve the service for you and your neighbors.

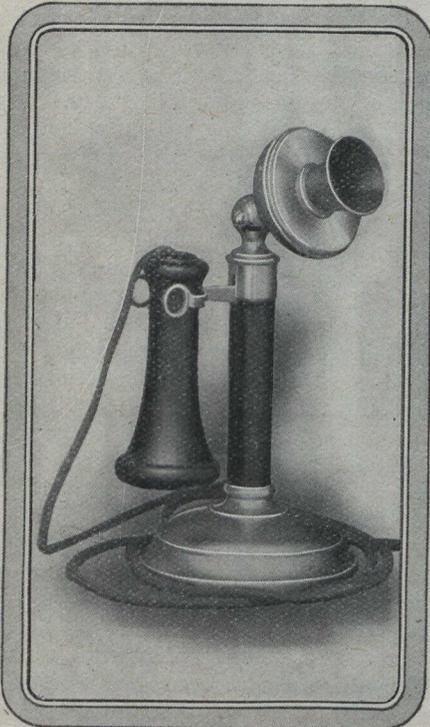
Again we are obliged to issue a directory showing some changes in telephone numbers. These are inevitable with progress and building branch exchanges. Please refer to the new book for numbers, and destroy the old book.

We ask you not to answer any signal other than your own on the line, for listening to other people's conversations over a telephone is as ungentlemanly or unladylike as it would be to creep up to other people's doors or houses and listen to a private conversation between those inside. Then, too, when you only answer your own call there is no need of concealing your identity, as is customary when parties are being called over rural lines. This makes service slow and irritates party calling, as it causes him to doubt whether the party answering is the one he wished to talk to. Consequently it is very disagreeable for all concerned.

It is important that conversations should be limited to five minutes, for, as you know, oftentimes you want

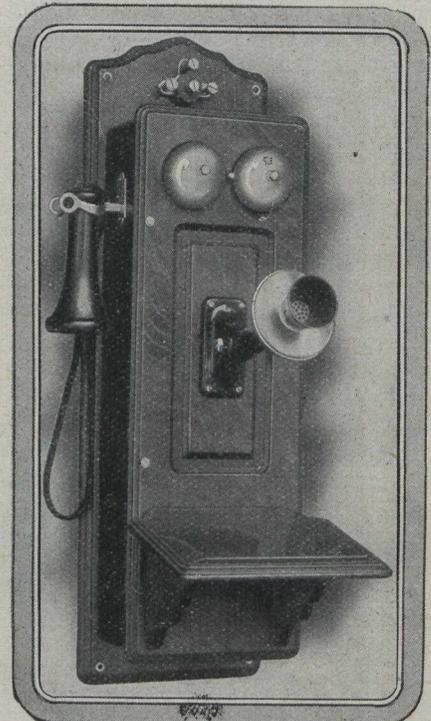
INDEPENDENT TELEPHONES FOR 1909

The universal expression of satisfaction from our large patronage for 1908, causes us to anticipate greater things for 1909. We are increasing our facilities accordingly.



Our telephones and switchboards are giving unequalled satisfaction and we believe it would interest you to have a list of companies using our equipment so you may satisfy yourself.

We carry a full line of line construction supplies and make a specialty of prompt shipments.



We guarantee everything we send out.

Our engineering department will gladly answer your inquiries fully and be pleased to furnish estimates and information.

We are the only Company in Canada manufacturing and selling telephones which is not owned or controlled by the Bell Telephone Co.

**Canadian Independent Telephone
Company, Limited.**

26 DUNCAN STREET,

=

=

TORONTO.

to use the telephone when it is in use by others and you are obliged to wait; while at another time you may be using it and some one else is waiting.

While there is no objection to children using the telephone, they should be instructed to use and not ABUSE the service, as has been done in the past.

Musical instruments should not be used to entertain over rural or party lines, as it not only wears out the battery but impairs the service by depriving others of the use of the line, as some of you, no doubt, have found to your sorrow and inconvenience.

It is true that when you wish to use the telephone you should place the receiver to your ear to make sure the line is not in use before ringing, but it is not necessary to stay there more than an instant to determine whether it is in use or not. If you should find that the line is busy, please hang up the receiver in the usual manner and wait until the party talking rings off, as he should do when through. It is hard to ring from Central when one or more receivers are off the hook; therefore we ask that you please leave them in their proper place unless you wish to use the telephone or when someone calls you. We often experience difficulty of this nature when testing for trouble; having to give up the test sometimes until parties along the line tire of listening to that which does not concern them in the least. Please remember that your telephone may be the next out of order and will need testing and that the fewer interruptions the better.

Some people take advantage of the telephone to say things to others they would not think of saying were they face to face with them. This shows a cowardly spirit and casts discredit on both parties.

Another thing we wish to call your attention to is the fact that the law prohibits obscene language over a telephone; consequently any one resorting to profane or obscene language is liable to prosecution.

Please do not dispute with others that you had the line first. Kindly remember that the line and your 'phone will be there after the five minutes are up, and you can use it then if you wish.

Yours truly,

The Harrietsville Telephone Association, Ltd.

Manitoba Government Telephones

The careful administration of the affairs of the system of telephones since the government of Manitoba took over the Bell Telephone Company business, is in evidence by the fact that a substantial reduction in rates will take place in the opening of the new year. Residential phones under the Bell control costing \$30.00 per year will be reduced to \$20.00. Business phones formerly \$50.00 will see a reduction of from \$15.00 to \$20.00 per year. Wherever possible throughout the province the rates will be lowered as the showing already made by the telephone commissioners in the first year of government ownership has demonstrated that the system can be made self supporting by this reduction.

NEEPAWA, MAN. New government telephone lines are being built from this town to Halsboro and Springhill.

The Nelson, B. C., Board of Trade is in favor of the Provincial Government owing all the telephone lines in the Province.

A report from New York states that a fifteen year old boy, named Edward Swavey, who recently invented a wireless telephone system, has now perfected a wireless telephone.

National Telephone Company

Dr. Demers, General Manager of the National Telephone Company, Levis, Que., reports that his Company is taking the final steps towards the building of the Exchange in the City of Quebec. It is applying to the Provincial Legislature for the necessary amendments to the charter to allow of an increase in the capital. The extensions for the coming summer are estimated as costing \$500,000, for which bonds will be issued, but it is very pleasant to know that the whole issue is already underwritten.

People's Telephone Co., Extending

A meeting of the Directors of the People's Telephone Co., was held on Tuesday, 19th. January, at the Head Office, Sherbrooke, Que., at which, after the routine business was completed, a resolution was passed authorising the issue of Bonds to the amount of \$50,000 with which to extend the Company's business in the Eastern Townships, where it is growing by leaps and bounds.

Road Building in Alaska

The *Contractor*, Chicago, reports that a well defined programme for road building in Alaska will be laid before Congress by Chairman Richardson of the Road Commission. Three big trunk lines are planned for which an appropriation will be asked.

Favors Commissioner

The *Times, of Ceylon*, speaking of Municipal Management of the city of Colombo, says: "If a trained commissioner were placed in charge of Colombo for seven years with an advisory body, the public could hope that the needed improvements in sanitation, building by-laws, etc., would be carried out, and the city fairly started on the high road of good government, good order and good health."

Pleasant Words

"I am following up every issue of your worthy review and I have noticed the many changes for the better and the improvement. For your good work you cannot be too much congratulated." Dr. J. F. Demers, President of the Canadian Independent Telephone Association, and General Manager of the National Telephone Co.

The *Gas and Oil Engine Record*, London, Eng., is to be amalgamated with the *Engineer-in-Charge*. This amalgamation will give additional information to the subscribers of the two separate papers.

WANTED

Telephone Manager

A Practical Manager wanted to take charge of the Telephone System at the town of Yorkton, Sask. Size of plant about 150 town 'phones and 125 rural 'phones, covering a circuit of about 20 miles.

Apply stating qualifications, salary required and references to

J. R. MICHAEL,

Sec. Treasurer

Yorkton Northwest Electric Co.

P. O. Box 142

Yorkton, Sask

ABSTRACT OF TELEPHONE PATENTS

Granted in the United States during last month, prepared for *The Canadian Municipal Journal* by Edward E. Clement, Telephone Patent Expert, Washington, D.C.

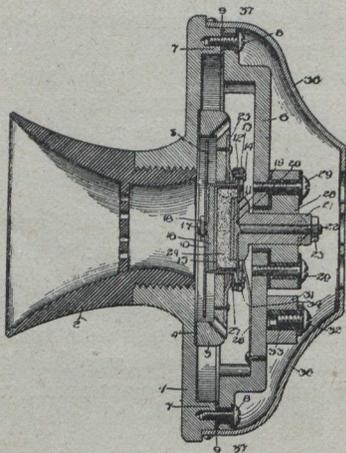
Telephone System. — Dean. — Two-wire multiple common battery manual circuit with differential supervisory relay having its windings in opposite sides of the cord. Line relay grounds cord and lights lamp when subscriber hangs up. Patent assigned to Kellogg Switchboard & Supply Company. — 907,224.

Device for Transmitting Sound Waves. — Dare. — Muffler covering the mouth and provided with pressure exits and an expansion chamber. Patent unassigned. — 907,320.

Telephony. — Currier. — Party Line system with local batteries and adjustable impedance in the bridges. Patent unassigned. — 907,470.

Semaphore. — Erickson. — Signal device to show when an automatic switch is off normal. Patent assigned to First Trust & Savings Bank, Trustee, Chicago. — 907,482.

Telephone System. — Dyson. — Two wire multiple line and cord circuits, details of connection and arrangement of line relays and signals, cut-off relays, etc. Patent assigned to Milo G. Kellogg, Chicago. — 907,581.



909, 566, Telephone Transmitter, J. B. Edwards.

Telephone System. — Dyson & Dunbar. — Common battery automatic exchange system follows Strowger arrangements and type of apparatus, but uses differential controlling relays. Patent unassigned. — 907,582.

Telephone System. — H. G. Webster. — Common battery signaling system. Patent assigned to Milo G. Kellogg, Chicago. — 907,658.

Telephone Exchange System. — Webster. — Common battery line and cord signals. Patent assigned to Milo G. Kellogg, Chicago. — 907,659.

Telephone System. — Webster. — Common battery signaling and test system. Patent assigned to Milo G. Kellogg. — 907,660.

Telephone System. — Webster. — Common battery system having four relay cords and a resistance in bridge of the line; high resistance heat coil in a branch of the line; and means to hold up the cut-off relay during ringing. Patent assigned to Milo G. Kellogg. — 907,661.

Telephone System. — Webster. — Party Line selective ringing using polarized controlling relays at two out of four stations. Patent assigned to Milo G. Kellogg. — 907,662.

Testing System for Telephone Lines. — Dean. — Common battery system using a test relay and having the common test circuit normally isolated from the cords. Improvement on patent Reissue No. 12090. Patent assigned to Kellogg Switchboard & Supply Co. — 907,751.

Telephone Attachment. — Bcelen. — Phonograph used with a telephone to take and deliver messages. Patent unassigned. — 907,960.

Telephone Transmitter. — Dean. — Solid back transmitter, Dean type, with open faced cup spring pressed against the diaphragm. Patent assigned to The Dean Electric Co., of Elyria, O. — 907,975.

Telephone System. — Dean. — Party line common battery circuit, with electrolytic cells instead of condensers. Patent assigned to Kellogg S. & S. Co. — 908,213.

Telephone Hood. — Burrhus. — A hood pivoted on the back of a chair to cover up the head and shoulders of the telephone user. Patent unassigned. — 908,444.

Telephone Transmitter. — Enochs. — Multiple electrode, or multi-cellular solid back granular transmitter. Back and front electrodes in sections surrounded by insulating partitions partially dividing the space between them. — Patent unassigned. — 908,551.

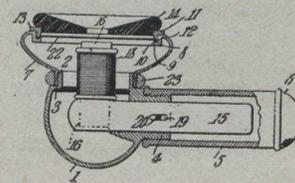
Signaling System. — Reed. — Party line signaling system using biased ringers and condensers in varying relations. Patent unassigned. — 908,698.

Telephone Receiver. — Curtis. — Hollow handle and shell, with various improvements in details, adjustment of parts, etc. The diaphragm is put under initial stress by a clamping ring engaging its periphery, and the whole shell ring carrying the diaphragm is adjustable to and from the pole pieces. Patent unassigned. — 908,846.

Three Wire Telephone System. — Winston. — Three wire circuit throughout, with test cut-off and supervisory control relays in the third conductors of the cord. Patent assigned to Kellogg S. & S. Co. — 908,926.

Telephone Transmitter Attachment. — Wincrantz. — Mouth piece as a lever which when pushed locks the diaphragm so it cannot vibrate, thereby permitting conversation of a private nature while the transmitter is in circuit. Patent unassigned. — 909,356.

Electrical Impulse Transmitter Device. — Erickson. — This is a dial transmitter, of the type employed in Strowger systems by the Automatic Electric Company of Chicago, Ill. Patent assigned to First Trust & Savings Bank, Trustee, Chicago. — 909,382.



908, 846, Telephone Receiver, J. T. Curtis.

Electrical Impulse Transmitting Device. — Erickson. — This is the same dial sender, with the addition of a lock which prevents the dial from being manually forced back to normal, holding it until it is released by the subscriber. Patent assigned to First Trust & Savings Bank, Trustee, Chicago. — 909,383.

Switching Device for Party Line Exchanges. — Hagstrom. — Step by step selective lockout with a single pair of magnets. Patent assigned one-fourth each to John Anderson and C. A. Anderson, Salina, Kansas. — 909,403.

Telephone Transmitter. — Edwards. — Solid back Kellogg type with a small diaphragm centrally mounted and carried on the resistance button. Patent assigned to the Kellogg S. & S. Co. — 909,566.

Telephone Transmitter. — Stienbarger. — Sound multiplying transmitter with main and auxiliary diaphragms and multi-cellular resistance button. Patent unassigned. — 909,702.

Marble at Prince Rupert, B.C.

Among the latest industries to be opened in the immediate future is a marble works, which will be under the management of the owner, Mr. Johnston, a Montana railway contractor. A few weeks ago Johnston discovered a valuable marble quarry on Smith Island, only ten miles from Prince Rupert. The marble is of the white building grade. An extensive wharf already has been built at the marble quarry. — *Granite, Marble and Bronze.*



CIVIC NOTES



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DUNDAS, ONT. A Carnegie library, which will cost \$10,000, is to be built here.

WOODSTOCK, ONT. An electric road between this city and Guelph is under consideration. The proposed route is by way of Innerkip, Bright, Plattsville, New Hamburg, Baden, to Guelph. It is proposed to run an hourly passenger service. A charter has been applied for.

HALIFAX, N. S. There was, last year, an increase of \$38,778 in the Customs receipts and a building total of about a million dollars.

AMHERST, N. S. A Canadian club has been formed, with a large initial membership.

BRANTFORD, ONT. The municipal waterworks for the past year show net earnings of \$51,794.

TORONTO. The council has sold 22 acres in the Ashbridge Bay district for \$27,750.

MONTREAL. The building permits for the last year were over \$5,000,000.

KNOWLTON, QUE. The new post office is completed.

NIAGARA FALLS. A new bridge has been commenced here for MacKenzie & Mann's railroad system.

PORT ARTHUR, ONT. A destructive fire is going on in the enormous coal piles here.

LEAMINGTON, ONT. The Ontario Railway and Municipal Board has approved of a by-law for the town for a \$10,000 bonus to the Heinz Company.

SHERBROOKE, QUE. It is rumoured that the C. P. R. will erect a fine new station, and make large extensions to their yards.

OTTAWA. The by-law to create a publicity department for the city has been defeated.

PORT STANLEY, ONT. A by-law to loan \$20,000 for plough works, here, was defeated by 40 votes.

FORT FRANCES, ONT. The Ontario Railway and Municipal Board has approved of a \$28,000 by-law for sewers.

ST. STEPHEN, N. B. The Bank of British North America has opened a branch here.

ST. JOHN, N. B. Exporters here are urging that a small federal subsidy be granted for the Cuban steamship service.

KNOWLTON, QUE. Work on the new Post Office is almost completed, and it is expected to be ready early in February.

LONDON, ONT. The test well sunk on Harbor street for a civic water supply is yielding 200,000 gallons daily.

BRANTFORD, ONT. The franchise of the Street Railway Co. has lapsed, and the council has refused to renew it, unless the company will agree to an extra expenditure of \$6,000 for extensions and double tracks.

TORONTO. The Railway Commission has ordered that a viaduct be built for the tracks along the lake shore, between York and Cherry streets, that is from the Union Station to the east end of the city; while the west end is to have overhead bridges. The railways will pay two-thirds and the city, one-third, of the cost.

KINGSTON, ONT. The Government drydock is to be leased to the Collingwood Shipbuilding Co.

HALIFAX, N. S. Archdeacon Armstrong has asked the council to provide model dwellings for workmen, either by maintaining them, or guaranteeing bonds for their erection.

TORONTO. The city has sold 22 acres near Ashbridge's Bay to the Otis-Fensom Elevator Co., for \$27,500.

MONTREAL. The Railway Commission has ordered gates to be erected at a G. T. Ry. crossing near a school, the city and railway each to pay one half, but the city will not be liable for any accidents due to negligence in operating the gates.

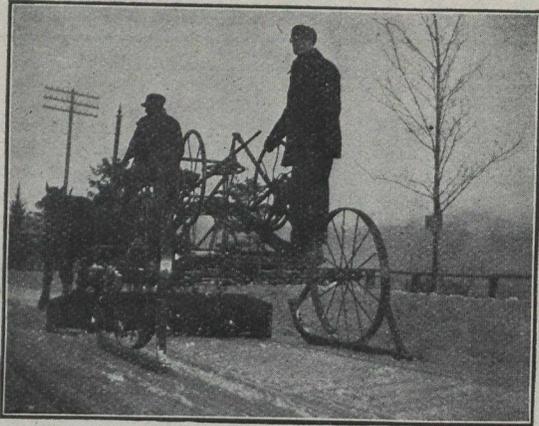
ALMONTE, ONT. The owners of power on the Mississippi river met in Council Chamber to organize for the development of the water powers in this neighborhood.

HALIFAX, N. S. The city council has ordered the Recorder to enforce a Curfew law.

DELORIMIER, QUE. The town is seeking annexation to the city of Montreal. It has a population of 7,200.

KNOWLTON, QUE. The Council wants the Shefford Electric Light Co. to improve the quality of the light.

QUEBEC. The Board of Trade is objecting to the attempts of the government steamer 'Montcalm' to break the ice jam at Cap Rouge. If this can be broken, it will mean earlier navigation at Montreal.



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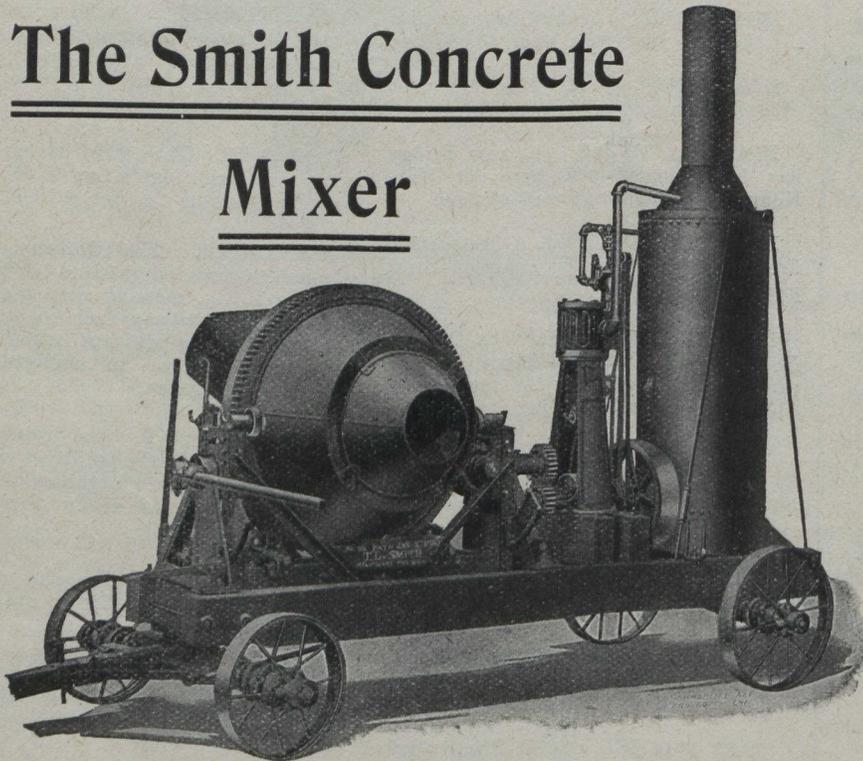
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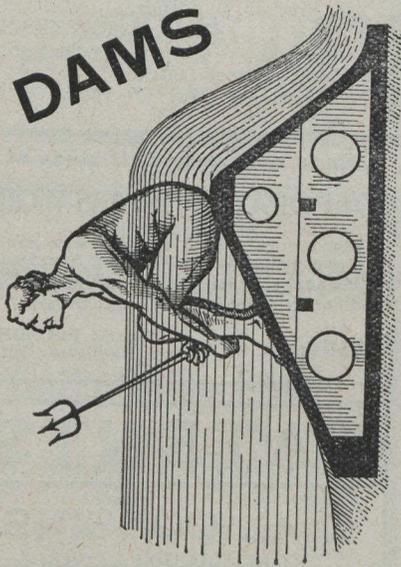
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COBALT, Hunter Block.
WINNIPEG, 259-261, Stanley Street.
VANCOUVER, 614 Hastings Street West.

CIVIC NOTES

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DAMS



PENTICTON, B. C. Application will be made to Parliament for power to construct a railway from Nicola to this town.

REGINA, SASK. It is said that the Grey Nuns propose putting up a large Hospital, that will cost about \$200,000. The city will be asked to give a free site.

EDMONTON, ALTA. There will be a provisional school for infantry officers, according to militia orders issued in December.

NOKOMIS, SASK. The new fire hall has been taken over by the town. The lower floor has the engine room in front, two cells in the rear for a lock-up and a room for the caretaker. The second floor will be occupied as the council chamber. The by-law asking for authority to borrow \$10,000 for local improvement purposes was carried by a vote of 24 to 1.

FOXWARREN, MAN. A deputation waited on Premier Roblin, in Winnipeg, to urge the necessity of another railway through the municipality.

MUDORE, SASK. The Home Bank of Canada wants to establish a branch here.

PINCHER CREEK, ALTA. Natural gas was found at 4,000 feet. The company that struck it has a franchise to supply gas for lighting and heating purposes in the town.

NOKOMIS, SASK. The private hospital has been closed for the winter. It is quite likely that the town will take the institution over and operate it this coming summer.

OUTLOOK, SASK. A flour mill is to be built here in the spring. Two new elevators are almost finished and work has been commenced on a third. The C. P. R. has donated a whole block for a school building and grounds.

KELOWNA, B. C. The municipal electric light plant is almost ready for operation.

MOOSE JAW, SASK. A railway running from this city to the international boundary, paralleling the Soo line and going through the Dirt Hills, is now taking definite form.

MAPLE CREEK, SASK. Natural gas has been struck at a depth of 1,500 feet. There is about 200 pounds pressure.

CALGARY, ALTA. The council has decided to lay 12 miles of paved streets this year.

ST. BONIFACE, MAN. Out of the nine members of the city council, the election of the mayor and seven councilors have been protested.

WAINWRIGHT, ALTA. The new station is nearly completed.

CARTWRIGHT, MAN. At a recent meeting of Roblin municipality the local option by-law was read a third time, and passed.

SUMMERLAND, B. C. At a meeting, \$10,000 was subscribed for the establishment of a cannery.

RAYMOND, ALTA. A Mormon school is to be built here, according to news received from Salt Lake City.

LETHBRIDGE, ALTA. The Canadian Bank of Commerce has purchased fifty feet frontage on Round street, and will erect a \$40,000 bank building in the spring.

DEEP CREEK, B.C. Mr. I. W. Platten has given an acre of land as the site of a public hall, and subscriptions are being received for the cost of building.

WINNIPEG, MAN. The Fire Underwriters are arranging the reductions in rates promised when the special high pressure plant was ready.

CALGARY, ALTA. The council will buy two lots in the City Hall block for \$10,000 and \$14,000; they will enquire into the question of securing hydroelectric power, and will present a by-law to borrow \$144,000 for improvements in the electric department.

VICTORIA, B. C. Great Britain has given orders for extensive repairs in the naval dockyards at Esquimault, and will again use this as a naval base.

VANCOUVER, B.C. The salmon pack amounted to 542,689 cases.

WINNIPEG, MAN. The Street Ry. Co. has reduced the figures at which it offers to supply power, and now agree to a rate of \$24.66, in any quantity; it also agrees to fix the price of lighting on arbitration.

NANAIMO, B. C. The annual report of the Street Committee shows that 6,516 feet of vitrified sewer pipe and 534 feet of drain have been laid. Concrete sidewalks have been laid, and many of the streets graded and macadamized.

NEW WESTMINSTER, B. C. The population is now 12,198, an increase of 1,135 in the past half year.

WINNIPEG, MAN. The site of the west post office, at the corner of Lombard and Rowe streets, has been purchased by the Great West Life Insurance Co. A fine building will be erected on it. The price was \$1,000 per front foot, the area being 100 x 100.

CALGARY, ALTA. The street railway system, which is being rapidly completed, will be 11 miles long, and have 2 miles of double track. The belt line will be 4 miles long.

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CIVIC NOTES

EASTERN.—(Continued).

FORT WILLIAM, ONT. The C. P. Ry. has made a bargain to secure exemption from taxation in return for making this their lake terminal, and building a main station with the G. T. P. Ry.

HAMILTON, ONT. The Bank of Hamilton has offered to sell to the city of Hamilton six acres of ground for a park for \$25,000. The land is at the head of Wentworth St.

WINDSOR, ONT. The new buildings in 1908 were valued at \$297,780.

ST. JOHN, N. B. If the city and C. P. Ry. will give to the Government certain property along the harbor front, the Government will undertake further developments of the harbor.

PERSONAL.

Police Magistrate Alexander Bartlett, Windsor, Ont., has retired after serving 30 years. He was tendered a public reception at which a purse and illuminated address.

Mr. R. A. Ross, C. E., of Messrs. Ross & Holgate, C. E., Montreal, has taken up the duties of Professor of Business Engineering at McGill University, refusing, however, to accept any remuneration for his work.

Mr. William McEvoy, former Mayor of Amherstburg, Ont., dropped dead on Dec. 29th, while attending a local masonic meeting.

LEGAL.

Judge Monet, at St. Johns, Que., held that as Sunday observance was exclusively under the Federal Government, a town by-law, prohibiting the opening of theatres and other places of amusement on Sunday, was illegal. He pointed out that the Federal law distinctly forbade Sunday performances, and consequently it was for the Federal authorities to enforce it.

The Court of Review has confirmed the judgement of Judge Weir giving the city of Montreal the right to tax the motive power, land, buildings, rails, wires, etc., of the defendant Company. The amount involved is \$39,691, for the years 1902 to 1905. The Company will take the case to a higher court.

Judge Anglin, Toronto, has dismissed the action of James Smith vs. city of Hamilton, and H. Cataract P. L. Traction Co. The plaintiff asked to have a by-law making a contract between the defendants, and passed by the last year's council, set aside, because the city was already bound to the Hydro-Electric Commission, and because it had not been submitted to the people. The learned judge relied, apparently, on the mandamus of Chief Justice Falconbridge, ordering the then Mayor Stewart to sign the by-law. But he finds that, although the by-law is legal, yet by a clause in it, the City is not bound to take power or light from the Company, except as each council shall determine each year for the contract term of five years.

TENDERS

FOR SUPPLY OF TURBINE PUMP-ING MACHINERY.

Sealed tenders, addressed to the Chairman of the Board of Control, Winnipeg, for supply and erection of turbine pump, with electric motor, for the city water works, will be received at the office of the undersigned up to 11 a. m. on Monday, February 22, 1909. Specifications and forms of tender, together with conditions governing tender as prescribed by the city by-laws, may be obtained at the office of H. N. Ruttan, City Engineer, Winnipeg. The city reserves the right to reject any or all tenders or to accept any bid which appears advantageous to the city of Winnipeg.

M. PETERSON,
Secretary.

Board of Control Office,
Winnipeg, Nov. 25, 1908.

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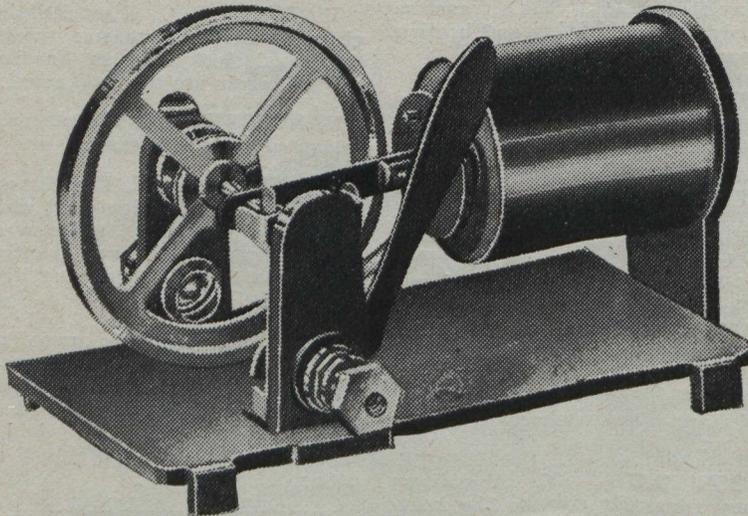
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- Make the atmosphere healthy.
- Fire all croakers, loafers and dead-beats. Let your object be the welfare, growth and promotion of your town and its people. Speak well of the public-spirited men, and also be one of them yourself. Be honest with all your fellow men.
- Salmon Arm, B. C., Observer.



FINANCIAL



MERCHANTS' BANK.

The 45th annual report of the Merchants' Bank of Canada shows profits of \$738,597, equal to over 12 1-4 per cent. upon the paid-up capital of \$6,000,000. This, with the balance brought forward, \$267,401, has been appropriated as follows: dividends amounting to 8 per cent., \$480,000; written off Bank Premises, \$100,000; contribution to Officers' Pension Fund, \$25,000; balance carried forward, \$400,998. The rest is \$4,000,000.

BANK OF TORONTO.

The 53rd annual statement of the Bank of Toronto shows net profits for the year of \$582,156, which is equal to more than 14 1-2 per cent. on the paid-up capital. Of this amount, added to the balance brought forward, \$150,709, a dividend of 10 per cent. has taken \$400,000; \$10,000 has been transferred to Officers' Pension Fund; \$95,814 has been written off Bank Premises, and \$227,051 has been carried forward. The capital is \$4,000,000 and the rest \$4,500,000.

CANADIAN BANK OF COMMERCE.

The 42nd annual report of the Canadian Bank of Commerce shows net profits of \$1,627,333, which is equal to over 16 1-4 per cent. on the paid-up capital of \$10,000,000. This, with the balance brought forward, has been appropriated as follows: \$800,000 for a dividend of 8 per cent; \$300,000 written off Bank premises; \$30,000 added to Pension Fund; \$12,000 to Quebec Battlefields, Fernie Fire and other funds; \$1,000,000 transferred to Rest, and \$161,245 carried forward. The capital is \$10,000,000, and the rest is \$6,000,000.

BANK OF NOVA SCOTIA.

The 77th annual report of the Bank of Nova Scotia shows net profits of \$559,578, equal to over 18 1-2 per cent. upon the paid-up capital of \$3,000,000. This, added to the balance brought forward, \$71,164, makes \$630,742, out of which a dividend of 12 per cent. has been paid; \$15,000 contributed to the Officers' Pension Fund; \$100,000 written off the Bank Premises; two sums of \$50,000 put aside for anticipated losses in connection with the Ontario and Sovereign Banks; and a balance of \$55,742 carried forward. The rest stands at \$5,400,000; the capital, \$3,000,000.

BANK OF HOCHELAGA.

The 34th annual report of the Bank of Hochelaga shows profits of \$381,387, equal to over 15 1-4 per cent. on the paid-up capital of \$2,500,000. This, added to the balance brought forward, \$20,477, has been appropriated as follows: dividends amounting to 8 per cent., \$200,000; written off Bank Premises, \$15,141; Employees' Pension Fund, \$5,000; Reserve Fund, \$150,000; carried forward, \$31,723. The Reserve Fund now stands at \$2,150,000.

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ROYAL BANK OF CANADA.

The 39th annual statement of the Royal Bank of Canada shows net profits of \$746,775, which is equal to over 19 per cent. on the paid-up capital of \$3,900,000. To this is added the balance brought forward of \$156,910, making a total of \$903,685. Of this a dividend of ten per cent. has taken \$390,000; \$25,000, has been transferred to the Officers' Pension Fund; \$200,000 has been written off Bank premises; \$210,000 has been added to the Reserve Fund, which now stands at \$4,600,000; and the balance, \$78,685, has been carried forward.

GUELPH, ONT. The surplus on the civic waterworks for the past year is \$17,000. A new system is to be completed shortly at a cost of \$125,000.

EDMONTON, ALTA. The building permits for 1908 show a total of \$2,549,847.

LETHBRIDGE, ALTA. The value of the buildings erected during last year totals \$363,233, an increase of about \$158,233 over 1907.

REGINA, SASK. Building permits for the past year amounted to \$516,656, a small amount compared with other seasons.

WINNIPEG. The Bank Clearings for the past six years were:

1903	\$246,108,006
1904	294,601,437
1905	369,868,179
1906	504,585,914
1907	599,667,576
1908	618,111,801

MONTREAL. The new loan for \$2,000,000 has been sold at £100, 5s. 1d. per £100. Of this \$200,000 will be used for the purchase of the balance of St. Helen's Island, and the rest for permanent improvements.

MONTREAL. The city's debt is \$30,749,206, including \$2,709,000 assumed by annexation of adjoining towns, while the limit is \$32,505,000, being 15 per cent. on the total assessment of \$216,700,000.

HULL, QUE. A civic surplus of \$5,091.70, the most substantial in the history of this city, was announced at a council meeting, when the auditors presented their annual report.

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TORONTO. No less than 88.16 per cent. of the taxes levied, amounting to \$4,598,925, had been paid in before the last of the year. This is the best collection for twenty years.

ST. JOHN, N. B. The assessment is \$28,688,900, an increase of \$1,200,000. The taxes collected last year were only 8 3-4 per cent. less than the total levied.

OTTAWA. The financial statement shows a balance carried forward of \$1,480. The revenue for the past year was \$490,694.

ST. LOUIS, QUE. The receipts last year were \$150,000, as against \$126,000 in 1907.

CALGARY, ALTA. On the suggestion of Mayor Jamieson, the city will ask to increase its borrowing powers from 15 to 20 per cent. of its assessment, thus bringing it level with Edmonton. As the present assessment is \$19,500,000, and \$2,200,000 has been already borrowed, only \$725,000 more can be secured, while the street railway will cost, \$250,000; a trunk sewer is needed, which will cost \$100,000, and septic tanks will be needed.

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E. F. HEBDEN, General Manager.

T. E. MERRETT, Supt of Branches and Chief Inspector.

Assistant Inspectors:—W. E. Butler, J. J. Galloway, R. Shaw, M. J. Manning.

LIST OF BRANCHES AND AGENCIES

Ontario	London	Quebec
Acton	Lucan	Montreal—(Head Office) St. James St.
Alvinston	Lyndhurst	" 1255 St. Catherine St. East
Athens	Markdale	" 320 St. Catherine St. West
Belleville	Meaford	" 1330 St. Lawrence Boul.
Berlin	Mildmay	" Town of St. Louis
Bothwell	Mitchell	Beauharnois Sherbrooke
Brampton	Napanee	Lachine St. Agathe
Chatham	Oakville	Quebec— St. Jerome
Chatsworth	Orillia	" St. Sauveur St. Johns
Chesley	Ottawa	Rigaud St. Jovite
Creemore	Owen Sound	Shawville
Delta	Parkdale	Manitoba
Eganville	Perth	Brandon Calgary
Elgin	Prescott	Carberry Camrose
Elora	Preston	Gladstone Carstairs
Finch	Renfrew	Griswold Daysland
Fort William	Stratford	Macgregor Edmonton
Galt	St. George	Morris Lacombe
Gananoque	St. Thomas	Napinka Leduc
Georgetown	Tara	Neepawa Lethbridge
Glencoe	Thamesville	Oak Lake Medicine Hat
Gore Bay	Tilbury	Portage la Prairie Okotoks
Granton	Toronto	Russell Olds
Hamilton	" Parliament St.	Souris Red Deer
Hanover	Walkerton	Winnipeg Sedgewick
Hespeler	Watford	Saskatchewan Stettler
Ingersoll	West Lorne	Arcola Tofield
Kincardine	Westport	Carnduff Vegreville
Kingston	Wheatley	Gainsborough Wainwright
Lancaster	Williamstown	Maple Creek Wetaskiwin
Lansdowne	Windsor	Melville Brit. Columbia
Leamington	Yarker	Oxbow Vancouver
Little Current	New York Agency: 63 and 65 Wall St.	Whitewood Victoria

Interest at most favorable current rates on Savings Bank Accounts.
 Commercial Letters of Credit issued, available in China, Japan, and other foreign countries.
 Letters of credit issued to travellers payable in all parts of the world.

BANK OF MONTREAL

(Established 1817)

INCORPORATED BY ACT OF PARLIAMENT.
 CAPITAL (all paid up) \$14,400,000
 REST 12,000,000
 UNDIVIDED PROFITS 217,628.56

HEAD OFFICE—MONTREAL

BOARD OF DIRECTORS

RT. HON. LORD STRATHCONA AND MOUNT ROYAL, C.V.O., G.C.M.G. Honorary President.

HON. SIR GEORGE DRUMMOND, K. C. M. G., President.
 SIR EDWARD CLOUSTON, BART., Vice-President.
 A. T. PATERSON, ESQ., E. B. GREENSHIELDS, ESQ.
 SIR WILLIAM MACDONALD R. B. ANGUS, ESQ.
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 HON. ROBT. MACKAY.

SIR EDWARD CLOUSTON, Bart., General Manager.

A. MACNIDER, Chief Inspector and Superintendent of Branches.
 H. V. MEREDITH, Asst.-Gen. Manager and Manager at Montreal.
 C. SWEENEY, Superintendent of Branches, British Columbia.
 W. E. STAVERT, Super. of Branches, Maritime Provinces.
 F. J. HUNTER, Inspector N. West and Brit. Columbia Branches.
 E. P. WINSLOW, Inspector, Ontario Branches.
 D. R. CLARKE, Inspector, Maritime Provinces and Newfoundland Branches.

BRANCHES:

131 IN CANADA.

IN NEWFOUNDLAND:

ST. JOHN'S - - - - - BANK OF MONTREAL
 BIRCHY COVE, BAY OF ISLANDS, - BANK OF MONTREAL

IN GREAT BRITAIN:

LONDON, BANK OF MONTREAL, 47 Threadneedle St., E. C., F. W. TAYLOR, Manager.

IN THE UNITED STATES:

NEW YORK, R. Y. HEBDEN, W. A. Bog, and J. T. MOLINEUX, Agents, 31 Pine Street.
 CHICAGO, BANK OF MONTREAL, J. M. GREATA, Manager.
 SPOKANE, WASH., BANK OF MONTREAL.

IN MEXICO:

MEXICO, D. F., T. S. C. SAUNDERS, Manager.

Imperial Bank of Canada

Capital Authorized - - - - - \$10,000,000.00
 Capital, (paid-up) - - - - - 4,925,000.00
 Rest - - - - - 4,925,000.00

DIRECTORS:

D. R. WILKIE, President. Hon. R. JAFFRAY, Vice-President.
 Wm. Ramsay of Bowland Elias Rogers, J. Kerr Osborne.
 Charles Cockshutt, Peleg Howland, Wm. Whyte, Winnipeg,
 Cawthra Mulock, Hon. Richard Turner, Quebec,
 Wm. Hamilton Merritt, M.D., St. Catharines.

HEAD OFFICE, - - - - - TORONTO.

BRANCHES IN PROVINCE OF ONTARIO.—Amherstburg, Belwood, Bolton, Brantford, Caledon East, Cobalt, Essex, Fergus, Fonthill, Fort William, Galt, Hamilton, Harrow, Humberstone, Ingersoll, Kenora, Listowel, London, Marshville, New Liskeard, Niagara Falls, Niagara of the Lake, North Bay, Ottawa, Palgrave, Port Arthur, Port Colborne, Port Robinson, Ridgeway, Sault Ste. Marie, South Woodsee, St. Catharines, St. Thomas, St. Davids, Thessalon, Toronto, Welland, Woodstock.

BRANCHES IN PROVINCE OF QUEBEC.—Montreal, Quebec.

BRANCHES IN PROVINCE OF MANITOBA.—Brandon, Portage la Prairie, Winnipeg.—**BRANCHES IN PROVINCE OF SASKATCHEWAN.**—Balgonie, Broadview, North Battleford, Prince Albert, Regina, Rosthern.—**BRANCHES IN PROVINCE OF ALBERTA.**—Athabaska Landing, Banff, Calgary, Edmonton, Red Deer, Strathcona, Wetaskiwin.—**BRANCHES IN PROVINCE OF BRITISH COLUMBIA.**—Arrowhead, Cranbrook, Golden, Nelson, Revelstoke, Vancouver, Victoria.

Agents in Great Britain.—"Lloyds Bank Limited," Head Office Lombard St., London, and Branches, and the Commercial Bank of Scotland, Edinburgh, 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 Paris, France.—Credit Lyonnais.

Drafts and Letters of Credit issued available in all parts of the world.

SAVINGS BANK DEPARTMENT.

Interest allowed on deposits from date of deposit and credited quarterly.

MUNICIPAL

DEBENTURES

Tel. Main 3145

Will be glad to send my list of offerings, with full details and prices on application.

Wm. C. Brent

Canada Life Building Toronto

Loans Made to **MUNICIPALITIES**
 Bonds Bought from

A. P. Lesperance, Manager

City and District Savings Bank MONTREAL

JOSHUA DYKE
 General Agent

OFFICES:
 "The Dyke Block"—May Street
 FORT WILLIAM

Real Estate Bought and Sold
 Estates Managed
 Rents Collected
 Money to Loan at Lowest Rates
 Insurance—Fire, Life, Accident

THE MERCHANTS' BANK OF CANADA

The Forty-fifth Annual Report of the Merchants Bank of Canada is as follows:—

The Net Profits of the year ending 30th November, 1908, after payment of charges, rebate on discounts, interest on deposits, and making full provision for bad and doubtful debts, have amounted to \$ 738,597.19
The balance brought forward from 30th November, 1907, was 237,400.75

Making a total of \$1,005,997.94

This has been disposed of as follows:—

Dividend No. 82, at the rate of 8 per cent. per annum	\$120,000.00	
Dividend No. 83, at the rate of 8 per cent. per annum	120,000.00	
Dividend No. 84, at the rate of 8 per cent. per annum	120,000.00	
Dividend No. 85, at the rate of 8 per cent. per annum	120,000.00	
		480,000.00
Written off Bank Premises Account		100,000.00
Contribution to Officers' Pension Fund		25,000.00
Balance carried forward		400,997.94
		<u>\$1,005,997.94</u>

STATEMENT OF LIABILITIES AND ASSETS, at 30th November, 1908.

LIABILITIES.

1.—To the public:—

Notes in Circulation	\$4,740,478.00
Deposits at Call	\$12,514,562.52
Deposits subject to notice (accrued interest to date included)	25,880,153.87
Deposits by other Banks in Canada	2,933,156.29
	<u>41,327,872.68</u>
Balance due to Agents in Great Britain	8,412.15
Dividend No. 85	120,000.00
Dividends unclaimed	865.00
	<u>\$46,197,627.83</u>

2.—To the stockholders:—

Capital paid up	\$6,000,000.00
Reserve Fund	4,000,000.00
Balance of Profits carried forward	400,997.94
	<u>10,400,997.94</u>
	<u>\$56,598,625.77</u>

ASSETS.

Gold and Silver Coin on hand	\$1,569,822.58
Dominion Notes on hand	3,013,220.00
Notes and Cheques of other Banks	2,276,482.88
Balances due by other Banks in Canada	4,796.95
Balances due Banks and Agents in the United States	12,625.78
Call and Short Loans on Bonds and Stocks in Canada	\$1,957,782.71
Call and Short Loans on Bonds and Stocks elsewhere than in Canada	8,958,351.07
	<u>10,916,133.78</u>
Dominion and Provincial Government Securities	609,071.56
Municipal, Railway and other Debentures	6,344,224.22
	<u>\$24,746,377.75</u>
Current Loans and Discounts (less Rebate of Interest reserved)	29,799,622.31
Loans to other Banks, secured	483,889.89
Loans and Discounts overdue (loss fully provided for)	86,798.01
Deposit with Dominion Government for security of Note Circulation	240,000.00
Mortgages and other Securities, the property of the Bank	53,794.88
Real Estate	49,368.69
Bank Premises and Furniture	1,118,685.03
Other Assets	17,089.21
	<u>\$56,598,625.77</u>

THE TRADERS BANK of Canada

ESTABLISHED 1885

Capital Surplus \$6,350,000

Municipal Treasurers

and all holding positions of trust under Municipal Governments, are invited to deposit funds, entrusted to their care, with this Bank.

Such sums, when carried in our Savings Departments, earn interest at the highest current rates.

BRANCHES: ONTARIO

Arthur	Glencoe	Otterville	Sudbury
Aylmer	Grand Valley	Owen Sound	Tavistock
Ayton	Guelph	Port Hope	Thamesford
Beeton	Hamilton	Paisley	Tilsonburg
Blind River	Hamilton East	Prescott	Toronto
Bridgeburg	Harriston	Ripley	Avenue Road
Brownsville	Hepworth	Ridgetown	King and
Burlington	Ingersoll	Rockwood	Spadina
Cargill	Kincardine	Rodney	Queen and
Clifford	Kenora	St. Catharines	Broadview
Collingwood	Lakefield	St. Mary's	Yonge and
Drayton	Leamington	Sault Ste. Marie	Bloor Sts.
Durham	Lion's Head	Sarnia	Tottenham
Dutton	Massey	Schomberg	Tweed
Elmira	Mount Forest	Springfield	Windsor
Elora	Newcastle	Stony Creek	Winona
East Toronto	North Bay	Stratford	Woodstock
Embrow	Norwich	Strathroy	Watertown
Fergus	Orillia	Sturgeon Falls	Webbwood
Fort William	Ottawa		

ALBERTA

Calgary
Edmonton
Stettler

MANITOBA

Winnipeg

SASKATCHEWAN

Regina

The Bank of Toronto

TORONTO BRANCH Cor. Church and Wellington Sts.

W. R. WADSWORTH, Manager.

W. M. BEGG, Asst. Manager.

HEAD OFFICE, TORONTO, Canada.

INCORPORATED 1855

Authorized Capital \$10,000,000.

Paid Up Capital \$4,000,000. Reserve Fund \$4,500,000.

DIRECTORS:

William H. Beatty, President. W. G. Gooderham, Vice-President.
Robert Reford D. Coulson Hon. C. S. Hyman, Robert Meighen
William Stone John Macdonald A. E. Gooderham Nicholas Bawl.
DUNCAN COULSON, General Manager. JOSEPH HENDERSON, Asst. Gen'l Manager,
THOMAS A. BIRD, Inspector.

Ontario

Toronto, (\$ offices)
Allandale
Aurora
Barrie
Berlin
Bradford
Brantford
Brookville
Burford
Cardinal
Cobourg
Colborne
Coldwater

Collingwood
Copper Cliff
Creemore
Dorchester
Elmvale
Galt
Gananoque
Hastings
Havelock
Keene
London
London East
London North
Lynden

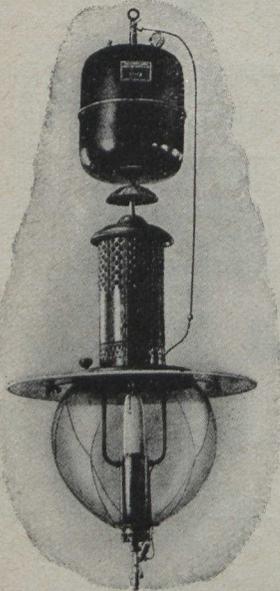
BRANCHES

Merritton
Millbrook
Newmarket
Oakville
Oil Springs
Omeme
Parry Harbour
Parry Sound
Peterboro
Petrolia
Port Hope
Preston
London North
Sarnia

Quebec

Montreal (3 offices)
Maisonneuve
Gaspé
St. Lambert
Manitoba
Cartwright
Pilot Mound
Portage la Prairie
Rossburn
Swan River
Winnipeg

Bankers:—London, England—The London City and Midland Bank Limited. Germany—Dresdner Bank and Branches. France—Credit Lyonnais. United States of America—New York, N.Y., National Bank of Commerce. Chicago, Ill., First National Bank. St. Louis, Mo., National Bank of Commerce. Pittsburg, Pa., Keystone National Bank. Cleveland, Ohio, First National Bank and Central National Bank. Buffalo, N. Y., Manufacturers and Traders National Bank. Boston, Mass., National Bank of Commerce.



SELF-CONTAINED TYPE
1000 C. P.

ELECTRIC LIGHT

Is NOT the most up-to-date form of street lighting.

"THE EMPIRE LIGHT"

Petroleum Vapor Lamp

IS.

ELECTRIC ARCS, to say nothing of incandescents, can't compare with it. THE OUTLAY for PLANT is quite insignificant and THE COST of running is economy itself.

The Empire Light Co.
PACKARD BUILDING
MONTREAL

SEND FOR OUR CIRCULAR
on
"Municipal Lighting"
IT WILL INTEREST YOU.

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Advice, Sketches, Designs,
or Full Working Plans
for

Parks, Cemeteries,
Country Estates and
Home Grounds

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Renouf Building, Montreal

HISTORY OF CANADIAN JOURNALISM

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in honor of its 50th Birthday.

The contributors include Goldwin Smith; Dr. A. H. U. Colquhoun, Deputy Minister of Education for Ontario; John Reade, F.R.S.C., Montreal Gazette; Arthur Wallis, Toronto Mail and Empire; J. E. B. McCready, Charlotte-town Guardian; J. P. Robertson, Winnipeg; Robert Sellar, Huntingdon Gleaner; J. K. McInnes, Regina Leader; J. W. Bengough, Toronto, and R. E. Gosnell, Vancouver.

Orders may be sent in care of John R. Bone, Secretary Canadian Press Association, Daily Star, Toronto. The price is \$2.00 a copy, postage 15 cents extra.

BANK OF TORONTO

FIFTY-THIRD ANNUAL REPORT

The Fifty-third Annual Report of The Bank of Toronto is as follows:—

PROFIT AND LOSS ACCOUNT.

The Balance at credit of Profit and Loss, on 30th November, 1907,	
was	\$150,708.85
The Net Profits for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interest accrued on deposits, and rebate on current discounts, amounted to the sum of.	582,156.00
	<u>\$732,864.85</u>

This sum has been appropriated as follows:

Dividend No. 106, Two and one-half per cent	\$100,000.00
Dividend No. 107, Two and one-half per cent	\$100,000.00
Dividend No. 108, Two and one-half per cent	\$100,000.00
Dividend No. 109, Two and one-half per cent	\$100,000.00
	<u>\$400,000.00</u>
Transferred to Officers' Pension Fund	10,000.00
Written off Bank Premises	95,813.98
Carried forward to next year	227,050.87
	<u>\$732,864.85</u>

LIABILITIES.

Notes in circulation	\$ 3,674,244.00
Deposits bearing interest	\$22,855,752.30
Deposits not bearing interest	4,024,052.86
	<u>26,879,805.16</u>
Balances due to other Banks	227,106.05
Quarterly Dividend, payable 1st. Dec. 1908	100,000.00
Dividends unpaid	1,698.40
	<u>101,698.40</u>
	<u>\$30,882,853.61</u>
Capital paid up	\$ 4,000,000.00
Rest	4,500,000.00
Interest Accrued on Deposit Receipts and Rebate on Notes Discounted	145,700.00
Balance of Profit and Loss Account carried forward	227,050.87
	<u>8,872,750.87</u>
	<u>\$39,755,604.48</u>

ASSETS.

Gold and Silver Coin on hand	\$ 715,358.36
Dominion Notes on hand	3,919,297.00
	<u>\$ 4,634,655.36</u>
Notes of and Cheques on other Banks	1,251,631.50
Balances due from other Banks	1,657,028.51
Deposit with Dominion Government for security of Note Circulation	160,000.00
Government, Municipal, Railway and other Debentures and Stocks	2,358,529.83
Call and Short Loans on Stocks and Bonds	1,597,429.38
	<u>\$11,659,274.58</u>
Loans and Bills Discounted	\$26,688,230.06
Loans to other Banks secured	597,246.00
Overdue Debts (estimated loss provided for)	10,853.84
	<u>27,296,329.90</u>
Bank Premises	800,000.00
	<u>\$39,755,604.48</u>

D. COULSON,
General Manager.

Toronto, 30th November, 1908.



ROAD IN JACKSON PARK, CHICAGO, MADE DUSTLESS WITH TARVIA.

THE BEST KNOWN DUST=LAYER

In 1908 4,000,000 square yards of macadam road were treated with Tarvia for the prevention (not merely suppression) of dust. Our largest markets for Tarvia are the localities where this treatment has been thoroughly tested.

The U. S. Department of Agriculture through its Office of Public Roads has published an important review of all the dust-laying propositions, written by Provost Hubbard. The material which he most commends is a certain refined tar of a heavy pitchy nature—which is an exact description of "Tarvia A". Where considerations of cost rather than ultimate economy must dominate, his recommendations include a description of "Tarvia B."

The stone particles in a macadam road cemented together by the Tarvia treatment do not tear loose under automobile tire suction, and the concrete-like surface sheds water and endures under the most difficult conditions (on Chicago parkways, for instance), for at least a whole season. Its cost is less than water sprinkling, and a clean, dustless surface is always assured by a single annual treatment.

Booklet on request.

**The Paterson Manufacturing
CO., LIMITED.**
Toronto, Montreal, Winnipeg.



**The Carritte-Paterson Manufacturing
CO., LIMITED.**
St. John, N.B., Halifax, N.S.

Equipment and Engineering

Original Descriptions of Municipal and Telephone Machinery and Appliances. Engineers' Notes.

— All New and Interesting —

Progress in Parks

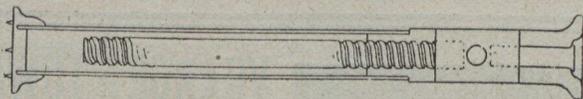
The Port Arthur Park Commission, has retained Mr. Frederick G. Todd, Landscape Architect of Montreal, to prepare plans for their various parks, including Current River Park, which suffered so much from the flood of last spring. Current River Park is a large natural park of about one hundred and fifty acres, through which flows the beautiful Current River. Last spring a large storage dam gave way above the park and the volume of water was so great that the river formed another channel west of the old one, washing the soil away to bed rock for a width of three or four hundred feet, the whole length of the park. Mr. Todd has just returned from a visit to the park, and although his plans have not been completed, he thinks it will be very difficult to restore the park to its former beauty, as the washout was through the most beautiful natural part of the park.

On his trip West, Mr. Todd visited Parks at Winnipeg, and Regina, which he has planned, and found great progress being made in both places.

In addition to his municipal work, Mr. Todd has been retained by a private Company in Winnipeg to entirely revise the plans for Tuxedo Park, an important residential suburb covering about two square miles. It is the intention to make this an ideal residential community with ample parks and playgrounds.

Trench Brace

Everyone who has had anything to do with excavating trenches for public works knows the time and material wasted in cutting lumber to hold the sidewalks. To obviate this, Mr. R. G. Olmsted, of Hamilton, has designed a mechanical brace that is not only far more reliable, but also can be easily put in and taken out, and will last indefinitely. The brace is made in different



sizes from 16 inches upwards; for the City of Brantford, Ont., they were made up to 5 feet in length. The cut shows what the brace is, and further particulars and prices can be had from the maker.

Humane Tongueless Road Grader

Kind hearted people are often hurt at seeing the struggles of horses in the grading of roads. The Humane Tongueless Road Grader and Leveller made by the Climax Road Machine Co. of Hamilton, Ont., is so constructed as to be easy on the horses while doing good and effective work. The design is quite novel, the weight is not over 500 lbs., and it has many advantages which recommend its use. As the question of price is often the first thing that appeals to a customer, it is interesting to know that the cost is about one-fifth of the graders now in general use. The low cost enables every farmer to have his own, and thus avoid road tax; it also allows of any Council purchasing three or four, and

still spending less money. The next important point, the cost of operating, is also satisfactory, as it takes less power to operate. As the work done is satisfactory, and of very varied character, owing to the facility with which different operations can be done, the Grader is naturally becoming a great favorite with all who have tried it. Full particulars can be obtained from the Company.

Saraguay Electric and Water Co.

The Saraguay Electric and Water Co., of Montreal, of which Mr. Charles Brandeis, C. E., is Consulting Engineer, reports the following developments:

The waterworks plant for Cartierville, Que., has been completed, and a contract received for a sewerage system. A contract has been secured from the Town of Bordeaux for a waterworks plant. A 10 year franchise for electric light has been secured from the Village of Pointe aux Trembles, Que., and a temporary steam plant is being installed until next spring, when the Company's transmission lines will be extended some 17 miles to supply light from the central plant. The lines for supplying electric light in Notre Dame de Grâce, Que., are now completed. Up to the present, the Company has over 40 miles of electric light lines in operation.

The Company is asking for the supply of about 17 miles of transmission line.

Owing to the increased demand for the X cells, the Electrical Specialties Co., Toronto, has decided to add a larger type, to be known as the No. 8 size, the dimensions of which will be $3\frac{1}{2}$ in. x 8 in., and the weight $5\frac{1}{2}$ lb.; this type will be specially adapted for very heavy ignition work, as on stationary gas and gasoline engines and for pool changes for telephones.

A change will be made in the No. 6 cells, as two kinds will be supplied to meet the varying demands; the No. 6 X cell Telephone special has an orange label, and will fill the demand for a battery giving lasting satisfaction for telephone service; while No. 6 X cell Igniter, with a navy blue label, will be specially constructed for the ignition. The Company has been awarded large contracts for the new year, and, notwithstanding the usual quietness in this line in November and December, reports that the factory has been kept at full work, with the full number of employees.

The value of good roads is being more generally appreciated by all sensible people, and their construction by good machinery is always found to be more economical and satisfactory than in the old fashioned way. Messrs. Betchels, Limited, Waterloo, Ont., make a specialty of road machinery, and call particular attention to their No. 1, Wheel Scraper. It is built entirely of iron and steel, the wheels being very strong. The arrangement for dumping is entirely novel, as it is entirely automatic, while the fact that it is loaded from the front instead of the rear, allows the operator to see what is being done. The whole mechanism is so well arranged that more work can be done with it than the kinds which have been generally used.

The CANADIAN MUNICIPAL JOURNAL CO., Limited, while grateful for offers of the printing of Municipal Forms, Debentures, etc., does not handle such work.

The CANADIAN MUNICIPAL JOURNAL is not a "house organ", asking advertisers to pay it to push a printing and supply business. It is a newspaper, dependent on subscriptions and advertisements, not cutting in on any other business.

But it can recommend the following firms as making a specialty of municipal work and does recommend them.

<p><u>TO</u></p> <p>Secretaries</p> <p>WE CARRY IN STOCK</p> <p>Parliamentary Lists, Valuation Rolls, Hotel License Blanks, Store License Blanks, Etc., Etc., Etc.</p>	<p><u>AUX</u></p> <p>Secrétaires</p> <p>NOUS TENONS EN STOCK</p> <p>Listes Parlementaires, Roles d'Evaluation, Feuilles de Perception Scolaire et Municipale, Livres de Renvoi, Etc., Etc., Etc.</p>
<p>THE</p> <p>MODERN PRINTING CO.,</p> <p>20 St. Vincent Street, - MONTREAL</p> <p>BELL TELEPHONE, MAIN 2662</p>	



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<p>RICHARDSON & BISHOP LIMITED</p>	<p>31st YEAR</p>	<p>WINNIPEG</p>