

PAGES

MISSING

THE CANADIAN MUNICIPAL JOURNAL

OFFICIAL ORGAN
UNION OF CANADIAN MUNICIPALITIES
CANADIAN INDEPENDENT TELEPHONE ASSOCIATION.

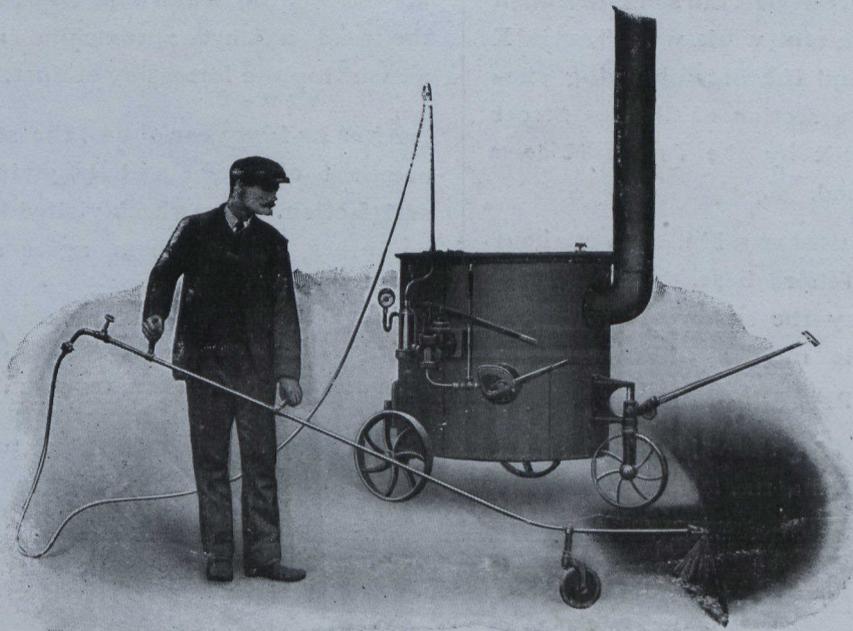
MONTREAL,
JANUARY, 1912

HARRY BRAGG, EDITOR.

VOLUME VII
NUMBER 1

Good Machinery FOR GOOD ROADS

No Matter of what Construction
Tar Macadam Asphalt Concrete Stone



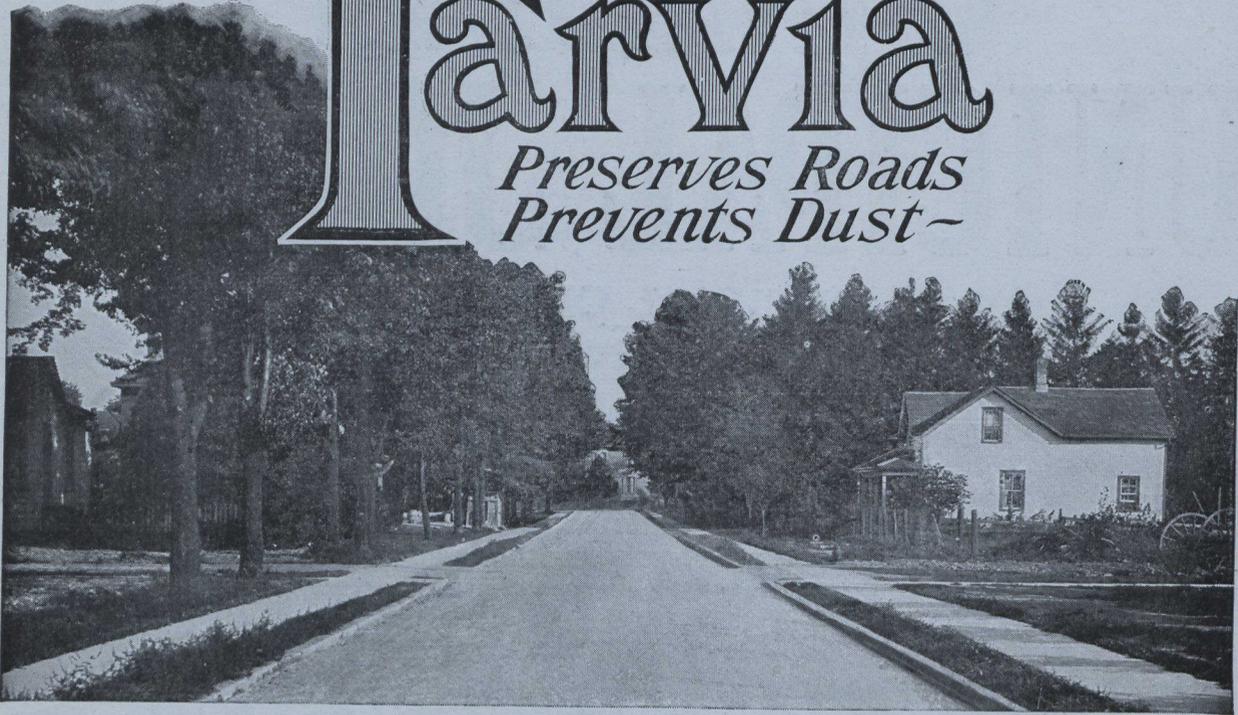
Vertical Tar Spraying Machine

The Ford Iron Company Limited
MONTREAL

Everything for Road Making at Lowest Prices and Highest Quality.

Tarvia

*Preserves Roads
Prevents Dust~*



Charles Street, Stratford, Ontario, Showing "Tarvia Modern Pavement."

Stratford's Experience with Tarvia

STRATFORD, Ontario, did some thorough and successful work with Tarvia X in 1910 and the accompanying photograph shows a section of Charles Street in that city built by the Tarvia Modern Pavement Method.

Tarvia X was used as a binder throughout the road on a Telford base. Although the job was done by the somewhat primitive barrel-and-kettle method, the total cost was only \$1.32 per yard.

The Tarvia, filling the voids of the stone, acts as a plastic matrix, keeping the stone in position, preventing all internal move-

ment, resisting water and frost, protecting the road against automobile traffic and preventing the formation of dust.

After its first year of use, the street is in excellent condition and is giving perfect satisfaction. It has been visited by various engineers, all of whom agree as to the success of the work.

This is only one of thousands of instances of successful Tarvia construction.

We will be glad to send to any inquirer a booklet showing many other cases.

The Paterson Manufacturing Co., Limited
MONTREAL TORONTO WINNIPEG VANCOUVER

The Carritte-Paterson Manufacturing Co., Limited
ST. JOHN, N. B. HALIFAX, N. S.

THE CANADIAN MUNICIPAL JOURNAL

AND TELEPHONE AND BUILDING NEWS

HARRY BRAGG, EDITOR

THE CEMENT MERGER

The position of the Canada Cement Co., generally known as the "Cement Merger" is being brought before the public gaze by the persistent requests of Sir Sandford Fleming for a Governmental enquiry; and by the statement of Premier Borden that the proposed Tariff Commission "will be in a position to make any necessary enquiry in the present instance."

Our readers will remember that we discussed the Merger when it was being formed, and that the Union of Canadian Municipalities called the attention of every municipality in Canada to its menace. In our issues of November and December, 1909, we gave many particulars about the merger, and in an article, specially written for the Journal, on the "History of the Merger," it was calculated that out of the \$30,000,000 capital, nearly \$15,000,000 was probably water. Sir Sandford Fleming shows that \$13,500,000 was the actual amount of watered stock! In the same article it was shown that even at that early date, the merger had put up prices—and these have been advanced considerably since then—and yet the reason for the merger was a philanthropic desire to permit the public to buy at lower prices by eliminating extra costs of management of individual plants, the cost of middlemen and a saving in freight rates.

Sir Sandford Fleming has published in pamphlet form correspondence which shows that he withdrew from the position of Honorary President of the Company because he believed there was underhand work, and he was refused access to the documents which he had a right to see. The pamphlet places, certain parties in a position that no one who values his name as an honorable man could permit to go unchallenged. The correspondence shows that out of \$29,998,400 which was the paid-up capital of the Canada Cement Company, the "Bond and Share Company" of which "Mr. William Maxwell Aitken was, and probably still is, the controlling proprietor," paid out \$1,770,000 in cash and \$14,822,250 in shares, a total of \$16,592,000. This leaves a balance of **Thirteen million, four hundred and six thousand one hundred and fifty dollars;** which the "Bond and Share Company" retained, or that amount of **watered stock.** This put practically, means that every consumer of cement in Canada has to pay for a dividend on over thirteen million dollars of watered stock in addition to that on honest investment. And as the watered stock absorbed by the "Bond and Share Company," is about forty-five per cent. of the total paid-up capital, it means that every user of cement pays to Sir Max Aitken and his fellow members (whoever they may be) of the "Bond and Share Company" a tax nearly equal to what they pay to the genuine investors.

The old Rhine Legend of the Bad Baron who

took toll of every passerby is being repeated in modern form.

The actual extra cost of the dividend on this block of watered stock to the consumer is estimated by Sir Sandford Fleming at from *thirty to forty cents per barrel.* So every barrel used by a farmer for his barn foundation or well curb; every barrel used by the city, or the citizen, for a concrete sidewalk; every barrel used for a factory exempted from taxes;—every barrel of cement used in any way in Canada **pays a tribute of thirty or forty cents** to Sir Max Aitken and his fellow members of the "Bond and Share Company."

The pamphlet points out that in the deal "one of the contracting parties, the 'Bond and Share Company,' consisted of practically one man who at the same time took rank as one of the three Provisional Directors of the Canada Cement Company," so that Sir Max Aitken, as a Director of the Cement Company, bought from the Bond and Share Company, for thirty million dollars, the cement plants which he, as practically the "one man" of the Bond and Share Company, had purchased for less than seventeen million dollars. Thus the Director of the Cement Company let in his fellow shareholders for some thirteen million dollars of watered stock, which his Bond and Share Company absorbed.

The General Manager of the merger has been in Winnipeg lately and in an interview published in the local papers, he glowingly described how he had utterly annihilated all the critics there. But on top of this, there comes the statement that the Winnipeg Board of Trade is urging the Government to investigate the whole matter; so all the critics have evidently not been silenced by the plausible statements of the Merger's representative. The "Free Press," in an exhaustive article states that "there has been a decided advance in the price since the merger was formed; and that the price is now being held just low enough to prevent importation. Before the Merger the city bought at \$1.76; since then at \$2.24, an increase of 48 cents, and yet the public is asked to believe that the philanthropic merger has not advanced prices. Compare the merger's price in Winnipeg of \$2.10 with that in Minneapolis of \$1.10, the barrels in the U.S. being 30 pounds heavier. The duty on imported cement has been raised from 40 cents a barrel in 1896 to 51 cents a barrel, as at present—and so the merger is protected more fully than the individual manufacturers were. The Company claims to be making a profit of 50 cents. a barrel, so that the duty is really their source of profit.

If the Tariff Commission can do no more than lessen this tribute of Canadians to Sir Max Aitken and his associates of the "Bond and Share Company," it will earn the gratitude of the country.

THE CANADIAN MUNICIPAL JOURNAL

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.

MONTREAL, JANUARY, 1912

CONTENTS

	PAGE
THE CEMENT MERGER.....	9
GARDEN CITIES IN ENGLAND, Hon. Jas. J. Guerin, Mayor of Montreal.....	12
THE BUILDING OF A CITY Ald. W. A. Gleason, Victoria, B. C.....	17
CIVIC ADMINISTRATION, F. A. McDiarmid, City Solicitor, Victoria, B. C.....	15
MUNICIPAL OWNERSHIP IN ENGLAND.....	11
UNION OF B. C. MUNICIPALITIES, 6th. Annual Convention, Official Report.....	14
CAN. INDEPENDENT TELEPHONE ASSN. 6th. Annual Convention, Official Report.....	21
Bond Sales.....	32
Civic Notes.....	25
Editorials.....	9
Financial News.....	29
Financial Echoes.....	31
Telephones News.....	19

Although the Canadian Municipal Journal is the Official Organ of the Union of Canadian Municipalities and other bodies named above, yet 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.

PUBLISHED MONTHLY BY

The Canadian Municipal Journal Co., Limited.

G. S. WILSON Pres. and Mang. Director
H. BRAGG, M. J. I. Vice-Pres. and Mang. Editor
H. WISELY BRAGO, M. J. I. Assist. Editor and Secretary

ROYAL TRUST BUILDING, MONTREAL
Telephone Main 4362—Cable address "Wilbrag".

REPRESENTATIVES:

ONTARIO: G. F. HOBART, 486 GLADSTONE AVE., TORONTO.
BRITISH COLUMBIA: WM. GREENLEES 522 PENDER ST. VANCOUVER.

SUBSCRIPTION RATES

City of Montreal and the United States. \$1 25
Canada, Great Britain and Countries in Postal Union 1.00

NOTICE TO ADVERTISERS

Change of copy should reach this office on 18th of month preceding date of issue, 16th if proof is wanted.

Entered according to Act of the Parliament of Canada, in the year 1912, by the CANADIAN MUNICIPAL JOURNAL COMPANY, LIMITED, at the Department of Agriculture.

Physical Education

The annual Congress of the American Physical Education Association will be held in Montreal, February 22nd, 23rd and 24th. The meeting will be held in McGill University. Fuller particulars will be given next month. The local secretary is Miss Cartwright, Royal Victoria College, Montreal.

Our Eighth Volume

Our Eighth Volume commences with this issue, and we have great pleasure in wishing all our many friends, everywhere,

A HAPPY NEW YEAR.

Manitoba Telephones

The news that the Manitoba Government Telephone System has resulted in a loss in the past year's operations will, naturally, be received with joy by the opponents of Public Ownership, and used by them as a powerful argument.

As a matter of fact it is the result of the injudicious purchase of an existing system, and the elimination of competition in the purchase of supplies.

When the Manitoba Government bought out the Bell Company's plant, the expert who valued it for the Government made the investigation in a couple of weeks. When the British Government purchased the plant of the National Telephone Company, Sir John Gavey for the Government saw every pole and examined every piece of apparatus, along with Mr. Sinclair, the Company's expert. They drove along every line, examining everything, and had a couple of engineers and two stenographers always with them; and they took two years to do their work. The price paid by the Manitoba Government was severely criticized at the time and the present situation supports that criticism.

As to the methods of purchasing supplies, it has been generally understood among the manufacturers and supply men that it was useless to tender. When tenders were asked, the time allowed was so short that those who could have tendered, were unable to do so.

If any enquiry is held it will be interesting to know how much has been expended on instruments, equipment and supplies, and how much of this went to one single firm!

Supervising Electricity

The success of the Board of Railway Commissioners in solving the difficult problems arising between the railway companies and the public, led to the telegraph and telephone services having been placed under the same control. And there is no doubt but that the same equitable decisions, generally very satisfactory, are being rendered in the newer branches of public utilities.

Another public utility which would be greatly improved by such neutral supervision is the supply of electricity.

At the present time there is no final court of appeal. The public is at the mercy, in most cases, of the company supplying light and power. But this very condition curtails the opportunities for installing electricity, and prevents companies from securing franchises.

In Great Britain, when an electric installation is desired, the Local Government Board sends down an official to hold an enquiry. He examines the whole situation, hears witnesses, listens to criticisms; and if he gives his consent to the scheme, the details have been satisfactory both to the public and the investor.

In Canada immature plans are accepted; the public is dissatisfied; and the investor often regrets his investment.

If all plans, for installation, or enlargement, of electric plants could be submitted to the Railway Commission, it would lead to improved conditions for both the public and the investor.

Municipal Profits in England

We have just received from Mr. James Carter, Borough Treasurer of Preston, England, his interesting and valuable annual pamphlet of statistics of "Rates Levied in various Towns" in England, which now appears for the 27th time. We have expressed our admiration for this booklet annually as it appears, and cordially repeat our appreciation of its great value from many points of view.

Although, as usual, Mr. Carter states that the Statement is "not intended to demonstrate the desirability or otherwise of Municipal Trading (Municipal Ownership)" yet the tables showing how municipal ownership of public utilities affects the rates, or taxes, prove an irrefutable argument against those who state that in England it is a failure, and results only in losses.

In discussing these tables it must be remembered that only Profits and Losses which affect the rates or taxes, are given; in some cases profits are carried to Reserve Funds, and are then not taken into account.

The number of towns in which rates or taxes have been reduced by receipts from municipal ownership is 82. The amounts by which the rates, or taxes have been reduced varies from one farthing ($\frac{1}{2}$ cent) in Leamington, to 1s. 10d. (45 cents) in Macclesfield, in the £. The total amount which has been applied to the reduction of the rates, or taxes, from the profits of the municipally owned public utilities reaches the enormous sum of £1,431,257 (\$7,156,285).

The table showing "Deficiencies on Municipal Undertakings" which have caused an increase in the rates or taxes, is one which could be quoted by itself with great effect by the enemies of public ownership. And by itself it would mislead very easily. It contains a list of 43 towns, but of these all but 4 appear in the profit making list. Of the 39 in only 9 do the losses exceed the profits, and in most of these the loss is on waterworks. The total losses are £364,559 (\$1,822,795) of which £122,882 (\$614,410), were for waterworks—an acknowledged necessity, whether profitable or the reverse; and a large sum in Preston and Bristol was for Harbour Improvements; so that the net amount of loss was only £241,677 (\$1,208,385).

Deducting these losses from the profits, the net profits of municipal ownership, applied to the reduction of rates or taxes, stands at the very respectable sum of £1,189,580, or \$5,947,400.

This ought to convince anyone that municipal ownership, when properly managed, can be made to pay. But the opponents will certainly use their old arguments, and say that the figures are cooked up to produce these results, and that it is impossible for any public utility, owned by the public, to produce profits.

The variation of the rates in various towns is remarkable, extending from 4s. 8d. (\$1.16) in Oxford to 10s. 8d. (\$2.66) in Norwich.

Charges for Water range from 7d. (14 cents) in King's Lynn to 2s. 4d. (58 cents) in Lincoln.

Gas, per 1,000 feet, runs from 1s. 1d. (27 cents) in Widnes to 2s. 6d. (87 cents) in King's Lynn.

Electricity for domestic lighting varies from 2 3-4d. ($5\frac{1}{2}$ cents) in Bury to 6 $\frac{1}{2}$ d. (13 cents) in Bournemouth.

Public Health Association

The success of the First Congress of the Canadian Public Health Association held in Montreal last month must have been most gratifying to Dr. Starkey, the President, who founded it, and to those who helped him to such a marked success. H. R. H. the Governor General not only accepted the position of Patron, but attended the inaugural meeting, accompanied by T. R. H. the Duchess of Connaught and the Princess Patricia. Further, the Governor-General delivered an address which was full of practical and welcome information, and thus showed his genuine interest in helping forward a movement which means so much for the betterment of Canadian Citizens both now and in the future. At the inaugural meeting Hon. R. L. Borden expressed his practical sympathy and promised that as Premier, he would see that the Federal Government aided in a broader and larger way the cause of Public Health. Hon. M. Burrell, Minister of Agriculture, also promised the active sympathy of his Department in which the subject is at present included. Premier Gouin fell into line with the Federal Ministers for the Province of Quebec. So that the inaugural meeting was not only a brilliant social event but was the occasion of Governmental utterances which were very encouraging.

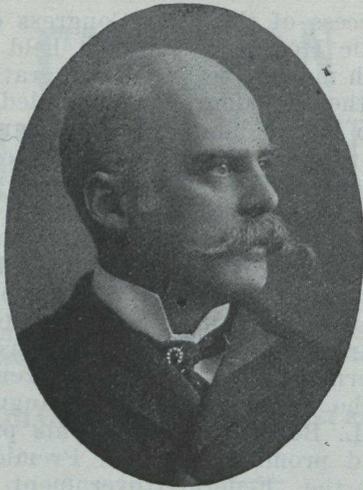
We shall, from time to time, use such of the papers as our very crowded space will permit. Meantime it can only be said that the papers were of a very high order, the writers representing the foremost men in different branches of Public Health all over the Dominion, including Medical Health Officers, Medical Men and Ladies, City Engineers, Military Men and Social Workers. McGill University generously gave rooms in the new Medical Building. Prof. Starkey retires from the Presidency leaving the association well organized and with all the glory of a successful beginning, and is succeeded by Dr. Hodgetts, Medical Adviser to the Commission on Conservation, whose enthusiasm for the "Conservation of Canadian Citizens" (especially children) makes him worthy of the Presidency. The Association will certainly be an influence for good in improving conditions of health all over Canada.

An Existing Board of Control

Reference was made last month to the feeling in the City of Sherbrooke, Que., in favour of a Board of Control or Commission form of Government. It is interesting to know that Sherbrooke already has what is called a "Board of Control," which is, however, entirely different from the bodies with the same name in Toronto, Montreal, etc.

By 8 Edward VII., Chap. 87, the "water department, and light, heat and power departments" are separated, and the Council empowered to establish a "Board of Control" for "the administration of these two departments." The Board is to consist of the Mayor and four Aldermen (though this is made doubtful by a later clause); they are appointed for one year; but are to receive no salary. The Council, by a majority vote, may vary or upset their decisions, which can also remove any member of the Board except the Mayor, and has power to order the members to be elected by the voters.

Garden Cities in England



Hon. Jos. J. Guerin, M. D.
Mayor of Montreal

At the suggestion of Lord Grey, during my visit to London on the occasion of the Coronation of His Majesty the King, I visited the Garden City at Hampstead, and there under the guidance of Mr. Henry Vivian and Mr. Unwin, the eminent Landscape Architect, I had the privilege of examining everything in connection with that wonderfully appointed settlement.

The homes of the people are large, airy and picturesque. The surroundings are just what the name indicates: a garden of flowers such as one might dream of finding somewhere in a luxuriant Southern clime. The people are all in active competition with each other lest one might have a less beautiful flower-bed in front of his house than his neighbour. The verdure of the hedges and the trees sets off the houses which are generally white, thus presenting a picture of beauty and order such as one could hardly expect to see, even after having heard the enthusiastic descriptions of Lord Grey, or the earnest pleadings of the originator of the system, Mr. Henry Vivian, who so kindly entertained us on the subject in Canada on several occasions last year.

After hearing Mr. Vivian speak on the subject when he visited Montreal, I expected much, but I did not hope to find a settlement so orderly, or an atmosphere where contentment seemed to reign so perfectly.

There is absolutely nothing about the houses either in front or behind, which would indicate that any of the tenants were not thoroughly alive to his responsibilities in maintaining proper conditions for the individual as well as for the common health. Everything is hygienic in every particular; in fact the place, although in its normal everyday condition, looked as though it had just undergone a thorough cleaning up.

You will appreciate how this fresh, healthy state is so apparent when you understand that nowhere is there to be found such a thing as a back lane. The houses are all semi-detached, with a deep lawn in front, and a bright flower or vegetable garden in the rear. In the Hampstead Garden Suburb there is nowhere to be seen such a thing as a high fence; beautiful hedges everywhere serve to separate one property from another. At places the Highway is separated from the front lawn by a post and chain separation, but this is the exception and only temporary, for, as a general rule the division is effected by sweet smelling brier or wild-rose bushes, while the vegetable gardens in the rear are separated by thick spruce bushes most artistically trimmed and maintained in proper condition by the Company. In fact, everything in connection

with the exterior of the houses, except the cultivation of the gardens, is looked after by the Hampstead Tenants' Society, which corporation is the landlord so to speak, and whose functions I will explain later on.

The principal thing which to my mind is responsible for the cleanliness of the place, more than anything else, is the fact that every tenant is provided with a large garbage can which he is obliged to keep always covered with a tight fitting lid, and into which he is obliged to throw all refuse that he cannot conveniently burn in his stove. This is a system which I expect we will be able to apply to the whole of the City of Montreal; and if we can compel proprietors to supply such garbage cans, it will help in a great measure to diminish the fly plague which is responsible in a large degree for our high infantile death rate. It is inexpensive, and would be a great saving for the proprietor, inasmuch as his property would always be in a clean, healthy condition.

The houses in the Garden City are solidly built of brick covered with stucco, and consequently have a substantial reality as well as a bright, white, clean appearance. They are so placed as to permit of their receiving the greatest possible amount of sunshine for the greatest number of hours during the day. Fresh air constantly and in abundance is assured from the fact that nowhere is there any crowding together of the habitations, everywhere there are open spaces causing the greatest possible ventilation.

When we understand that nowhere on the Estate are there tolerated more than fourteen houses to the acre, and that as a general rule the allotment is eight houses to the acre, we can readily see how from a sanitary point of view everything can be kept pure and free from infection.

Another thing that strikes one on visiting this model settlement is the good fellowship that prevails everywhere among the inhabitants. Everywhere the visitor is received with smiles and cordiality, and the people are only too happy to show the interior arrangements of their homes which they take pride in keeping in a condition in every respect as clean and as bright as the exterior. Each house has every kind of modern commodities, hot and cold water, electric wires, gas pipes, and in fact, everything to make the home comfortable and up to date.

The sociability that is everywhere evident is very striking. Everybody seems to be on friendly relations with his neighbour. This, I consider, is due in a great measure to the recreation facilities that the place provides.

First, in regard to children. Open grounds for play are numerous and spacious; shelters are built here and there that the children may find a haven of security when the weather is unfavourable and where they can continue their amusements, always breathing the full abundance of fresh air.

The older people are also provided with means of recreation in the form of Croquet Greens, Tennis Courts and open parks where they congregate and join in social intercourse.

One of the features of the place is the Club House. This is a large building where the youth of the Settlement can find recreation and rest in reading, as many of the periodicals of the day are provided; or in playing games such as billiards, cards, etc., etc. Refreshments may also be procured at a nominal cost, entirely on temperance principles; in fact, it is a first class Club of which any community might well feel proud, and the only qualification for membership is being an inhabitant of the place.

The Settlement is purely non-sectarian. Lots are set aside for churches, Catholic and Protestant. These

lots may be secured free of charge by any congregation which will undertake to put up a place of worship, after having submitted the plans and having them approved by the Board of Management of the Association. One Church is at present completed, it is an Anglican Church, a very fine spacious building and in every way, internally and externally, it is in perfect harmony with everything else in the locality.

The greatest, and in fact, the first, I might say, of the attractions of the place, is the cheapness of the rent. Here, a house may be secured to suit the means of the most humble; or the opulent may have houses built providing they are prepared to subscribe to the Regulations of the Association.

The present homes are rented for prices varying from one dollar and fifty cents per week to six hundred and fifty dollars a year, and it is the intention of the Administration to put up comfortable tenements which will rent as low as sixty cents per week. There are already built on the Estate five hundred houses, and at the present time there are thousands of such habitations being built throughout England. The demand far exceeds the possible supply. When a tenant wants to get a house, he frequently has to wait as long as six months before he can secure what he is looking for, so tenaciously do the people cling to their leases and so great is the demand.

The tenants all seem to be persons of thrifty inclinations, because it requires a person to have a beginning of a saving to become a tenant, a tenant being obliged to take stock in the Association. This, however, is such a small affair that there is no hardship in it, but on the contrary, it is frequently the first awakening that one should save a portion of his earnings for the future when fortune may not smile as brightly as at present.

The Garden City of Hampstead is at present the result of three succeeding efforts, each as successful as the other. The first venture was inaugurated officially by the cutting of the first sod of the Hampstead Tenants, Limited, in May 1907. Since then, Hampstead Tenants Limited Nos. 2 and 3 have been undertaken, and already over 500 buildings have been completed.

This, however, does not represent by any means all the corporations of a similar character at present in existence, for even to-day there are throughout England no less than fifteen similar foundations, all equally popular and equally successful.

All these undertakings, however, are bound together by enregistration into one common organization chartered under the name of "The Co-Partnership Tenants, Limited."

The parent Society in no way interferes with the autonomy of the individual organizations; its objects, on the contrary, are only to lend aid to the different co-partnership societies which contribute to its formation. The objects of the parent organization are threefold:—

1. To supply advice of every practical variety, and to supply experienced directors to those who desire to lay out a new homestead, and who enroll themselves under its Charter;

2. The raising of money for those who accept advice and who are willing to become members of the organization;

3. Pooling orders for supplies, when practicable, in order to obtain in large quantities at the least possible cost all the material necessary for the several societies which form its membership.

To-day the total of the Estates under this confederation reaches a value of four millions of dollars, and

by the time they are all completed, it will reach the sum of ten millions.

Each Tenant Society joining must pay up share Capital in the Federation proportionate to its assets, the rule at present being 1 per cent. of the value of its property. It is the intention that any profit made by the Federation after paying 5 per cent. on its shares will in the first place be put into a Reserve Fund, after which it will be divided pro-rata amongst its Tenant Society members in proportion to their contributions to the Federation.

The Federation is governed by a Board of Directors elected from the Boards of Management of the different Societies which constitute its membership. This establishes a mutuality amongst all these enterprises which tends to secure a permanence to the system that otherwise might not prevail were each organization to work out independently its own ideas.

The individual Estates are constituted by registration under an Act of Parliament framed for the express purpose of encouraging such enterprises. The rules of these Societies provide that non-tenants as well as tenants may become investors in the Stock of these Societies, but that at no time interest at the rate of more than 5 per cent. may be paid on such investment. Of these shares, whether tenant or not, it is impossible for any individual to obtain more than for the value of one thousand dollars; this provision of the Act being to insure the stability of the co-partnership, and to prevent perversion of that principle.

To provide the necessary capital, there are also Loan Shares which may be secured by anybody, and upon which four and a half per cent. is paid; these are allotted in amounts of \$250.00 and upwards. Smaller amounts are received on Loan Shares, upon which four per cent. is paid. Of course, in a Country like ours such dividends may not prove very tempting, but this is a matter which might be arranged to suit our special ideas.

By the present Regulations, each tenant investor must ultimately obtain Loan Stock to the amount of \$250.00, or a sum equal to two years rent, whichever is the greater amount. This may be paid in cash or by instalment, but no matter which way it is paid, interest is allowed for any amount from the date of payment, thus providing funded interest in the undertaking to the tenant as well as cultivating thrift and economy.

Finally, the tenant may invest his ordinary savings by taking Loan Stock in very small portions which the Company returns on call, and upon which three and a half per cent. is paid, thus assuring larger interest than the ordinary Savings Banks allow.

In conclusion, after having paid his rent and the different obligations of the Company, a dividend out of the surplus is declared, in which each tenant shares according to the amount of rent he has paid during the past year. The dividend declared last year at the Hampstead Garden City was equal to seven and a half per cent. of the rent paid; this is applied to the rent of the subsequent year in form of a bonus.

Each Society creates a Sinking Fund of one-half of one per cent. which capitalized at the rate of three and one-half per cent., will give the sum expended on the property in sixty years.

This, in a few words, is the plan as I learned it during my late visit to London. I found that this system is arousing much sympathy everywhere to-day throughout Great Britain. The King and the Queen during the past year paid a visit to this settlement, and manifested the greatest interest in every detail of the administration.

Union of B. C. Municipalities.

Officers 1911-12

President, Mayor Planta, Nanaimo.
Vice-President, Mayor Lee, New Westminster.
Hon. Sec.-Treas., Mr. H. Bose, Surrey Centre.

EXECUTIVE COMMITTEE

Mayor Hamilton, Revelstoke; Mayor McNeish, North Vancouver; Reeve Dick, Mission; Reeve McNaught, North Vancouver; Reeve Weart, Burnaby; Reeve Pound, South Vancouver; Ald. Enright, Vancouver.

SEVENTH ANNUAL CONVENTION, VICTORIA, B. C.

15-16 November, 1911

The President, Mayor Planta, of Nanaimo, presided in the Council Chamber.

Address of Welcome by Mayor Morley

It gives me great pleasure to note to-day the increasing interest that is taken in the work of the Union of Municipalities in British Columbia. The meeting here is a marked contrast to the one held in 1906 at Kamloops. We have three times as many delegates, which, of course, shows two things to be proud of, that is, more interest taken in the work of the Union, and the other that we have more need to take interest. I am glad and proud to welcome you to your Mother City, — the Capital of the Province. This Union is in reality an adjunct of the Legislative Assembly. It lines up with their work, and I suggest all its conventions be held here.

There never was a time in the history of the Cities of the Province when they needed more consideration as to the legislative wants, than at this time. Most of you have learned by severe experience and trials how difficult our Municipal trials are, not from the legislative body, but in not making our wants known to the legislature and doing it in due season.

Mayor Lee, New Westminster, replying for the delegates said he was pleased to convey to the City of Victoria the greetings from the various Municipalities, members of the U. B. C. M. Perhaps it is particularly fitting that the representative from New Westminster should respond, for the Mayor spoke of this city as the "Mother City". Now, Victoria is only the foster mother; New Westminster is the Mother City of the Union, so perhaps it is a little fitting I should respond to that; while at the same time we take off our hats to a City that is destined to be one of the best Cities of this country. We are particularly pleased to see the progress that has taken place in the City of Victoria under the administration of His Worship the Mayor and the Council.

The President appointed as the Resolution Committee: Reeve McNaught, North Vancouver; Reeve Dick, Mission; and Mayor Hamilton, Revelstoke, who reported on those present.

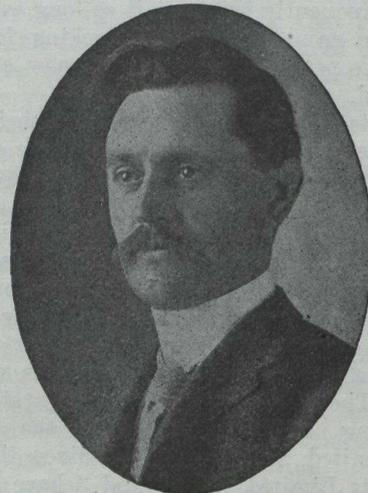
The President appointed as the Resolution Committee: Reeve Pound, Reeve Weart, Reeve Dick, Ald. Gray, and Clerk Dickinson.

PRESIDENT'S ADDRESS.

Those who have followed the proceedings of our previous Conventions realize the immense benefit which has accrued to the Municipalities as a result of our organization. On all occasions when your Executive

has met members of the Provincial Government, we have been well received, and the matters presented for the consideration of the Government have to a very large extent met with approval and been adopted; and so long as we continue to exercise the same care and judgment that we have shown in the past in dealing with matters affecting Municipal Legislation, so long will we continue to enjoy the confidence and support of the Legislative Assembly.

Your Executive Committee met in the City of Victoria on January 17th, and presented to the Government various matters which were referred to them for attention. These were discussed with the Honorable the Attorney General who very kindly granted us a long interview, he, along with the Deputy Attorney General entering into a very full discussion with us. Many of the matters met with approval and have been adopted, while others are being given further consideration. It will not be necessary for me to go further into detail in this connection, as printed copies of the Minutes of the Executive Meeting have been provided for your information.



Mayor Planta, Nanaimo

Perhaps the most important matter which will be brought forward for your consideration at this Convention is one which has been seriously discussed each year since our Organization, and last year was referred to the Executive Committee for submission to the Government, I refer to the question of the division of Municipalities into three classes. Your Committee discussed this matter at length with the Honorable Mr. Bowser, and while no definite action has yet been decided, I know that it is receiving his careful consideration. In the meantime representatives of the Cities of Vancouver, Victoria and New Westminster appointed at the suggestion of Mayor Morley, held a meeting at which the following resolutions were passed:

"That this meeting approves of suggestion of His Worship the Mayor of Victoria that steps be taken to draft Legislation as an amendment to the Municipal Clauses Act, or otherwise provide for the government of Cities of the First Class." Carried unanimously.

"That a copy of the above resolution be forwarded to the Secretary of the Union of B. C. Municipalities so that they can take action if they deem it advisable in regard to Municipalities other than cities of the First Class." Carried unanimously.

"That the three City Solicitors be a special committee with power to employ such clerical assistance as they may require to prepare a draft of the proposed legislation for the consideration of the Committee." Carried unanimously.

I understand that the action which it was proposed to take was outlined to the Honorable the Premier who expressed his approval and asked to have the draft of the proposed legislation presented at the earliest possible moment. As this is a question of vital importance to all Municipalities I would strongly urge that any action to be taken along these lines should first receive the endorsement of this Convention and be submitted to the Government by the Executive Committee. At the same time I would suggest that any expense incurred by these Cities in drafting the proposed Legislation be borne by this Union; and further that the services of the same Committee of City Solicitors be sought to draft an Act to govern Cities of the Second Class and Rural Municipalities. There are many matters which large and small cities and Rural Municipalities have in common with each other, and if we are to continue to maintain that position which we have attained with the Government, it is essential that we should remain united and work together for the common good of all—and for that reason I would urge that the above suggestion be given your most serious consideration.

Another matter which has been discussed in the past and which will probably be brought forward again, is the question of the desirability of holding our Annual Meeting regularly in the Capital City. There are many reasons which might be advanced in favor of this, chief among which is that of economy, and this is a very important one indeed. At present when the Executive Committee are called together it means a very considerable expense, whereas if the Convention met regularly in the City of Victoria all matters referred to them for submission to the Government could be dealt with before leaving the City and so considerably curtail expense. I know, however, on the other hand that there is a good deal to be said in favor of holding our Meetings alternately between the Coast and the Interior, a matter that can only be decided after a full discussion and free exchange of opinion.

Before closing I wish to extend my sincere thanks to Members of the Executive for their kindly help, during the past year and more especially do I wish to thank Ex-Reeve Bose for most invaluable services. Few of us, I think, fully realize the extent to which we are indebted to him for the present most satisfactory condition of our Organization.

The address was received and ordered to be placed on the minutes.

REPORT OF SECRETARY-TREASURER.

By Balance from last year	\$322.04	
Receipts	577.00	
		899.04
Expenditure		523.74
		\$375.30

The Report was received and referred to an Auditing Committee composed of Ald. Macrae and Reeve Wilson, who, later, reported the accounts to be in good order.

Civic Administration.

City Solicitor F. A. McDiarmid, Victoria, B. C.

The matter of Civic administration under the Municipal Clauses Act, both in Ontario and here — and they are very much alike — divides itself roughly into two parts. There is the Legislation which is necessary for the Government of the City, and there is the administration of that legislation by various bodies and boards, by various permanent officials, and in different manners in different Municipalities. There is no such thing over the face of the globe in Municipal institutions as any uniformity whatever. Every Province, every State of the Union, almost every City, almost every Municipality in the English-speaking world, has more or less the same principle running through it, and yet in magnificent diversity.

You can find judicial interpretation of almost any proposition you want to discuss.

In this Province the provisions that we have for legislation by Municipal Councils are limited. As a matter of fact the Municipal Council has very little to do with matters of legislation. Outside of such things as a Building By-law, or a Streets Traffic Regulation By-law, (and even as to that the Attorney-General has taken away the privilege of limiting the speed of motor cars) the Municipal Councils have practically no authority to initiate and bring into force any legislation. All such things as Sinking Fund, the Administration of Licenses, the Administration of Education, are reserved from the Municipal Council. Some go to the Government or else the Municipal Council is bound down to hard and fast rules, and cannot by any possibility get out of them. Neither can they initiate any work or policy that involves any expenditure unless they can meet that expenditure out of revenue they create in that particular year, for all those things that create debts have to go to the people, and the people are the legislators. You cannot pass them without a vote of the people, and you cannot go to the people without having a petition from the people, so that under those provisions, Municipal Councils become almost altogether an executive body or a carrying-out—body of work which is initiated by the people, authorized by the people, and which they graciously give you the privilege of carrying out. All Local Improvements are initiated by the people or at all events you have to go to the people before they can be brought in, and nine-tenths of the City Government in the matters of legislation is absolutely taken away from any Municipal Council whatever. And even on the question of the execution of the policies that are outlined by the City and outlined by the inhabitants of the Municipality, you do not altogether govern it. You raise money, and large quantities of money, and you take the blame of the increased taxation for the spending by other bodies over whom you have no control whatever. The School Board asks you for what it likes; it spends it in what way it likes; and you raise the tax rate, and they get out of it. The Boards of Police; the Parks Boards; the Library Board are practically in the same situation, and the Municipal Councils have even no executive authority over those particular bodies.

Take it in the City of Victoria alone; our expenditure is \$1,363,000, out of which the School Board have the handling of more money than the Municipal Council. \$976,000 is absolutely uncontrollable between the Schools, Board of Health, Water Board, Fire Depart-

ment and Interest and Sinking Funds. We have got somewhere in the neighbourhood of \$30,000.00 belonging to the City (about equal to the amount of the School Board levy) for all the Civic salaries, upkeep of pounds and that sort of thing — all our street work except Local Improvement, and including repairs cast upon us by the Local Improvement, lighting, and all the general incidentals of the City have to be met. These also are, for all practical purposes, fixed charges, for you cannot let the services drop. As a matter of fact, I think in the City of Victoria that possibly \$50,000.00 will represent every dollar the Municipal Council could either do good with or waste, or be extravagant with, or have any pleasure with whatever. The rest is absolutely forced upon them, and they are not masters of the situation. So as a legislative body they have practically no functions, and as an executive body they have only about \$50,000.00 with which they can think up schemes for the betterment of the City.

I have no doubt with the exception of the alteration of the figures, this applies to every Municipality in the Province.

Now, the authority of the Municipal Council is authority as an executive to carry out things, and see they are done. What I have to say (I don't want to have it said that I am hitting at the City of Victoria, because I am not), what I have to say is culled from the experience of about twenty years in the course of my practice as solicitor for various municipalities both in Ontario and here. I have yet to find the man who can throw up his own personal occupation, and give to the business of the City or the Board to which he is elected Alderman, the whole of his time, and I have yet to find the man who does not give the whole of his time, be he never so clever, and his brain power never so high, who can know everything that is going on, and in the absence of knowing everything that is going on, he is bound to make a considerable number of mistakes.

No man elected as an Alderman could be expected to give an exclusive attention to the matters that go on, as could a man who devoted his whole time to that service. Now, if he cannot give that, much then will depend upon the efficiency of the permanent staff. As a matter of fact, the larger the City, the more dependence the Board of Aldermen, elected, and as I say giving a portion of their time only—and the better business man he is the less time he has to devote usually —, the more they rely upon their permanent officials, and you get down, in a large City, to a government really that is a government by paid City officials, who have no authority, no responsibility, to the electorate, and who can be as extravagant as they like, and yet the Municipal Council is to take the blame of their inefficiency, and the more inefficient they are the worse off the Council is, and the more efficient they are, of course the better the Council is thought to be. But the Councils really do not have an opportunity of getting at the bottom of things; perhaps one man will not get any further than his own speciality, and then probably the Council will take his word for it. Or perhaps only one of the body really understands the transaction and the rest follow his lead.

There is a lack of efficiency of government by Municipal Councils in Cities just for the reasons I have given, and because of their once-a-week meetings — because to some extent of the character of the Aldermen, that are elected from time to time. The perniciousness of the Ward System lands into the Council men the whole people possibly would never have elected. The

man may be elected because he is a first class member of a first class lodge in that particular Ward; he is not elected, it seems to me, under the present system, for his fitness for the particular office.

And too often the City Staff serve the Mayor and Council when they should sit up and serve the City, even though it cost them their job.

The alternatives to that system — there are two — is first the Board of Control System, which consists of a large number of Councillors or Aldermen, and a small executive body. This idea professes to model itself after the model of the Provincial Legislature. Well now, it does not constitute that. The Provincial Legislators have no authority over them whatever, and what they do is law and that is the end of the matter (with obvious exceptions that you know of, but very small exception in the bulk). That is they really are representatives of the people with absolute authority, whereas a Board of Control still carries the Council idea, with a large measure of authority still reserved to the Electors of the City, the Lieutenant-Governor and Provincial Legislature. The Board of Control is supposed to be an executive body, and to carry on what is passed on by the larger body. The weakness of this is that the Aldermen elected as they are, and having nothing or little they can legitimately do — little real legislative work — invariably interfere with the executive end of the business, and claim the right as Alderman, and representing their ward, to direct the conduct of how these matters shall be carried out. So that they eternally and everlastingly interfere with the executive body, and create a system of confusion between the Board of Control and Council all the time. Another thing which militates against the City Council is the constant nagging of the Press — that gives the sensational things only, and does not give to the people the whole of the matter. They will report that one Alderman tells another Alderman he is not saying exactly what he should, and so on, but they deem the hard-working routine to be too dull for their readers.

Then there is the Commission System. The Commission system elects three or five men directly from people, directly into offices in which they are to serve. If he is a street man he is elected for the streets; if he is a finance man, he is elected for finance. They hold each man directly responsible. If there is anything the matter with him he is recalled. Thus you have a small executive of capable men who individually are each responsible for one thing, and collectively responsible for all. You have done away with the responsibility of a whole crowd out of which you cannot single anyone who is responsible, and nobody is responsible under the Council system, but in this system you can put your hand on one man, and say "You are not doing what you ought to do". And then the heads of the permanent staff know they have one man only to serve, and they are simply in the position of a head clerk. It makes for the efficiency of the permanent staff in that one man being responsible holds the power of dismissal or suspension over his head. It makes for the efficiency of the man himself, for he is responsible directly to the City, because the whole of his time is given to City affairs, and he knows how everything is going on in his own department, and knows how it dovetails in with the other departments, and he is in a position to recommend back to the people the legislation which it is necessary for him to have.

The same financial clauses would still stand, that is that they are to carry out things already authorized by

the people. There are the same safeguards over sinking funds and all other financial requirements just the same. The initiative allows any body of electors of a certain percentage for total vote for Mayor to come in and demand that the Commissioners shall submit some proposition to the whole vote, which the whole vote would carry, or not. The referendum comes in as a check — to say that it shall be suspended — unless it is declared to be a matter of public health and urgency, in which case the Commissioners have power under most of the laws to have anything enforced immediately. Every By-law passed by the Commissioners is passed simply to take effect fifteen days from that date, and then if a certain number of the electors come up and say "We don't want that" and put in a petition, the Commissioners must send that down to the people to be voted on. In the initiative a higher percentage is taken than in the referendum, to make a vote.

That is practically the system that a Commission form of Government means. This is a brief setting out of the advantages. There is one thing that it will not do, and that is, it will not put brains into the head of an incompetent man, if the citizens happen to elect one. It is not a panacea for all the ills Municipalities may suffer. But granted efficiency, and a length of office, —if you give them a term long enough—, length of office, you will, I think, have a City Government or a government of any Municipality that will bring out the best of what can be done under the statutes under which the Government will let you work. It is a business of itself, this City business. When a City gets to be the size of this, it demands first class trained service, and it is the trained servants that you don't get under Municipal Councils, and that you have a chance of getting under the Commission Form of Government.

A vote of thanks was passed unanimously on motion of Ald. Enright, seconded by Mayor Lee.

COMMUNICATIONS.

Letters were read from Premier Richard McBride and Hon. W. J. Bowser regretting inability to attend meeting; from Hon. H. E. Young, Hon. Price Ellison, and Mr. R. I. Child.

An invitation was read from the Mayor and Aldermen of the City of Victoria to attend a Banquet on Thursday the 16th inst.

The President said he has received letters from Past Presidents Stevens, Bell and King, promising to attend the meetings of this Convention, if possible to do so. It is very nice to know our old associates still take an interest in our work.

A letter was read from Mr. W. D. Lighthall, Secretary of the Union of Canadian Municipalities, which was received and filed.

The Executive Committee's Report was taken up clause by clause and discussed. Most were referred, after discussion, to the Resolution Committee.

NEW SUBJECTS FOR DISCUSSION

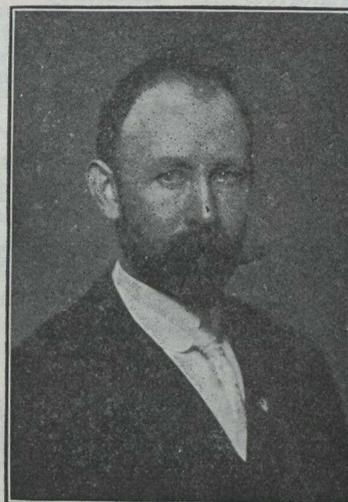
Altering of the time for election of Council was discussed, but no resolution was passed.

Mayor McNeish suggested that arrangements be made for the auditing of Municipal accounts.

The President mentioned that this matter has been taken up by the Canadian Union.

The President called for another paper.

The Building of a City



Alderman W. A. Gleason, Victoria, B. C.

The building of a City like the building of a Nation is a work that is not accomplished in a day. Many factors enter into the problem that require the closest attention of those who have been chosen from among our fellows to administer its affairs.

The ever increasing tendency to migrate to cities renders a problem already difficult, more and more acute; in the City the rich and poor meet together, and extremes of poverty and wealth seemingly irreconcilable exist.

Happily we in B. C. have hitherto been ignorant of this, but conditions are rapidly changing, and few countries have developed their resources faster, or increased their population in greater ratio, than will our own province in the next decade. It is inevitable that this, the greatest of all the provinces, must become the home of many thousands, who shall say how many? The cities of to-day indicate only in a faint degree what they will be in a few years, nor is it inconceivable that some, perhaps many, of our smaller municipalities may far exceed our present vision of future greatness. The influence of the City is, and must remain, the dominant factor in the life of the nation. This then is our problem, how shall we build? What elements shall we incorporate into the building? And what shall we discard as unworthy or likely to cause disintegration?

How shall we build?

First: Have a plan; then work out your plan. The plan may be conceived by one man, or better still, perhaps, it may be the product of a group of students of community life and conditions.

The first requisite in City building is men; men of purpose; men who are willing to sacrifice something of personal ease or gain, for the privilege of serving; men who will delight in seeing, and who are able to make the structure being raised, develop daily in strength and symmetry, commercially and educationally. Above all they must be men of large vision, as they plan not merely for the present but for the future; not visionary men, but men of vision. No man devoid of these qualities is fitted to share in the Government of a City, and ought never to be called to the responsibility of building a City.

Second: What elements shall be incorporated into the building? [The highest standard of efficiency attainable should be demanded of every department in

the City service; anything else is poor economy and wasteful to a degree. As "Efficiency" should be our watchword, so "Permanency" should be our slogan; lay out and execute our public works with this always in view. Victoria's past experience is perhaps not so different from the other cities represented here. Much money and much valuable time have been wasted in temporary expedients. In the matter of our street improvements we now have a well defined plan, and all our improvements are made to fit into that plan, and must be permanent in character. In less than a year we shall have paved every trunk road, all the area confined in the fire limits, and many of our residential streets, provision being made for placing wires underground in the business area and also for future extension.

The visitor to the older lands in Europe is struck with the perfect system in vogue. You could not be in Glasgow or Berlin an hour without knowing they are well governed. Another thing that strikes the visitor to these and other great centres is the way private interests are subordinated to the common good. The writer strongly believes that all public utilities collectively used ought to be collectively owned and administered for the benefit of the municipality or the state. The last report of the street railways of Glasgow showed receipts of \$4,479,000 and a balance of \$2,032,000 above working expenses; and after all interest, sinking fund, depreciation, income taxes, and permanent way renewal fund were paid, a net balance of over half a million remained to be devoted to the common good, and when you consider that 88 per cent. of the passengers paid only 1 or 2 cents fare, a powerful argument is made out for municipal ownership of public utilities. Our Municipalities, particularly our younger ones, ought to profit by the experience of these older centres, in the laying out of thoroughfares, which should be wide, and direct in their course thus avoiding expensive widening schemes. Also public squares should be reserved in our cities against the day when teeming with population, we shall have to provide them, cost what they will. The large cities of the Old Land bestow the most careful attention on outward appearance; great pains are taken to maintain the public service utilities, and particularly in maintaining the streets, public parks, and gardens, and sanitary requirements. Offensive accumulations are not permitted, and should damage occur it is repaired while yet in the initial stage. With the advent of permanent roadways comes the problem of keeping them clean economically. The writer believes that the problem will be solved by the use of motor driven sweepers and flushers; our own department has one on order, guaranteed to clean a street with one passage.

Third: What shall we discard as unworthy of incorporation in the building of a City? Avoid a vacillating policy. "It is said that all the world stands aside for the man who knows where he is going." The same is true of a City; determination to reach the appointed goal, will ultimately win. Flee all appearance of evil in the shape of class legislation; don't allow any one interest, however legitimate, to dictate the policy; don't legislate for the business interests or the working man's interests; but endeavour to unite both interests in the governing body. The law in Berlin requires that one-third of the 144 Aldermen shall be working men; the result I was told was satisfactory. The shortness of the term of office in B. C. is a cause of disintegration, especially the law that requires all the Council to seek

re-election each year. This, together with the iniquitous Ward system, may at any time, cause a reversion of policy at the hands of a Council uninitiated in latest methods or routine.

Finally the most important thing to build is character, for upon that more than all else depends the strength and stability of a City. You can't have a great city if lawlessness and viciousness reign, or exist openly; we must create an atmosphere morally good and pure, if we are to rear a generation who shall be strong, capable, virile. Only upon such a foundation can we rear a true democracy, a structure that the citizens may well be proud of, and Master Builder approve.

(To be Continued.)

A Sad Blow

A great blow has fallen upon us.

Some days ago we received a request for free advertising under the guise of "News Notes" from Mr. A. Eugene Michel, "Advertising Engineer." (By the way, does this new profession mean engineering of free advertisements?)

The alleged "news" consisted of a list of recent orders received by a client of Mr. Michel's, and had no news value whatever.

We replied, saying that Mr. Michel evidently believed that publicity in the Journal was of value to his client, and we would be glad to publish the "news" at the usual rate, or to print it without charge, if his client became an advertiser, pointing out that any free notices belonged to those who supported us by regular advertising. We thought, and still think, this fair, not only to ourselves but to our advertisers.

But Mr. Michel has taken a very cruel stand. He replied curtly saying that he has cut our name from his mailing list.

Really this is too severe. We cannot imagine what a flood of "news" notes for free insertion we shall miss. And really it is self-sacrifice on Mr. Michel's part for he will lose his commission for not being able to get his "free" notices into the Journal.

We heartily endorse the stand of the Canadian Press Association in urging every newspaper to refuse free reading notices to those who are not decent enough to pay for regular space, and trust that Advertising Engineers like Mr. Michel may find that they cannot earn money by fooling the papers.

A Real Catalogue

We have been asked to list the Journal in a catalogue of Technical Publications, to be issued in Chicago, but—the insertion of the name depends upon a payment. True the amount asked for the simple listing is very small, but the principle is bad. Any catalogue which is of the slightest value must be perfect as far as possible. It must contain everything which it purports to cover, irrespective of payment. Otherwise it is not a general catalogue, but only a list of subscribers. It will be like a handbook of Trade and Technical papers recently issued, which contained only 280 papers as compared with 669 in the Directory issued by "Advertising and Selling." But the Directory listed every known paper, irrespective of whether the paper gave it any support, while the handbook listed only such papers as were willing to hand out the fee asked, and actually omitted some of the most important on the Continent. No reliable paper will be "held up" by such a palpable game.

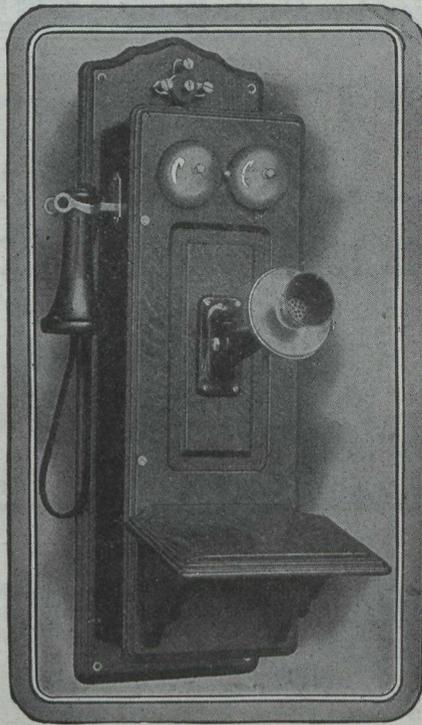


TELEPHONE NEWS



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

THE TELEPHONE STORY



"Canada and the Telephone" is the name of an illustrated booklet which has just been published and which gives some very interesting facts in regard to the telephone in Canada. The illustrations also indicate the value of a telephone in the rural home. If you are interested in reading the story and seeing these interesting sketches, write us and we shall be glad to mail you a copy free of cost.

TELEPHONE INSTRUCTIONS

If you are thinking of building a telephone line and you would like some information in regard to the best methods of construction, we will be very pleased upon request to send you free of charge a copy of our No. 2 Bulletin which is also illustrated, showing exactly how to build first-class telephone lines.

TELEPHONE EQUIPMENT

If you require telephones, either for your local or party lines, it will be to your advantage to give us an opportunity of quoting you on your wants. The thousands of telephones we have now in service are giving the very best of satisfaction, the kind of satisfaction that is bringing us new business every day. Our telephones are fully guaranteed. We are a Canadian company manufacturing telephone equipment and building up our business on the quality of our goods. If you have never used our telephones, write us and ask for a trial order proposition.

TELEPHONE SUPPLIES

We carry a large stock constantly on hand of all materials necessary for the construction of a telephone line. These materials are first-class in quality and we are in a position to give prompt attention to all orders sent to us. It will pay you to let us quote you on your supplies.

Prompt Shipments and guaranteed satisfaction are making our success.

Canadian Independent Telephone Co.,

LIMITED

18-20 Duncan St., TORONTO, Ont.

Burnt River Telephone Co.

(Specially written for the Journal)

The annual meeting of the Burnt River Telephone Co. was held on 5th. December last, when the report of the condition of the Company was very satisfactory. There have been installed twenty telephones, making a total of 58, and ten miles of pole lines, with twelve miles of wire. The lines are all metallic circuit. The Company's system is connected with the Bell Company at Fenelon Falls, and the subscribers have to pay the Bell five cents for each call in the village, and the regular full charges for long distance; and business over the Bell lines to and from parties on the Company's lines amounts to \$40.00 or more per month; yet the subscribers say that the Bell would like them to think that they are getting a great favour in the connection. The Company's gross revenue was a little over \$400.00, over the 30 miles of lines forming the system. The equipment is all standard instruments.

A NEW BOOKLET

Reputation! It is the biggest advertising asset any company can have.

Reputation is more than paying obligations promptly. More even than selling goods as represented or prompt shipments—square dealing.

Our idea of reliability of any firm is not due only to the kind of goods we receive. The character of the men who represent this firm is as important as promptness in handling orders and honest business dealings.

The Kellogg Switchboard & Supply Co., Chicago, are issuing a unique postal card booklet, with factory and branch office views that brings out this idea and gives the personnel of the sales representatives.

This little booklet, attractively printed in two colors, is a part of an ordinary mailing card and gives views of the factory buildings, mentioning briefly the equipment, the branch offices, with complete stock and shipping facilities. A copy will be mailed on request.

THE PARSONS TURBINE IN CANADA

Mr. J. P. Stockbridge, who represents C. A. Parsons & Co., of Newcastle-on-Tyne, builders of the Parsons turbine, is visiting various parts of Canada in the interests of this turbine which has such a wide application for driving generators, ventilating fans, etc. Mr. Stockbridge has recently been engaged in the installation of many large Parsons turbine plants in Australia. One of the principal results of his present visit to Canada has been the placing of the sole Canadian agency for these turbines with the Robb Engineering Co., Ltd., who will also manufacture certain parts. The Robb Engineering Co., Ltd., having various district offices in the principal cities of Canada, are the well-known contractors for the complete equipment of central power stations, collieries, steel works, etc.



PARTRIDGE-DYER LUMBER CO.

Dealers in White Cedar Products.

POSTS, POLES, PILING.

WRITE FOR PRICES

BEAUDETTE,

Minneapolis

NAUGLE

POLE & TIE CO
226 S. LA SALLE ST
CHICAGO ILL

The Trinity in Poles
"Service-Price-Quality"

POLES

SAMUEL G. McMEEN

KEMPSTER B. MILLER

McMEEN & MILLER
ELECTRICAL ENGINEERS

PLANS

ESTIMATES

REPORTS

Investigations of Public Service Systems of Telephones,
Electric Light, Power and Gas.

1454 Monadnock Block, CHICAGO.

333 Grant Avenue, SAN FRANCISCO.

FRANCIS DAGGER

TELEPHONE ENGINEER & EXPERT

1905. Technical Adviser to Select Committee on Telephone Systems, Ottawa
1906-7. Expert to Government of Manitoba.
1907-8. Expert to Government of Saskatchewan.

21 Richmond Street W.

TORONTO

EDWARD E. CLEMENT

ATTORNEY AND COUNSELLOR AT LAW

Solicitor of Patents.

ELECTRICAL EXPERT

McGILL BUILDING

WASHINGTON, D. C.

HEAD OFFICE:
PRESCOT, ENGLAND

CAPITAL \$7,300,000.00.

WORKS: PRESCOT, HELSBY
AND LIVERPOOL, ENGLAND

BRITISH INSULATED & HELSBY CABLES LTD.

Contractors to H. M. Government, War Office and Admiralty, also to the Principal Corporations in the British Isles and Abroad for Electric Traction, Power, Lighting, Telephone and Telegraph Equipments.

AGENTS FOR CANADA

CANADIAN BRITISH INSULATED COMPANY, LTD.

POWER BUILDING,

MONTREAL, Que.

CABLEGRAMS, "INSULATOR"
PHONE, MAIN 1521, MONTREAL

CANADIAN INDEPENDENT TELEPHONE ASSOCIATION

OFFICERS FOR 1911-12 :

President: DR. W. DOAN, Harrietsville, Ont.

Sec.-Treas: F. DAGGER, 21 Richmond St. W., Toronto.

Sixth Annual Convention

(OFFICIAL REPORT)

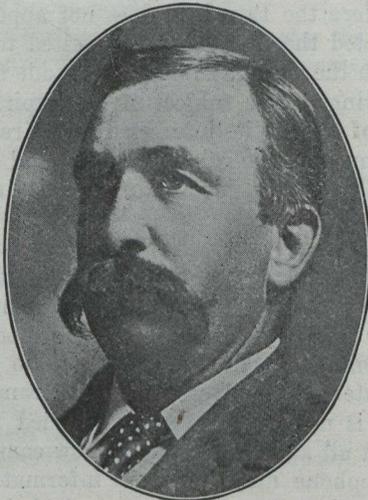
(Continued.)

Dr. W. Doan gave the

PRESIDENT'S ADDRESS.

It was in 1905 that the Select Committee on telephone systems held their investigations in Ottawa. The evidence produced showed that at that time, with few exceptions, the Bell Telephone Company controlled the situation, and rarely extended their telephone systems beyond cities and towns. They were in full possession of the fat portions of the country, and the lean or rural portions they were leaving severely alone.

Since the publicity given the Committee's Report and the organization of our Association, it is wonderful to note the rapid increase in Telephone Companies formed, and the ever increasing number of telephones in actual daily use.



Dr. W. Doan.

The necessary blank form for Incorporation, in Ontario, can be secured by making application to the Provincial Secretary, Parliament Buildings, Toronto. The more important requirements to secure Incorporation in Ontario are:—

1. A certified copy of By-law for each Municipality in which it is proposed to operate, granting permission to erect poles and wires along the highways, must accompany application for Incorporation.
2. At least 60 per cent. of the proposed Capital must be subscribed or underwritten.
3. The Incorporation Fee is placed at \$25.

The Telephone business is peculiar. It is surprising the appetite a normal healthy telephone system has for new money for ever wanted and demanded extensions of the system. I doubt very much, if these requirements had been demanded of us in the pioneer days of Independent Telephony, if there would have been the rapid growth that we had. A majority of our Companies had a small beginning, with the primary object of securing local telephone service to their community, and incidentally producing a reasonable dividend on the money invested.

Many a system has started with ten or twelve users, which now boasts of four or five hundred. If you were to ask any of the early directors of these companies as to their original expectation, you would be informed that it was a system of fifty or one hundred telephones. Now if this system had been required to have at least 60 per cent. of its authorized capital subscribed before it was incorporated, its directors would have realized long ere this that their company had too small a capital, authorized by Incorporation, or have found the Incorporation requirements such that they could not secure the required 60 per cent. for incorporation purposes. It is poor policy to have on hand cash capital, over and above what is necessary for the current construction work.

As to the Municipal By-laws, we have all had more or less experience with municipal councils and the seemingly needless aggravating delays. Our Provincial Governments should, while safeguarding against abuses, make the Incorporation of Telephone Companies as easy as possible, since the telephone is looked upon by everyone as a necessity. The ring of its bell is a common sound in the farm house to-day.

The subject of physical connection of all telephone lines and systems, so as to give a universal service, was dealt with by the Ontario Legislature which passed an Act called "The Ontario Telephone Act, 1910." All Telephone lines and systems operating in Ontario are placed under the jurisdiction of the Ontario Railway and Municipal Board. This Board has power to effect an interchange of service among all companies, and over all lines, local and long distance. The Independents have heretofore been opposed to an interchange of traffic on such terms as we were offered, because they were not fair to us. It is only since the Bell was placed under the jurisdiction of the Board of Railway Commissioners for Canada, and all Provincial lines under the Ontario Railway and Municipal Board, that has there been any prospect of compelling an interchange on a basis fair to both parties.

So long as any arrangement which can be made remains dependent on the Bell's part, it will not prove satisfactory to the Independents. What is desirable is a general ruling from the Dominion Board, covering the points of contention as raised in former agreements with the Bell Company. It will never be possible in this country for one company to operate all the telephones. Therefore physical connections of all lines is absolutely necessary to proper telephone development. The telephone using public demands it, and there is no logical reason against it. The technical difficulties of physical connection to-day are practically eliminated. All makes of apparatus can be made to work harmoniously together and that removes the only barrier to universal service.

To my mind the only way to get true, universal service is to provide for an interchange of traffic among all companies. Under proper supervision by the Commission, or Ontario Board, a general interchange of Local and Long Distance Telephone communication will give the public more satisfactory service. To secure such service enabling the subscriber, from his own telephone, whether Bell or Independent, to talk with all other telephone users, is to secure a satisfactory general ruling from the above mentioned Boards. Under satisfactory Commission control, unity of system would not mean monopoly of control in any way.

Thinking men in the telephone field are seeing more and more the necessity for physical connection of all lines, and the economic absurdity of a divided system. However heretofore difficulties have prevented a satisfactory and equitable arrangement, but I believe those

difficulties can easily be removed by the Dominion Board, or the Ontario Railway and Municipal Board, or both working jointly.

Did you ever stop and consider the subject of adopting automatic car couplers to a wide range of passenger and freight cars made by several different car shops and used by a greater number of railways? At present anybody's car, if it has an automatic coupler, can be hooked on to a train to be hauled by any company on any road in the country, without regard to who made the coupler, or whose car carries it. This condition of affairs has been produced because a number of people interested in the same problem came together and settled the essential details. Having reached a settlement, they went their several ways and governed their actions on that basis.

Air brakes and car couplers would be nothing like so far along in the progress towards perfection as they are now but for free, full and sometimes very spirited discussion in conference. The transmission of electric power at high pressure, enabling the wealth of the world to be increased by harnessing the water powers; the use of alternating instead of direct current for the lighting of sparsely settled districts; getting together and fighting out the issue not only has enabled a result to be reached much earlier than otherwise would have been possible, but has enabled harmonious and mutually beneficial action to be taken, and of a kind far better than likely would have been developed by the various interests acting singly. There surely is truth here for the telephone business. Such success as is to come to Independent Telephony, must come by gathering truth from all its sources; sifting things to the bottom; changing one's mind when one must. Those who went into the telephone business sanely and wisely, made haste slowly, and solved their problems carefully. We should aspire to perfection. The stability of our investments and the permanence of our cause demand the adoption of standard construction and equipment throughout the Independent telephone field. We are engaged in a fine business. The credit of telephone companies to-day is higher than ever before. They pay their bills more promptly, and earn on an average from 20 to 25 per cent. of their gross capital annually. Surely ours is a legitimate business, and we have a right to stay in the telephone field.

In the face of the feeling of the people at the present he would be a bold man who would dare stand up and advocate a monopoly in anything. The public is beginning to learn that competition is the most effective way to curb a would-be monopoly, and that only while competition exists will a combination of capital keep within reasonable bounds. This is especially true of the telephone business. The Bell is not competent to run a local plant as economically as a local company.

One of the hardest questions in the telephone business to-day, and one which vitally affects our Canadian public, as well as the telephone companies, has been carried before the Dominion Railway Commission by several Independent companies located in various parts of Ontario.

The vital point at issue, from the standpoint of the public, is whether the ownership of a limited Long Distance service can be made the controlling factor through which a monopoly or partial monopoly of telephone service may be built up by a group of capitalists largely foreign to the sections in which such control is acquired. The question is, whether a local community must await the convenience of those who control this foreign capital, not only for long distance facilities, but for the benefits

of local service which they are themselves willing to provide.

It is an established principle in the laws governing railway operation that the delivery of a commodity in the proper form and at the proper place, imposes upon the carrier an obligation to forward it to the point upon its line nearest the ultimate destination, and when the destination is not upon its own lines, it must deliver the commodity to a carrier capable of completing the transportation.

The Dominion Railway Commission, and also the Ontario Railway and Municipal Board, are primarily bodies created by the public for its protection from abuses which may grow up through the concentration of capital and control of public utilities. It must accomplish such protection however without doing wrong to the property interests represented in the corporations. Exceedingly broad questions of national importance were raised in this complaint made to the Dominion Board, and its deliberations were awaited with keen interest in the telephone world, as well as by the telephone using public.

From the above decision or ruling it is quite evident that the Dominion Board recognizes that the Independent Companies are engaged in a legitimate undertaking, and while we have succeeded in establishing our standing before the Board, it does not appear as if the Board expected the Companies interested to be entirely satisfied with the ruling. Provision is made by the Order for a rehearing of the subject at the expiration of one year if any of the parties interested so desire. The Commission seems to have adopted a cut and try method, and depend upon the future for the attainment of an ultimate result.

It therefore rests with the Companies who are both directly and indirectly interested in the Order, to determine as to what action should be taken either separately or jointly in the points at issue. I believe both the Dominion and Ontario Boards are trying to do justly by the telephone interests involved. Still the range of human attainment is now so wide and so varied that no man may know it all and the Boards as now constituted must turn to telephone men for their information on questions of telephony, and must accept their expert testimony as final. It therefore behoves the companies interested to see that their side in the controversy is well and fully presented. A standard form of agreement as proposed by the Bell is now before the Dominion and Ontario Boards for ratification. It would be well for this meeting to give this matter due consideration as well as to take some action to bring before the Ontario Board our ideas as to a standard agreement for connecting Independent Companies and Systems.

(The proposed contract was printed last month, Ed.)

(To be Continued.)

The Canadian British Insulated & Helsby Cables Co. of Montreal has just received from the Montreal Light, Heat & Power Co. what is the largest order ever given in Canada for electric cables. It will amount to nearly \$200,000.

The Robb Engineering Co., Ltd., have recently sold return tubular boilers as follows: One 48' x 12' to Albert Fraser, Clementsvalle, N.S.; one 42' x 10' to Frank L. Irving, Billtown, N.S.; and a 42' x 10' heating boiler to Gorman, Clancey & Grindley, Edmonton, Alta.

BANK OF MONTREAL

94th ANNUAL REPORT

Balance of Profit and Loss Account, 31st October, 1910.....		\$ 961,789.11
Profits for the year ended 31st October, 1911, after deducting charges of management, and making full provision for all bad and doubtful debts.....		2,276,518.75
Premiums on New Stock.....		365,677.50
Adjustment Bank Premises Account.....		3,400,000.00
		<u>\$7,003,985.36</u>
Dividend 2½ per cent., paid 1st March, 1911.....	\$ 360,000.00	
Dividend 2½ per cent., paid 1st June, 1911.....	360,000.00	
Dividend 2½ per cent., paid 1st Sept., 1911.....	360,000.00	
Dividend 2½ per cent., paid 1st Dec., 1911.....	360,000.00	
	<u>\$1,440,000.00</u>	
Amount credited to Rest Account.....	3,000,000.00	
Amount expended on new Premises during year.....	708,800.00	
		<u>\$5,148,800.00</u>
Balance of Profit and Loss carried forward.....		\$1,855,185.36

At a special Meeting of the Shareholders, held on 5th September, 1911, an issue of \$1,600,000 new Capital Stock was authorized, making the total Paid-up Capital of the Bank \$16,000,000, and at this date \$1,013,000 of the New Stock has been subscribed for.

It has been decided to increase the Bank Premises Account to an amount which, while still thoroughly conservative, more closely approximates the value of our land and buildings as assets than did the former practice.

LIABILITIES

Capital Stock.....		\$ 14,887,570.00
Rest.....	\$ 15,000,000.00	
Balance of Profits carried forward.....	1,855,185.36	
	<u>\$16,855,185.36</u>	
Unclaimed Dividends.....	1,508.01	
Quarterly Dividend, payable 1st December, 1911.....	360,000.00	
		<u>17,216,693.37</u>
		32,104,263.37
Notes of the Bank in circulation.....	\$15,914,654.00	
Deposits not bearing interest.....	46,187,554.74	
Deposits bearing interest.....	135,538,261.10	
Balances due to other Banks in Canada.....	175,687.44	
		<u>197,816,157.28</u>
		\$229,920,420.65

ASSETS

Gold and Silver coin current.....	\$ 9,627,050.47	
Government demand notes.....	9,717,605.75	
Deposit with Dominion Government required by Act of Parliament for security of general bank note circulation.....	700,000.00	
Due by agencies of this bank and other banks in Great Britain.....	\$14,566,291.85	
Due by agencies of this bank and other banks in Foreign countries....	3,408,981.89	
Call and short Loans in Great Britain and United States.....	42,602,772.00	
	<u>60,578,045.74</u>	
Dominion and Provincial Government Securities.....	675,479.94	
Railway and other Bonds, Debentures and Stocks.....	16,134,307.86	
Notes and Cheques of other Banks.....	7,013,395.71	
		<u>104,445,885.47</u>
Bank Premises at Montreal and Branches (valued at \$9,088,000.00 ; Land, \$4,735,000 ; Buildings, \$4,353,000).....		4,000,000.00
Current Loans and discounts in Canada and elsewhere (rebate interest reserved) and other assets.....	\$121,053,065.71	
Debts secured by mortgage or otherwise.....	188,204.43	
Overdue debts not specially secured (loss provided for).....	233,265.04	
		<u>121,474,535.18</u>
		\$229,920,420.65

E. S. CLOUSTON,
General Manager.

THE CANADIAN BANK OF COMMERCE

Statement for the year ending 30th November, 1911

Balance at credit of Profit and Loss Account, brought forward from last year	\$	310,204.06
Net profits for the year ending 30th November, after providing for all bad and doubtful debts.....		2,305,409.42
Amount recovered from over-appropriations in connection with assets now realized, including the \$350,000 appearing in the statement of 31st May, 1911.		500,000.00
Premium on New Stock		1,357,820.00
	\$	4,473,433.48

This has been appropriated as follows :

Dividends Nos. 96, 97, 98 and 99, at Ten per cent. per annum.....		1,057,218.59
Written off Bank Premises		400,000.00
Transferred to Pension Fund (annual contribution).....		55,000.00
“ Rest Account.....	\$	1,400,000.00
“ “ Premium on new stock.....		1,357,820.00
		2,757,820.00
Balance carried forward.....		203,394.89
	\$	4,473,433.48

NOTE—When the payments in connection with the new stock issue have been completed the Capital and Rest will be as follows :

Capital.....	\$	12,000,000
Rest.....		10,000,000

LIABILITIES

Notes of the Bank in circulation.....	\$	12,004,649.68
Deposits not bearing interest.....	\$	41,288,032.95
Deposits bearing interest, including interest accrued to date	104,677,701.81	145,965,734.76
Balances due to other Banks in Canada.....		196,618.80
Balances due to Agents in the United Kingdom and Banks in foreign countries.....		2,273,529.13
	\$	160,440,532.37
Dividends unpaid.....		2,021.47
Dividend No. 99, payable 1st December.....		288,940.00
Capital paid up.....	\$	11,697,275.00
Rest		9,757,820.00
Balance of Profit and Loss Account carried forward	203,394.89	21,658,489.89
	\$	182,389,983.73

ASSETS

Coin and Bullion	\$	10,736,214.55
Dominion Notes.....		15,093,480.00
		25,829,694.55
Balances due by Agents in the United Kingdom and Banks in foreign countries..	\$	6,982,375.82
Balances due by Banks in Canada.....		6,854.59
Notes of and Cheques on other Banks.....		7,526,242.58
		14,515,472.99
Call and Short Loans in Canada.....		6,604,716.44
Call and Short Loans in the United States		8,420,602.53
Government Bonds, Municipal and other Securities		11,541,092.11
Deposit with the Dominion Government for security of Note circulation		475,000.00
	\$	67,386,578.62
Other Current Loans and Discounts		110,999,611.31
Overdue Debts (loss fully provided for)		293,240.08
Real Estate (other than Bank Premises)		138,061.35
Mortgages.....		347,091.02
Bank Premises.....		3,142,487.82
Other Assets		82,913.53
	\$	182,389,983.73

ALEXANDER LAIRD,
General Manager.

NEWS—NEWS

Boom your "Town".
Advertise in the "Civic Notes".
There is no charge.

ROMAN STONE

is specified by the most fastidious Architects and recommended by the most careful Engineers. Made from pure white marble and machine tooled after casting, Roman Stone has proven itself a building material worthy to be used in the finest structures.

Send your plans for an estimate and write for descriptive literature.

The ROMAN STONE CO.
LIMITED

50-100 Marlborough Avenue. TORONTO

Montreal Representatives:

T. A. MORRISON & CO.
204 St. James Street

EDW. O. FUCE

Hon. Grad. Univ. Tor. (S.P.S.)

ONT. LAND SURVEYOR,
CONSULTING CIVIL ENGINEER,Municipal Engineering, Sewers,
Waterworks, Sewage, Railways
and Concrete.

GALT. - - ONTARIO

OVER 65 YEARS'
EXPERIENCE

PATENTS

TRADE MARKS
DESIGNS
COPYRIGHTS & C.

Anyone sending a sketch and description may quickly ascertain our opinion free whether an invention is probably patentable. Communications strictly confidential. HANDBOOK on Patents sent free. Oldest agency for securing patents. Patents taken through Munn & Co. receive special notice, without charge, in the

Scientific American.

A handsomely illustrated weekly. Largest circulation of any scientific journal. Terms for Canada, \$3.75 a year, postage prepaid. Sold by all newsdealers.

MUNN & Co. 361 Broadway, New York
Branch Office, 625 F St., Washington, D. C.H. J. Bowman, D.L.S., M. Can. Soc. C.E.
A. W. Connor, B.A., C.E.,

BOWMAN & CONNOR

Consulting Municipal and Structural Engineers

Concrete and Steel Bridges and Buildings

Cement Testing | 36 Toronto St., TORONTO
Branch Office: BERLIN

A VENDRE

"TAMCO" Pierre Concassée,
de toutes dimensions. Graves
pour couvertures. Pierre arti-
ficielle "Roman." Brique pressée
"Milton." Concasseurs de pierre.
Pompes à incendies, etc.

T. A. MORRISON & CIE,
204 Rue St-Jacques,
Tél. Main 4532. Montréal.DALY'S CANADIAN CRIMINAL
PROCEDURE

1911

The model work for Magistrates
in every Province

HALF-CALF, \$6.50

The Carswell Company, Limited
TORONTO, Canada

CIVIC NOTES

WESTERN PROVINCES.

ANDAR, SASK. The new C. N. R. line between Radville and here, which is to be opened immediately, will give the farmers easy access to Moose Jaw, which is only six miles distant.

BLAIRMORE, ALTA. The Provincial Government is placing a mine rescue station here for the Crow's Nest Pass district, one-half of its construction and equipment to be borne by the operators of these mines; the station will be fully equipped with the most modern mine rescue apparatus, and will be in operation from the first of the new year.

BRANDON, MAN. The Convention of the Union of Manitoba Municipalities held a three-days' session here. Over 250 delegates attended. The Good Roads Association also attended. — The Manitoba Horse Breeders Association held their First Annual Sale of Pure Bred Stock on Wednesday. This being the finest lot of horses that has ever been offered for sale in the West, there was a very large crowd of interested buyers. The whole of the horses sold realized good prices. — The City Council received an application from Messrs. B. C. Donham & Co., New York, for a franchise of the whole of the Civic Utilities; the Council will receive applications from anyone. — The Annual Winter Fair is fixed from March 2nd to 7th; new auditorium will have accommodation for about 15,000 people and seating for about 6,000. — The fine new Fire Hall which has cost \$45,000 is completed. This building is fitted up with every modern electrical appliance. — The City Council is prepared to receive offers for a street railway franchise.

CALGARY, ALTA. A whirlwind campaign was instituted to raise \$250,000 for the university of Calgary. — The Dominion Bridge Company will establish an extensive plant on the fifty acres of ground, which have been purchased. — A large packing plant is being installed near the new Dominion Bridge land. — The C. P. R. has awarded the contract for the construction of their million dollar railway shops. — A Drill Hall will be built on the Police Barracks property.

CAMROSE, ALTA., was founded in 1905; and has now a population of 1,600; the local improvements, this year, include installation of waterworks, and sewers, and cement sidewalks; last year a municipally owned electric plant was installed; there is a 40 acre Agricultural Park, a Municipal Hospital, a fine Town Hall, well-equipped fire hall, and good school with a staff of six teachers.

LETHBRIDGE, ALTA. The Council has decided to prepare a by-law adopting the single tax principle.

MARCELIN, SASK. The Village has just elected its first councillors; in May last, there was one building on the town site, where now there is a population of 200.

MOOSE JAW, SASK. The year's civic doings include the passage of the Library by-law, the purchase of the New Hospital, the erection of the new fire hall and the \$60,000 traffic bridge. — The Robin Hood Flour Mills have been destroyed by fire at a loss of \$700,000.

NANAIMO, B. C. The B. C. Hydraulic Co. is likely to install a street car line.

OUTLOOK, SASK. The Norwegian Lutheran Church has decided to build the Saskatchewan College here.

PRINCE ALBERT, SASK. A local company has been formed to operate a transportation system on the Saskatchewan River between Edmonton and here, partly to bring coal down the river. — As a result of a special census, the population is nearly 8,000 instead of 6,000, as given by the Dominion census. — It has been decided to organize a Y. M. C. A. here, and erect a building costing about \$25,000.

ST. BONIFACE, MAN. For the first time, an English mayor has been elected, Mr. J. Berry having been successful in a contest. — The Board of Trade is in favour of a municipal gas plant.

WINNIPEG, MAN. The Winnipeg Hospital has received a gift of \$25,000 for the equipment of the operating room. — A Harbour Commission is to be appointed, and it is understood that the Federal Government will spend \$100,000 on improving the Red River; the Commission will be formed from Winnipeg and St. Boniface. A Town Planning Conference is being arranged for next summer, by secretary Cole, of the Winnipeg Town Plan Commission.

VANCOUVER, B. C. The Port of Vancouver Dry Dock and Shipbuilding Company has arranged for a dry dock to be designed in two sections, which practically gives the company a double plant for taking care of the ordinary shipping, and also making a huge dock, by joining the two sections, with a capacity for accommodating ships of any size; the dock is being built in the old country, and will be shipped out in sections.

A NEW TOWN.

One of the baby Towns is Athabaska Landing, in Alberta, in the Peace River District, and at present many miles from the nearest railway, which is at Edmonton. It is interesting to read in the "Northern News," which is published at Athabaska Landing, the prices that are being asked for lots. For a double corner lot, \$5,000 is asked, \$2,500 for two lots. A Canadian Club and Board of Trade keep up the interest.



EASTERN PROVINCES

BRANTFORD, ONT. The Council has given an option on the old Watrous property, for \$42,960 if a three-story block of stores be built on it.

COCHRANE, ONT. The Council has remitted taxation on all buildings which replace those destroyed by the big fire, so that the tax this year is almost a land tax; for of the old assessment of \$540,000, no less than \$300,000 has been remitted; the tax rate is 20 mills for general purposes and 16 mills for school tax. This arrangement hits the speculative holder; and an instance of a man who bought a corner lot for \$600, who has refused \$1,500 for it; he has never even cleared the stumps, and simply waits for the investments of his neighbors to improve his values.

HAMILTON, ONT. The Hydro-electric power was formally turned on by the Duke of Connaught. — The Steel Company of Canada will make a \$2,000,000 addition to the plant here during the coming year, providing labour for 1,000 more men. — The Ontario Pipe Line Company has given notice that there will be 500,000 feet less of natural gas than last year, owing to a shortage in the flow of the wells at Dunnville.

KINCARDINE, ONT. As complaints have been made about insufficient street lighting, it was decided that a Committee from the council and from the water and light commission should drive through the town some dark evening, to decide where best to install more lights; complaints about the shop lights not being put on in time are to be remedied by the chairman calling for the light by telephone, as his shop is an average one, and lights will be put on as soon as his shop requires it.

LAPRAIRIE, QUE. There is a proposition to have the Montreal and Southern Counties Railway extend its electric car line along Boulevard Edward VII. from St. Lambert.

MONTCALM, QUE. The town has refused the proposition of the city of Quebec for annexation.

MONTREAL. Deputations from McGill and Laval Universities were given assurance by Mayor Guerin that municipal aid would soon be forthcoming; the recent successful campaign has not freed McGill from financial embarrassment. — 3,685 Canadian steamers passed through the Lachine canal, a decrease from the previous season. — The Canadian Mining Institute decided to erect a suitable building as a permanent home. — The City Attorney states that the Corporation has not sufficient legal authority to construct and operate an underground tramway, and he suggests that the Legislature be asked to confer the necessary power. — The establishment of a Juvenile Court is now formally accomplished. — The Council has been asked to obtain power from the Legislature for the establishment of municipal Ice Houses, by which the poorer

classes would benefit. — The City Council decided that there was not enough money to buy the land offered in the district of Two Mountains for a municipal sanatorium. — Two new ten-story buildings will be erected on Place d'Armes, one on the corner of St. Sulpice street, and the other to replace the Royal Trust Building. — The Street Railway Company is accused of overcrowding the cars and not providing a sufficient number. — The Council is gathering information against the alleged illegal tariff of the Bell Telephone Company.

OUTREMONT, QUE. The civic authorities want to compel owners to put down lawns in front of their houses or to have the town do it and charge the cost to the proprietors, also to have the weeds cut in vacant lots and charge the expense to owners.

OWEN SOUND, ONT. The C. P. Ry. elevator was burnt with 1,000,000 bushels of grain.

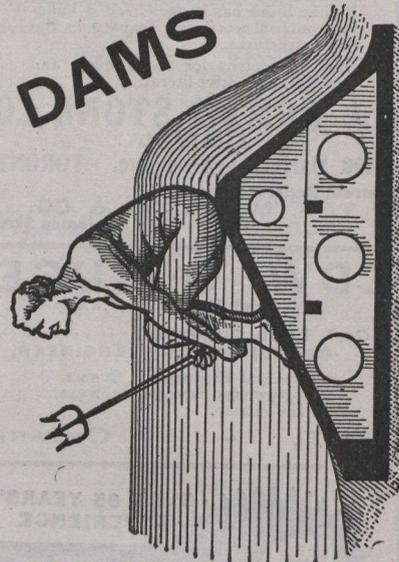
PORT ARTHUR, ONT. An armory and drill shed is to be built here in the spring. — There is the probability of a stove industry being started here, with a plant costing \$200,000, and employing at least 175 men for the first two years; the city is asked for a ten-acre site near Current River, a fixed assessment of \$50,000 for ten years, except school and local improvement, and a 200-foot dock site for which they will pay \$25 per foot. — The electric light department intends to compel everybody to put in a meter and all that is now delaying the matter is the striking of an equitable meter basis.

PORT COLBORNE, ONT. An electric line is to be constructed by the C. N. R. from Fort Erie through intermediate points here.

QUEBEC, QUE. Arrangements have been made with the Quebec and Levis Ferry Company to furnish steamboat communication during the winter between Quebec and the Island of Orleans. — As the site of the old Champlain Market is not satisfactory as a railway terminal, another place will be selected.

SAULT STE. MARIE, ONT. The Board of Trade wants the Council to purchase the Tagoma Water & Light Co., whose franchise expires in 1914.

**AMBURSEN
HYDRAULIC
CONSTRUCTION
COMPANY
OF
CANADA,
Limited.**
405 Dorchester St., West,
MONTREAL, Que.
**TIGHT, PERMANENT
and inexpensive**



W. D. Lighthall, K. C., M. A., F. R. S. L., etc.
C. A. Harwood, B. C. L.

CABLE ADDRESS: "LIGHTHALL"

LIGHTHALL & HARWOOD
BARRISTERS, SOLICITORS,
ADVOCATES, ETC. . . .

CHAMBERS
New York Life Building,
Place d'Armes, - Montreal

H. J. ROSS,
ACCOUNTANT TRUSTEE

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

Municipal Audits a Specialty.
Municipal Bonds Negotiated.
Estates Managed.

180 St. James St., Montreal

The Oldest Established Accountant Firm
in Saskatchewan

GAMBLE, GLADWELL & CO.
Chartered and Certified Public Accountants
Auditors, Liquidators and Trustees

MUNICIPAL AUDITING A SPECIALTY.

Mickleborough Block, Scarth Street, Regina.

GEO. S. GAMBLE,
F. C. P. A.

Auditors. { City of Regina.
Towns of Moosomin,
Arcola, Melville,
Lumsden, Estevan,
Swift Current.

CHAS. V. GLADWELL,
C. A.

THE BANK OF OTTAWA

THIRTY-SEVENTH ANNUAL REPORT

Balance at credit of Profit and Loss Account on 30th November, 1910, was.....	\$117,938.85	
Net profits for the year ended 30th November, 1911, after deducting expenses of management, and making necessary provision for interest due to depositors, unearned interest on current loans and for all bad and doubtful debts, and contingencies.....	595,228.59	
		\$713,167.44
Appropriated as follows:—		
Dividend No. 78. Two and three-quarters per cent., paid 1st March, 1911.....	\$96,250.00	
Dividend No. 79, Two and three-quarters per cent., paid 1st June, 1911.....	96,250.00	
Dividend No. 80, Two and three-quarters per cent., paid 1st September, 1911.....	96,250.00	
Dividend No. 81, Two and three-quarters per cent., payable 1st December, 1911.....	96,250.00	
Applied in reduction of Bank Premises and Furniture.....	100,000.00	
Transferred to Officers' Pension Fund.....	10,000.00	
Carried to Rest Account.....	100,000.00	
		595,000.00
Balance carried forward at credit of Profit and Loss Account.....		\$118,167.44
The Rest Account on 30th November, 1910, was.....		\$3,900,000.00
Transferred from Profit and Loss Account.....		100,000.00
		\$4,000,000.00

General Statement of Liabilities and Assets as on 30th November

	LIABILITIES	1910	1911
Notes in circulation.....		\$3,472,460.00	\$3,743,395.00
Deposits bearing interest.....	\$27,932,685.62		\$29,398,282.01
Deposits not bearing interest.....	4,485,759.70		5,465,864.49
		32,418,445.32	34,864,146.50
Deposits made by, and balance due to, other Banks in Canada.....		1,096.19	337.24
Balances due to Agencies of the Bank or to other Banks or Agencies, in the United Kingdom.....		7,417.19	3,678.88
Balances due to Agencies of the Bank or to other Banks or Agencies elsewhere than in Canada and the United Kingdom.....		37,747.42	28,749.37
		\$35,937,166.12	\$38,640,306.99
Capital (paid up).....	\$3,500,000.00		3,500,000.00
Rest.....	3,900,000.00		4,000,000.00
Dividends unpaid.....	96,185.39		96,914.75
Reserved for interest and exchange.....	14,068.63		4,023.80
Rebate on current discounts.....	89,580.00		99,125.00
Balance of Profit and Loss Account carried forward....	117,938.85		118,167.44
		\$ 7,717,772.87	\$ 7,818,230.99
		\$43,654,938.99	\$46,458,537.98
	ASSETS		
Specie.....	\$ 854,461.34		\$ 1,005,178.64
Dominion Notes.....	2,811,248.25		3,218,468.00
Deposits with Dominion Government for Security of Note Circulation.....	175,000.00		175,000.00
Notes of, and Cheques on, other Banks.....	1,324,511.46		1,236,476.90
Deposits made with, and Balances due from, other Banks in Canada.....	1,989,808.54		2,202,920.89
Balances due from Agencies of the Bank, or from other Banks or Agencies elsewhere than in Canada and the United Kingdom.....	735,986.33		855,499.62
Balances due from Agencies of the Bank, or from other Banks or Agencies in the United Kingdom.....	214,651.20		63,615.75
Dominion and Provincial Government Securities.....	1,495,416.89		1,346,566.25
Canadian Municipal Securities and British or Foreign or Colonial Public Securities, other than Canadian..	1,428,512.04		1,403,115.31
Railway and other Bonds, Debentures and Stocks....	839,332.46		797,775.33
Call and Short Loans on Stocks and Bonds in Canada.	1,606,419.19		1,068,340.15
Call and Short Loans on Stocks and Bonds elsewhere than in Canada.....	452,035.00		
		\$13,927,382.70	\$13,392,956.84
Current Loans in Canada.....	28,421,278.64		31,582,328.81
Current Loans elsewhere than in Canada.....	278,766.63		
Overdue debts (estimated loss provided for).....	84,561.27		95,018.48
Real Estate other than Bank Premises.....	53,979.27		76,885.50
Mortgages on Real Estate sold by the Bank.....	42,516.32		62,561.52
Bank Premises.....	845,454.16		1,247,786.83
Other Assets not specified under the foregoing heads..	1,000.00		1,000.00
		\$43,654,938.99	\$46,458,537.98

GEORGE BURN, General Manager.

BANK OF MONTREAL

(Established 1817)

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL (all paid up) \$15,413,000.00
 REST \$15,000,000.00
 UNDIVIDED PROFITS \$1,855,185.36

HEAD OFFICE—MONTREAL

BOARD OF DIRECTORS:

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

R. B. ANGUS, Esq., President.

SIR EDWARD CLOUSTON, Bart., Vice-President.

E. B. GREENSHIELDS, Esq., SIR WILLIAM MACDONALD,
 JAMES ROSS, Esq., HON. ROBT. MACKAY,
 SIR THOS. SHAUGHNESSY, K.C.V.O., DAVID MORRICE, Esq.,
 C. R. HOEHRER, Esq., A. BAUMGARTEN, Esq.,
 H. V. MEREDITH, Esq.

H. V. MEREDITH, Esq., General Manager.

A. MACNIDER, Chief Inspector and Superintendent of Branches.
 C. SWRENY, Supt. British Columbia Branches.

W. E. STAVERT, Supt. Maritime Provinces & Nfld. Branches.

A. D. BRAITHWAITE, Supt. Ontario Branches.

F. J. COCKBURN, Supt. Quebec Branches.

E. P. WINSLOW, Supt. North West Branches.

F. J. HUNTER, Inspector Ontario Branches.

D. R. CLARKE, Inspector Maritime Provs. and Nfld. Branches.

BRANCHES:

149 IN CANADA

IN NEWFOUNDLAND:

ST. JOHN'S

BIRCHY COVE

GRAND FALLS

IN GREAT BRITAIN:

LONDON, - - 47 Threadneedle St., E. C.,

F. WILLIAMS TAYLOR, Manager.

IN THE UNITED STATES:

NEW YORK, R. Y. HEBDEN, W. A. Bog, and J. T. MOLINEUX,
 Agents, 64 Wall Street.

CHICAGO, ILL. SPOKANE, WASH.

IN MEXICO:

MEXICO, D. F.

THE ROYAL BANK OF CANADA

Incorporated 1869

Capital Paid up \$6,200,000.
 Reserve and Undivided Profits 7,200,000.
 Total Assets 100,000,000.

Head Office - MONTREAL.

BOARD OF DIRECTORS:

H. S. HOLT, President E. L. PEASE, Vice-President
 Wiley Smith, Hon. David Mackeen, G. R. Crowe, James Redmond,
 F. W. Thompson, D. K. Elliott, W. H. Thorne, Hugh Paton,
 T. J. Drummond, Wm. Robertson.

OFFICERS:

E. L. Pease, General Manager
 C. E. Neill and F. J. Sherman, Asst. Gen-Managers
 W. B. Torrance, Supt. of Branches

Branches in every Province of the DOMINION OF CANADA and in NEWFOUNDLAND; in HAVANA and throughout CUBA and Porto Rico; in BAHAMAS, Nassau; BARBADOS, Bridgetown; JAMAICA, Kingston; TRINIDAD, Port of Spain and San Fernando.

LONDON, ENG., OFFICE—Princes St., E. C.

NEW YORK AGENCY—68 William Street

SAVINGS DEPARTMENT AT ALL BRANCHES

The Canadian Bank of Commerce

PAID-UP CAPITAL - \$11,000,000
 REST - - - - - 9,000,000

HEAD OFFICE - TORONTO

BOARD OF DIRECTORS:

Sir Edmund Walker, C.V.O., LL.D., D.C.L., President
 Z. A. Lash, Esq., K.C., LL.D., Vice-President

Hon. Geo. A. Cox
 John Hoskin, Esq.,
 K.C., LL.D.

Robert Kilgour, Esq.
 Joseph W. Flavelle, Esq.,
 LL.D.

A. Kingman, Esq.

Hon. L. Melvin Jones
 Hon. W. C. Edwards
 E. R. Wood, Esq.
 Hon. J. M. Gibson,
 K.C., LL.D.

Wm. McMaster, Esq.
 Robert Stuart, Esq.
 F. Galt, Esq.

ALEXANDER LAIRD - - General Manager

A. H. IRELAND, Superintendent of Branches

BRANCHES IN EVERY PROVINCE OF CANADA AND IN THE UNITED STATES, MEXICO AND ENGLAND

Montreal Office, H. B. WALKER, Manager

London (England) Office, 2 Lombard Street, E. C.
 H. V. F. JONES, Manager

New York Agency, 16 Exchange Place,
 WM. GRAY and H. P. SCHELL, Agents

This Bank transacts every description of Banking Business including the issue of Travellers' Cheques, Letters of Credit and Drafts on Foreign Countries, and will negotiate or receive for collection bills on any place where there is a bank or banker.

THE MERCHANTS' BANK OF CANADA.

HEAD OFFICE, - - - MONTREAL.

Capital paid-up \$6,000,000. Reserve Fund and Undivided Profits \$5,458,878

Pres.: SIR H. MONTAGU ALLAN; V.-P.: JONATHAN HODGSON,
 E. F. HEBDEN, General Manager.

LIST OF BRANCHES AND AGENCIES:

Ontario.—Acton, Alvinston, Athens, Belleville, Berlin, Bothwell, Brampton, Chatham, Chatsworth, Chesley, Creemore, Delta, Eganville, Elgin, Elora, Finch, Fort William, Galt, Gananoque, Georgetown, Glencoe, Gore Bay, Granton, Hamilton, Hanover, Hespeler, Ingersoll, Kincardine, Kingston, Lancaster, Lansdowne, Leamington, Little Current, London, London South, Lucan, Lyndhurst, Markdale, Meaford, Mildmay, Mitchell, Muirkirk, Napanee, Oakville, Orillia, Ottawa, Owen Sound, Perth, Prescott, Preston, Renfrew, Stratford, St. Eugene, St. George, St. Thomas, Tara, Thamesville, Tilbury, Toronto (Wellington St., Dundas St., Parliament St., Parkdale), Walkerton, Wallaceburg, Watford, West Lorne, Westport, Wheatley, Williamstown, Yarker.

Quebec.—Montreal (Head Office, St. James St., 1255 St. Catherine St. E., 320 St. Catherine St. W., 1330 St. Lawrence Boul., 1866 St. Lawrence Boul.), Beauharnois, Bury, Lachine, Quebec, Rigaud, Shawville, Sherbrooke, St. Agathe, St. Jerome, St. Johns, St. Jovite, St. Sauveur.

Manitoba.—Brandon, Carberry, Gladstone, Griswold, Hartney, Macgregor, Morris, Napinka, Neepawa, Oak Lake, Portage la Prairie, Russell, Souris, Sidney, Winnipeg, ditto, Bannerman Ave.

Alberta.—Acme, Botha, Brooks, Calgary (do. 2nd Street E.), Carstairs, Castor, Coronation, Chauvin, Daysland, Edgerton, Edmonton (do. Namayo Ave.) Edson, Islay, Killam, Lacombe, Leduc, Lethbridge, Mannville, Medicine Hat, Munson, New Norway, Okotoks, Olds, Pincher Station, Red Deer, Sedgewick, Stronach, Stettler, Tofield, Trochu, Vegreville, Viking, Wainwright, Wetaskiwin.

Saskatchewan.—Antler, Arcola, Carnduff, Frobisher, Gainsborough, Gull Lake, Kisbey, Maple Creek, Melville, Moose Jaw, Oxbow, Regina, Saskatoon, Unity, Whitewood.

Nova Scotia.—Halifax.

British Columbia.—Elko, Chilliwack, Nanaimo, Sidney, New Westminster, Victoria, Vancouver (do. Hastings St.).
 New Brunswick.—St. John.

New York Agency: 63 and 65 Wall St.

A general Banking Business transacted. Savings Department at all Branches. Interest paid at best current rates.

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

FINANCIAL NOTES

DEALERS IN
HIGH GRADE
**BONDS &
DEBENTURES**

CORRESPONDENCE
SOLICITED

**DOMINION
SECURITIES
CORPORATION, LIMITED**

MONTREAL, LONDON, TORONTO
P.Q. ENG. ONT.

BERLIN, ONT. A by-law to raise \$10,000 by debentures for the purchasing of an 80-horse power truck, installing six additional fire alarm boxes, and buying 1,000 feet of additional hose will be submitted at the municipal elections.

BRANTFORD, ONT. The City Council has decided to issue debentures for \$60,000 for the erection of a ten-room school in the Holmdale district, and the purchase of several acres of school building lands in the northeastern section of the city.

BURNABY, B. C. By-laws will be submitted for \$250,000 for water-works extensions; \$250,000 for roads; and \$50,000 for sidewalks, will be submitted to the electors; also the abolition of Wards and Government by Commission. The new Municipal Hall was formally opened by Premier McBride; it cost \$25,000.

CALGARY, ALTA. The sum of \$100,000 was collected in two days for the publicity fund.

LONDON, ONT. By-laws for \$25,000 to aid the Midland Railway Co., and will be submitted to the electors.

MONTREAL. The total expenses of the city for 1912 are estimated at for \$125,000 for a storm water system \$8,100,000 and there are, besides, \$700,000 arrears of work from 1911 which will not be finished until May; the largest item in the budget for 1912 will be the interest on the civic debt, amounting to \$2,000,000 on a sum of \$58,000,000 which the city owes.

MOOSE JAW, SASK. The city assessment is \$20,000,000 and the expenditures \$1,000,000; the tax rate for the past year was 12½ mills, the lowest in the history of the city.

NEWMARKET, ONT. There was a majority of 530 in favour of a loan of \$25,000 to the proposed automobile factory.

OTTAWA, ONT. The exhibition directors report that there is a surplus of \$5,000 this year.

OUTREMONT, QUE. The income of the town for the past year was 57,235, and the expenditure about \$53,850, a surplus of \$4,000. — The by-law fixing the householders' tax at 70 cents on the dollar was passed.

POINT GREY, B. C. By-laws will be submitted as follows:—\$287,933 for sewers; \$164,980 for roads; \$41,366 for sidewalks; the two first are for 50 years, the last for 25 years, both bearing 4 1-2 per cent. interest.

SAULT STE. MARIE, ONT. The ratepayers will vote on by-laws authorizing the expenditure of \$202,000.

ST. THOMAS, ONT. During the past eight months the municipal street car line carried 62,328 more passengers as compared with the same period last year; the receipts in the same time increased \$2,214.09.

TORONTO. Among other money by-laws coming up on January 1st is one for \$136,000 for the purpose of constructing a civic car line on Danforth avenue, decided on by the City Council when the Toronto Railway Company refused to exercise an option of building the line. — A by-law to build "tubes" for street cars at a cost of \$8,900,000 will also be submitted.

WINNIPEG, MAN. The City Council has decided to adopt a three-cent flat rate for electric light used for domestic lighting from the city power plant. — Over \$1,000,000 have been spent on street improvements this year, for water mains, sewers, asphalt pavements, granolithic pavements and other types of walks.

WOODSTOCK, ONT. Oxford county intends to spend \$60,000 in furthering the good roads movement.

PERSONAL

Mr. R. D. Brown, of Toronto, has been appointed City Engineer of St. Catharines, Ont., with a salary of \$1,700 a year.

Mr. J. O. Meadows, sanitary engineer for the Provincial Board of Health, has been appointed chief expert in charge of the new filtration plant of the Montreal Water and Power Company.

Mr. Alexander Milne has resigned as City Engineer of St. Catharines, Ont.

WOOD, GUNDY & Co.
6 KING ST. WEST, TORONTO

Purchasers of

**MUNICIPAL
DEBENTURES**

We especially invite correspondence.

**MUNICIPAL
DEBENTURES**

A. DOUGLAS GURD & CO.

160 ST. JAMES STREET,
MONTREAL

CABLE ADDRESS "DREWGURD"

**CANADIAN
MUNICIPAL and
Corporation Bonds**

BOUGHT and SOLD

**DOMINION BOND COMPANY,
LIMITED**

MONTREAL TORONTO OTTAWA

BUSINESS FOUNDED 1795

American Bank Note Company

ENGRAVERS and PRINTERS

Municipal Debentures and Cheques

A SPECIALTY

Head Office, 224 WELLINGTON STREET, OTTAWA.

Branches: HALIFAX, MONTREAL, TORONTO, WINNIPEG.

THE BANK OF OTTAWA

ESTABLISHED 1874

HEAD OFFICE, - OTTAWA

Capital Authorized - \$5,000,000
 Capital Paid Up - 3,500,000
 Rest - - - - - 3,900,000

The Bank transacts every description of banking business and gives the most careful attention to any business entrusted to it.

BRANCHES AND AGENTS
 THROUGHOUT THE DOMINION

IMPERIAL BANK OF CANADA

Capital Authorized - - - - - \$10,000,000.00
 Capital, paid-up - - - - - 6,000,000.00
 Reserve Fund - - - - - 6,000,000.00

DIRECTORS:

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

HEAD OFFICE, - - - - - TORONTO.

BRANCHES:

<u>Ontario</u>	Nashville	Quebec	Alberta
Amherstburg	New Liskeard	Montreal	Athabaska Landing
Belwood	Niagara Falls	Quebec	Banff
Bolton	Niagara on the Lake		Calgary
Brantford	North Bay	<u>Manitoba</u>	Edmonton
Caledon East	Ottawa	Brandon	Red Cliff
Cobalt	Palgrave	Portage la Prairie	Lethbridge
Cottam	Port Arthur	Winnipeg	Red Deer
Cochrane	Porcupine		Strathcona
Elk Lake	Port Colborne		Wetaskiwin
Essex	Port Robinson	<u>Saskatchewan</u>	<u>British Columbia</u>
Fergus	Ridgeway	Sault Ste. Marie	Arrowhead
Fonthill	Sault Ste. Marie	South Porcupine	Chase
Fort William	South Porcupine	Balgoinie	Cranbrook
Galt	South Woodlee	Broadview	Fernie
Hamilton	St. Catharines	Fort Qu'Appelle	Golden
Harrow	St. Thomas	Hague	Kamloops
Humberstone	St. David	Moosejaw	Michel
Ingersoll	Thessalon	North Battleford	Nelson
Jordan	Timmins	Prince Albert	New Michel
Vineland	Toronto	Regina	Revelstoke
Kenora	Welland	Rosthern	Vancouver
Listowel	Woodstock	Saskatoon	Victoria
Marshville		Wilkie	Wilmer
		Wynyard	

SAVINGS DEPARTMENT.

Interest allowed on Deposits at all Branches of the Bank throughout the DOMINION OF CANADA.

Drafts, Money Orders and Letters of Credit Issued Available in Any Part of the World.

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

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

Agents in France. — Credit Lyonnais.
 Agents in Germany. — Deutsche Bank.

Imperial Year Book

FOR

Dominion of Canada

BEING A

Statesman's and Business Man's Year Book for Canada and the British Empire

Containing full information about the Dominion, the various Provinces, the religious, educational and other activities in Canada.

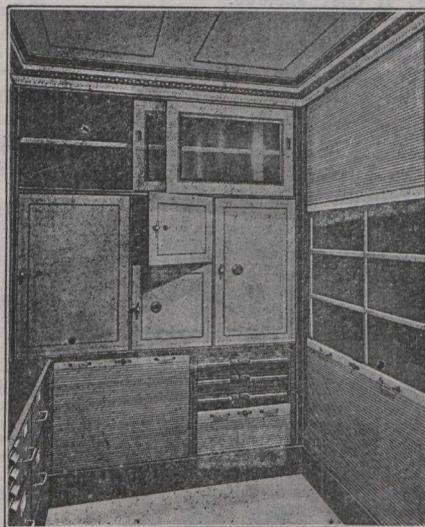
Paper \$1.00—Cloth \$1.50

A. SOUTHALL, Editor

H. BRAGG, Business Manager

19 Royal Trust Building, MONTREAL.

STEEL VAULT EQUIPMENT FOR MUNICIPAL OFFICES



WE make to order Steel Filing Equipment for Municipal Vaults. Cold rolled sheet Steel is the only satisfactory material for making Filing Drawers for all sizes of papers. This is a good example of a Vault Equipment with Steel Filing Cabinets.

OFFICE SPECIALTY MFG. CO. LIMITED

Head Office: 97 Wellington St. West, TORONTO

BRANCHES: Halifax, St. John, Quebec, Montreal, Ottawa, Hamilton, Winnipeg, Regina, Calgary, Vancouver.

ECHOES FROM MUNICIPAL FINANCE

WE BUY
AND SELL

MUNICIPAL DEBENTURES

If YOU wish to dis-
pose of this class of
bonds do not fail to
write us.

Brent Noxon & Co.

Canada Life Building,
TORONTO, Ont.

SHERBROOKE, QUE. The Council will purchase a site for the Canadian Brakeshoe Co., for \$11,000; the plant to employ 125 men; a site, costing \$6,000, for a Clothing Co.; and has made a contract with the Jenckes Machine Co. for doubling its plant, at a cost of \$100,000, so as to employ 300 more hands.

ST. CATHARINES, ONT. The new \$75,000 hospital was formally opened by the Lieutenant-Governor. A by-law will be prepared for \$450,000 for a high level bridge over the old Welland Canal. — The Council will endeavour to purchase the Gas Works.

ST. LAMBERT, QUE. Construction has begun on the extension of the Montreal and Southern Counties Railway to Chambly.

ST. THOMAS, ONT. The Power and Light Committee has abolished the minimum rate of \$9 a year for house-lighting and are trying to have the floor-space rate abolished; the city wants straight meter charges, and feels that if all fixed charges are done away with more light will be used.

STRATFORD, ONT. The ratepayers will vote on reducing the licenses from sixteen to ten.

TORONTO. A deputation was sent to Ottawa to ask for the construction of a group of new Federal buildings, including Post, Customs, Inland Revenue Offices, etc., as the present buildings are too small; the government has promised to look into the situation. — The filtration plant in course of construction on the Island will probably cost more than was estimated as the walls and floor of the reservoir through which the filtered water is to pass to the city mains, allow the lagoon water to leak in. — The Exhibition Management has arranged to hold competitions for cadets from the British Isles next year.

CHANGE OF MANAGER.

One of the events in Banking circles has been the retirement of Sir Edward Clouston as General Manager of the Bank of Montreal, in which he is succeeded by Mr. H. V. Meredith. Under the guidance of Sir Edward the Bank of Montreal has not only kept up its old traditions as the leading Bank in the Dominion, but has, with conservative management, risen to a very high position in the international world of finance. Sir Edward will now be able to increase his active work for the good of Montreal, while enjoying a well earned rest. Mr. Meredith succeeds to a position well equipped for it, and with a reputation already won in banking circles.

BANK AMALGAMATION.

The largest bank amalgamation for many years has just been consummated in the union of the Canadian Bank of Commerce and the Eastern Townships Bank. The united capital is \$15,000,000, and the Reserve \$12,000,000. As the two managements have been developing business in different parts of the Dominion, there is little duplication of branches, except in the large centres, so that the three hundred and thirty odd branches will all be maintained. The amalgamation has been made on the basis of a \$100 share of Commerce for two \$50 shares of E. T. Bank.

The name of the Eastern Townships Bank will not be given up, but added to that of Commerce, and three Directors of the former will join the Board of the united banks.

UNION BANK.

The 47th annual report of the Union Bank shows profits of \$662,437, which is equal to 13.48 per cent. on the paid-up capital of \$4,914,120. This, with \$80,486 brought forward, and \$457,060 received for premium on new stock, has been used as follows: Dividends at 8 per cent. \$360,948; to Rest account \$657,060, making it \$3,030,197; written off bank premises, \$100,000; Officers' Pension Fund, \$10,000; balance carried forward, \$71,975.

NEW BRANCHES.

The Merchants' Bank has opened new branches in Regina, Moose Jaw and Frobisher, Sask.; Bannerman avenue, Winnipeg, Man., and Wallaceburg, Ont.

EASTERN TOWNSHIPS BANK.

The annual report shows profits of \$459,570, or over 15.3 per cent. on the paid-up capital of \$3,000,000. This with \$145,000 brought forward, was used as follows: dividends of 9 per cent., \$270,000; \$150,000 was added to Reserve, bringing it up to \$2,400,000; added to assets, \$100,000; officers' pension fund, \$19,000; leaving a balance of \$65,608 to be carried forward.

CANADA SECURITIES CORPORATION LIMITED

MUNICIPAL and INDUSTRIAL
BONDS and DEBENTURES

Head Office: 179 St. James St.,
MONTREAL

Loans Made to }
Bonds Bought from }

MUNICIPALITIES

A. P. LESPERANCE,
MANAGER

CITY AND DISTRICT
SAVINGS BANK

MONTREAL

BANK OF TORONTO.

The annual report shows profits of \$677,964, which is equal to over 16 per cent. on the paid-up capital of \$4,608,050; to this was added \$608,050 from premiums on new stock; and \$194,777 brought forward from last year. Of the total, dividends took \$455,721; 858,050 was added to Reserve, which now stands at \$5,008,050; written off bank premises, \$100,000; add to pension fund, \$15,000; balance carried forward, \$52,019.

WELLAND, ONT. The new \$1,000,000 addition to the Page-Hersey Iron Tube and Lead Works has been opened; this means the employment of 150 additional hands and is now one of the largest industries here. — A by-law to introduce hydro-electric power is to be voted on.

WESTMOUNT, QUE. Discontented with the federal census, the council conducted a census of their own, which indicates a population of between sixteen and seventeen thousand, or some three thousand over the federal count. — The Council, with the consent of the citizens, is asking for a change in the governing body, which it is proposed shall consist of a Mayor and five aldermen elected at large for 2 years; a referendum vote will be taken either on the initiative of the Council or on a petition of 10 per cent. of the proprietors.

WINGHAM. The by-law to grant a loan to the Western Foundry Company to enable them to erect new buildings, was passed by a majority of 349.

SALES OF BONDS FROM 18TH NOV. TO 18TH DEC.

PLACE	Population	Assessed Value	Debenture Debt.	Sinking Fund	SALES				PURCHASER
					Amount	Time	Interest	Object	
Carleton County, Ont.	27,000	\$12,675,184	\$105,675	\$37,503	\$40,000	20 inst.	5	Bridge	G. A. Stimson & Co.
Milfort, Ont.	800	457,500	17,509	.....	3,000	20 "	6	Telephone	do
Hyssop, S.D., Alta.	125	.....	.....	.....	4,000	20 "	5½	School	do
Cowley, S.D., Alta.	375	.....	.....	.....	4,000	20 "	5½	"	do
Gleichen, S.D., Alta.	750	900,000	13,000	.....	3,000	10 "	6	"	do
St. Vincent Twp., Ont.	.....	1,367,500	4,226	.....	6,500	20 "	5	Drainage	do
North Toronto, Ont.	.....	.....	.....	.....	45,000	20 "	4½	.....	do
Amherst, N.S.	.....	.....	.....	.....	79,000	30 yr.	4½	.....	Dom. Securities Corp.
Victoria, B.C.	.....	45,000,000	7,385,000	.....	1,500,000	50	4	.....	do
do	.....	.....	.....	.....	230,000	25	4	.....	do
do	.....	.....	.....	.....	267,000	10	4	.....	do
Claresholm, Alta.	.....	.....	.....	.....	8,500	30 inst.	5	L. I.	do
Red Deer, Alta.	.....	.....	.....	.....	63,600	20 & 30	5	.....	do
Cornwall, Ont.	.....	.....	.....	.....	9,000	20 inst.	5	W.W. & C.	Wood, Gundy & Co.
Raymond, Alta.	.....	.....	.....	.....	18,000	20 "	6	.....	do
Progress R.M., Sask.	.....	.....	.....	.....	20,000	20 "	5	Roads	do
Windsor, Ont.	.....	.....	.....	.....	50,000	20 "	4½	.....	do
do	.....	.....	.....	.....	65,000	10 "	5	.....	do
Weston, Ont.	.....	.....	.....	.....	20,000	20 "	5	School	Brent, Noxan & Co.
Simcoe, Ont.	.....	.....	.....	.....	30,000	20 "	5	.....	do
Mimico, Ont.	.....	.....	.....	.....	7,500	30	5	.....	do
Raleigh Twp., Ont.	.....	.....	.....	.....	10,000	10	5	.....	C. H. Burgess & Co.
New Liskeard, Ont.	.....	.....	.....	.....	7,000	20 inst.	5	.....	do
Midland, Ont.	.....	.....	.....	.....	6,500	30	5	.....	do
Norwich, Ont.	1,200	402,578	33,430	1,052	20,400	20 & 30 inst.	5	.....	do
Santaluta, Sask.	450	200,365	4,500	.....	4,500	20 inst.	5	.....	do
Steelton, Ont.	4,000	2,125,135	31,894	.....	36,000	30	5	.....	do
Emo Twp., Ont.	.....	.....	.....	.....	2,000	15 inst.	5 & 6½	.....	do
Springfield R.M., Man.	5,000	3,214,105	8,000	.....	8,000	5 "	5	.....	do
Davidson, Sask.	650	445,163	47,798	.....	16,000	20 "	5½	.....	do
Berlin, Ont.	.....	.....	.....	.....	45,000	30 inst.	4½ & 5	.....	do
Belleville, Ont.	10,440	4,960,935	1,006,924	231,672	35,000	30	4½	Pub. Schools	Ont. Securities Co.
Galt, Ont.	9,718	4,762,729	844,628	157,507	10,000	.....	.....	Imp. Water W.	do
Guelph, Ont.	15,000	6,958,836	.....	.....	72,810	.....	.....	.....	do
Ayton, Ont.	3,307	20,587	.....	.....	6,000	20	4½	Road, School	do
Owen Sound, Ont.	.....	.....	.....	.....	5,000	8 & 11	4	.....	do
Alliston, Ont. (gr.)	.....	.....	.....	.....	18,000	20	5	.....	do
Portage la Prairie, Man.	.....	.....	.....	.....	10,000	30	5	.....	do
Rapid City, Man.	.....	.....	.....	.....	2,650	7	5	L. I.	Union Bank.
Melville, Sask.	.....	.....	.....	.....	19,000	30	5	.....	Hansen Bros.
Suncap Twp., Ont.	.....	.....	.....	.....	22,500	20 inst.	5	.....	Æ. Jarvis.
Swan River, Man.	.....	.....	.....	.....	3,000	15 "	5	.....	National Finance Co.
Marquis, Sask.	.....	.....	.....	.....	15,000	10	8	.....	Nay & James
Kerr Rovert, S.D., Sask.	.....	.....	.....	.....	30,000	20	6	Schools	do
Carmanguay, Alta.	.....	.....	.....	.....	25,000	20	5½	.....	do
Shelbrook, Sask.	.....	.....	.....	.....	8,000	15	7	.....	do
S. Cœur, S.D., Sask.	.....	.....	.....	.....	5,500	20	6½	.....	do
Rivers, Man.	.....	.....	.....	.....	6,000	20	6	.....	do
Cupor, Sask.	.....	.....	.....	.....	10,000	12 & 15	6	.....	do
Stafford, Alta.	.....	.....	.....	.....	15,000	20	5½	.....	do
Radville, S.D., Sask.	.....	.....	.....	.....	14,000	20	6	.....	do
St. Joachim, S.D., Alta.	.....	.....	.....	.....	40,000	40	5	.....	do
St. Louis, S.D., Alta.	.....	.....	.....	.....	15,000	30	5	School	do

MUNICIPAL ADVERTISING

Bad Advertising

"Toronto is undoubtedly the literary and artistic axis of Canada. To dispute this is no longer fashionable."

This sentence by itself might not be a very bad advertisement for the Queen City, but along with the balance of the editorial from which it is taken, will do Toronto harm, for there follows a sneering allusion to a sister city, which is an evidence of the "little Canadian," whose outlook is too narrow and bigoted to write like a Canadian imbued with a broad national spirit.

The editorial in question marks the transference of Sir Max Aitkin's "literary lapse" (with apologies to Prof. Leacock), the "Canadian Century," from Montreal, where it was born, to the home of its would-be purchaser in Toronto.

The "scribe" (for only a "scribe" would write such an editorial!) is not all smooth towards Toronto. He accuses them of his own fault of narrowness, as being "more prone to purchase a magazine created within their gates, than one that rides under an alien seal and smirks (smacks?) of foreign flavor."

We sadly confess that this wonderful sentence is too deep for our limited intelligence. All we can gather beyond the imputed narrowness of Torontonians in their purchase of magazines,

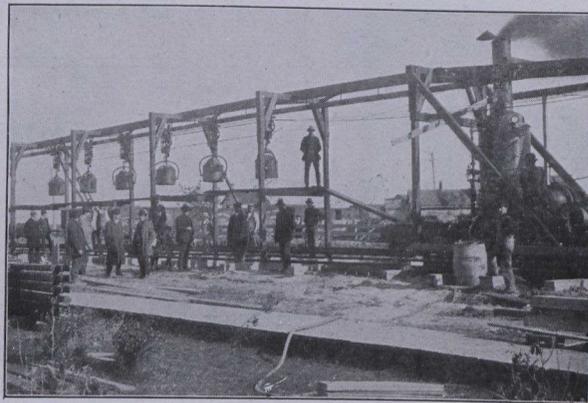
is the ridiculous slander that Montreal is an "alien" city. For evidently the "foreign seal" is that of Montreal, and that referred to later, as the "divine seal of genius"—that of Toronto. There is also the implied slur on the managing editor, Mr. Watson Griffin, who has until the recent purchase, conducted the Century very admirably for several months. Mr. Griffin's broad Canadianism is too well known to permit any accusation of something of "foreign flavour" to be thought of, and he has another quality which his successor evidently lacks, he can write intelligible English.

Anyone who writes in such a narrow way is not qualified for a Canadian paper; he has not got his "finger on the National Pulse Beat," and should be content with a small—very small local paper. His attack on Montreal is suicidal from a business point of view, for the issue in which it appeared, contains 145 inches of direct Montreal advertisements and only 62 inches of direct Toronto ones. No doubt, Montreal advertisers will appreciate this.

Toronto—like every other Canadian city—has its special advantages, and among these, is the fact of one nationality throughout the whole district. But to laud Toronto at the expense of a sister city is neither good for Toronto nor for Canada.

SEWER AND TRENCH WORK

Quickly and Profitably Done by using
Modern Methods



CARSON TRENCH MACHINE
At Winnipeg, Man.

We are prepared to suggest machinery for any particular Job. We can furnish Trench Machines, Steam Shovels, Travelling Derricks, Etc.

MUNICIPAL MACHINERY AND
SUPPLIES

MUSSENS LIMITED

MONTREAL,
218 St. James St.

TORONTO,
73 Victoria St.

COBALT,
Opp. Right of Way Mine

WINNIPEG,
259-261 Stanley St.

CALGARY
Samis Block

VANCOUVER,
Mercantile Bldg.

THE
LEATHER
BELT
THAT'S
KNOWN
OUR
"EXTRA"



MONTREAL
WINNIPEG

TORONTO
VANCOUVER

Cleveland Bridge and Engineering Co.

Limited

Canadian Express Building,
MONTREAL

Bridges and Steel Structures

Head Office :

Darlington,

ENGLAND

Reeves—Wardens—Here's The Perfect Culvert !

Easier and quicker to put in place than any other ; cost less for freight and cartage ; stronger and far more enduring. Made of best Billet Iron, specially heavy gauge, shaped in semi-cylinders and corrugated under a pressure of SIXTY TONS to the inch. Then heavily galvanized AFTER shaping ; the only culvert so made, and therefore the only really RUST-PROOFED culvert.

Shipped nested, in sections readily assembled into culvert shape. Flat flange-rib lock makes a perfectly tight joint, without rivets, bolts or other makeshifts, and quality increases strength. Only culvert with which you can break end-joints. Frost-proof, strain-proof, need no special ditching nor bracing. Suited to every purpose any pipe can serve.



Send to-day for free sample and Booklet No. 24 describing and

illustrating Pedlar Perfect Culverts. Address place nearest you.

BRANCH WAREHOUSES

HALIFAX 16 Prince St.	ST. JOHN, N.B. 49-46 Prince William St.	QUEBEC 127 Rue du Pont	MONTREAL 321-3 Craig St.	OTTAWA 423 Sussex St.	TORONTO 111-113 Bay St.	LONDON 86 King St.
CHATHAM 200 King St. W.	PORT ARTHUR 45 Cumberland St.	WINNIPEG 76 Lombard St.	REGINA 1901 Railway St. South	VANCOUVER 319 Pender St.	VICTORIA 434 Kingston St.	CALGARY Room 7, Crown Block.

DOMINION BRIDGE CO. Limited MONTREAL, P. Q.

BRIDGES

TURNTABLES : : :
ELECTRIC CRANES
ROOF TRUSSES : : :
STEEL BUILDINGS

Structural METAL WORK of All Kinds

Beams, Channels, Angles, Plates, Etc., in Stock

TORONTO
AGENCY
Room M
CONFEDERATION
LIFE
BUILDING

WINNIPEG
AGENCY
UNION
BANK
BUILDING