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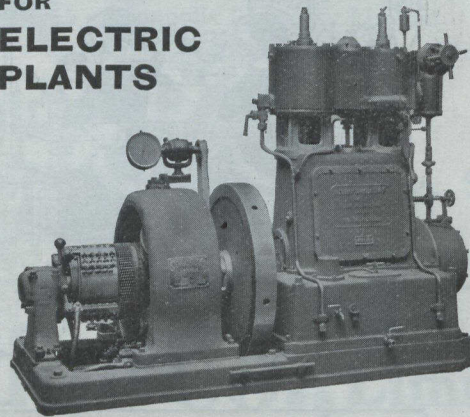
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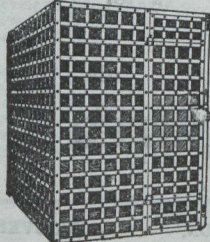
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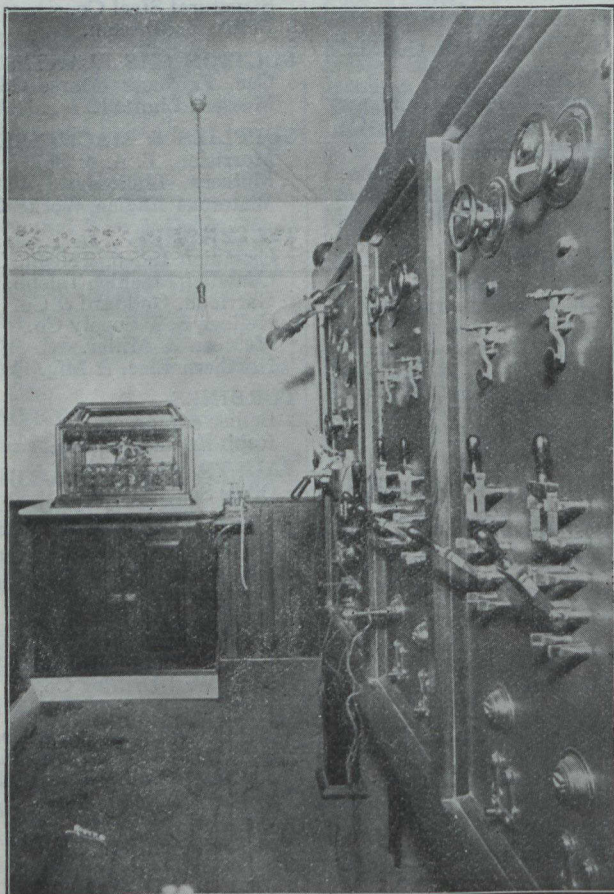
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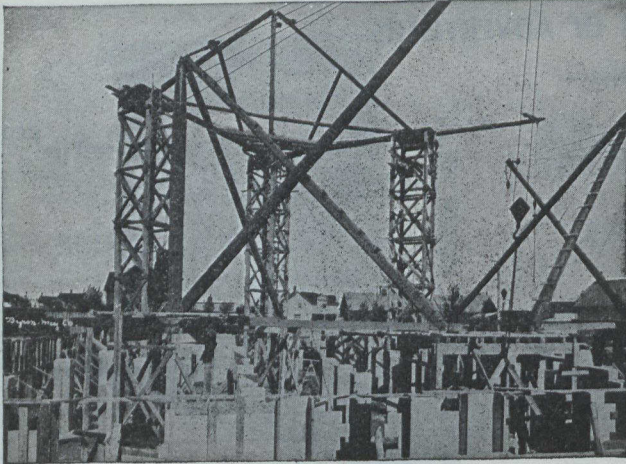
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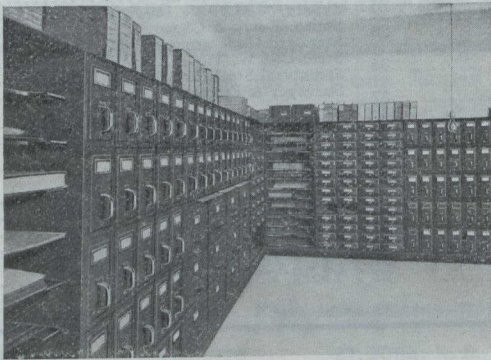
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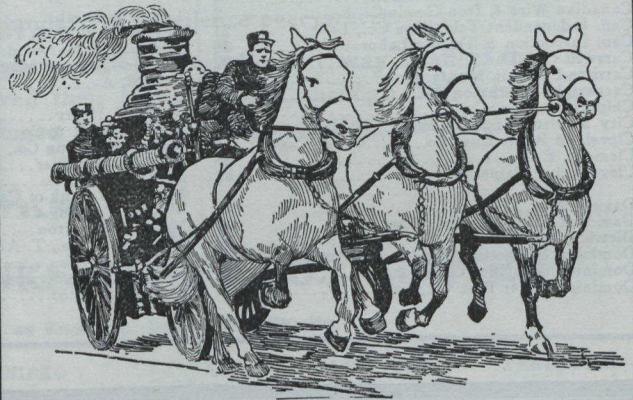
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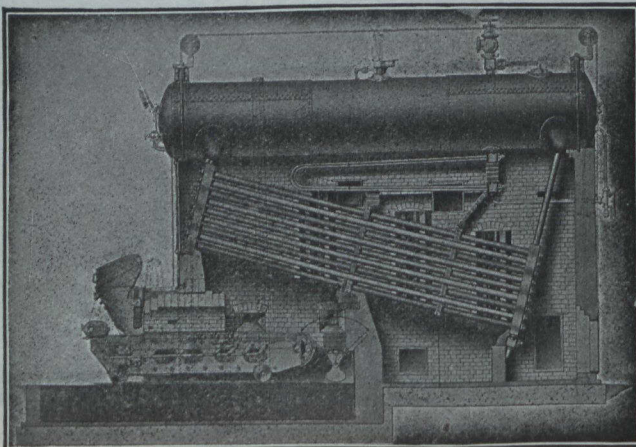
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THE CANADIAN MUNICIPAL JOURNAL

AND TELEPHONE AND BUILDING NEWS

HARRY BRAGG, EDITOR

EXEMPTION FROM TAXATION

The question of exempting certain properties from taxation has been brought very much to the front by some cases which have come before the Legislature of Quebec. These have been in connection with the Town of Outremont, which objected to a nunnery overriding building by-laws which are in force in the town, sanctioned by the Legislature; and the Towns of Longueuil and St. Lambert, which asked—and secured—permission to tax church and school property for local improvements, such as street paving and sidewalks.

The question is a very large and important one, as it involves all the large municipalities, and will gradually obtrude itself on the smaller places.

The question of the exemption of property owned by the Federal and Provincial Governments, and which is for the "general good" of the Dominion or Province, and not for the specific good of the place in which it is situated, was ably discussed by Ald. R. V. Harris, of Halifax, N. S., at the U. C. M. Convention in Windsor, Ont., last year, and was reported in full in our issue of October last.

The justice of the Federal or Provincial Governments compensating any place for such property exemption seems unassailable.

But one great part of the question of tax exemption relates to the way in which ecclesiastical and school property is allowed to escape from any contribution towards the expenses of the general up-keep and protection.

Of course this is most marked in Montreal where the exempted property is valued at \$120,119,419, of which \$29,718,608 is municipal, and may therefore be taken entirely out; \$10,852,000 is Federal property; and \$2,128,540 is Provincial; the balance, however, is no less than \$78,419,671, which represents very largely the ecclesiastical and school property which forms such a weight upon the city's progress.

The town of Outremont, adjoining Montreal, is already a sufferer from such exemptions. Some time ago, one of the Councillors explained that a certain sisterhood had bought up a large block of land, a good deal of which had been occupied by market gardeners who were tax payers; as soon as the nunnery was completed, the scholars were taught market gardening; and not only did the town thus lose the taxes it had previously collected from this land, but the scholars of the nunnery entered into competition with other market gardeners, and had an advantage by having no taxes to pay.

Is it any wonder that the Town of Outremont does not open its arms wide to welcome another establishment of non-taxable citizens?

Why should not such non-taxable property be made to pay to the city which has increased its values, at least part of the unearned increment?

St. George's Church, Montreal, is being sold for a tremendous increase in land value over the 35 cents per foot which was paid for the site. Why should not some, at least, of this great increment be paid to the City?

The recent fight before the Legislature was based upon a Bill which the sisters brought forward which asked that certain building by-laws, under which the Town had legally refused them permission to build on a certain site, should be set aside for their personal pleasure. This not only makes a mockery of the admirable custom of having good building by-laws, but raises the question as to how far proprietors who have already had to submit to these by-laws have a right to claim damages. If damages can be claimed, who is to pay them? The town certainly is not to blame; so it must be laid at the door of the Legislature which has been cajoled into the change.

Then comes the question of exemption from taxation for a "school." The "School" which the Sisters propose to run at the expense of the proprietors of Outremont, is really a ladies' college of a very expensive kind; and we understand about seventy-five per cent. of the pupils will not be Canadians, but will come from foreign countries. As the site is worth about two million dollars and the proposed building will probably cost another million, it will mean exempted property of a value of three millions. The result will be that there will be a deficit in the taxes of about \$4,000 a year which **the other proprietors will have to make good.**

Why should such an institution have the power to set aside building by-laws, and then compel the community to pay four thousand dollars a year for their up-keep?

The question is not one of race or religion in Outremont, for the Bill was opposed by the Council unanimously, while several leading French speaking lawyers and others formed a delegation to aid the Council in its opposition at Quebec.

In the "good old days," when Church and School property was small, and civic expenses light, such a condition might be excused. But today such action is utterly out-of-date to the city which has met all the expenses which have gone in making the property so much more valuable?

Why should not the adherents of any religious body be prepared to "Render unto Caesar the things that are Caesar's," as was taught by the Great Head of all Christian churches?

Why should the churches benefit at the expense of the workingman, and the slum-dweller?

This plea is not advanced because of a desire to hamper the splendid work that is being done by the churches. On the contrary, the proper payment of their share of taxation would take away one reproach which is logically hurled against ecclesiastical bodies by non-church-goers.

Is it fair for any Christian Church to compel outsiders to pay toward the expenses of the Church?

By the present system, every citizen is taxed to keep up the churches in his city, whether he wishes to do so, or not. This is certainly "taxation without representation."

The Legislature of Quebec has done justly in permitting Longueuil and St. Lambert to compel taxation for local improvements on all who benefit by it.

THE CANADIAN MUNICIPAL JOURNAL

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MONTREAL, JANUARY, 1913.

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Change of copy should reach this office on 18th of month preceeding date of issue, 10th if proof is wanted.

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Read the Adjoining Column

The last issue of "Conservation" the monthly circular issued by the Commission of Conservation says:

"A by-law was recently passed by the Council of the city of Toronto, limiting the height of buildings in the city to 125 feet. This is a step in the right direction. It is not too much to hope that the future will see restrictions, limiting the height of all building to one and one half times the width of the street on which they are erected."

NEW YEAR - NEW VOLUME

The New Year and the New Volume,—Number Nine—open together

During the past year our advertizers will be interested to know that Forty-five Thousand Copies of the Journal were issued and we are glad to state that the number of subscribers who are not only filing, but binding the volumes, is increasing.

This year we shall try to still further improve the Journal, and we trust that for all our supporters, subscribers and advertizers, 1913 may prove

A HAPPY NEW YEAR.

A Seventeen Storey Mistake

Toronto is to have a seventeen storey hotel.

The present by-laws do not allow of anything above ten stories, but the late Board of Control promised to have the by-laws set aside in this case, for the benefit of the proprietor.

Vancouver, one of the most progressive cities, has recently followed the example of Montreal, and decided that no building higher than ten stories shall be permitted.

Montreal, where land is very expensive, limits to ten stories.

Toronto recently decided this maximum was a reasonable one, yet now she is going to make an "exception" to her by-laws. Why should not other "exceptions" be made when other projects of huge buildings are brought before the Board of Control? Why should not those who have not been permitted to build more than ten stories high under the by-laws take action against the city? Is it wise that the Board of Control should set an example to the citizens of breaking by-laws? What respect will the average citizen have for by-laws? And if "exceptions" to the building by-laws are permissible, why not find good reasons for exceptions to all the other by-laws?

Toronto is already suffering from congested streets—this will, of course, be aggravated by huge buildings.

What will happen?

To relieve the congestion, Yonge street and other streets will have to be widened, and at a huge expense.

Then Toronto will find what Montreal has experienced—that street widening is a heavy drain on the city revenue. Toronto citizens will have to pay for the widening, which has been hastened and made more necessary by huge buildings.

Toronto has a Housing Company, and is sympathetic to the Garden City movement, and a seventeen-storey building is a direct contradiction to these efforts at spreading the city.

Toronto is sympathetic to the Single Tax movement, which is claimed to be an enemy of tall buildings and congested streets.

The hotels in Toronto are congested during the two weeks of the Exhibition, but the absolute necessity of a seventeen-storey hotel would indicate that the proprietors of the King Edward, the Queens and other hotels are asleep to their opportunities for enlargement.

It seems a pity that Toronto should fall unto the evil habit of Sky-scrappers which are only justifiable in such badly situated cities as New York, where development is hemmed in to a narrow isthmus. Toronto should not centralize so much on the corners of King and Yonge streets, but compel business to spread over a wider area.

Municipal Ownership in England

Once again we have received the valuable statistics prepared by Mr. James Carter, Borough Treasurer of Preston, England, showing the "Rates (Taxes) levied in various towns, together with charges for gas, water and electricity; also Profits and Losses on Municipal Undertakings (Municipal Ownership) by which rates in these towns have been reduced or increased."

This is the 28th year in which Mr. Carter has issued this valuable pamphlet, and, as usual, he prefaces it by saying that it "is not intended to demonstrate the desirability, or otherwise, of Municipal Trading."

As usual, we shall give an analysis of the various tables which form the pamphlet, summarizing the lists and information, so as to give our readers the gist of the information, and the results to be deduced from it.

The rates (taxes) in the various towns show a wide divergence, the highest being in the City of Norwich, 10s. 7d. (\$2.64,) which is closely followed by West Ham and Stoke with 10s. 6 d. (\$2.62,) while the lowest is the City of Oxford, where the rate is only 4 s. 8 d. (\$1.16), or considerably less than half; the next lowest are Blackpool and Bournemouth, two seaside resorts, with 5 s. 0 d. (\$1.25).

The charges for water, gas and electricity naturally show a very considerable divergence.

The charge for water for domestic purposes is based on the taxable value of the house, taken at £15 (\$75), and varies from 7 d. (14c.) in Worcester, 8 d. in Worthing and 9 d. (18 c.) in Brighton and Southampton to 4 s. 6 d. (\$1.12) in Chatham, where a private company owns the waterworks. Ashton, Bacup and Bury come next highest with 2 s. 0 d. (50 c.)

Gas varies by the 1,000 feet from 1 s. 1 d. (27 c.), in Widnes, where the works are municipally owned to 3 s. 7 d. (89 c.) in Lowestoft, where a company owns the plant. But two companies, in Sheffield and Plymouth, charge the next lowest rates, namely, 1 s. 3d. (31 c.) and s. 7 d. (39 c.) respectively; while two other companies, in Swindon and King's Lynn, charge 3 s. 6 d. (87 c.) and 3 s. 5 d. (85 c.) respectively.

Electricity for domestic lighting, charged by the B. T. U., varies from 2¾ d. (5½ c.) in Bury, where the ownership is municipal, to 6½ d. (13 c.) in Bournemouth, where a company supplies it; while privately owned plants in Oxford and Hove come next to the highest with 6 d. (12 c.).

In no less than 109 towns are the rates, or taxes, reduced by the profits derived from Municipal Undertakings, which include markets, gas, water, electric light, tramways, estates owned, etc. The largest total of profits is in Manchester, where no less than £188,500 (\$942,500) of profits is used to decrease the taxes, this being made up of £14,000 (\$70,000) from markets; £50,000 (\$250,000) from gas; £24,500 (\$122,500) from electric light; and £100,000 (\$500,000) from tramways.

Next comes Liverpool, with profits of £167,399 (\$36,995) and Leeds with £115,235 (\$8,576,175).

The amount by which the taxes have been decreased is largest in Densbury and Wallasey, where 1 s. 8½ d. (42 c.) has been deducted; Nottingham comes third with 1 s. 6½ d. (38 c.) and Darlington fourth with 1 s. 6 d. (37 c.).

In four towns, the smallest amount has been deducted, ¼ d. (½ c.), namely Eccles, Hove, Islington and Leamington.

The total amount of the profits by which the rates have been reduced in these 109 towns is the enormous sum of £1,655,699 (\$8,278,495).

The other side of Municipal ownership is given in a table of 55 towns in which there have been "deficiencies the total being £363,208 (\$1,816,040), by which rates have been increased.

But a peculiarity about this list is that out of the 55 towns, all but 5 are included in the previous list as making profits.

Another feature of interest is that no less than £124,865 (\$624,325) of the losses is due to waterworks, which are a necessity; and £147,983 (\$739,915) is due to the docks in Bristol and Preston, which may otherwise be paying investments in the business they bring.

Deducting the total deficiencies, or losses, from the total receipts, it is seen that the net profits are:—£1,292,491 (\$6,462,455).

The only deduction is that Municipal Ownership in England, in spite of all that its enemies say, is profitable, and that the taxes in many towns would be much heavier if they were not reduced by the profits on Municipal Undertakings.

Announcement

We have made arrangements for a service of specially written articles on the Guild Halls and City Halls of the older countries, which will be started in our February issue. The ancient and historic Guild Hall in London will be the first to be dealt with and as this is probably the most historic public building in Europe if not anywhere in the world, there is any amount of material of special interest. We believe the contrast of these old buildings with associations of a most interesting nature through many hundreds of years will prove interesting from an historic point of view, as well as a comparison with our modern "Town or City Halls", with which our readers are so closely allied. The articles will be illustrated.

Paying Public Ownership

The Hydro-Electric Commission of Ontario is in the happy position of having so successful an enterprise that they are able—not to declare a dividend, as a private monopoly would do, but—to declare a reduction in rates for the next year. The new rates will mean a saving to the municipalities who are customers of about \$100,000 a year.

For example it was expected that the price to Toronto would be reduced from \$18.50 to \$16.00, but the revised price is only \$15.00 which means \$60,000 a year to Toronto alone. London will pay \$24.00 instead of \$28.00, thus effecting a saving of over \$12,000.

The Commission has found that business so far has resulted in a surplus of \$62,000, and the customers are to get the benefit.

This is one more instance of Public Ownership paying—the basis of success being the best business methods, both for construction and management.

Over Crowding and Health

The census of 1901 shows that there are 46,134 one-room houses; 74,715 two-room houses; 97,674 three-room houses in Canada.

An example of results is seen in Offenbach over Mein, where much has been done in housing improvements, the death rate having gone down from 23.6 to 14.1.

In the most congested ward in Birmingham, England the infant death rate is 351 per 1,000, while in the Garden City of Bournville, only 4 miles away, the rate is 65.

Union of British Columbia Municipalities

President—MAYOR LEE, New Westminster.
Sec.-Treas.—EX-REEVE BOSE, Surrey.

EIGHTH ANNUAL CONVENTION

(Concluded)

Then came a paper on

Municipal Finance

Coun. McInnon, Revelstoke, B. C.

As my experiences in municipal work have been as a Councillor of Revelstoke, anything I have to say must largely partake of its environment. We meet however upon common ground in so far as the Municipal Act goes.

Does Municipal Finance differ from other finance? In my opinion it does just as one language differs from another language. In what way does Municipal Finance differ from the finance of the individual? Largely for two reasons: first, on account of the length of the term of office, and second, on account of the influences which follow upon the first.

Let us take a glance at Number One. With a term of office of twelve months can an Alderman be developed who can intelligently digest the matters that come before him; who can act quickly and yet with caution; who can deal with the various and varied questions that come up in a manner that will commend itself to the municipality and to those who sent him to office; who can exercise the same energy, zeal and horse-sense which you see him display as a citizen? I do not believe one year can do it, and you who have had years at municipal work will sympathize with such a statement. The term of office should be for more than one year and the experience gained during the first year can be well used during the following year. Large commercial institutions could not exist and progress to the extent they do if Managers were changed every year and absolutely green men put in their place. Nor can cities expect to get value for every dollar expended by men who, although quite capable in their own line, are without experience in municipal expenditure.

Let us take a glance at reason Number Two. What follows upon reason Number One? Several things follow. Just as soon as the new council gets to work, the trouble begins. Every Councillor is a new broom and in his desperate attempts to sweep clean, more often than not he tries to sweep out things that should be left alone, and often succeeds in doing so, and makes nasty dents and scratches with his new broom—and, all this he does in a spirit of honest and buoyant enthusiasm and with an earnestness that is almost appalling; ideas that were in embryo all through his life now become full-fledged and often these ideas become ideal whether right or wrong; often too the desire to please his supporters has its baneful effect; often too self-interest is not dead. And as the months of office grow less, interest in the work slackens, and the end of an official year closes upon a Council at sea with itself and having carried into successful existence little that was promised and little that redound to their credit, and yet the men who make up this Council are in themselves all right, the most progressive citizens in town. Can you account for this state of affairs?

I have given you what I consider the material we have to work with. Of necessity, these men become your Board of Directors; your Board of Managers, to serve the interests of their Corporation and to carry to a successful issue the various problems that will come before them.

The financial problems that any Council must face naturally consist of revenue and expenditure. In the forefront of receipts come the estimates for the year. These when once made up and accepted by the Council must be abided by, and as the taxation is known and other receipts can be conservatively estimated, there would seem to be no difficulty in reducing to figures the exact amount of money which may be expected during the year. The Municipal Act, too, provides that the corporate body may borrow under certain conditions on current revenue. In the expenditure columns the fixed charges are known, other expenses of all kinds, sorts and descriptions can be estimated, based upon the experience of the past and wants of the present. Expenses that cannot be estimated—such as epidemics, etc., your council knows nothing about and thus there would seem to be no great difficulty ahead—and that the end of the fiscal year will find the municipal council facing the electorate with a statement showing everything in rosy colours. There is a difficulty in making estimated revenue fit estimated expenditure, a difficulty that seems so simple to surmount, that is so close, yet so elusive. Your estimated expenditure should be signed by the different committees submitting same, they should be adhered to and held sacred. But the year is not half spent when you will find petitions presented to the Council requesting work done which in the opinion of the Council at the beginning of the year could be got along without; but here we get back to the desire to please supporters and we find the work ordered to be done contrary to all that provides the meeting of expenditures and receipts.

Along this line is the giving of donations by councils for one cause or another. They do not seem to realize the danger of this practice, and petitions again come into play and the council donates monies that do not belong to them, are not in their estimates and not even legalized by the Municipal Act and contrary to good trusteeship.

The estimates then should be our sedulous care and once made should be adhered to. Not only because it is wise to do so, not only because it is the law, but because if you don't do so you are riding for a fall.

Now take the revenue.

First comes Taxation; the collection of this source of revenue is often the cause of financial trouble. People are prone to put off the payment of taxes to a more convenient season, and as its collection by process of law in the year in which it is levied is invidious to say the least, you must either borrow or wait for the Tax Sale which is far enough ahead. I said "borrow" and that is a word that municipal finance for current account should be absolutely afraid of.

The remedies offered by the Municipal Act are clear and if taken advantage of require the nicest kind of management to enable the municipality to swing clear. I believe that every legal inducement should be offered to taxpayers to square up, and the Estimates should be framed and so carried out that no deficit should exist. All arrears of taxes, all delinquent taxes should be intact and at the disposal of an incoming council, so that the proceeds of a tax sale can be known and a fair estimate of what will come in from the arrears can be arrived at and place in the Estimates.

All other sources of revenue are of such a type that it is comparatively easy to make them up and so I would not consider them a source of danger.

How about Expenditure?

First come the fixed charges. The interest and sinking fund upon all the debentures of the corporation must be provided for, whether this interest and sinking

fund has been received or not, and no really good excuse can be found for allowing the sinking fund to get in arrears. For it is well nigh impossible to return it to its integrity without another issue of debentures. Where a small town has many Local Improvement Debentures, and where the taxes have not been paid to an extent to enable the municipality to swing away from a deficit, it seems to me to be right and proper to take advantage of the powers conferred by the Municipal Act and borrow the amount of Local Improvement Taxes that are in arrears for the current year, as this liability is not part of the estimates proper. In this western country where improvements are the order of the day, we should be most guarded in our investments of the sinking fund, should it be decided to make any, to look well to where and how many monies belonging to the sinking fund are placed, and before putting it in any other security than that represented by the Savings Bank department of a chartered bank, we should consult the pages of the Municipal Act and not force the debenture-holders to put all their eggs in one basket as is the case when cities buy their own debentures with the sinking fund.

Another matter is bank overdrafts. This is the ruin of many a good city and good council and is a practice that should be discouraged by the bank. Councils come to the end of the year with an overdraft and no visible means of providing for same, and we find this overdraft turned over to the in-coming council, probably all new men, to wrestle with and provide for. Make your estimate for work and improvements large enough to cover the work amply, then provide the money and go on with your work. The trouble most cities have is the under estimation of work by men they employ to give them figures.

A hearty vote of thanks was passed to Mr. McKinnon and the paper ordered to be placed on the minutes.

Resolution Committee further report:

1911 Report

2. Industrial Homes-Recommend that this matter be dropped for the present. Adopted.

Re Hospitals-Recommend for further presentation of this clause. Adopted.

3. "That the Executive take up the question of inter-municipal roads and bridges with the Minister of Public Works with a view to establishing some system of joint control of these roads and bridges so as to secure uniformity of construction and effective maintenance and repair throughout the entire length." Adopted.

Telephones, Already dealt with.

4. "That the hardships occasioned by the working out of last year's amendments on this subject be called by the Executive to the attention of the Municipal Commission with a view to having more workable sections drafted." Adopted.

6. "That the Executive submit to the Commission and urge for a clearer definition of "wild land." Adopted.

7 and 8. Re-submitted to the Government.

10. Already dealt with.

15. Already reported on.

17 and 19. Struck out.

21, 22 and 23. Referred to Executive Committee for further recommendation.

24. Struck out.

29. Referred back to Committee.

31 and 32. Struck out.

33. Moved by Mayor Lee seconded by Mayor Sutherland:

"That in the opinion of this Convention some provision ought to be made to prevent school

boards throughout the Province from expending more money than provided in the Estimates, unless an agreement can be reached between the Council and the Board; and

"That the word 'five' be stricken out and the Council be required to strike a rate when preparing the tax by-law that will meet the requirement of the Board." Carried.

35. Cannot recommend further submission as the Local Improvement Clauses of this Act if passed as this Committee wish will meet the situation.

38. "That the Executive urge on the Government and the Municipal Commission that a model Act be drafted enabling any municipality on a sufficient vote of the people to adopt the best features of what is known as 'The Commission Form of Government.'" Carried on division.

41. To be re-submitted to the Government.

45. To cut down dangerous trees and charge to owner. Adopted.

46. Power to control Cemeteries. Passed.

Wednesday, October 23, 1912.

A paper on "Municipal Problems" by Mayor Sutherland, was withdrawn as the various points had already been discussed.

A paper was read by M. J. Crehan, F.C.A., Vancouver, on

General Municipal Affairs

The existence of municipalities and cities may be traced back to a very remote period. Historical research has also revealed the fact that they enjoyed to a greater or less extent the privileges of local self-government.

Memphis, in Egypt, is one of the oldest, if not the oldest, of the Old World's great capitals.

Travelling along history, municipal corporations and municipal governments were familiar to the Romans.

Ancient Rome, in its essential municipal wants, and its means of acquiring them, bears a close analogy to London, Paris or New York. To secure the comfort and health of the city, and to extinguish fires, Rome provided itself with a magnificent water supply, consisting of 14 aqueducts, the total length of which was $359\frac{1}{3}$ miles, 304 of which were underground, through mountains and along valleys, and 55 miles were above ground.

As a sanitary necessity, the city constructed drains to carry off the sewage, and the Cloaca Maxima, an immense sewer, is a large and wonderful work, built 25 centuries ago, on unstable ground, and under enormous practical difficulties, which still answers its purpose well, and ranks amongst the greatest triumphs of engineering skill. In Ancient Rome there were Fire and Police departments; eight commons or green spaces were set apart for sports and athletic exercises, and 18 public squares and 30 parks and gardens for breathing spaces. The only fault in Ancient Rome was that it was deficient in lighting.

But Time works great marvels, and a city of modern times, Berlin, shows this.

Professor Ely said that this is the best governed large municipality in the world.

The form of government of Berlin is given by Mr. Baxter as follows:

"All male persons of the age of 24, who pay a tax on an income of \$150, obtain the electoral franchise upon a year's residence. Over 10,000 citizens take part in the administration of municipal affairs. The most distinguished and substantial citizens

consider it an honour to do so. Penalties are imposed for a refusal to serve in any position to which a citizen may be elected. The municipal assembly is composed of 126 members, representing 326 wards. (At present it consists of 144 members) One-half, at least, must be house-owners. The members are chosen for six years, one-third retiring every two years, thus giving permanency to the governing body by making the changes gradual. This body controls the affairs of the city. It chooses, also, the upper branches of the city government known as the magistracy, composed of the mayor and the board of aldermen, 32 in number, 15 of whom are salaried, and 17 are honorary members. The term of the mayor is 12 years; the salary about \$7,500. The mayoralty is regarded as a position of high honour. The salaried aldermen are elected for 12 years by the municipal assembly, with special regard to their qualifications. Their salaries are higher than those of the local judges. The custom is to re-elect good men. The term of the unpaid aldermen is six years and they are usually chosen from men who have distinguished themselves for efficient public service. Voters who elect the municipal assembly are divided into three classes (as stated in the text). The result is that the majority of the assembly is chosen by a minority of the voters. The next feature so far as our observation goes, is almost wholly unknown in this country. These two chambers are supplemented in Berlin by a body of 70 citizen deputies, selected by the municipal assembly from leading citizens, to serve in joint committees for the administration of special affairs, such as the relief of the poor, schools, etc. At the meeting of these committees an alderman acts as chairman. Under this executive staff of 230 members, all honorary officials and men of independent means, there is a large staff of paid officials, appointed for life, as is the rule in the German civil service.

"The police is administered by the State instead of the city, the force consisting of about 3,000 men. The expense, (about \$400,000 a year) is borne by the city.

"The streets of Berlin are now taken care of by the city instead of the State, which up to 1874 had the maintenance.

"The revenue of the city, so far as raised by taxation, comprises an annual income tax of three per cent. on all incomes above a certain amount; house and tax, divided between landlord and tenant, and various minor special taxes.

"The net debt of the city is about four millions, a decrease of nearly two millions since 1876. This is a striking contrast to New York, whose debt is several hundred millions."

Prior to 1835 many of the towns, boroughs and cities of England were incorporated in various ways, but there was no uniformity in the constitution or powers of these corporate bodies. But the Municipal Corporations Reform Act did a great deal to bring about the uniformity of local self-government, and at one time (referring to the English system of corporate local government) Mr. Gladstone stated, "Our municipalities produce qualities which are the best safeguards of England's greatness."

Ambassador Bryce says that this statute and the Distribution Bill of 1885 have turned Great Britain into a democratic country, changing the character of its government almost as profoundly as did the Reform Act of 1832, and it is on this democratic principle that

we find the Municipal Act of British Columbia is founded.

In order to secure, in British Columbia, not only a continuity of policy but also to safeguard the public interest to the greatest extent, it is absolutely necessary that one-half, or some proportion of the governing body should retire each year, instead of the entire body retiring as at present.

Under the Provincial Municipal Act, our municipal government is divided into several heads, the most important of which is the financial aspect, because on the necessary finances (which are derived from taxation on the land and other sources) the other subdivisions of municipal government depend entirely.

The members of this Convention are aware how the revenue of every city and municipality in British Columbia is derived by means of taxation.

But there are one or two differences in the Municipal Clauses Act with regard to the assessment. That is to say, that there is no provision made for inserting a parcel of land on the Assessment Roll after the Court of Revision, if it has been omitted by the Assessor. This should be brought to the attention of the Municipal Commission, and some clause inserted in the Act whereby errors of this kind could be rectified.

There is also another serious matter in connection with the assessment, which should be remedied. For illustration, consider two inside lots, the property of A and B respectively. The actual market value of A's lot is \$1000 and it is assessed as such. The value of B's lot is the same, but the Assessor has made a mistake and put down the value of B's lot as \$500. The Court of Revision has no power to increase B's lot to its actual value without a complaint from some ratepayer that this lot is assessed for less than it should be. A clause should be inserted to correct this also.

The other resources from which the revenue of a municipality is derived are trade and liquor licenses, etc.

Under the head of public convenience, are roads, streets, bridges, and sidewalks. As you are aware under the Act monies can be raised by way of by-laws, which provide for the sale of debentures extending over a period of fifty years, for streets and roads.

The construction of streets and roads in the Province of British Columbia has been a problem for the different civic and municipal engineers to solve, but the problem has not been solved. This is chiefly due to climatic conditions. A large percentage of the monies raised by by-laws bring no results, on account of the experiments that have to be tried on road and street construction. The engineers of this province must come together sooner or later, and endeavour to solve the problem that so strikingly lies before them in this regard.

Public utilities such as electric light and water, should be governed by the municipality as if they were private joint stock companies, with this difference only; that instead of paying dividends to its shareholders, the water and light should be applied at cost to the consumers, after taking into consideration the sinking fund and interest, and making full provision for depreciation on plant and machinery.

Public health should include a sewerage system, cemeteries, parks and hospitals. The hospital system as at present constituted should be entirely renovated, and the cities and municipalities should adopt the system in vogue in Manitoba, and have those institutions under the control of the governing body.

The educational system in operation in the Province of British Columbia is second to none on the North

American continent, but there is one matter in this connection which needs alteration.

That is, under the Educational Act, the Board of School Trustees possesses too much power. There is no property qualification necessary for a school trustee, but at the same time the trustees have power to expend thousands of dollars without any hindrance whatever. They have gained this power through their aggressiveness in placing their requirements, or their imaginary requirements, before the Provincial Government. It is quite true that the municipal council has to provide the funds that are necessary for the School Board, but it has no voice as to how that money should be spent. This Union should suggest that certain of the powers of School Trustees be abrogated, such as the purchase of lands, the erection of buildings, and the letting of contracts; and let them have powers only to look after education, and education only.

With reference to the administration of justice, it is essential that the police of the province, whether in cities or rural districts, be under one head, so that in cases of serious crimes the police officers of any municipality, when such occasion arose, would have to act in conjunction in the capture of criminals or fugitives from justice.

Mayor Beckwith, Victoria, moved and Alderman Nelson, West Vancouver, seconded a hearty vote of thanks to Mr. Crehan for his paper. Carried.

A telegram was read by the President from Mayor Findlay, expressing his regrets at not being able to attend the Convention as he found it impossible to get away.

The Resolution Committee reported:

Moved by Mayor Robinson, Kamloops, seconded by Mayor Beckwith, Victoria:—

Your Committee respectfully, but urgently recommend to the Convention that the municipalities co-operate in the appointment of a "Select Committee" with power to appoint a Solicitor to watch all legislation with a view of guarding every portion of the province from adverse enactments, and foster all measures tending to the advancement of the whole or any part thereof. The cost incident thereto to be apportioned in an equitable manner by the Convention." Carried.

New Subjects Dealt With.

Corporation of Penticton:—

1. Laid over.
2. Struck out.
- 3 and 4. Already dealt with.
5. Struck out
- 7 and 8. Already dealt with.
- 9 and 10. Provided for in new draft of Local Improvement Bill.

Surrey Municipality:—

Asked to state more complete case.

Mission Municipality:—

Asked to make a stated case.

City of North Vancouver:—

1. Change the word "two" in first line to read "one." Adopted.
2. Adopted.
3. Provided for in new draft of Local Improvement Bill.

City of Vernon:—

Executive to take up and ask to have the two sections struck out in 1910 replaced.

City of Nelson:—

1. Already dealt with.
2. Struck out.

District of Chilliwack:—

Considered already covered by Act. Moved and seconded that this be referred to Executive. Carried.

City of Kelowna:—

- 1, 2 and 3. Already dealt with.
4. No action taken.

North Vancouver:—

"That where a municipality is subdivided into wards persons otherwise entitled to vote shall be entitled to vote for councilmen or aldermen in each and every ward where they have the proper property qualification." Adopted.

Langley:—

"That the regulations of the Liquor License Act be made applicable to steamships and railways as well as to licenses on land, as far as practicable." Adopted.

Nanaimo:—

Municipal Clauses Act, Section 16, add "provided that any candidate must have served at least one year as Alderman." Struck out.

Section 68; Strike out the word, "value" in the fifth line and insert the word "Frontage." Referred to Executive.

Section 259, Sub-section 2; Rearrange this sub-section making it necessary to notify each person whose name appears upon the real estate assessment roll, as the owner, of the amount of the special rate. Notice that the schedule is ready for inspection may be given. Now before Commission—Local Improvements.

Section 258, Sub-section 3; Add to the end the following:—"Provided, however, that the appeal from the decision of the Court of Revision shall be limited to the question whether the assessment in respect of which the appeal is taken is or is not equal and rateable with the assessment of other similar property in the municipality, having equal advantages of situation, against the assessment of which no appeal has been taken." (This proviso was in the Municipal Clauses Act until the Legislature of 1903-4. Now before Commission.

Section 338. Strike out the word "retail" in the first line. Adopted.

South Vancouver:—

"That it is the opinion of the Union that no lands should be exempted from taxation." Carried.

Victoria:—

To take steps to have the Municipal Act amended by striking out sub-section 106 of Section 53, and substituting the following:

"For licensing and regulating pool rooms, billiard halls, bowling alleys, moving picture shows, dance halls, skating rinks, theatres and all other place of amusement with power to prohibit the same in certain portions of any municipality where the existence of the same will diminish the value of assessable residential property, and with power to investigate the fitness of applicants for licenses in respect of same and to refuse licenses, if applicant deemed unfit, and with power to delegate investigation as aforesaid and refusal of licenses to an Inspector."

To amend sub-section 7 of Section 318 by striking out the word "five" and substituting the word "ten." Carried.

Point Grey:—

1. Wild Lands. "All town lots of an area less than one acre shall be classified as "Wild Land" unless completely cleared (saving as to shade trees, fruit trees, etc." Referred to Executive.

2. District municipalities to have same powers as to local improvements as city municipalities. Before the Commission.

3. "Municipalities to have power to buy, own operate and maintain or grant franchises for systems of public transportation by motor omnibuses, rail-less electric trolleys, etc., within their corporate limits and the limits of adjoining or neighbouring municipalities consenting thereto." Adopted.

4. An explanation of the meaning of "registered townsite" in Section 355 in the Municipal Act. Adopted.

5. Indemnities adequate and proportionate to the demands made of aldermen and councillors should be provided for. To be dealt with later.

6. Power to require land to be cleared before sub-division plan showing lots of an area of less than one acre each be approved. Adopted.

"That the Secretary of this Union do further communicate by telegram and letter with the department at Ottawa having the matter in hand and request that the proper steps be immediately taken to have the municipal analyst and other officers immediately qualified and legally empowered to enforce the provisions of the Pure Foods Act; and also do communicate with all the Members of Parliament for British Columbia requesting their co-operation." Carried.

Suggestions to Municipal Commission

1. Chap. 170 Sections 125, 126, Municipal Act should be cut out, and Section 127 instead of reading "under the last three preceding sections" should read "under Section 124 of this Act."

2. Who should be assessed owners of land and who should vote on same?

3. Improvement of streets by local improvement.

4. The expropriation of property for street purposes under local improvement system.

5. That the Municipal Act and the Municipal Act Amendment Act be amended in the following manner:

By substituting for Section 4 of the Municipal Act Amendment Act 1912 the following: "For paying the Mayor or Reeve of a City or Municipality having a population of twenty thousand or more a sum of money not exceeding \$4,000; one having a population under 20,000 and over 10,000 a sum of money not exceeding \$2,000; one having a population under 10,000 and over 5,000 a sum of money not exceeding \$1,000; one having a population under 5,000 a sum of money not exceeding \$500.

"The class of any city or municipality as to population as above mentioned may be determined by its council by resolutions after taking a census or procuring information in such other manner as the council may determine.

"That said section so far as mayors are concerned shall be retroactive and take effect as from the date of the passing of said Section 4."

By striking out from sub-section 9 of Section 53 of the Municipal Act the words "the Reeve" in line 1. thereof, and the words "to the reeve shall not exceed

three hundred dollars per annum and" in lines 8 and 9 thereof.

6. Chapter 206 Section 50 School Act. Has the council the right to alter estimates sent in by the School Trustees for ordinary expenses, if not, they should have.

Your Committee recommend the re-submission of Clauses 41, 42 and 43 of 1911 Report. Adopted.

Power to control Cemeteries: Section 53, Sub-section 63 of Municipal Act appears to be ample. Passed.

Recommend that power be sought to enable Councils to establish building lines on certain or any streets in any municipality and to enforce compliance with same, but so that an appeal may lie to the Lieutenant Governor-in-Council from the conditions of such by-law, or from the operation of such By-Law in any individual case. Adopted.

Moved by Ex-Reeve McNaught, and seconded by Mayor Robinson:

"That whereas the present Provincial Government has signified its intention to discontinue the present Revenue Tax of \$3.00 and whereas this Province is at the present time in need of more funds for the maintaining of our hospitals and other plans for the care of the sick and injured and that as the floating population of this Province always do to a very large extent fill those hospitals without in any way contributing to their up-keep; Therefore be it resolved that the Convention ask the Government to continue the present \$3.00 tax as a Health Protection tax and applying the proceeds for the purpose of assisting said Hospitals and the establishing of one or more sanitariums for the purpose of treating tuberculosis patients and thereby helping to stamp out this dreaded plague." Carried.

Place of Next Meeting

Invitations were extended by New Westminster and Vancouver.

Moved and seconded that it be decided by ballot. Carried.

Upon ballot the invitation of the City of Vancouver was accepted.

The election resulted as given at the head of the report.

Moved by Ex-Mayor Planta and seconded:

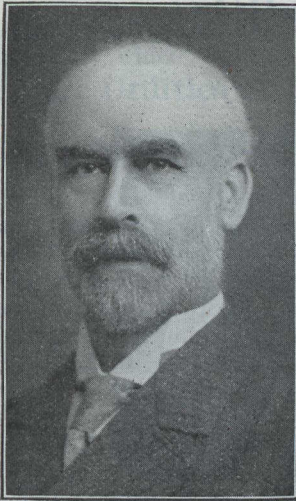
"Re Commission form of Government. That this Convention wishes to express themselves as at the present time being neutral and not in possession of sufficient information to enable them to form an opinion one way or another. But thank the Government for having acceded to the wish of the Convention last year by appointing a commission to look into this question and to re-draft an Act, and when the report is presented the members of this Convention will then be in a position to study this matter and pass upon it definitely one way or another." Carried.

Moved by Vice-President Robinson, and seconded by Ex-Mayor Planta:

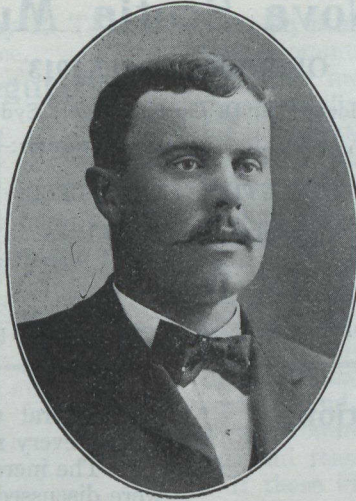
"That a hearty vote of thanks be tendered the Mayor and Citizens of Revelstoke." Carried unanimously.

Votes of thanks to Resolutions Committee; to Mr. McDiarmid and Solicitor Robertson; to Reeve Weart as Chairman of Resolutions Committee, were carried.

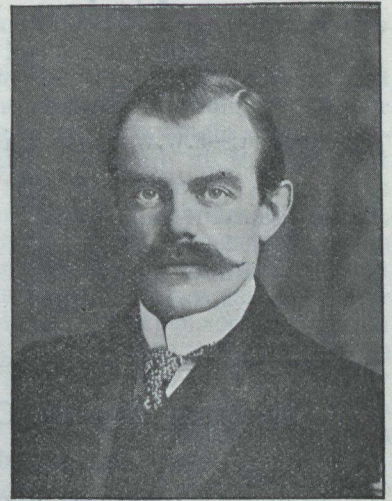
The Convention adjourned.



H. C. HOCKEN
re elected Mayor, Toronto, Ont.
by 18,890 Majority

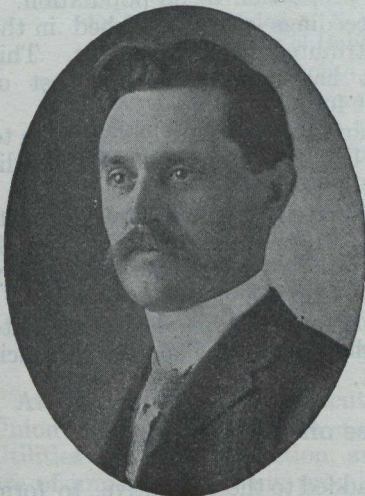


Warden A. S. MacMILLAN
Antigonish Co. N. S.
Ex-President
Union of N. S. Municipalities

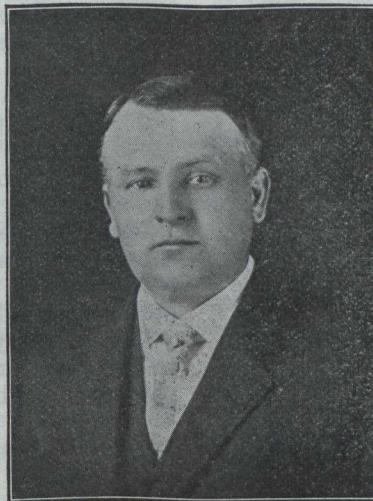


J. A. ELLIS, M. L. A.
Elected Mayor, Ottawa, Ont.
by 1000 plurality

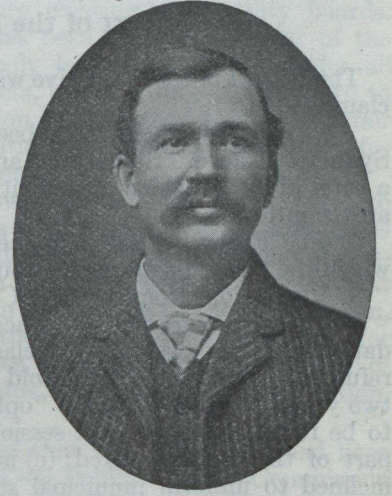
UNION OF BRITISH COLUMBIA MUNICIPALITIES



Ex-Mayor PLANTA
Nanaimo
Ex-President



Mayor LEE
New Westminster
President



Ex-Reeve H. BOSE
Surrey
Hon. Sec. Treas.

Records Company of Canada, Limited.

Public Notice is hereby given that under the First Part of chapter 79 of the Revised Statutes of Canada, 1906, known as "The Companies Act," letters patent have been issued under the Seal of the Secretary of State of Canada, bearing date the 20th day of November, 1912, incorporating Charles Hazlitt Cahane, the younger, barrister-at-law, Orick Borroughs MacCallum, advocate, Mostyn Lewis and William Edward Brown, accountants, and James Louis Finlay, stenographer, all of the City of Montreal, in the Province of Quebec, for the following purposes, viz:—(a) To acquire, edit, compile, print and publish newspapers, books, journals, magazines or other publications, pamphlets, pictures and advertising matter of all kinds, and generally to carry on the business of publishers, printers, engravers, lithographers, binders, advertising agents and book-sellers; (b) To acquire, use, dispose of, buy, sell and deal in copyrights of every kind; (c) To subscribe for, purchase or otherwise acquire the shares, bonds, debentures or other securities of any other company or corporation, notwithstanding the provisions of section 44 of the said Act, and to pay for the same in shares, bonds, debentures or other securities of this company, and to hold, sell, with or without guarantee, or otherwise deal in the shares, bonds, debentures or other agencies so purchased; (d) To consolidate or amalgamate with any other company or corporation having objects similar in whole or in part to those of this company; (e) To acquire and take over the whole or any part of the business, property and liabilities of any person or persons, firm or corporation carrying in any business which of this company is authorized to carry on, or possessed of any property or rights suitable for the purposes of this company,

and to pay for the same wholly or partly in cash or wholly or partly in paid-up shares of this company or otherwise; (f) To sell, lease, exchange, dispose of, turn to account or otherwise deal with the property, rights and undertaking of the company, or any part thereof, for such consideration as the company may think fit and in particular for shares, bonds, debentures or securities of any other company having objects altogether or in part similar to those of this company; (g) To do all such other things as are incidental or conducive to the attainment of the above objects and to all or any of the above things as principals, agents or attorneys; (h) To distribute in specie or otherwise, as may be resolved, any assets of the company among its members and particularly the shares, bonds, debentures or other securities of any other company that may take over the whole or any part of the assets or liabilities of this company; (i) The business or purpose of the company is from time to time to do any one or more of the acts and things herein set forth, and any power granted in any paragraph hereof shall not be limited or restricted by reference to or inference from the terms of any other paragraph. The operations of the company to be carried on throughout the Dominion of Canada and elsewhere by the name of "Record Company of Canada, Limited," with a capital stock of twenty-five thousand dollars, divided into 250 shares of one hundred dollars each, and the chief place of business of the said company to be at the City of Montreal, in the Province of Quebec.

Dated at the office of the Secretary of State of Canada, this 21st day of November, 1912.

THOMAS MULVEY,
Under-Secretary of State.

Union of Nova Scotia Municipalities

OFFICERS, 1912-1913

President:—A. D. GUNN, Mayor, Sydney.

Vice-President:—F. W. W. DOANE, City Engineer, Halifax. Secretary-Treasurer:—ARTHUR ROBERTS, Town Solicitor, Bridgewater.

EXECUTIVE COMMITTEE:

ALDERMAN R. V. HARRIS, Halifax.

MAYOR G. W. STUART, Truro.

MAYOR J. J. KINLEY, Lunenburg.

H. L. DENNISON, Town Clerk, Digby.

W. K. DIMOCK, Municipal Clerk,
West Hants.

WARDEN J. W. MAC KAY, Pictou.

Auditor:—W. W. FOSTER, City Auditor, Halifax.

D. J. MACLEOD, Municipal Clerk, Amherst.

PARKER ARCHIBALD, County Clerk and
Treasurer, Halifax.

WARDEN A. S. MACMILLAN, Antigonish.

Seventh Annual Convention,

Antigonish

OFFICIAL REPORT

The President, Mr. A. S. MacMillan, Warden of Antigonish County, presided.

Mayor D. MacIsaac, Mayor of Antigonish, welcomed the delegates, Mayor Stuart, Truro; and Mayor Gunn, Sydney, replying.

The Report of the Executive

The Report of the Executive was considered clause by clause:

1. More members have been brought in, North Sydney, Oxford, Stellarton and Trenton, making a total of 50, of which 33 are cities and towns, and 17 are counties.

2. The Executive has held meetings, at the first of which the Government gave a courteous hearing.

3. Resolutions from the 1911 Convention:—

The Government has:— (a) accepted the recommendation ordering assessors to classify real estate; (b.) refused to permit land to be sold for unpaid taxes after two years; (c) may allow the "optional assessment act" to be reintroduced at next session; (d) has introduced part of the changes asked; (e) is evidently favourably inclined to uniform municipal statistics and Government inspection of municipal accounts, and it is reported that the provincial auditor is looking into the question; (f) while the "Torren's" system of land transfer is now optional, it was suggested that it might be gradually made compulsory, and without any cost.

4. The Government has admitted the propriety of the "Municipalities Amendment" insuring municipal control, in all Bills, and has further passed a clause compelling any one "seeking legislation affecting private and corporate rights," to "furnish evidence that due notice has been given of such proposed legislation to the municipality, corporation or private individuals affected by such legislation."

5. Certain Acts were passed by the Legislature on the lines of municipal progress, notably the "Tenement House," and the "Town Planning" Acts. Others regulating the giving of bonuses; for establishing Municipal Sanatoriums; permitting towns to advertize industrial opportunities; limiting municipal debts; giving wider powers of incorporation and amending the "Board of Public Utilities commissioners."

6. The Federal Bill "Respecting the Pollution of Navigable Waters" was opposed by the Union of Canadian Municipalities, this Union lending its influence. On this clause, Mr. Doane pointed out the value of Municipal Union when it was necessary to ask

the Federal Government for something which concerned every municipality, large and small.

7. The increased rates at the Hospital for the Insane were discussed, but the management pleaded the great increase in prices for everything.

8. The committee on "Standard Town By-Laws" reported that their work had proved very laborious, but was nearly finished.

9. To increase the income of the Union it was suggested that the schedule be amended so as to have the City of Halifax pay in proportion to its population.

10. Last year's proceedings were published in the Official Organ and distributed to all delegates. This year, the Government has undertaken the cost of publication in pamphlet form.

11. Mr. F. W. W. Doane was appointed as delegate to the Convention of the Union of Canadian Municipalities at Windsor.

Mr. F. W. W. Doane presented the treasurer's report, showing a balance of \$67.41, and moved that as a small recognition of the secretary's admirable work, fifty dollars be voted to him. Carried.

The secretary read the report of his visit as delegate to the Convention of the Union of Canadian Municipalities at Quebec, 1911.

Committee on Resolutions

The following were added to the Executive, to form the Committee on Resolutions: Councillor Hood, Yarmouth; County Clerk Archibald, Halifax; Councillor Hewson, Amherst; and Town Clerk Ferguson, Colchester.

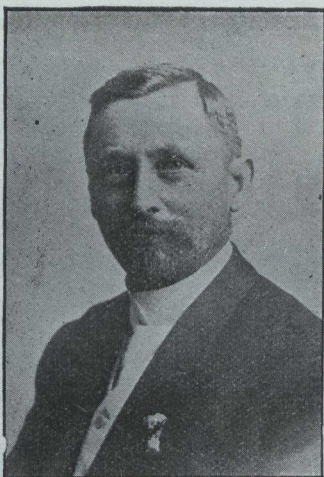
Mr. J. H. Winfield, manager of the Maritime Telegraph and Telephone Company, read a paper on

Nova Scotia Public Utilities Commission

describing the difficulty which occurs in what are naturally businesses which should be monopolies, and which is being met by these commissions. The State of Wisconsin has led in this respect; its commission investigating every complaint, both as to quality and price, all calculations as to the latter being based upon the actual value of the plant, and not the amount of shares issued. "With complete freedom from political interference, and a Commission composed of men of weight and ability who will give a fair and unbiassed judgement on matters presented to them, there would appear to be no reason why the problem of public utilities should not be solved." With regard to Nova Scotia, although very good, it would seem fair that as the commission can fix the rates, they should have the power to prevent any charters being granted which would cause unfair competition.

A paper followed on Public Utilities by R. T. MacIlreith, K.C., which was read in his absence.

Public Utilities and their Regulation



R. T. MACILREITH, K.C.,

Ex-President Union of Canadian Municipalities, Member of the Nova Scotia Public Utilities Commission, Ex-President Union of N. S. Municipalities, Ex-Mayor of Halifax, N.S.

"Property does become clothed with a public interest when used in a manner to make it of public consequence and effect to the community at large. When, therefore, one devotes his property to a use in which the public has an interest, he, in effect, grants to the public an interest in the use, and must submit to be controlled by the public for the common good, to the extent of the interest he has thus created. He may withdraw his grant by discontinuing the use, but as long as he maintains the use, he must submit to the control."—Chief Justice Hale.

At the request of the Executive Committee of your Union I promised to write a short paper on Public Utilities and their regulation, and have now the pleasure of implementing my promise by giving expression to a few thoughts on this subject which occur to me and which I trust may be of some interest to your gathering.

Since my promise to write this paper I have been appointed as a member of the Nova Scotia Board of Public Utilities Commission, and therefore it is necessary that what I have to say must be of a very general character.

Some seven years ago, at a meeting of the Union of Canadian Municipalities, I introduced a resolution which was adopted by the Convention, by which the Union placed itself on record as favoring private ownership and operation of Public Utilities under the regulation of independent commissions, as being in the best interest of the public, as opposed to municipal ownership and operation. That resolution, at the time, represented my own view of the matter and subsequent reading and study of the question has only served to strengthen the conviction that private ownership and operation, with proper regulation, is in the best interest of the community.

From its very nature the operation of a Public Utility, both from the standpoint of the public and of the Utility Corporation, must be monopoly. Operation by two or more companies means additional poles, wires, tracks, or pipe mains in the streets, and while competition may for a brief time mean lower rates, such lower rates means a poorer service until finally one, or all, of the corporations is forced to the wall, or the weaker

company is merged into the stronger with inconvenience to the community and loss to the investor.

But to most people the words "corporation" and "monopoly" signify the necessity of girding on armour for immediate warfare in order to obtain even a semblance of public rights. Therefore at the outset it behooves the Public Utility Corporation to show to the community within whose bounds it operates, by actions, not promises, that a good service at reasonable cost is furnished and that sufficient capital is provided from time to time, to expand or extend the service as the fair claims of the community for such expansion or extension arise. By acting thus, the natural prejudice of the public against the Corporation ought to be very largely removed and fair treatment be accorded the corporation by the community evidenced by a willingness to pay a fair and reasonable price for the service accorded.

If these ideal relations could be established, there would be no need for regulations, but perhaps, while not possible of absolute establishment, they can be approached nearly, and the necessity of recourse to the regulating body rendered unnecessary in most cases.

The right of the State to set up bodies to regulate Public Utility companies is undoubted, and the duties and powers of such bodies are, of course, contained in the Acts of the Legislature creating such utility boards. After such a board has been created, the fear of the public for the monopoly largely vanishes. Under all Utility Commission Acts, it is the duty of the Board to see that the corporation renders good service at a fair cost, allowing the legitimate investor a fair return for the money he has invested.

In the case of our own Province, the Acts relating to the Utilities Board, its constitution, powers, and duties are available to you all, and hence it becomes unnecessary for me to refer to it here, further than to say that the mode of making an application to the Commission, whether on behalf of the public or the corporation, for the redress of grievances, is most simple, the purpose of the Act being that justice, devoid of technical objection, is to be administered.

Mr. Doane explained that Mr. MacIlreith had been appointed a member of the Public Utilities' Commission after he had promised to give the paper. He proposed a vote of thanks to Mr. MacIlreith and Mr. Winfield for their papers, which covered the subject and fully prove both points of view. Carried.

Mr. Thomas P. Anderson, Ex-Secretary Publicity Bureau, Boston, Mass., read a paper on

The Tourist Trade in Nova Scotia

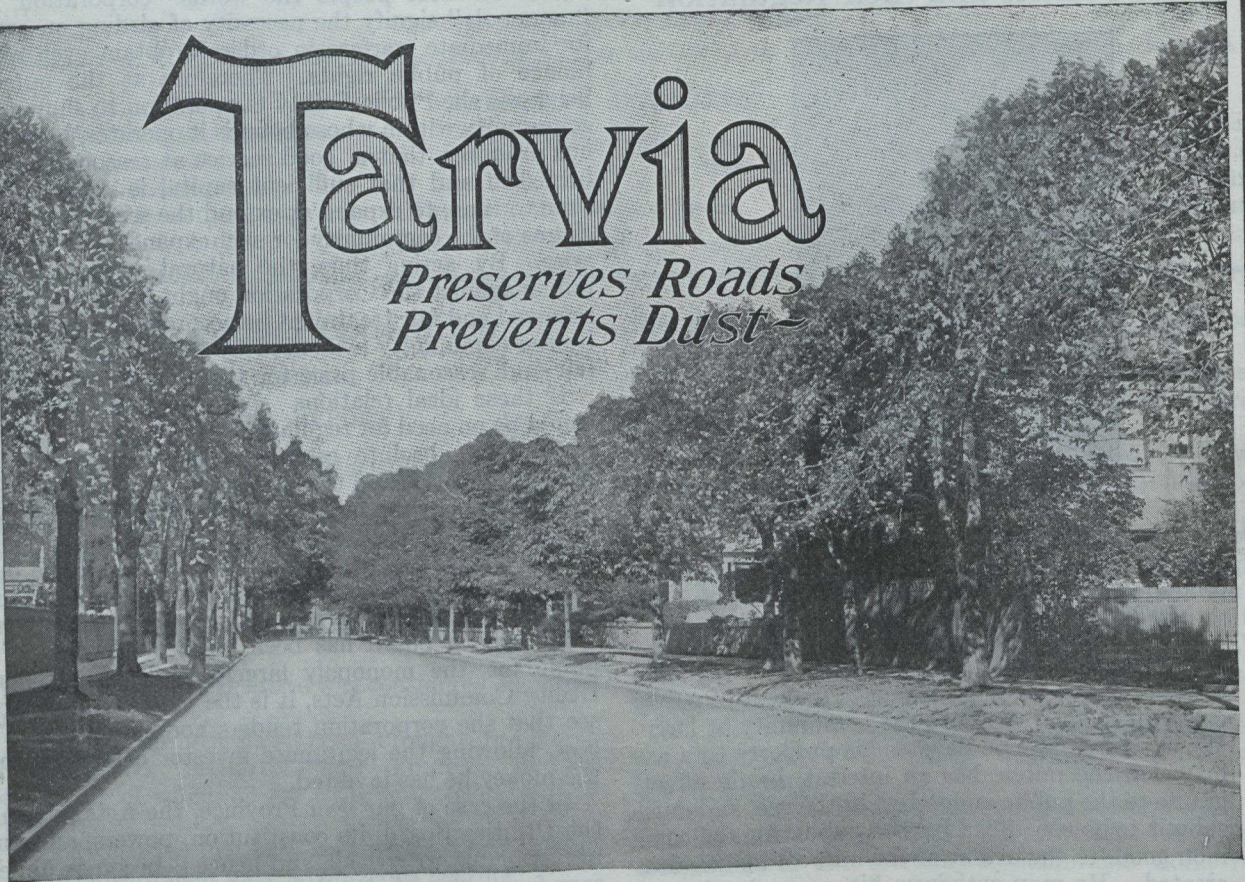
pointing out how many writers had described the Maritime Provinces, from Longfellow in "Evangeline," to the newspaper men and lecturers of today. It was pointed out that good hotels are necessary to attract tourists, and that good advertizing brings results. In the New England States, it is estimated that tourists annually spend \$75,000,000. Just as the mountain hotels in New England are being praised as winter resorts, so might the Maritime Provinces also attract travellers in the same season. Good roads, too, are a necessity today when so many tourists prefer automobiles to railways. The speaker quoted a letter from Mr. Masters, of the Dominion Atlantic Railway, as to necessities for developing the tourist business: 1. Ships with greater stateroom capacities; 2. good hotels at Digby and Halifax, N.S.; and 3. development of "Summer Homes."

A public meeting was held in the evening, when a paper was read on

(To be continued)

Tarvia

*Preserves Roads
Prevents Dust*



Isabella Street, Toronto, Ont., treated with "Tarvia B"

Toronto's Experience with Tarvia "B."

HERE is a street that was treated with Tarvia B., in May, 1911, at the cost of 3 cents per yard. On July 28th, a second application was made at less expense. These two applications were sufficient to keep the surface in perfect condition throughout the year. In June, 1912, it was given an extra heavy application of Tarvia B., costing 3½ cents per yard, and stayed in good condition for the rest of the year. The surface has withstood practically the same cleaning as asphalt streets, being flushed with a pressure water wagon every week.

In the beginning the road was well worn macadam, with an inclination toward raveling in many cases.

Since the treatment began, it has been a well-bonded, bitumen surface, which retains its contour and smoothness with practically no cost for maintenance other than the Tarvia above mentioned.

Of all the bitumens proposed for road bonding purposes, Tarvia is the best, because of its superior natural adhesive qualities. It forms a tough plastic matrix around the stone and prevents raveling by traffic or torrents. Its cost is so low that in most cases it is actually cheaper to have a dustless road with Tarvia than a dusty road without it.

Booklets on request.

THE PATERSON MANUFACTURING COMPANY, LIMITED
MONTREAL TORONTO WINNIPEG VANCOUVER

THE CARRITE-PATERSON MANUFACTURING CO., LIMITED
ST. JOHN, N. B. HALIFAX, N. S.

Beneath the Surface in Montreal

ANNA LOUISE STRONG

Director of the Montreal Child Welfare Exhibition, and
RUFUS D. SMITH

Secretary of the Canadian Conference of Charity and
Correction

(Condensed from an article in "The Survey")

Two great nations of different language, race and religion, each holding tenaciously to its national customs, divide Montréal into two parts. The French-Canadian Catholics, guaranteed by treaty perpetual preservation of their language and religion, are still in the majority. (1)

English citizens, drawing upon the resources of the entire Dominion, of which Montreal is the chief port, possess most of the wealth and the power that goes with it. The conflicts arising from this division have demanded and established two official languages.

Montreal lays claim to being the wealthiest city "per capita" in America. Though relatively small in comparison with the ports of the United States, it has behind it the entire Dominion of Canada. Some of its wealth has gone to build up vast private institutions—private schools from McGill College downward, private hospitals and institutions for the care of dependent children. The French, not so wealthy today as they were once, own large tracts of land and many buildings which, steeped in the memories of two centuries ago, stand free from taxation because they are church property. Wherever one goes about the city, these enormous grey-walled structures are seen—some of them, like the Grey Nunnery, housing 1,000 people and caring for foundlings and old men within the same enclosure.

In spite of these evidences of wealth, the social work done by the city government is appallingly small. With tax receipts cut away down by the large amount of exempt property, progress in this direction has been difficult. (2)

Thus we find that Montreal has the largest infant mortality rate in North America, and that its density of population per park space is greater than any large city on the continent—greater even than that of crowded New York. We find that Montreal has no free library supported by taxation, and that while there are thirty-five school boards within the city limits, there is no compulsory education and no school census.

To the reader of American newspapers, who learns of fresh methods to combat infant mortality as he learns of new inventions in flying, it is surprising to discover that in a city where summer holds few of the terrors which he knows, there is still an infant death rate of 250 per thousand. The statistician of the city hall declared that although his figures are not scientifically accurate, due to the lack of compulsory birth registration, the mortality in Montreal is by far the greatest among the French Canadians. Large families living in overcrowded districts on low salaries contribute greatly to this result.

With the exception of two screens from the Department of Contagious Diseases and one on medical inspection, visitors from out of town noticed the total absence of exhibits by the Board of Health. This Department of Montreal's government has little to do with child welfare. Even medical inspection has been just recently undertaken.

The crux of the housing problems in Montreal is her rear courts. Buildings stand sometimes three deep on

1. (It is stated that French-Canadians are not now in a majority.—Ed.)

2. (And by interest on street widening &c.—Ed.)

a lot and in many cases a narrow covered archway is the only entrance through which 200 or more people can reach their homes.

The absence of any exhibit from a park department was another lack noticed by the visitor. The only playgrounds in the city are run by private associations, with the exception of three school grounds which were unlocked this last summer by order of the Catholic School Board.

Throughout several months an attempt was made to obtain a complete list of schools. No such list could be made up. There is, as far as we know, no complete list of even the public schools in Montreal. There is one Protestant School Board for the city, one for the town of Westmount, which is entirely surrounded by the city of Montreal, and there is a Catholic board of commissioners for most parishes. All of these are supported by taxation, but the text books in one differ from those in another and in many the pupils pay tuition. Since each parish contributes to the support of its own schools, the poorest parish with the largest number of children has the least money for school purposes. The educational system in Montreal is in a condition of chaos.

It would be grossly unfair to say that no one in Montreal knows that such conditions as these exist. Attempts at remedying them are being made. Yet in these very attempts lurks a familiar danger. Montreal seems not to know that she is threatening to turn herself into that Frankenstein of mismanaged charity, an "institutionalized" city. It is the demand for more institutions which is heard rather than for the thoroughgoing prevention of child dependence. So it was that in the exhibition sections on philanthropy, law and industry, a strong stand was made for the integrity of the home against the easy and insidious encroachment of the institution. The extension of careful case work in order to stop the breaking up of the family and the building up of a more accurate, substantial body of facts in regard to the actual conditions surrounding home life were urged. Those in charge of the exhibit experienced the greatest difficulty in getting trustworthy statistics on which to make definite statements.

Now and then, during the last few years, there have been murmurings that child labor exists in Montreal. How much or little no one really knows. An investigation by a French Canadian working girl among several hundred employes brought out, under signed statements, the startling fact that one-third began work before the age of fourteen. Montreal has no compulsory education and no accurate birth registration—two instruments necessary to the enforcement of a child labor by-law.

The co-operation of the Catholics in this critical stock-taking of their city's social assets stands out as one of the notable achievements among child welfare exhibitions over the continent. Fully one-half of the institutions represented were Catholic and the same percentage was found among the children who took part in the demonstration. The Catholic section dealing with moral and religious training of the child showed in a comprehensive way the various activities of the church which keep the children bound to its teachings from the cradle to the grave. Perhaps the most comprehensive bit of research done in the entire exhibit was that carried through by three French Catholic associations of young women, representing the employees of department stores, offices and factories. Catholic sisters were everywhere in the hall, guiding the children in drills, gymnastics and singing. What this may mean in co-operation between two peoples and two religions can not easily be measured.

Equipment and Engineering

Interesting Notes on the latest Municipal and Telephone Appliances.

Rubber Isolated Wire

A very attractive little booklet has been issued by the Standard Underground Cable Company of Canada, Hamilton, Ont., on the subject of Rubber Insulated Wire and Cable. The Canadian branch and the factory at Hamilton were established to take care of the rapidly increasing Canadian business of the parent Company and both have the advantage of the many years of practical experience behind it.

The statement that "the only really economical and safe plan" in purchasing insulated wire, is to be sure to purchase only the most reliable, is self-evident, because "defective wires are a hidden and terrible menace which may not be detected until it is too late to remedy it." As the booklet points out, it is false economy to save a few cents by getting an unreliable wire, when thousands of dollars may be destroyed.

The Company claims that it offers a product which has a deserved reputation for highest quality, established by years of exacting service, and which is made in Canada in a specially fitted up plant, which is backed by ample financial resources. Full particulars can be obtained by writing to the Company.

The Fire Hazard in New York Schools

Out of a large number of schools in New York City which were inspected by a special committee on school inquiry, not a single one was found which was fire-proof. Many of the schools are veritable fire traps. The fire-prevention facilities are totally inadequate. The committee's engineer recommended, among other things, immediate installation in basements, closets and stairways of automatic sprinklers.

In his report, he pointed to the awful holocaust in the Collinwood School four years ago as something which might result any day in any one of the New York schools inspected. It is of interest to note that shortly after that awful disaster, in which 168 school children and two teachers were burned to death, the city of Cleveland, of which Collinwood is a suburb, installed automatic sprinklers in one old school building which was itself so dried out as to be a fire trap.

Tests of this system made by building an actual fire in the basement were witnessed by the school board, the teachers of the school, members of the fire department and others interested. The fire was completely extinguished by the sprinklers in 90 seconds after it was lighted. When it is seen that absolute protection is merely a simple matter of engineering, the lack of enterprise on the part of the school boards in our various cities is either one of two things — ignorance or criminal indifference.

Stains on Brick

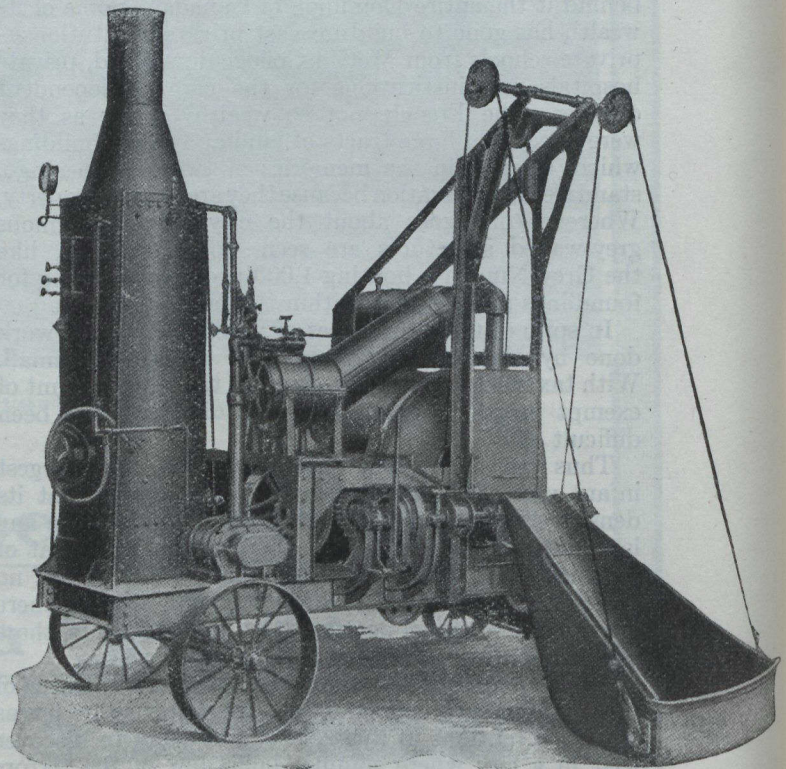
The brown, white and yellow stains which frequently disfigure brick buildings or walls are the result of a saline efflorescence which may sometimes be removed, according to the *Bibliothèque Universelle*, by washing with slightly acidulated water, when pure water proves inadequate. Prevention, however, is better than cure. The stains are caused by particles of soluble salts which have been carried to the surface by water, and are then crystallized by evaporation. These comprise sulphates of potassium, sodium, aluminum, magnesium and calcium, the last being the one commonest found and the one most resistant to rain. Chlorides and carbonates are also often found. These salts pre-exist either in the earth or in the waters used in manufacture, or in the mortar or sand, the latter being especially the case near the seashore, where sand from the beach is commonly used without the precaution of washing with fresh water. The entry of salts into the brick may occur during the baking, also, when the coal contains pyrites. Care should be taken to use water of low mineral content, especially as regards sulphates. Where only "sulphur

water" is available it should be neutralized with a barium of salt (the chloride or carbonate).—Scientific American.

Koehring Concrete Machinery

The Koehring Concrete Machinery has met with such success that it will be interesting to hear of a new feature, that meets many requirements and especially in this colder climate in Canada, that this Company have recently placed on the market.

They have also described and pictured in a most artistic catalogue several other improvements and time-savers, as the new 20-foot delivery boom and bucket, doing away with the trouble of cement barrows, but these notes will be confined to the Hot Mixer.



(Koehring Hot Mixer)

The Koehring Hot Mixer has for its principal object a combined heating and mixing plant for the various kinds of road paving now on the market.

The heating apparatus consists of an oil furnace or combustion chamber with a lined conduit, where a thorough combustion takes place, before the air reaches the drum.

Under ordinary conditions stone, gravel or sand can be thoroughly dried in three minutes, through the 3 in 1 principle employed in the Koehring mixers whereby the material is scattered through the hot air. The hot blast can be regulated by turning a lever and if necessary heated up to 500 degrees Fahr.

The Hot Mixer was first developed for laying bituminous macadam pavements, but it is now being used most effectively on sheet asphalt, and for mixing cement concrete, thereby making it possible to use the machine for laying the concrete base and also the sheet asphalt or bitulithic top with one machine. With a very slight change it may be used for either.

The Fuel Oil used in the burners may be bought for about 6 cents per gallon, but crude oil may also be used.

The agents for the machine in Canada are the Canada Foundry Company, Head Office in Toronto and branches all over the Dominion.



TELEPHONE NEWS



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

AUTOMATIC TELEPHONE SYSTEMS

We take pleasure in announcing to all the municipalities throughout the Dominion that our automatic telephone systems have proved, and are proving to be, very successful, both from the standpoint of operation, and from the great satisfaction given to the telephone subscribers and users.

We are manufacturing in Canada, employing Canadian labor and capital, complete automatic telephone systems, switchboards, substations and supplies of a very superior type. We are prepared, and offer, to supply on reasonable notice, complete automatic telephone equipment for any size of exchange from 100 lines up to 10,000 lines or more, and at reasonable cost.

Our automatic telephone system lends itself to any desired subdivision desired for the purpose of saving in trunk line installation, cheapening of service and installation, and for flexibility, adaptation to conditions, economy in operation, durability, positive contacts and superior talking circuits, automatic party line telephone service where required, together with all of the other advantages and savings afforded by the superiority of automatic over manual telephone apparatus and operation.

We take this occasion to again inform the officers and all municipalities throughout the Dominion, as well as the general public, that the Canadian patents owned and controlled by our company, cover the essential principles of automatic telephony, and that it is our opinion and belief that no system of automatic telephones or semi-automatic telephones of any considerable size can be operated without infringing upon the claims of our Canadian patents, and that we are manufacturing in Canada under our patents and are selling and offering for sale automatic telephone equipment in accordance with the rules and practice and Patent Laws of Canada and that we will hold all infringers, both public and private, responsible.

The great saving in cost of installation and operation of automatic telephone systems over manual telephone systems is becoming generally recognized both by the public and by telephone engineers and experts generally. The superiority and general desirability of automatic telephone service over that of manual telephone service has been so thoroughly demonstrated that it is now recognized generally, and we will be pleased to correspond with any and all municipalities and individuals, corporations and associations desiring further information or contemplating the installation of telephone apparatus.

All of our telephones and telephone equipment, both manual and automatic, are fully guaranteed both as to quality and workmanship.

Canadian Independent Telephone Co.,
LIMITED

18-20 Duncan St., TORONTO, Ont.

Abstract of Telephone Patents

granted in the United States last month

Prepared for *The Canadian Municipal Journal* by

Edward E. Clement,

Telephone Patent Expert, Washington, D.C.

Selector for Automatic Telephone Exchange. — This is a division from an earlier patent No. 1,015,644, and has for its object a new and improved arrangement of the fixed contact sets with which the well known moveable contact arms co-operate. In the present invention the talking contacts and corresponding testing-conductors are arranged together. For example a set of contacts is formed by ten such groups of three contacts each. The sets of contacts are so arranged in multiple sets of ten for example in the standards of the selector that they are easily accessible from the rear and can also be removed and exchanged in a very simple manner. — Bernhard Settegast, Karlshorst, Near Berlin, Germany, Assignor to Deutsche Telephonwerke, G. M. B. H., Berlin, Germany. — 1,038,213.

Telephone System. — The invention relates to systems of a kind generally known as automatic ringing systems, the characteristic feature of which is found in the fact that ringing current is applied to a called telephone line to ring the telephone bell intermittently or continuously until the called subscriber answers, whereupon the act of answer

ing serves to automatically terminate the connection of the ringing circuit with the line at whose subscriber response has been made. The object of the present invention is to secure an improved and simple structure of the character described and is found in certain simplified circuit arrangements for controlling the current cut-off device. — Harry G. Webster, Chicago, Ill., Assignor, by Mesne Assignments, to Kellogg Switchboard & Supply Co — 1,038,037.

Secondary Mouthpiece for Telephone Transmitters. — The invention relates to improvements in secondary mouthpieces for telephone transmitters, and has for its object to provide a device of this description which may be readily placed over the mouthpiece of the transmitter. When thus placed, the secondary mouth piece may be used to so muffle the voice as to prevent the hearing of the conversation by any one in close proximity to the speaker. A further object of the invention is to concentrate the sound waves from the voice of the speaker so as to intensify the action on the diaphragm transmitter thus increasing the facility with which a conversation may be carried on. — Samuel S. Williamson, Philadelphia, Penn. — 1,041,545.

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ESTABLISHED 1906

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Seventh Annual Convention

(Official Report)

Toronto, 14th November, 1912

The Convention met in the City Hall; no regular programme had been arranged, but the Convention was called to discuss the agreement for local connection with the Bell Telephone Co., that has been under arrangement for some little time. The several clauses that were in dispute have been unanimously settled by the Convention, and it now remains for the authorities and the Bell Telephone Company to agree.

The President, Dr. W. Doan, occupied the Chair, and gave the following address:

President's Address

Since our last annual meeting the proposed Bell Memorandum of Agreement, respecting non-competing Local and Rural Systems, has been a live issue not only with your Executive but also among the various Telephone Systems of Canada, as evidenced by the attendance of delegates at a meeting representing such companies, held in Toronto on January 20th, 1912. At this and subsequent meetings of your executive and representatives the agreement was fully discussed and amendments proposed thereto. Mr. H. D. Gamble, K.C., was retained to look after our interests at the hearing before the Dominion Railway Board, in Toronto in February last. At this February hearing Mr. Gamble presented our side in a very un-partisan manner and succeeded in securing alterations in several of the clauses and complete elimination of others. The Board had the agreement under consideration during the morning session till the noon hour, at which time the late lamented Chairman, Judge Mabee, suggested that the Bell and Independent Interests confer on the few clauses still unsettled.

Immediately following the adjournment of our case, representatives of the two sides met and discussed freely the clauses in dispute. (There were only two or three clauses unsettled by the Board). However, as it was Saturday afternoon and all had to leave early to reach home that night an agreement was not reached. Since then several meetings have been held between our Counsel and Bell Representatives, to discuss these particular clauses, and the result so far has been very favorable, from the standpoint of both sides.

Briefly summarised the result so far is:

1. That all clauses having a bearing on non-competing telephone systems operating their own Central or Centrals have been settled by the Board;

2. That the clauses still unsettled affect telephone systems which have the Bell company do their Central switching;

3. The limitation of area for development has been eliminated, so that extensions are unhampered, but if a Rural system extends so as to be considered by the Board as competing, it shall come under the Dominion Board Order No. 14184 for Long Distance purposes only on the terms and conditions as such Order may be modified from time to time by the Board;

4. It is not necessary to use or purchase Bell Directories;

5. It is an agreement pure and simple between the Independent company and the Bell company and connecting companies are not considered;

6. If unfortunately the Independent company gets in financial difficulties, the connection is not broken if the company can give reasonable security;

7. If the Independent company desires to sell and the Dominion Board is satisfied, the Bell company cannot break the connection.

It will be obvious that the most objectionable clauses have been eliminated or markedly modified. However, we found it more difficult to secure the desired modifications in the clauses affecting companies which did not operate a Switchboard, but had the switching done by the Bell Company. It was the consensus of opinion at all our executive meetings that all telephone companies should be urged to instal and operate their own central exchange. I think it is very evident that where the telephone system is switched through a board not operated by the said system, that the management of that system cannot be in close touch with the every day workings of their company; nor are they able to furnish even to their own subscribers improved service, without the consent of the operating party, whom it cannot control.

It is unnecessary for me here to comment upon the social aspect of the rural telephone development, nor to discuss the commercial advantages which have accrued; but it is obviously important in both regards. According to latest statistical returns we find there are 334 telephone systems in operation in Ontario, while the telephone statistics of the Dominion of Canada for the year ending June 30th, 1911, give for the whole Dominion 537 organizations as having sent in reports on the forms provided.

As shown by our news pages, the question of municipal ownership of the telephone systems is assuming proportions which demand earnest consideration. It is being much discussed in many localities. There is no disputing the fact that a certain attractiveness attaches to the plan in the mind of every man that his municipality might do better in the giving of telephone service

than a corporation. Careful investigation may alter the belief and later judgment may reach conclusions widely different from the first impressions; but it must be remembered that there are many who will not give the subject the careful analysis it deserves, and whose final conclusions are apt to remain those at which they first jumped.

Municipal ownership of the telephone business may or may not be a good thing. However, I wish to direct the attention of this Association to the fact that it is becoming a live issue, and further that the time to meet that issue is not when it has reached its full force, but rather while it is in its infancy. If municipal ownership is not desirable, this is the time to determine that fact and to prepare to combat it. If it is desirable and the movement needs only guidance into right channels, now is the time to apply that guidance. The problem is of serious import; it offers a fruitful topic for general discussion.

It is now more than a year since several of our larger Independent Telephone companies (competitors of the Bell) secured a ruling from the Dominion Railway Board covering the point of physical connection for Long Distance purposes, and while this ruling is not as satisfactory as it might be, still it is a beginning of a rational form of governmental supervision, which will give permanent security to investors, and full protection to the public.

These questions and many others have produced in our business many conditions which did not exist a few years ago. The conditions change just as rapidly in telephony as they do in any other branch of the industrial world, and the telephone man who does not adapt himself to the swift moving events of the day will find himself outclassed. We should endeavor therefore, to use all our power to see that all laws affecting public service corporations are fair.

Carlyle has declared that "Heresies are long lived" and Plato hinted that an erroneous statement, if repeated often enough and with sufficient emphasis, is generally harder to disprove than to establish what is actually the truth. Since our last meeting a statement has been issued in pamphlet form describing the workings of the Municipal Telephone Act as applying to the Municipal Telephone System of the Township of Rochester, under date of December 1st, 1911. I do not wish to be understood as criticising the operation of Municipal Telephone Systems, as a whole, but as this report was published as a guidance for other municipalities about to embark in Municipal Telephone work, I feel it my duty to warn municipalities against being captivated by the idea that their telephone system can be operated and maintained for one or two dollars per year as outlined in this report. It is but fair, however, to state that this pamphlet has been withdrawn from circulation, due no doubt to the unfavorable comments made about it. I might note, on the side, that I have been credibly informed that Rochester during the present year is making an extra annual assessment of Three Dollars per telephone to meet operating and maintenance charges. Few would think of starting out to build a railway or trolley system, but anyone will readily tackle a telephone system, as it looks so easy and so few realize how quickly it runs into money.

After this had been adopted, the President suggested that the resolution committee and the nominating committee immediately be formed and start work at once, so that those present might discuss the resolutions thoroughly.

The following resolutions were moved and passed by the Convention:

Moved by P. R. Craven, and seconded by F. W. James:—"That this Association petition the Government of Ontario to so amend the Telephone Act, that when an Independent Telephone Company cannot arrange terms with the municipality for the use of the street and roads of the municipality, that the matter be referred to the Ontario Railway and Municipal Board, who shall have jurisdiction to hear both parties, and grant permission on such terms as it considers fair." Carried.

In introducing this resolution Mr. Craven stated that his Company (Temiskaming Telephone Company) was forced to agree to pay the municipality three per cent. of its gross receipts and maintain the Fire Alarm System of some Towns in the North before they could obtain a Franchise; whereas the Bell Telephone Company in its Dominion Charter, could enter any of these Towns and compete with the Company unconditionally.

Moved by S. L. Squire and seconded by A. F. Wilson:—"That in order to protect Telephone Companies operating under Franchises granted by municipalities, the Municipal Act should be amended by making Clause 566, Section 4, applicable to the Telephone business and that Section 3 of the Ontario Telephone Act be made subject to the Municipal Act so amended, and that the legislative Committee of this Association be instructed to take steps to secure legislation to the foregoing effect, including townships, municipalities, and having regard to the Telephone Systems of the companies, as a whole undertaking." Carried.

The intention of the resolution is in cases where Municipal Telephone Systems, established under Part 1, or 2 of the Telephone Act, in order to avoid competition, this municipality should endeavour to purchase at a fair price the existing systems, which would otherwise be paralleled.

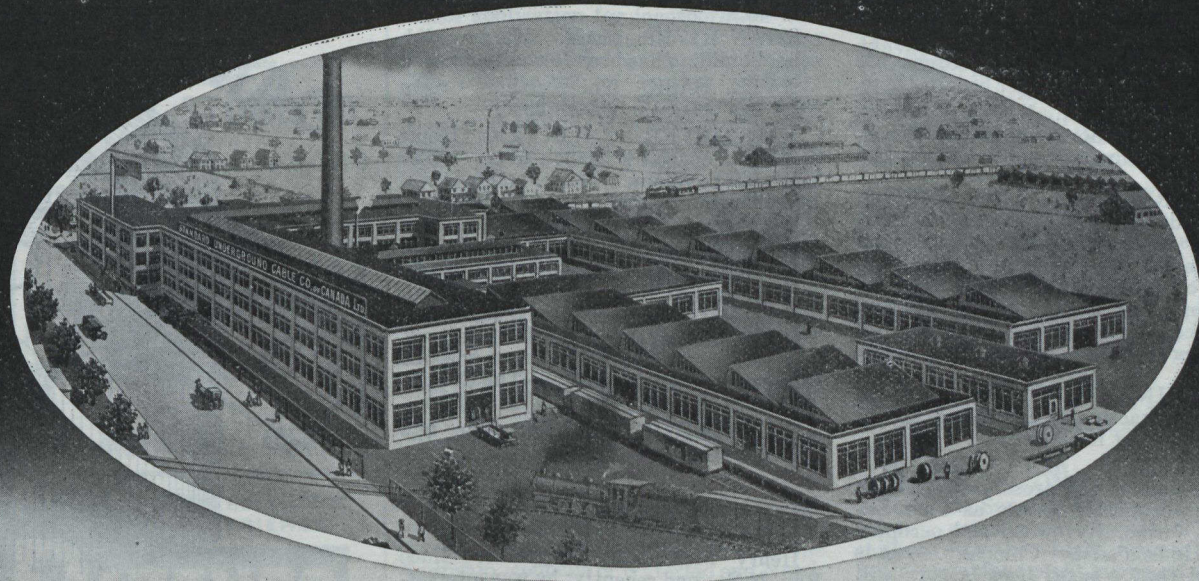
Moved by A. Denholm, and seconded by F. S. Scott:—"That the Dominion Parliament be asked to enact that when a Telephone Company with a Dominion Charter enter into a contract with a system within the Jurisdiction of the Province of Ontario that the company shall at once come under the jurisdiction, rule and regulations of the Ontario Railway Municipal Board, in so far as the said switching agreement is concerned and as it relates to the interchange of service between systems within the jurisdiction of Ontario." Carried.

Moved by F. W. James, and seconded by P. R. Craven:—"That in view of the fact that the Special Committees on the revision of the Provincial Statutes regarding Assessment meets at an early date, this Convention should appoint a committee of three members of the Association, to consider the question of amending this Assessment Act in regard to Telephone Lines, and to meet the Provincial Committee to present views of this Convention on the question." Carried.

Moved by F. W. James, and seconded by F. S. Scott:—"That in view of the fact that the present system adopted by the railway companies in demanding the execution of agreements in regard to railway crossings necessitates considerable unnecessary delay in completing construction, that the Dominion Railway Board be asked to take such steps as will remedy this matter." Carried.

The election of officers resulted as given in the heading.

Announcement of the Standard Underground Cable Co., of Canada, Ltd.



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CIVIC NOTES



WESTERN PROVINCES

BASSANO, ONT. The town council has decided to extend the limits of the municipality.

BATTLEFORD, SASK. Steps are being taken to build a larger hospital here.

BRANDON, MAN. The G. T. P. Ry. has bought 40 acres adjoining the 80 acres recently bought by the C. N. Ry. Company.

CALGARY, ALTA. The C. P. R. will spend about \$300,000 on improvements to the station. — A \$400,000 Normal School is to be built. — At the next session of the Legislature, the city will apply for a bill amending the Acts and Ordinances Incorporating the City and validating certain by-laws and agreements.

DAUPHIN, MAN. The C. N. R. station is practically completed and is one of the finest in the west.

EDMONTON, ALTA. There is a plan on foot for the preservation of the buildings originally known as Fort Edmonton, formerly owned and occupied by the Hudson's Bay Company. — It is expected that a sugar beet factory will locate here shortly.

FILLMORE, SASK. There is a new fire hall.

KAMLOOPS, B.C. The cluster street lights quite come up to expectations. — Arrangements are practically completed with a steel manufacturing concern, which will erect a large warehouse, manufacturing plant and shops, to be operated by electricity; a large staff of men will be employed.

KAMSACK, SASK. The Bank of Nova Scotia has opened a branch here.

MEDICINE HAT, ALTA. The by-laws granting free sites and power to the Manitoba and Ontario Milling Company, to the Maple Leaf Milling Company, and to the Wetaskiwin Bed Company were carried with only seven negative votes. — The Ogilvie Flour Company is building a very large mill. — A factory manufacturing portable steel grain bins and wagon tanks is being built. — A crayon factory is starting operations, manufacturing chalk, crayons, stove polish, electric dry cells, etc. — A company manufacturing paper and kindred products, is waiting concessions to settle here.

MOOSE JAW, SASK. The new Public Library is nearly completed. — The city has transferred to the Government five acres of land well located, for the erection of a Drill Hall; work on which will soon be commenced.

MORSE, SASK. A fine new school building is nearly completed.

NEW WESTMINSTER, B.C. A sugar refinery backed by English capitalists, is anxious to locate here; also a large glass works, backed by Canadian capital.

REGINA, SASK. The city has given nine acres of land in the central district to the Government as a site for a drill hall; work on which will be commenced very shortly.

SOUTH VANCOUVER, B.C. A newly formed company is seeking to establish a gas plant, and is asking for a franchise on the same lines as in Vancouver.

ST. BONIFACE, MAN. The proposal that this city and St. Vital should unite for their mutual benefit, is being discussed.

SWAN RIVER, MAN. The new high school building has been formally opened.

TATE, SASK. The Northern Crown Park has opened a branch here.

VANCOUVER, B.C. The Home Bank has opened a branch here. — The new water system, when completed, will be sufficient to supply 45,000 people.

VICTORIA, B.C. The by-law concerning the regulation of garages, in the care and storage of explosives and protection against fire, was carried. — The Dominion Government has purchased a beautiful site on Gonzales Hill, overlooking the city, where the new Victoria Observatory will be built. — The C. P. R. and C. N. R. will have a union station.

WETASKIWIN, ALTA. The new post office is completed.

PERSONAL

Henry McDonald, Mayor of Glace Bay, N.S., died recently; he was interested in Municipal affairs for over twelve years, before the incorporation of the town.

Mr. C. L. Fellowes, C.E., assistant City Engineer, Toronto, Ont., has resigned, as a result of Judge Winchester's enquiry.

Mr. N. J. Ker, C.E., City Engineer, Ottawa, Ont., has resigned.

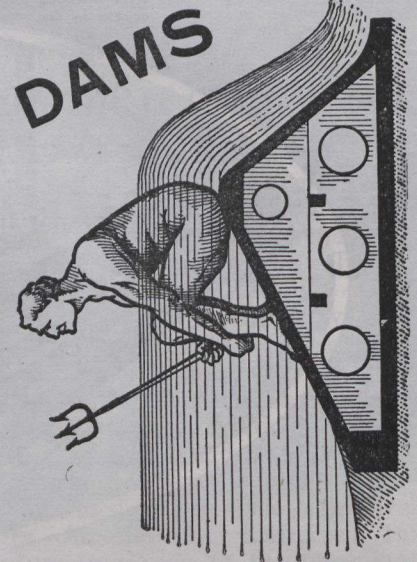
TRURO, N.S. The Government is building a fine new I. C. Ry. station. — The new Civic Building, costing \$50,000 will be ready early in the new year. — A boot and shoe company has commenced manufacturing here.

WATERLOO, ONT. The proposition for the establishment of a planning mill and a sash and door factory met with approval from the Board of Trade, who recommend the Council to submit a by-law at the annual elections.

WIARTON, ONT. The three industrial by-laws were carried by the rate-payers. These industries were a grist mill, a woollen manufactory and a rubber factory.

WOODSVILLE, ONT. The by-law in favour of purchasing a supply of electric power, was passed.

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CIVIC NOTES

EASTERN PROVINCES

AMHERST, N.S. The population having reached 10,320 the Town Council will make application for incorporation as a city. — The Canadian Car & Foundry Company has added another building. — The construction of another industry has commenced, the Nova Scotia Carriage and Motor Car Company. — It is expected that natural gas will be piped here, by the spring, from wells near Moncton, N.B.

BERLIN, ONT. The Board of Health has accepted the plans for a modern abattoir and equipment, from a Buffalo firm.

CHATSWORTH, ONT. A Board of Trade has been formed for the purpose of helping to boom the village.

FORT WILLIAM, ONT. Additional elevator capacity and harbour facilities are being planned. — The new industrial plants are making good progress towards completion.

GALT, ONT. A movement is on foot to light 2½ miles of roadway between the boundaries of this town and Preston; the township councils of Waterloo and North Dumfries will be asked to co-operate with the Hydro-Electric Commission.

GRAND PILES, QUE. The Lantentide Paper Company has purchased a valuable water-power on the St. Maurice River near here.

HALIFAX, N.S. There is the probability of a dock and shipbuilding plant, where the British Admiralty might expend in the construction of warships some of the money which Canada is contributing to the Navy. — The Halifax Tramway Company, which supplies gas and electric current to the city, is developing water power in the Province to give cheaper light and power. — A movement has been started to purchase the Tramway by the city.

LANGFORD, ONT. The Brantford and Hamilton Electric Railway will apply for authority to construct a branch line from here to Galt, through the counties of Ancaster, Beverly, South and North Dumfries.

LINDSAY, ONT. The by-law granting financial aid to the furniture factory which is about to commence operations, was passed by the ratepayers.

LONDON, ONT. The Parks Commission has adopted a plan for a boulevard around the City.

MARKHAM, ONT. The Town Council and the Board of Trade voted in favour of a Hydro-Electric car line from Toronto.

NORTH TORONTO, ONT. The population is 6,655, an increase of 1,438. — Annexation with Toronto has now been completed, so this place, individually has ceased to exist.

PICTOU, N.S. Two new industries have recently been added, the Canadian Consolidated Clay Company, Limited, which turns out common and pressed brick, and the Viper Company, Limited, builders of a new surface propeller gasoline boat. — The Atlantic Milling Company whose plant was destroyed by fire, is constructing a modern fireproof eleva-

tor and mill. — The town owns valuable sites on deep water, with trackage facilities and offers inducements by way of fixed assessment.

POINTE CLAIRE, QUE. The Mayor officially opened the Municipal Lighting Plant. — A delegation from the Council waited upon officials of the C. P. R. to ask that the present small station be left standing and that a larger one be constructed nearer the cross roads.

PORT ARTHUR, ONT. The City Council recommended that the bonus be given to the nail firm for the establishment of a plant here. — The Arthur Street cars will run till midnight in the future.

QUEBEC, QUE. The Canadian Government steamers are to make a number of trips down the St. Lawrence from this city to the ocean during the winter to demonstrate the feasibility of all year round navigation of the river route.

STEELTON, ONT. The steel plant of the Lake Superior Corporation is to be greatly extended at a cost of several millions; another blast furnace will be built, the coking plant increased, etc.

ST. CATHARINES, ONT. The foundry plant of Steel and Radiation, Limited, was formally opened by Sir Henry Pellatt.

ST. JOHN, N.B. A guarantee has been made that the Atlantic Sugar Refinery, Limited, will build a \$3,000,000 plant and operate it within the next two years.

TORONTO, ONT. The Ontario Railway Board has ordered that Moore Park be annexed to the city. — The Council has decided to sent the Tax Reform By-law to the people. — The Board of Control is to settle the question of markets for farmers. — The new electric light plant which is being installed in the Parliament Building will be operated by Hydro-Electric power, instead of by the Toronto Electric light. — The first civic car line is in operation.

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 Total Assets - - - - - 175,000,000

Head Office - MONTREAL.

BOARD OF DIRECTORS:

H. S. HOLT, President. E. L. PEASE, Vice-President.
 E. F. B. JOHNSTON, K.C., 2nd Vice-President.

Wiley Smith
 Hon. D. MacKeen
 Jas. Redmond
 G. R. Crowe

D. K. Elliott
 W. H. Thorne
 Hugh Paton
 T. J. Drummond
 A. E. Dymont

Wm. Robertson
 A. J. Brown, K. C.
 W. J. Sheppard
 C. S. Wilcox

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; Porto Rico and Dominican Republic; BAHAMAS, Nassau; BARBADOS, Bridgetown; JAMAICA, Kingston; TRINIDAD, Port of Spain and San Fernando.

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

NEW YORK AGENCY — Corner William and Cedar Sts.

SAVINGS DEPARTMENT AT ALL BRANCHES

The Canadian Bank of Commerce

PAID-UP CAPITAL - \$15,000,000
 REST - - - - - 12,500,000

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. George A. Cox.
 John Hoskin, Esq., K.C., LL.D.
 J. W. Flavelle, Esq., LL.D.
 A. Kingman, Esq.
 Sir Lyman M. Jones.
 Hon. W. C. Edwards.
 E. R. Wood, Esq.
 Sir John M. Gibson, K.C.M.G., K.C., LL.D.

William McMaster, Esq.
 Robert Stuart, Esq.
 G. P. Galt, Esq.
 Alexander Laird, Esq.
 William Farwell, Esq., D.C.L.
 Gardner Stevens, Esq.
 G. G. Foster, Esq., K.C.
 Charles Colby, Esq. M.A., Ph.D.
 A. C. Flumerfelt, Esq.

ALEXANDER LAIRD - - General Manager
 JOHN AIRD, Asst. General Manager

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 \$6,747,680. Reserve Fund and Undivided Profits \$6,559,478

Pres.: Sir H. MONTAGU ALLAN, ; V.-P.: K. W. BLACKWELL,
 E. F. HEBDEN, General Manager.

LIST OF BRANCHES AND AGENCIES:

Ontario—Acton, Addison, Alvinston, Athens, Belleville, Berlin, Bothwell, Brampton, Brantford, Chatham, Chatsworth, Chesley, Creemore, Deita, Desboro, Eganville, Elgin, Elora, Finch, Fort William, Frankville, Galt, Gananoque, Georgetown, Glencoe, Gore Bay, Granton, Guelph, Hamilton, Hanover, Hespeler, Ingersoll, Kincardine, Kingston, Lancaster, Lansdowne, Leamington, Little Current, London, London South, Lucan, Lyndhurst, Markdale, Meaford, Mildmay, Mitchell, Muirkirk, Napanee, Newbury, Newington, 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, Walkerville, 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., 672 Centre St.), Beauharnois, Bury, Lachine, Quebec, Rigaud, Shawville, Sherbrooke, St. Agathe, St. Jerome, St. Johns, St. Jovite, St. Sauveur.

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

Alberta—Acme, Big Valley, Botha, Brooks, Calgary (do. 2nd Street E), Carstairs, Castor, Coronation, Chauvin, Daysland, Delburne, Donald, Edgerton, Edmonton (do. Namayo Ave. and Alberta Ave.), Edson, Hanna, Hughenden, Islay, Killam, Lacombe, Leduc, Lethbridge, Mannville, Medicine Hat, Munson, New Norway, Okotoks, Olds, Pincher Station, Rumsby, Redcliff, Red Deer, Ryley, Sedgewick, Strome, Stettler, Tofield, Trochu, Vegreville, Viking, Wainwright, Walsh, Wetaskiwin.

Saskatchewan—Antler, Arcola, Battleford, 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.

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.

LOANS MADE TO:
BONDS BOUGHT FROM:

Municipalities

A. P. LESPERANCE

MANAGER

City and District Savings Bank
MONTREAL

EASTERN PROVINCES.

BREDENBURY, SASK. The C. P. R. has offered a well situated block for a school site to the town. — The Board of Trade is starting an active campaign for better roads in the district.

BAFF, B. C. The contract for the new Mounted Police Barracks has been let.

CASTOR, ALTA. Work on the gas well is nearly finished. — A modern Theatre is to be built.

NAKOMIS, SASK. Four miles of cement walks have been constructed this season.

NELSON, B. C. A new fire hall, costing \$20,000, is to be built. — The Improvement Association is pleased with the success of its work, and has arranged to distribute rosebushes at cost price to the citizens.

Montreal's Budget

The appropriations for the current year are:—

Interest and sinking fund....	\$ 2,675,000
School tax.....	1,650,000
Reserve fund.....	311,534
Possible loss in revenue.....	100,000
Officers of council, salaries..	11,600
Salaries and wages.....	3,071,081
Maintenance and general ad- ministration.....	2,457,968
General contingent, pension fund, readjustment of sal- aries and additional per- sonnel.....	107,290
	\$10,384,473

The Revenue is secured as follows:—

Property assessments.....	\$6,834,802
Water rates.....	1,076,586
Business tax.....	840,120
Other revenues.....	1,632,965
Estimated revenue for De- cember.....	90,622
	\$10,384,473

It will be seen that more than one quarter of the revenue is absorbed at once by interest and Sinking Fund; this is largely due to the great cost of widening the narrow streets. Then more than 10 per cent. is paid over to the School Commissioners. So that, taking out these two items, the amount that the City Council can spend is only \$6,057,473. And it must be further remembered that the system of Local Improvements does not obtain—except in a very limited degree—as it does in other Provinces. The total property valuation is \$507,369,578, but the exempted property is \$130,988,504; and the debt is \$48,575,000.

Union Bank

The 48th annual Report of the Union Bank shows net profits of \$706,833, being nearly 14 per cent. on the average paid-up Capital, which is now \$5,000,000. This, with \$71,975 brought forward and \$47,580, received as premiums on new stock, was applied as follows:—

Quarterly dividends at the rate of 8 per cent., \$397,964; to Rest account, \$242,940 (including the premiums on new stock); written off Bank premises, \$100,000; officers' Pension Fund, \$10,000; balance carried forward \$75,484. The Rest is now \$3,300,000.

Edmonton's Experiment

The City of Edmonton, Alta., again is trying an experiment, this time in financial matters. Mr. D. R. Wilkie, General Manager of the Imperial Bank, has been appointed as the City's agent, and will put on the market, as arranged at present, \$1,238,000. It has been decided to raise the rate of interest from 4½ to 5 per cent. which bears out the statement in a special article in the Financial Department of our last issue, that higher interest will have to be expected on municipal loans.

SOUTH VANCOUVER, B. C. The contract for the erection of new school at Collingwood West has been awarded. — A large expenditure will be made on plank sidewalks, and the rocking and grading of roads.

STRATHMORE, ALTA. Cement walks are being constructed. — The installation of an electric light plant is under consideration.

SWAN RIVER, MAN. Local improvements here include a new \$20,000 school, a \$15,000 traffic bridge, and a \$15,000 bank building.

TOFIELD, ALTA. A foundry and machine shop will locate here, to which the town will give natural gas free of cost for 10 years.

TRANSCONA, MAN. The new Town Hall has been formally opened; the fire apparatus has been installed on the ground floor.

STRATFORD, ONT. Sir William MacKenzie has decided to build a street railway here. — The 15,000 mark in population has been passed, an increase of 480 over the assessor's figures for 1912.

TORONTO, ONT. It is proposed to connect North and South Rosedale by a double decked viaduct. — The Council will ask for power from the Railway Board to regulate the use of steam whistles and bells by railways within the city limits. — The plans for the Harbour improvement call for industrial development all along the waterfront on the lines in connection with Ashbridge's Bay, and include the boulevard scheme right across the front of the city. — The city is taking over the Moss Park rink for playground purposes. — The city will purchase for \$600,000 the Glen Stewart property of 80 acres for a park. — The council will borrow \$230,000 for a new water main for College St. — Of the million dollars voted last year for municipal street car lines, \$527,229 has been spent. — The city council, by a vote of 15 to 6, appointed mayor Geary as Corporation Counsel at a salary of \$8,000; this leaves a vacancy to be filled by the Council, and if the Council should elect a Controller, then a Controllership remains to be also filled by the Council. — The plans for the new barracks are nearly ready; their buildings will cost a couple millions and will take at least 2 years to complete.

WEST LONDON, ONT. A by-law for a permanent break water, to prevent floods from the river, will be presented to the ratepayers in January.

WINCHESTER, ONT. The by-law in favour of Hydro-Electric power was carried by a majority of 99.

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 - - - - - 6,425,000.00
 Reserve Fund - - - - - 6,425,000.00

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

HEAD OFFICE, - - - - - TORONTO.

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

SAVINGS DEPARTMENT.

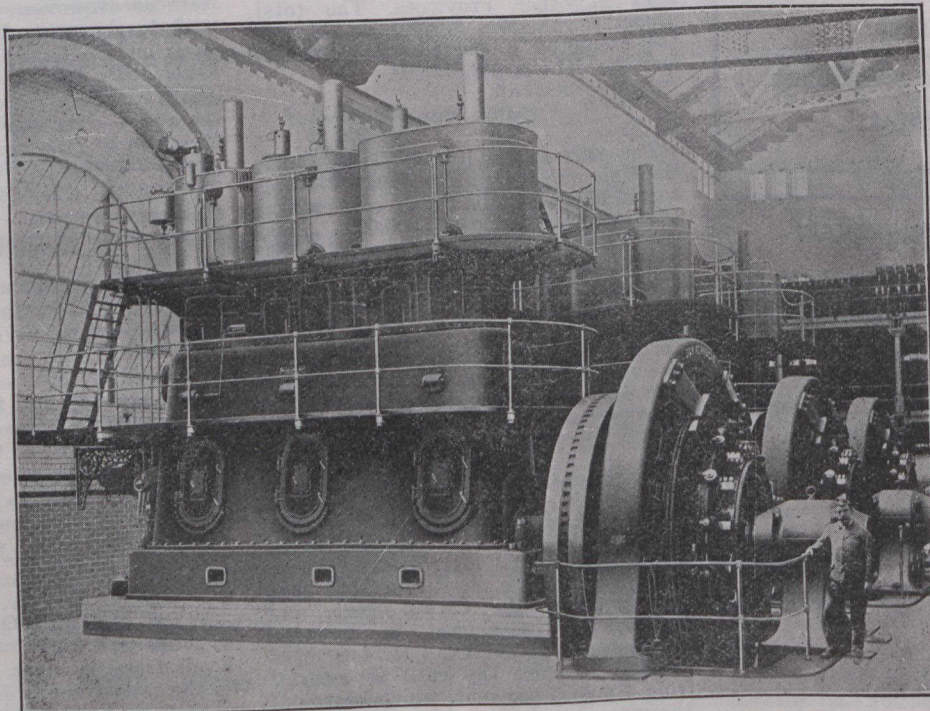
Interest allowed on Deposits at all Branches of the Bank throughout the DOMINION OF CANADA. Drafts, Money Orders and Letters of Credit Issued Available in Any Part of the World.

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.

BELLISS & MORCOM ENGINES TURBINES AIR COMPRESSORS



Upwards of five thousand Belliss units in operation at the present time. Upwards of fifty have been sold for Canadian installations. EACH ONE HAS BEEN AN UNQUALIFIED SUCCESS.

Agents LAURIE & LAMB, Engineers,

BOARD OF TRADE BUILDING.
 MONTREAL

FINANCIAL NOTES

DEALERS IN
HIGH GRADE
BONDS &
DEBENTURES
CORRESPONDENCE
SOLICITED

DOMINION
SECURITIES
CORPORATION, LIMITED

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

AMHERST, N.S. This year's municipal expenditure includes \$4,000 on sidewalks, \$5,000 on waterworks, \$13,000 on sewers, \$5,500 for a motor chemical apparatus for the fire department, and \$35,000 for schools.

AMHERSTBURG, ONT. It is expected that a by-law will be submitted for \$29,593.65 to complete the drainage system.

BIGGAR, SASK. The receipts for the ten months ending October amounted to \$48,000, and expenses to \$43,000. The assets exceed the liabilities by over \$22,000.

CALGARY, ALTA. The proposal to spend \$300,000 in the erection of three concrete bridges over the Bow and Elbow Rivers, providing a high level roadway from the business centre to the residential district of North Hill, was passed by a large majority.

CANNINGTON, ONT. The by-law to raise money to purchase power from the Hydro-Electric Commission, was passed.

CANORA, SASK., has sold \$29,100 5½ per cent. 20-instalment debentures, to Messrs. C. H. Burgess and Company.

CLINTON, ONT. The Town Council has decided to submit a by-law to raise \$3,300 to purchase the Clinton electric light plant, erect a transformer station and secure power from the Hydro-Electric.

DUNDAS, ONT. The by-law to raise \$15,000 for waterworks extension was passed and has now to be passed by the Ontario Railway and Municipal Board.

EMERALD, R. M., SASK., has sold \$10,000 5 per cent. 20-instalment debentures to Flood Land Company.

FORT WILLIAM, ONT., has sold \$392,800 debentures to Messrs. Wood, Gundy and Company.

GALT, ONT. The by-law to raise \$75,000 for roadway improvements, was passed.

GOLDEN WEST R. M., SASK., has sold \$12,000 debentures to Messrs. Nay and James.

GRASS LAKE, SASK. The by-law to raise \$10,000 for the construction of roads, was passed.

HUMBOLDT, SASK. The two by-laws to raise \$30,000 for electric light purposes and \$3,000 for street grading were passed.

KAMLOOPS, B.C. The by-law to raise \$25,000 for park improvements, was passed.

KELOWNA, B.C. The two by-laws to borrow \$40,000 to complete the sewerage system, etc., were passed.

LINDSAY, ONT. The by-law to raise \$30,000 to guarantee the bonds of the Fisher Furniture Company was passed.

MELVILLE, SASK., has sold \$104,300 debentures to Messrs. R. C. Matthews & Company.

MONTREAL, QUE. The total debt, including the new loan for £300,000 recently contracted in London, is \$63,000,000 and the interest to be paid next year on the total indebtedness will be \$2,750,000, or an increase of \$250,000 over last year.—The civic revenue this year will be \$10,250,000, as compared with \$8,285,000 last year.

PETERBORO, ONT., has sold \$19,500 4¾ per cent 20-year debentures to Messrs. Wood, Gundy and Company.

PORTAGE LA PRAIRIE, MAN. The municipal electric light plant has paid a profit of over \$10,000 in eighteen months.

PRESTON, ONT. The by-law to raise \$25,000 as a loan to the Anchor Bedding Company, was passed.

ROSETOWN, SASK. The by-laws to raise money for the purpose of covering the cost of the electric lighting system and of a new hospital, have been passed.

SANDWICH, ONT., has sold \$12,498 5 per cent. 20-instalment debentures to Dominion Securities Company.

SOVEREIGN, SASK., has sold \$3,000 6 per cent. debentures to Flood Land Company.

STRATHROY, ONT. The by-law to raise \$1,140.93 for local sidewalk construction was passed recently.

ST. THOMAS, ONT. The by-law to raise \$45,000 for constructing a building for a firm of shoe manufacturers, has been passed.

SUMMERLAND, B.C. Three by-laws, calling for the expenditure of various sums, were passed by the rate-payers; for domestic water purposes, for irrigation and for electric light.

SUTTON, R. M., SASK., has sold \$5,000 debentures to Messrs. Nay and James.

TORONTO, ONT. The by-law to provide \$226,809 debentures for the extension of the intake pipe was passed by the Council.

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

Purchasers of

MUNICIPAL
DEBENTURES

We especially invite correspondence.

VANCOUVER, B.C. The City Council recently passed the following by-laws: \$776,000 for school board; \$325,000 for hospital; \$165,000 for exhibition; \$100,000 for city market; \$396,000 for park board; \$1,525,000 for board of works; \$72,000 for creche; \$15,000 for paupers' cemetery; \$400,000 for new cemetery; \$240,000 for waterworks; \$30,000 for old people's home; \$30,000 for sanitary conveniences; \$50,000 for police substation; and \$20,000 for ferry subway.

WILKIE, SASK. The following by-laws were passed recently: \$10,000 for electric power plant; \$25,000 for waterworks; \$1,100 for grading; \$28,000 extensions of waterworks; \$2,250 for extending electric light system; \$2,150 for fire protection, and \$8,000 for skating and curling rink.

WINNIPEG, MAN. The city municipal light plant made a gross profit of \$10,000 in November, the net profits were \$1,400.

Banque d'Hochelaga

The 38th Annual Report shows net profits of \$481,616, which is equal to over 16 per cent. on the paid-up capital of \$3,000,000. To this was added \$32,292, the balance brought forward, and \$225,000 for premium on \$500,000 new stock. Of this, \$225,000 has been paid in dividends of 7½ per cent.; \$32,117 for interest on Capital issued in 1912; \$5,000 added to Officer's Pension Fund; \$50,000 reserved for interests received in advance; and \$350,000, added to Reserve, making this \$3,000,000, equal to the paid-up Capital; leaving \$32,724 as a balance to be carried forward.

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.

MERCHANTS' BANK OF CANADA

FORTY-NINTH ANNUAL REPORT

Statement of the Result of the Business of the Bank for the Year ending 30th November, 1912:

The Net profits of the year, after payment of charges, rebate on discounts, interest on deposits, and making full provision for bad and doubtful debts, have amounted to.....	\$1,338,844.62
Premium on New Stock.....	560,760.00
The balance brought forward from 30th November, 1911, was.....	58,878.18

Making a total of..... \$1,958,482.80

This has been disposed of as follows:

Dividend No. 98, at the rate of 10 per cent. per annum.....	\$151,902.63	
Dividend No. 99, at the rate of 10 per cent. per annum.....	162,685.12	
Dividend No. 100, at the rate of 10 per cent. per annum.....	166,530.50	
Dividend No. 101, at the rate of 10 per cent. per annum.....	167,886.28	
		\$ 649,004.53
Transferred to Reserve Fund from Profit and Loss Account.....		450,000.00
Transferred to Reserve Fund from Premium on New Stock.....		560,760.00
Written off Bank Premises Account.....		100,000.00
Contribution to Officers' Pension Fund.....		50,000.00
Balance carried forward.....		148,718.27

RESERVE FUND ACCOUNT \$1,958,482.80

Balance, 30th November, 1911.....	\$5,400,000
Transferred from Profit and Loss Account.....	450,000
Premium on New Stock.....	560,760
	<u>\$6,410,760</u>

Average Paid-up Capital during year ending 30th November, 1912, \$6,498,332.

GENERAL STATEMENT.

LIABILITIES.

1. To the Public.		
Notes in Circulation.....		\$6,861,496.00
Deposits not bearing interest.....	\$17,340,321.41	
Deposits bearing interest.....	44,322,560.99	
Deposits by other Banks in Canada.....	783,596.72	
		62,446,479.12
Balances due to Agents in Great Britain.....		1,051,532.51
Balances due to Agents in the United States and elsewhere.....		279,828.49
Dividend No. 101.....		167,886.28
Dividends unclaimed.....		2,526.84
		<u>\$70,809,749.24</u>
2. To the Stockholders.		
Capital paid up.....	\$6,747,680.00	
Reserve Fund.....	6,410,760.00	
Balance of Profits carried forward.....	148,718.27	
		<u>13,307,158.27</u>

ASSETS.

		<u>\$84,116,907.51</u>
Gold and Silver Coin on hand.....	\$ 2,346,728.79	
Dominion Notes on hand.....	4,529,797.75	
Notes and Cheques of other Banks.....	5,267,033.20	
Balances due by other Banks in Canada.....	3,046.32	
Balances due by Banks and Agents in the United States.....	534,944.20	
Call and Short Loans on Bonds and Stocks in Canada.....	\$ 5,209,327.05	
Call and Short Loans on Bonds and Stocks elsewhere than in Canada.....	4,002,969.67	
		9,212,296.72
Government, Municipal, Railway and other Bonds and Debentures.....		5,733,593.74
		<u>\$27,627,440.72</u>
Current Loans and Discounts (less Rebate of interest reserved).....	53,374,824.64	
Loans and Discounts overdue (loss fully provided for).....	184,290.54	
Deposit with Dominion Government for security of Note Circulation.....	306,000.00	
Mortgages and other Securities, the property of the Bank.....	118,816.17	
Real Estate.....	27,998.26	
Bank Premises and Furniture.....	2,427,331.06	
Other Assets.....	50,206.12	

\$84,116,907.51

H. MONTAGUE ALLAN,
President.

E. F. HEBDEN,
General Manager.

THE BANK OF OTTAWA

THIRTY-EIGHTH ANNUAL REPORT

REPORT OF THE DIRECTORS

Balance at credit of Profit and Loss Account on 30th November, 1911, was	\$118,167.44	
Net profits for the year ended 30th November, 1912, 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	640,220.43	\$758,387.87
Appropriated as follows:—		
Dividend No. 82. Two and three-quarters per cent., paid 1st March, 1912 ..	\$ 96,250.00	
Dividend No. 83, Three per cent., paid 1st June, 1912	105,000.00	
Dividend No. 84, Three per cent., paid 3rd September, 1912	105,000.00	
Dividend No. 85, Three per cent., payable 2nd December, 1912	113,182.74	
Applied in reduction of Bank Premises and Furniture	54,395.49	
Transferred to Officers' Pension Fund	15,000.00	
		\$488,828.23
Balance carried forward at credit of Profit and Loss Account		\$269,559.64
The Rest Account on 30th November, 1911, was		\$4,000,000.00
To which has been added premium on new stock issued		325,480.00
		<u>\$4,325,480.00</u>

GENERAL STATEMENT OF LIABILITIES AND ASSETS AS ON 30th NOVEMBER, 1912.

	LIABILITIES	
	1911	1912
Notes in circulation	\$3,743,395.00	\$3,960,040.00
Deposits bearing interest	\$29,398,282.01	\$32,076,827.07
Deposits not bearing interest	5,465,864.49	6,080,849.64
	34,864,146.50	38,157,676.71
Deposits made by, and balances due to, other Banks in Canada	337.24	2,786.35
Balances due to Agencies of the Bank or to other Banks or Agencies elsewhere than in Canada and the United Kingdom	32,428.25	134,792.55
Other Liabilities not specified under the foregoing heads		2,400.00
	\$38,640,306.99	\$42,257,695.61
Capital subscribed, \$3,857,800 (paid-up)	\$ 3,500,000.00	\$ 3,825,480.00
Rest	4,000,000.00	4,325,480.00
Dividends unpaid	96,914.75	114,126.49
Reserved for interest and exchange	4,023.80	6,201.29
Rebate on current discounts	99,125.00	110,700.00
Balance of Profit and Loss Account carried forward	118,167.44	269,559.64
	\$7,818,230.99	\$8,651,547.42
	<u>\$46,458,537.98</u>	<u>\$50,909,243.03</u>
	ASSETS	
Specie	\$ 1,005,178.64	\$1,029,164.34
Dominion Notes	3,218,468.00	2,886,395.50
Deposits with Dominion Government for Security of Note Circulation	175,000.00	180,250.00
Notes of, and Cheques on, other banks	1,256,476.90	1,389,320.62
Deposits made with, and Balances due from other Banks in Canada	2,202,920.89	2,233,273.32
Balances due from Agencies of the Bank, or from other Banks or Agencies elsewhere than in Canada and the United Kingdom	855,499.62	749,959.03
Balances due from Agencies of the Bank, or from other Banks or Agencies in the United Kingdom	63,615.75	177,314.63
Dominion and Provincial Government Securities	1,346,566.25	1,309,584.03
Canadian Municipal Securities and British or Foreign or Colonial Public Securities, other than Canadian	1,403,115.31	2,115,050.81
Railway and other Bonds, Debentures and Stocks	797,775.33	886,717.37
Call and Short Loans on Stocks and Bonds in Canada	1,068,340.15	1,404,318.53
	\$13,392,956.84	\$14,361,348.18
Current Loans in Canada	31,582,328.81	34,851,113.99
Overdue debts (estimated loss provided for)	95,018.48	82,645.94
Real Estate other than Bank Premises	76,885.50	76,288.63
Mortgages on Real Estate sold by the Bank	62,561.52	36,846.29
Bank Premises	1,247,786.83	1,500,000.00
Other Assets not specified under the foregoing heads	1,000.00	1,000.00
	<u>\$46,458,537.98</u>	<u>\$50,909,243.03</u>

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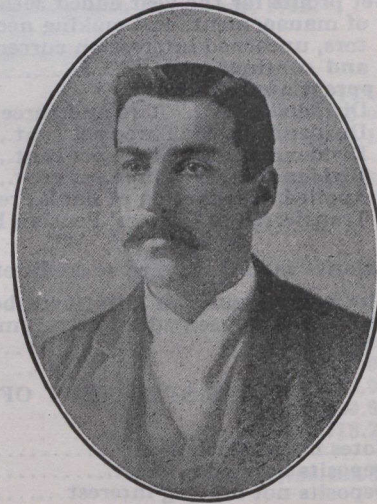
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Engineers—And

Street Cleaning and Refuse Disposal



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

(Read at the Convention of the Union of Nova Scotia
Municipalities.)

In this age sanitary science and public health have made such rapid progress as to become a part of the order of every careful person's life.

The foundation and the most important feature of Sanitary Science, is "scavenging." Sewers and water supply are secondary conditions if scavenging is neglected.

During the last century, our cities and towns have become congested areas, densely populated, and each producing a vast amount of filth in its midst. Irrespective of the many perhaps at present unavoidable unsanitary areas in almost every city and many towns, there will always remain to be dealt with the natural filth products from the population and business connected with all cities and towns.

It is because of this latter factor more especially, that within the last quarter of the century there has been brought to the front that great preventive science for the suppression of the cause of diseases, "Scavenging," as applied through the machinery of a scavenging department under the control of a Superintendent with scientific knowledge.

A few years ago, this department was created in some of the larger cities where it was regarded as a luxury, but to-day the smallest town realizes that something similar is an absolute necessity. Why? Because it has become recognized generally that filth and noxious refuse in, or around the centres of communities have more to do with the creation of disease than any other evils that exist. Each town has its health officer, and if the town itself does not attend to the scavenging, the health and town authorities make sure that the individual householder does it in a sanitary manner.

The people who are tied to the town and more especially the slum area, have neither time nor thoughts for public or even personal health. The insanitary conditions of their district and its surroundings have become second nature to them, and if they think of them at all, they resign themselves to the conclusion that it is a penalty attached to their station in life, and must be endured. It is here that scavenging can work wonders.

This science properly applied, cleanses the streets, purifies the air these people breathe, the houses they live in, the shops they work in, and the yards and recreation grounds (too often the streets) their children play in.

The principle that should control every scavenging department is to provide such measures as will enable it to get in touch with all filth and refuse as soon as it is created and to keep hold of it until it is permanently destroyed. This immediate action will lessen the danger of it becoming disseminated. Dirt and refuse upon the roads, streets, or in the back yards of dwellings, cannot be said to be under effective subjection. It is so only when it has been collected, stored in some suitable

what they are doing

receptacles (whether it be a garbage cart or a sewer) and is on its way to final sanitary disposal.

Street sweepings consist of the waste products of hundreds and thousands of human beings and animals and include the constant wastes that are being thrown off by the industries in our midst. The debris caused by the wear and tear upon the road surfaces, the dust and dirt from the pulling down or repair of buildings, soot and fine ashes from hundreds, perhaps thousands of chimneys, twigs, bark and leaves from trees, pollen, seeds and spores of plants, the excretion from human beings, the excrement and urine of dogs and horses, and the leakage of the contents of loaded vehicles both in transit and while loading and unloading.

Even the scavengers add very materially to the filth of a town. The horses contribute droppings and urine, and the carts are sometimes so imperfectly suited to the duty they have to perform, as to distribute in part the filth they are supposed to collect.

The streets of a town are the avenues over which its produced filth has to be carried and each receptacle deposits its quota on the road as it journeys through.

Shopkeepers sweep out their collection of dust and dirt and housekeepers shake their mats on the highway to make a further addition to the miscellaneous accumulation of filth that finds its way into the streets and pollutes the air. This custom should be prohibited and each offender should be obliged to dispose of refuse in such a way as will not menace the health of his neighbors.

Now what do we do with this filth. The custom in most towns has been to use it to fill up low places in streets and sidewalks in the suburbs, and low ground elsewhere. It is absolutely necessary that stringent regulations should be made and carried out under which street sweepings should not be deposited on roadways or sidewalks to make a wearing surface. On the roadway, passing wheels throw its fine particles into the face of pedestrians and from the sidewalk it is carried on the hundreds of boots into the home. It should be used at finished grade only for the boulevard part of the sidewalk and should be covered with a thin coat of good soil and sown or sodded as soon as possible after it is deposited. On the travelled part of the road or sidewalk it should never be deposited except to fill up below grade and then only when it can be covered with good clean material. In all towns there are streets which require thousands of loads to fill them up to passable condition. Thousands more may be disposed of on the town property and when such public places of deposits are exhausted there are many private properties on which there is low ground to be filled up.

The deposits removed from catchpits should be used exclusively for the redemption of waste land, but no such disposal of catchpit or street cleanings should be permitted except by permit from local health authority. A record should be kept of such dumping grounds. The date and character of the deposit should be recorded and no permit should be given for the erection of a building on such made ground until the health authorities are satisfied that nature has rendered the foul matter harmless.

In Halifax for some years the ashes collected by the city scavengers have been used to fill up low places in streets and sidewalks. Recently nearly all such available material has been utilized for sidewalk repairs except that in the summer it is used as a frost cushion under concrete sidewalks. During the past year, the City Health Board has protested against this practice, on the ground that outbreaks of such diseases as scarlet fever and diphtheria have been caused by it. Whether or not their contention is correct, I am not prepared to express an opinion to-day, but it cannot be denied that the danger is possible.

It is claimed that householders empty sweepings into the ashpan and not into the stove. Although this is done in violation of the regulations of the Health Board, it is by no means an easy matter to prevent it. Frequently the kitchen maid finds it much more convenient to empty the dustpan into the ashes than to remove for that purpose the pots and kettles that cover the fire. The dust and dirt particles which may include the scarlet fever carrier, pass under the scavenger's eye without detection and consequently the regulation prohibiting the removal of ashes mixed with any other matter fails to protect.

It would be safer to dispose of the house ashes in the same manner as suggested for street sweepings and the same precautions should be taken by the health authorities respecting buildings on such deposits.

The best method of disposing of the house garbage cannot be

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determined so readily. A brief statement of the problem with an outline of general methods adopted for its solution may be of timely interest.

In Minneapolis the citizens are required to drain off all moisture from garbage and to wrap the solid in paper before putting it in the garbage barrel or can. If the collector reports to the scavenging Department that the garbage is not properly drained and wrapped in paper no further service is rendered until the rule is complied with. If the householder then fails to care properly for his garbage or have it cleaned up, he is brought into court and fined. It is claimed that the drained garbage will neither smell badly in hot weather nor freeze and stick to the can in cold weather.

In my opinion, the Minneapolis regulation is admirable, although it may be a half measure only. A by-law requiring the drainage of garbage is a good regulation but only half as good as it would be if it provided for burning in the kitchen fire after draining.

At a house in Halifax, which I visit frequently, although it has been occupied for over a dozen years, not one ounce of kitchen garbage has been removed from the premises by the city. All garbage and other combustible refuse is burned in the kitchen stove, the burning being carried out when there is a good bright fire. A removeable strainer basket is kept in the corner of the kitchen sink. It costs 50 cents and will last for years. Peelings, the scrapings of plates from the table, porridge, soup or vegetable pots, pans, etc., leaves from the teapot, solids in the dishwasher after washing, all go into the strainer in turn, and shortly afterwards into the fire. Fat skimmed from soup, gravy, etc., is cooled in a cup or saucer and then burned. Bones meet the same fate. There has never been a garbage can about the premises nor has one been needed. The only [refuse which] requires removal is bottles and cans.

As a result of practical experience therefore, it is claimed that a by-law compelling householders not only to drain their kitchen garbage but to burn it, would be a great improvement on the draining alone.

It would not be a panacea, however, for all garbage ills. In summer, especially, in some houses, the cooking is done on oil or gas stoves. Hotels and boarding houses have too large a quantity of garbage to burn, while some means must be provided for disposing of the garbage from grocery, provision, fruit, meat and fish stores and many other properties where there are no fires in the summer.

The disposal of garbage and refuse in a manner conforming to sanitary law, is becoming a matter of vital importance and should receive the immediate attention which so important a factor in the welfare of the town deserves. It is most essential that adequate means be provided for the efficient disposal of all decomposing refuse, including dead animals and night soil. Sanitary authorities agree that the complete destruction of garbage or a complete change in its characteristics is the only solution that will satisfy sanitary requirements.

There are only three other methods of disposal which give any measure of efficiency—dumping at sea, the reduction method and incineration.

Dumping at sea is not only fully as expensive as burning but where practiced, is found to be very objectionable, even when the garbage is carried twenty miles out to sea, and is being abandoned by all progressive towns where it has been in use.

The reduction method which consists of passing the garbage only through a digestive process and extracting its oils and grease, is not popular for the following reasons, namely, that it is expensive to instal, it is very difficult to carry on the process without causing a nuisance by offensive odors, it deals only with the garbage and some other means must be provided for disposing of the night soil and remaining refuse. Separate collections must be made and the town must compete in the open market to sell its grease and tankage.

In a few towns, night soil is disposed of by dumping into large intercepting sewers. It must be done in an inclosed chamber and under town supervision. The location must be chosen where an abundant supply of water is available and the carts used should be of the latest design.

The most successful means of disposing of town wastes is by incineration.

Furnaces are in use to-day in many towns having a population of a few thousands only and are solving the refuse disposal problem satisfactorily and economically. Time will not permit a description of the method employed.

what they are doing

Some of the Fundamental Problems of Town Planning

B. Antrim Haldeman, Assistant Engineer,
Bureau of Surveys, Philadelphia, Pa.

(Read at the Town-Planning Conference, Winnipeg, Man.)

(Continued)

urban growth by establishing rectangular systems instead of radial ones.

The large importance of the street lies in the fact that the entire system of transportation throughout the city depends upon it, that it is a controlling element in the development of property and the making of the homes of the people and that it is the principal factor in encouraging and promoting the physical expression of civic art.

Transportation and the street are as inseparable as they are indispensable in the working out of a city's destiny. The dictionary defines transportation as the "act of conveying;" very simple and very plain, but the ramifications involved in this definition are almost infinite; it embraces every act or agency by which any object of substance is conveyed from place to place; applied to the street it includes every means of conveyance under, upon or above the surface. Transportation is the great factor, as it is the great problem, in the growth of modern cities, and it is the mainspring of the industrialism upon which the prosperity of the modern state is erected. The wealthy growth of the city depends upon the facilities offered by the transportation systems for the economic conduct of trade throughout the city and between it and its sources of supply or its markets. The economy and efficiency of urban transportation depends upon the street system and must receive first consideration in any scheme of town planning.

The radial system of planning streets meets the requirements of transportation more successfully than any other method, as it supplies the shortest possible routes for the trunk lines of all kinds of public service, but the natural tendency in the application of this system is toward concentration in one great center. A new town, or the extension of an existing one, should be laid out with the view of encouraging the creation of a number of centers each with its scheme of radials and proper connections with other centers; this will naturally tend to encourage the spreading of business areas and the avoidance of concentration of population, business and traffic.

Concentration of business forces land values to rise and this in turn invites congestion of population in or near the business center. The best preventive of the evils of congestion of population is to so control the growth of the city by intelligent planning and wise building regulations, that the skyscraper, the tenement, and the apartment house will have little opportunity of getting a strong foothold. A single administrative and financial center may be necessary, and certain other forms of business directly concerned with those public activities will gather near it, but every effort should be made to secure a general distribution of the branches of trade with which the masses of the people come in direct and constant contact.

The first projection of a town plan, or a plan for street extension, might well be confined to such streets as will form an economic and efficient system of main

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property but with the intelligent purpose of encouraging an equal distribution of opportunities for improvement.

With an efficient system of traffic streets firmly established, other parts of the plan, covering the residential streets and those which can never be of much importance to through travel, should be left as elastic as possible in order that any legitimate form of development may be accommodated. Industrial sections, high class residential sections, and sections given to the modest type of dwellings, each require a different treatment of the street plan. In factory districts the streets surrounding industrial plants should be wide and straight, while those in the same vicinity upon which the homes of the workmen front may be of quite different type; some of the garden cities and industrial colonies of England and Germany suggest admirable arrangements for this form of development, the driveways and walks being narrow and the buildings set back with foreyards or arranged around open spaces or squares.

High-class residential sections lend themselves to most attractive forms of planning; houses built singly or in pairs on large plots permit greater freedom in establishing picturesque conditions and narrower paved areas are allowable. The local travel through a residential section may even be accommodated by lanes wide enough for two vehicles to pass and a single footwalk, but the integrity of an improvement of this kind requires that there be a permanent restriction requiring ample width of open space between the fronts of the houses.

In sections given to more modest dwellings built in pairs, or long, solid rows on small plots, a minimum width between building lines should be established and this should be sufficient to allow a part of it to be planted with grass, trees, and even flowers. In such a section the streets will naturally be closer together and economy will be effected if the paved spaces be only such as are necessary for the local use.

In the growth of most towns where there has been little or no public control of the laying out of streets, real estate interests have been largely responsible for fastening wasteful or insufficient schemes of planning upon the public; the economic development of property has received little serious consideration; the street system, and the sub-division into lots has been arbitrarily established with the view of serving the immediate purpose of the owner or operator; this purpose is usually one of pecuniary profit and is accomplished in disregard of considerations of future exigency or the broad public interest; the initial development may be entirely satisfactory, but in the subsequent changes that are constantly occurring the increased value of the property or the new use to which it may be put may create conditions detrimental to the public welfare. There does not seem to be any means of effectively controlling such operations except through legislation conferring authority upon some public body to regulate such improvements not only within the town itself but throughout adjacent territory which may be opened for subdivision into town lots.

To be continued



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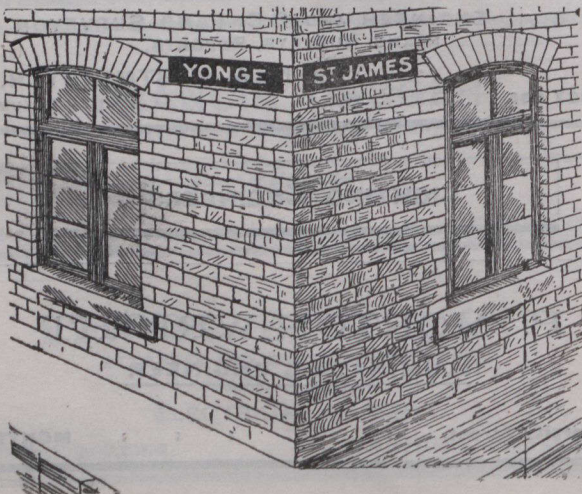
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