

LOVELL'S

# MONTREAL DIRECTORY,

FOR 1910--1911.

CONTAINING

*L. H. Sicotte*

Alphabetical and Street Directory of the Citizens

AN

ADVERTISERS' CLASSIFIED BUSINESS DIRECTORY,

AND A

MISCELLANEOUS DIRECTORY,

TOGETHER WITH THE CITIZENS OF

Westmount, Maisonneuve, Montreal West, Outremont  
and Verdun.

TO WHICH IS ADDED

**Directories of Lachine, Longueuil, St.  
Lambert, Montreal South, Ville St. Pierre,  
and Ville St. Laurent.**

FOR THE YEAR COMMENCING JULY 15th 1910.

**Montreal:**

PRINTED AND PUBLISHED BY JOHN LOVELL & SON, Limited

23 TO 29 ST. NICHOLAS STREET.

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Entered according to Act of Parliament of Canada, in the year one thousand nine hundred and ten, by  
JOHN LOVELL & SON, LIMITED, in the office of the Minister of Agriculture.

## POPULATION of the PRINCIPAL MUNICIPAL CITIES.

FROM THE CENSUS RETURNS.

	1891	1901	Estimated 1910
Montreal.....	220,181	266,826	456,000
Toronto .....	181,220	207,971	402,567
Quebec.....	63,050	68,884	83,000
Ottawa .....	44,154	59,902	90,000
Hamilton.....	48,980	52,550	71,000
Winnipeg.....	25,639	42,336	172,865
Halifax.....	38,495	40,787	62,838
St. John .....	39,179	40,711	57,048
London .....	31,977	37,983	55,000
Vancouver .....	13,709	26,196	115,000
Victoria .....	16,841	20,821	35,000
Kingston .....	19,263	18,043	22,000
Brantford.....	12,753	16,631	24,000
Hull .....	11,264	13,988	17,500
Charlottetown.....	11,373	12,080	14,000
Valleyfield .....	5,515	11,055	13,000
Sherbrooke .....	10,097	11,765	16,000
Westmount.....	3,076	8,856	14,000
Sydney.....	2,427	9,908	18,000
Moncton .....	8,762	9,026	12,000
Brandon.....	3,778	5,738	16,000
Maisonneuve .....	..	3,958	22,500
Calgary .....	3,876	4,866	18,000
Lachine.....	..	..	..
Verdun.....	..	..	10,500
Niagara Falls.....	..	..	10,000
Regina.....	..	..	12,500

**Present (Estimated) Population of Montreal.**

<b>Without the Suburbs .....</b>	<b>456,000</b>
<b>With the Suburbs .....</b>	<b>507,000</b>

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### PLACES IN THE NEIGHBORHOOD OF MONTREAL.

Lachine.....	1849	St. Lambert.....	1887
Longueuil.....	1876	Ville St Laurent.....	1899
Montreal South.....	1885		

The names of the residents of other places will be found in the Alphabetical portion of the City Directory.

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### ESTIMATED POPULATIONS OF THE OUTSKIRTS

Maisonneuve.....	22,500	Verdun.....	10,500
Outremont.....	4,000	Westmount.....	14,000

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## ADDENDA

Addenda sheet is page 693

## PREFACE.

The Publishers take pleasure in presenting the Directory for 1910-1911 with the utmost confidence of its being received with the same favor and approval accorded previous issues.

A work of [this] kind to be valuable must be in all respects thoroughly reliable; and with a full appreciation of this fact every precaution is taken in order to secure the accuracy of the information; but it has to be taken into account that the whole of the work is done between the 4th of May and the 28th of July, a period of twelve weeks, and is a task that calls for the greatest anxiety and care.

The Publishers would draw attention to the Introductory pages, which have been especially prepared for the Directory.

The Directory shows an increase of 64 pages over last year, and it has now attained to 1,904 pages, and to such a size as to render it necessary to give the information in as condensed a form as possible, at the same time not taking away from the usefulness of it. This the Publishers have endeavored to do in the present issue.

The Directory contains about 145,000 names, and these represent a population, of 507,000 for the City and Outskirts; or, deducting for the outskirts Westmount (14,000) Maisonneuve (22,500) Outremont (4,000) Verdun (10,500) a population for the City proper of 456,000. Our returns for the city and suburbs give 3,814 houses, tenements and flats, 391 stores, 264 offices as being unoccupied, under repair, or new buildings not ready for occupation erected during the past year. In sections of the City whole streets may be found in which there are but few unoccupied buildings. In over 65 of office buildings, 2,600 offices are rented and 157 vacant. In many of the large buildings all the offices are rented. This information has been especially compiled this year and may be accepted as correct.

The Streets now number 1,013.

The names of those residing in Westmount, Maisonneuve, Outremont and Verdun will be found in the Alphabetical portion of the Directory, and the names of the residents of Lachine, Longueuil, St. Lambert, Montreal South, Ville St. Laurent, and St Pierre aux Liens (Blue Bonnets,) at the end of the Directory.

The MISCELLANEOUS portion is given in a condensed form as space will not permit of more extended information. Where information is about some society or corporation is missing, the blame for the omission rests with the party who should have supplied it.

The ADVERTISERS' CLASSIFIED DIRECTORY is now a feature of the Directory, and as it is steadily increasing in size must be of great value to those using it. In its pages are the names of the principal and most progressive firms in their several lines of business.

As usual, the Directory is divided into five parts, (1) The Miscellaneous Directory, (2) The Street Directory, (3) The Advertisers' Classified Directory, (4) The Alphabetical Directory, (5) The Outskirts.

MONTREAL, July 28th, 1910.

JOHN LOVELL & SON, LIMITED,  
PUBLISHERS.

# INTRODUCTION

*Specially prepared for LOVELL'S MONTREAL DIRECTORY  
for 1910-11.*

## General Review of Conditions in Canada.

The year 1909 was one of the most prosperous Canada ever experienced. The recovery from the panic of 1907 was gradual throughout 1908 and was greatly accelerated throughout 1909. One of the main factors in this acceleration was doubtless the magnitude and excellence of the crops reaped throughout the whole country, and more especially those of the North-West. The wheat crop of the three Western Provinces amounted to possibly 125,000,000 bushels, this being far and away the largest crop ever reaped. In addition to size, however, a very large proportion of the crop was high grade. Other grains, such as oats, also showed a record yield. The fruit crops—particularly the apple crops—were very large. The export of cheese was well up to the average, that of butter showing a very serious falling off. The product of the forests was also larger and prices were better than in 1908. The mines also gave excellent results, the silver output in particular showing an improvement, its total value being about \$12,000,000, as compared with slightly over \$9,000,000 the previous year.

Under the impulse of these excellent results, industrial expansion was general. Railway shops and other large works and factories which had been either closed down or running short-time, previously, all opened up full blast again, and the product in most lines was the largest on record. This applies particularly to the product of the pig iron and steel furnaces and plants. As a matter of fact, very few Canadian pig iron furnaces were able to accept any orders during the latter part of the year, their entire output having been contracted for. The settlement of the Steel-Coal trouble exerted a good influence upon the entire industry, but this was unfortunately largely counteracted by a strike which took place in various coal mines in Nova Scotia, thereby contracting the output of some of the largest mining companies and disorganizing the industry generally.

A decision of no small importance to the iron and steel industry was announced late in 1909, or early in 1910, by Mr. Fielding, minister of Finance for the Dominion. This was to the effect that the bounties on iron and steel, which expire at the close of 1910, would not be renewed. Later, it was also announced that the bounties on wire rods would be cancelled about the middle of 1911. These cancellations will have a very considerable influence on the prosperity of the industry, inasmuch as between one and two million dollars has been paid out in bounties on these products each year of late.

The Textile industry showed considerable improvement, but the scarcity of raw cotton and the very high price which resulted, naturally had a very unfavourable influence on the trade. The high price of rubber was also one of the features of the year.

The year 1909 was marked almost more than in any other manner by the avalanche of new securities which were issued. These securities in many instances represented new concerns, and in others represented consolidations of concerns which previously existed. During the year, the authorized securities issued, or arranged for, amounted to \$90,000,000 common stock, \$36,000,000 preferred stock and \$69,000,000 bonds, the greater proportion of which was issued. This includes the Steel-Coal consolidation securities and others which were not actually sold to the public but which were exchanged for previously held securities. During the year 1910, this avalanche continued and during the first half amounted to not less than \$40,000,000 common stock, \$20,000,000 preferred stock and \$20,000,000 bonds, authorized.

These various flotations were at first issued with considerable ease, for the reason that money had become very plentiful, owing to the previous policy of the banks. Rates were low and the banks were anxious to loan. Ma-

nifestly, the borrowing was overdone. For on towards the end of the first quarter of 1910 a change began gradually to appear, money rates began to stiffen and here and there were heard sounds ominously suggestive of those heard early in 1907. The stock markets had been experiencing an almost continuous boom for an entire year and prices towards the end of 1909 had reached an exceptionally high point. During the first part of 1910, these prices showed a gradual decline. During the second quarter, the markets began to break. Break succeeded break, with almost no intermission, until stocks had lost from 10 to 50 points. The end of June saw the markets in a very bad shape. Banks were trying to call loans and each attempt put the market in a worse position than it was before. The contraction had been large and financiers were then predicting that it would be still greater before prices struck the bottom.

At the end of the first half of the year, also, appeared other disturbing signs, such as labour troubles and disputes, and early in July some 4,000 trainmen of the Grand Trunk Railway went out on strike. Unfavorable, too, were the reports which came in from various parts of the country—particularly from the North-West—concerning the crop prospects, the prediction for the West being that a wheat crop of from 80,000,000 to 90,000,000 bushels was the very best that could be expected.

Everything considered, conditions at the beginning of the second half of 1910 were anything but reassuring although it was quite possible that in the course of a few weeks or months matters would right themselves and all misgivings as to the immediate future would vanish.

#### TRADE CONDITIONS AS SHOWN BY FAILURES.

Conditions in trade in 1909, so far as indicated in the failure record, are distinctly in favor of that year, as compared with 1908, both in the matter of number and amount, as the table which appears below will show.

When the comparison is extended to 1910, however, the result is unfavorable to the latter year, the failures for the first half showing some excess over those for the first half of 1909.

#### STATISTICS OF FAILURES IN CANADA (INCLUDING NEWFOUNDLAND), FOR 1909, WITH TOTALS FOR TEN PREVIOUS YEARS.

	According to "Bradstreet's"		According to R. G. Dun & Co.		
	No. of Failures	Realized Assets.	No. of Failures	Nominal Assets.	Liabilities.
Ontario.. . . .	500	\$2,176,213	490	\$4,891,487	\$4,894,187
Quebec.. . . .	675	2,630,748	606	3,928,544	5,620,765
New Brunswick.. . . .	78	191,037	77	477,598	572,806
Nova Scotia.. . . .	88	280,296	79	186,704	486,806
Prince Edward Is.. . . .	8	46,510	23	77,095	167,362
Manitoba.. . . .	79	239,555	60	286,112	388,063
Saskatchewan.. . . .	45	173,400			
Alberta.. . . .	47	275,853	59	701,227	577,064
British Columbia.. . . .	65	192,653	41	181,437	207,603
Newfoundland.. . . .	5	34,600	7	20,750	68,100
<b>Total for 1909.. . . .</b>	<b>1,590</b>	<b>\$6,240,865</b>	<b>1,442</b>	<b>\$10,348,954</b>	<b>\$12,982,800</b>
1908.. . . .	1,715	7,770,207	1,657	12,073,013	15,054,322
1907.. . . .	1,368	5,265,998	1,286	9,515,947	13,387,059
1906.. . . .	1,239	4,301,476	1,212	6,506,702	9,149,997
1905.. . . .	1,429	6,579,691	1,352	6,830,705	9,879,159
1904.. . . .	1,177	4,136,618	1,252	10,018,299	11,419,117
1903.. . . .	959	3,890,237	986	4,901,822	7,623,224
1902.. . . .	1,095	3,600,962	1,107	7,778,418	10,953,277
1901.. . . .	1,377	5,258,751	1,348	7,738,323	10,905,671
1900.. . . .	1,336	4,246,152	1,362	8,206,348	11,625,408
1899.. . . .	1,305	4,543,558	1,315	7,701,713	10,723,764

N.B.—The figures of assets given by "Bradstreet's" are for the value realized; those by R. G. Dun & Co., for the nominal value. The figures given by R. G. Dun & Co. do not include banking failures, of which there were none in 1906, 1907 and 1909.

CANADIAN FAILURES—FIRST HALF YEAR, 1910.

Provinces.	TOTAL COMMERCIAL			BANKING.	
	No.	Assets.	Liabilities.	No.	Liabilities.
Ontario.. . . . .	198	\$1,191,759	\$1,355,659	—	—
Quebec.. . . . .	322	3,127,382	4,733,880	—	—
British Columbia.. . . . .	8	93,205	113,513	—	—
Nova Scotia.. . . . .	38	149,375	304,700	—	—
Newfoundland.. . . . .	5	401,300	705,300	—	—
Manitoba.. . . . .	30	66,700	116,250	—	—
New Brunswick.. . . . .	25	116,800	199,668	1	\$549,830
Prince Edward Island.. . . . .	8	47,200	98,500	—	—
Alberta.. . . . .	25	2,599,577	2,125,071	—	—
<hr/>					
* Total 1910.. . . . .	659	\$7,793,298	\$9,752,541	1	\$ 549,830
" 1909.. . . . .	761	6,759,281	7,629,259	—	—
" 1908.. . . . .	881	6,705,840	8,335,725	1	\$ 560,781
" 1907.. . . . .	573	3,996,324	5,426,433	—	—
" 1906.. . . . .	632	3,465,335	5,214,975	—	—
" 1905.. . . . .	627	3,014,208	4,536,945	2	370,000
" 1904.. . . . .	583	4,753,301	6,060,733	2	30,749
" 1903.. . . . .	492	2,110,737	3,395,637	4	2,139,225
" 1902.. . . . .	610	4,132,530	5,739,451	1	200,000
" 1901.. . . . .	672	4,407,201	5,530,926	—	—
" 1900.. . . . .	700	3,715,630	5,012,042	2	478,000
" 1899.. . . . .	587	4,150,466	5,636,340	—	—

AS SHOWN BY CUSTOMS RECEIPTS.

The value of import goods passing through the port of Montreal furnishes a very good indication of trade conditions for the whole country. The total for the year 1909 is certainly indicative of improvement during that year, being about \$2,700,000 more than during 1908, an increase of 20 per cent.

Extending the comparison to the first half of the year 1910, as compared with the first half of 1909, the improvement is still found to continue at about the same ratio, the value during the later period being \$1,400,000 in excess of the first half of 1909, as follows:

MONTREAL CUSTOMS RECEIPTS.

	1907.	1908.	1909.	1910.
Jan.. . . . .	\$1,237,005	\$1,129,096	\$1,036,444	\$1,212,803
Feb.. . . . .	1,280,754	1,179,147	1,123,770	1,397,947
Mch.. . . . .	1,334,026	1,147,978	1,321,690	1,569,594
Apr.. . . . .	1,277,112	908,990	1,203,937	1,314,951
May.. . . . .	1,558,075	1,021,211	1,115,628	1,534,500
June.. . . . .	1,545,678	1,060,325	1,336,742	1,559,125
<hr/>				
First half year	\$8,232,650	\$6,446,747	\$7,138,211	\$8,588,623
July.. . . . .	\$1,646,512	\$1,065,077	\$1,345,732	
Aug.. . . . .	1,512,180	1,104,645	1,370,120	
Sept.. . . . .	1,345,999	1,049,526	1,435,391	
Oct.. . . . .	1,458,420	1,078,875	1,428,380	
Nov.. . . . .	1,449,000	1,123,124	1,482,798	
Dec.. . . . .	1,231,724	1,041,418	1,426,156	
<hr/>				
Second half year	\$8,643,835	\$6,462,665	\$8,488,577	
Years' totals.. . . .	\$16,876,485	\$12,909,412	\$15,626,788	

## RECORD CLEARING HOUSE RETURNS.

Montreal clearing house returns are indicative not only of conditions in the city but to a large extent throughout the whole of Canada. Both stock market and industrial conditions are largely reflected through the volume of clearing house returns. These, for the year 1909, show an increase of no less than \$399,000,000 as compared with 1908 and are a record. When the first half of 1910 is compared with the first half of 1909, an increase is still noted in the excess of \$160,000,000 for the period mentioned:

## MONTREAL CLEARING HOUSE RETURNS.

	1907.	1908.	1909.	1910.
Jan. . . . .	\$129,194,689	\$116,108,737	\$134,935,526	\$174,154,089
Feb. . . . .	107,654,099	95,031,138	120,115,223	145,685,050
March. . . . .	125,041,649	108,282,582	131,487,574	170,437,100
Apr. . . . .	117,054,598	111,092,633	135,180,233	165,688,173
May. . . . .	135,587,776	117,650,019	144,131,938	161,199,401
June. . . . .	123,589,767	121,366,912	169,031,230	177,715,729
First half year	\$737,122,578	\$669,532,021	\$834,881,724	\$994,879,542
July. . . . .	142,256,969	123,804,681	168,927,014	
Aug. . . . .	137,507,657	121,677,231	141,444,158	
Sept. . . . .	125,063,591	129,448,676	146,341,695	
Oct. . . . .	146,794,999	140,692,161	186,151,093	
Nov. . . . .	141,104,444	141,584,213	193,143,624	
Dec. . . . .	125,877,033	140,666,048	195,758,721	
Second half year	\$818,604,693	\$797,783,010	\$1,031,766,305	
Years' totals	\$1,555,727,271	\$1,467,315,031	\$1,866,648,029	

## MONTREAL AS A PORT.

The year 1909 marked the completion of one hundred years since the first boat driven by steam churned the waters of the St. Lawrence. The old 'Accommodation,' with a 75 foot keel and drawing 6 feet started on her first trip from Montreal to Quebec on November 3rd., 1809, making the passage in 36 hours actual sailing time. The same trip was made by the S.S. "Laurentic," 15,000 tons, of the White Star-Dominion Line, in less than ten hours, drawing 29 feet 6 inches of water.

The season of 1909 witnessed the inauguration of the White Star Line service between this port and Liverpool, placing on the St. Lawrence route two new steamships, each having a gross tonnage of 15,000 tons.

The Canada Line, passenger and freight service, between Montreal and Rotterdam and Hamburg, was also added, while the Thomson Line early last year ordered two steamships. Two large tugs built to the order of the Sincennes McNaughton Line, in Scotland, arrived in the Harbour in June, having crossed the Atlantic Ocean under their own steam.

The safety of the St. Lawrence Ship Channel to Montreal was emphasized more than ever in 1909. Passenger and cargo vessels of 15,000 tons used it throughout the entire season. Captains now declare the St. Lawrence to be the best lighted and buoyed channel in the world. The popularity of the route for passenger business is becoming more and more manifest every year and the modern aids to navigation installed on the St. Lawrence have been the means of adding no less than sixty days to the season of navigation, thereby securing for the ships one-third more time in which to do their business.

## EQUIPMENT OF THE PORT.

The past season has been the best in the history of the Harbor Commissioner, as may be seen from the following statement of grain handled during the past three years, which figures need no comment,—

During 1907 the elevator handled.. . . . .	1,078,289 bushels
" 1908 " " " . . . . .	8,661,350 "
" 1909 " " " . . . . .	11,554,262 "

Notwithstanding the fact that although, from the beginning of the season, day and night shifts were employed, the elevator on several occasions was not able to handle the trade offering.

Another marine tower, capable of unloading grain at the rate of 17,000 bushels an hour and permitting lake carriers being unloaded in one-third less time than heretofore, has been added and the Commissioners are now beginning the construction of another million bushel grain elevator.

There is still no equipment in the port for the repair of ships, although the Commissioners have spent much time in an endeavor to secure this long needed addition. Two definite proposals were received from responsible firms, both of which were laid before the Government, and the outlook is favorable to the building of a dry dock at the present time.

The jurisdiction of the Harbor of Montreal has now been extended over both sides of the river St Lawrence, with the exception of the ship channel from Bout de l'Isle to above the Victoria Bridge, a distance of 17 miles. This area comprises all the land under water and the beaches on both sides of the river up to high water mark, including the whole of Ile Ronde.

HARBOR COMMISSIONS REVENUES.

The receipts on Revenue Account for 1909 were as follows:

Harbor Revenue.. . . . .	\$413,648.83	Inc.	\$26,781.55
Rental of Harbor Sheds.. . . . .	101,500.00	"	72,500.00
Traffic Department, Switching Cars.. . . . .	104,266.43	"	35,922.28
Grain Elevator.. . . . .	65,987.90	"	20,636.34
Floating Crane.. . . . .	2,369.00		
<b>Total.. . . . .</b>	<b>\$687,772.16</b>		

The total disbursements chargeable to Revenue were \$686,710.73, an increase over that of the previous year of \$32,617.60, of which \$25,407.62 was for interest on loans.

The amount disbursed on Capital Account was \$878,570.92, as follows:

New Steel Sheds.. . . . .	\$276,496.25
Harbor Improvements.. . . . .	244,640.37
Elevator Conveyors and Equipment.. . . . .	185,302.00
Grain Elevator No. 1.. . . . .	127,000.00
New Floating Crane, balance.. . . . .	39,844.27
Locomotives, balance.. . . . .	228.03

The loans on Capital Account were received from the Government, amounting to \$1,065,000. The debenture debt of the corporation on the 31st December, 1909, was \$13,092,000; of which \$1,972,000 is to the public and \$11,120,000 to the Dominion Government, upon which the average rate of interest is 3.13 per cent.

SHIPPING SHOWS INCREASE.

A comparison of the number and tonnage of the sea going vessels which arrived in port the first six months of the present year, with those arriving during the first half of several previous years, is favorable to the present year, as the following will show.

First half of year 1906, sea-going vessels, 257; tonnage.. . . .	634,700.
" " " " 1907, " " 218; " . . . . .	575,688.
" " " " 1908, " " 246; " . . . . .	655,155
" " " " 1909, " " 224; " . . . . .	622,649
" " " " 1910, " " 234; " . . . . .	691,052

Following is a Combined Statement, Showing the number and tonnage of all vessels that arrived in Port during the past ten years.

YEAR.	TRANSATLANTIC.		MARITIME PROVINCES.		INLAND.		GRAND TOTAL.	
	Vessels	Tonnage.	Vessels	Tonnage.	Vessels	Tonnage	Vessels	Tonnage
1900.....	431	1,039,151	295	354,735	8,347	1,669,494	9,073	3,063,380
1901.....	449	1,016,918	293	436,130	8,450	1,683,186	9,192	3,136,334
1902.....	436	1,072,538	322	468,734	9,345	1,885,250	10,153	3,426,522
1903.....	484	1,418,156	318	472,748	15,338	2,415,791	16,140	4,306,695
1904.....	417	1,270,640	379	586,057	10,063	2,354,975	10,859	4,211,672
1905.....	442	1,351,829	391	585,227	11,112	2,785,551	11,945	4,725,607
1906.....	439	1,380,835	381	592,888	12,557	3,095,174	13,377	5,068,395
1907.....	381	1,339,014	361	586,972	14,420	3,620,950	15,161	5,546,936
1908.....	364	1,315,688	375	642,916	12,434	3,589,424	13,173	5,548,028
1909....	371	1,436,963	299	474,450	10,991	3,146,494	11,661	5,057,907

### CIVIC AFFAIRS IN MONTREAL.

A prominent development in the affairs of the City of Montreal, since the beginning of 1909, was the decision to reduce the number of Aldermen in each ward by one half, so that there is now only one representative to each ward. At the same time it was decided to govern the city partly, also, through a Board of Commissioners, three members being elected thereto, together with the necessary aldermen, at the civic elections at the beginning of 1910.

Another matter of very great importance is the movement towards the annexation of outlying municipalities, a large number of these having been added to the city up to the present time—July 1910. This policy of annexation, while having much to recommend it, has many features which might well cause the citizens much serious thought. In taking over many of these municipalities, the city committed itself to carry out extensive improvement at an enormous cost, such improvements being in some instances almost entirely of local benefit and their value accruing to the owners of land in those particular sections. The cost of making these improvements, however, is to be laid upon the entire city. Because of these and other extensions, it will become necessary, according to City Treasurer Robb, to levy an increased tax on real estate.

The City Treasurer in his annual report calls attention to the success met with by the city in the loans of the year, conditions having been excellent and the loans having been taken at great advantage to the city.

The borrowing power, used or unused, at the beginning of the year, was nearly \$50,000,000.

The appropriations for 1910, as authorized at the end of 1909, amounted to nearly \$6,000,000.

### BUILDING PERMITS SHOW EXPANSION.

The recovery, in 1909, from the previous depression, was also shown to no small extent in the revival of the construction of new buildings in the city of Montreal. The total value of the new buildings for which permits were taken out in 1909 showed an increase over that for 1908, of \$2,700,000. This increase was carried right through into 1910 and was, in fact, more noticeable in the latter year, inasmuch as the value of the permits taken out during the first half of the year alone showed an increase of nearly three million dollars over that of the first half of 1909.

Following is the comparison:

Year .	Permits.	Value.
1903 . . . . .	1010	\$4,094,596
1904 . . . . .	1335	3,651,146
1905 . . . . .	1694	5,590,698
1906 . . . . .	1484	8,600,300
1907 . . . . .	1472	8,406,136
1908 . . . . .	1807	5,062,326
1909 . . . . .	2431	7,783,621
1909 (first half) . . . . .		4,293,910
1910 (first half) . . . . .	1727	7,226,880

ASSESSMENTS AND VALUE OF LAND SALES INCREASED.

The year 1909 brought with it renewed activity in the purchase and sale of land. Tracts of farm land were purchased for miles in all directions and divided up into building lots and offered to the public. The advance in prices was marked, and holdings of land are now pretty well scattered throughout the community. This increase of individual holdings is partly due to speculation and partly to a desire to own homes. As shows in the table which appears below, the total value of the registered sales increased \$11,000,000 in Montreal and surrounding municipalities, or about 40 per cent., the year 1908.

Simultaneous with the increase in sales, took place an increase in the assessed value of real estate. The proportion was naturally not so great, there being no particular connection between total assessment and the value of sales. It is worthy of comment that out of the total assessed value of \$352,500,000 of real estate in the city and environs, \$71,000,000, or 20 per cent., is exempt from taxation. The exempt property goes on increasing in value from year to year along with the increase in the total assessment, the latter, at the above mentioned total, having increased 34,000,000, or over 10 per cent. as compared with 1908:

WARDS.	NUMBER AND AMOUNT OF TRANSFERS OF PROPERTY.				ASSESSED VALUATION OF REAL ESTATE INCLUDING EXEMPTED PROPERTY.		
	No.	1908	No.	1909	1908	1909	Exemption 1909
East . . . . .	18	\$ 234,775	16	\$ 188,502	\$ 6,880,000	\$ 7,027,950	\$3,140,350
Centre . . . . .	8	568,234	12	973,083	11,008,350	11,543,750	2,885,700
West . . . . .	11	887,500	21	856,004	18,712,020	21,396,370	1,882,700
St. Ann's . . . . .	78	2,393,922	74	2,318,930	21,461,755	22,360,055	2,683,090
St. Andrew . . . . .	116	1,362,513	173	3,381,947	30,823,256	14,479,520	1,249,600
St. George . . . . .	78	1,278,997	126	2,839,012	44,128,100	32,888,158	11,454,800
St. Joseph . . . . .	56	415,220	72	525,484	14,332,520	48,610,200	11,359,300
St. Lawrence . . . . .	138	1,375,734	162	1,945,622	22,408,420	23,377,070	4,170,150
St. Louis . . . . .	214	1,683,892	214	3,555,284	18,029,000	19,162,450	3,060,600
St. James . . . . .	74	612,860	69	955,482	10,979,500	11,810,150	2,894,600
St. Mary's . . . . .	242	595,205	282	602,827	9,027,110	10,209,735	1,750,825
St. Denis . . . . .	935	1,992,249	1143	2,318,062	15,090,781	17,347,014	4,794,048
Lafontaine . . . . .	137	818,153	156	1,005,686	11,127,250	12,035,380	2,163,500
Papineau . . . . .	160	639,124	224	1,306,023	13,063,310	15,278,085	2,796,825
Hochelaga . . . . .	264	645,018	429	1,513,995	11,949,625	13,634,971	2,963,700
St. Jean Baptiste . . . . .	177	939,226	152	1,004,439	8,404,061	8,839,650	80,150
Duvernay . . . . .	110	406,771	119	657,418	4,772,320	5,058,720	624,700
St. Gabriel . . . . .	93	626,673	97	443,899	6,199,492	6,863,600	1,262,450
St. Henry . . . . .	219	857,561	219	946,748	12,206,535	13,226,780	3,148,310
St. Cunegonde . . . . .	35	206,714	54	327,512	5,647,663	5,782,790	1,496,210
Mount Royal . . . . .	43	147,755	68	462,425	2,905,150	3,505,210	1,192,280
De Lorimier . . . . .	.....	.....	181	556,517	.....	5,050,481	998,590
Total City	3201	\$18,732,095	.....	\$28,195,010	\$299,157,416	\$329,933,089	\$68,299,278
Westmount . . . . .	292	1,793,358	435	3,614,121	19,074,074	22,574,062	2,907,750
Adjoining Municipalities	3193	\$20,525,458	.....	\$31,809,131	318,281,490	\$352,507,141	\$71,207,028
TOTAL	.....	\$26,485,527	.....	\$37,779,205	.....	.....	.....

## THE CITY'S TREASURY.

The Annual Report of the City Treasurer shows the Cash Account for the year 1909, with comparisons with 1908, as follows:

	Dr.	1908	1909
Balance from previous year.. . . .		\$ 185,852	\$ 196,778
Revenue for year.. . . .		5,258,245	5,897,994
Loan and Floating Debt.. . . .		6,148,788	8,274,732
		<hr/>	<hr/>
Total.. . . .		\$11,592,885	\$14,369,504
	Cr.		
Disbursements ex-Revenue.. . . .		\$5,276,474	\$5,905,437
Loan and Floating Debt.. . . .		6,119,633	7,883,285
Balance carried forward.. . . .		196,778	580,782
		<hr/>	<hr/>
Total.. . . .		\$11,592,885	\$14,369,504

## ASSESSMENT COMPARISONS IN THE CITY PROPER.

The following table shows the comparisons for some years past between the values of property, exempt and taxable, into the city proper:

	Total.	Exempt.	Taxable.
1899 .. . . .	\$185,000,000	\$26,000,000	\$149,000,000
1900 .. . . .	185,000,000	37,000,000	148,000,000
1901 .. . . .	188,000,000	38,000,000	150,000,000
1902 .. . . .	194,000,000	39,000,000	155,000,000
1903 .. . . .	199,000,000	41,000,000	158,000,000
1904 .. . . .	206,000,000	43,000,000	163,000,000
1905 .. . . .	219,000,000	46,000,000	173,000,000
(St. Henry and Ste. Cunegonde added) .. . . .			(\$30,000,000)
1906 .. . . .	255,000,000	54,000,000	201,000,000
1907 .. . . .	272,000,000	56,000,000	216,000,000
(Part of Rosemount added to St. Denis Ward and Notre Dame des Neiges annexed under name of Mount Royal Ward included in 1908.)			
1908 .. . . .	299,000,000	64,000,000	235,000,000
1909 .. . . .	329,933,089	68,299,278	261,633,811