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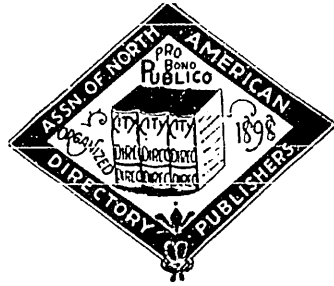
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LOVELL'S MONTREAL DIRECTORY

PUBLISHED EVERY YEAR SINCE 1842

BY

JOHN LOVELL & SON, LIMITED

Established 1835

23 to 29 St. Nicholas Street, MONTREAL

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Directories of both large and small cities are kept on file for quick reference. That they are valued is evident by the numerous letters of commendation which are continually reaching us.

Every day all over the country, thousands of people are consulting these Libraries, and aside from their personal assistance, the Directories in the collection are good advertising for their respective cities and their industries.

Likewise the individual advertisers in the various books profit by the increased distribution which their Directory Advertising and Classified References receive through this Library plan, which places Directories throughout the country to direct those who need them. In other words, it nationalizes a service which formerly was only local in its use.

As a work of reference the modern City Directory is on a par with the Dictionary and the Encyclopedia. Centuries before the telephone came into existence the City Directory had earned its place as an essential to the social and commercial activities of the people.

It gained in prominence and prestige as the relations of man with his neighbor became more complex.

The first printing from movable type in the English language was done in London in 1477. Newspapers appeared in the early part of the seventeenth century—as did also the first real City Directory, which was published in London, England, in 1640. Prior to this there was a publication hardly called a Directory. It was issued in 1595 during the reign of Queen Elizabeth, and entitled "The names of all such Gentlemen of Accompts as were residing within the City of London."

Paris had its first Directory in 1691; Liverpool, England, in 1766; Dublin, Ireland, 1770; Edinburgh, Scotland, 1773; Hamburg, Germany, 1787; Philadelphia, Pa., 1785; New York City, N.Y., 1786, followed by Boston, Mass., 1789, and Baltimore, Md., in 1796.

One of the difficulties of Directory publishing in the early period was the lack of house numbers. Because of this, many houses were known as "The Black Bear," "The White Swan," "The Six Golden Lights"—or on such and such a road next door to the Goldsmith's.

It was not until 1800 that house numbering became general. Difficulties had to be overcome gradually until the present system was evolved. Directory publishers have always been—and still are—of great assistance to the authorities in the house numbering problem.

To-day the City Directory occupies a place peculiarly its own. It supplies in one volume names, addresses, facts and information about a city not to be had elsewhere. It is as necessary to the progress and development of a city generally as anything naturally could be which deals with such a fundamental—as the citizens themselves.

JOHN LOVELL & SON LIMITED

Publishers of Directories Since 1835

23 ST. NICHOLAS STREET, MONTREAL

SEE ALSO PAGE 545

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- ¶ **LOVELL'S MONTREAL DIRECTORY** conveys, more completely than any other medium, an Index to Montreal's People and their activities, Montreal's growth, opportunities and possibilities for the future.
- ¶ It is the City's best representative to the World beyond its own gates.
- ¶ It is the "Catalog of Montreal" and represents the City in every important town or city in Canada, the United States, the British Isles and Europe.
- ¶ The men who direct the affairs of Montreal's most progressive business institutions recognize that Lovell's Montreal Directory keeps the story of the City's life before the public as no other publication does or can.
- ¶ Its Buyers' Guide and Business Section contain information relating to all lines of trade and is the best Advertising Medium in Montreal.
- ¶ The Publishers are doing everything possible to make Lovell's Montreal Directory a creditable representative of Montreal.
- ¶ Are you doing your share?

JOHN LOVELL & SON LIMITED

ESTABLISHED 1835

MONTREAL

Publishers of **LOVELL'S MONTREAL DIRECTORY** Every Year Since 1842

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YOU men who spend large amounts of money on creative advertising—*who when you think of advertising, think ONLY of creative advertising—*
A word with you.

When you invest a dollar you protect that dollar to the utmost.

What are you doing to protect the money you invest in creative advertising ?

The morning paper that lies before you on your breakfast table has in it an advertisement that cost you many dollars. This same paper has the day of the month printed at the top of each page, twice on each sheet; where everyone can easily read it.

You saw the date.

But when you reached the office, sat down at your desk, and wanted the day of the month, **YOU REFERRED TO YOUR CALENDAR**, and a dozen times that day you referred to your calendar. Your employees did the same. The whole business world did likewise.

Why ?

The public will see your creative advertisement.

But when they want your goods—**THEY WILL TURN TO THE BUYERS' GUIDE OF LOVELL'S MONTREAL DIRECTORY**—just as you turned to your calendar.

Protect that money you are putting into creative advertising.

Protect it with **REFERENCE** advertising in **LOVELL'S MONTREAL DIRECTORY**.

A small percentage of the amount you spend for creative advertising **WILL DO IT**.

LET US TALK IT OVER WITH YOU

*Why not get in touch with our Advertising Department
NOW?*

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THE BETTER ROOFINGS THAT
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DRY, TARRED AND ASPHALT SATURATED SHEATHINGS

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LOVELL'S MONTREAL DIRECTORY

1926-1927

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OF BUSINESS FIRMS AND CITIZENS

WITH A COMPLETE

BUSINESS DIRECTORY

AND

BUYERS' GUIDE

OF

GREATER MONTREAL

AND

Directories of Lachine, La Salle, Longueuil, Montreal
East, Montreal South, St. Lambert, Town of Mount
Royal, Ville St. Laurent, Ville St. Pierre.

CITIZENS OF WESTMOUNT, VERDUN, OUTREMONT AND MONTREAL WEST ARE INCLUDED WITH MONTREAL

MEMBER

84th Volume



Price \$20.00

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Established 1835

23 to 29 ST. NICHOLAS STREET, MONTREAL

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JOHN LOVELL & SON LIMITED

Established 1835

Publishers of Directories Since 1842

MONTREAL

PREFACE

TO

LOVELL'S MONTREAL DIRECTORY

This is the 1926-27 edition of Lovell's Montreal Directory, the 84th Volume.

The several features of the work which have given such satisfaction to our patrons in former issues have been retained.

The Publishers' estimate of population presented in this Preface is impressive as indicating the growth of the City and of the territory of which Montreal is the centre.

The introduction (pages 13 to 19) gives a brief outline of the history of Montreal and statistics of its trade and commerce.

The names of the residents of Westmount, Outremont, Verdun and Montreal West will be found in the Street and Alphabetical Directories, the names of those residing in Lachine, La Salle, Longueuil, St. Lambert, Montreal East, Montreal South, Town of Mount Royal, Ville St. Laurent and Ville St. Pierre, starting at page 1506.

The information in this book is gathered by actual door-to-door canvass, and is compiled by a system developed from long years of experience, which ensures maximum accuracy. While the Publishers will in no way be held responsible for any errors that may occur, they will be pleased to have any inaccuracies brought to their attention, that they may be corrected in succeeding editions.

LOVELL'S MISCELLANEOUS DIRECTORY (pages 21 to 38) contains a fund of valuable information respecting the Government, Public Institutions, Courts, etc.

LOVELL'S MONTREAL STREET DIRECTORY (pages 41 to 528). Much care has been taken to make this feature of the Directory complete and accurate in every detail. Names of residents are numerically arranged on the streets shown in this Directory.

LOVELL'S MONTREAL BUYERS' GUIDE (pages 531 to 578). This section of the Directory, printed on tinted paper, includes advertisements of the leading manufacturing, business and professional interests of Montreal. These advertisements picture many interesting phases of the city's activities. They are not display advertisements, primarily; but rather are reference advertising at its best. In a manufacturing city like Montreal the need for this kind of information readily at hand is very great, and the general appreciation of this is evidenced by the patronage the Directory enjoys in many and varied lines of trade.

LOVELL'S MONTREAL ALPHABETICAL DIRECTORY of citizens, business concerns, commercial, professional and industrial organizations extends through pages 579 to 1,506

LOVELL'S MONTREAL BUSINESS DIRECTORY follows the Alphabetical section, and on pages 1545 to 1779 sets forth the various manufacturing, mercantile and professional occupations, compiled in alphabetical order under headings appropriate to the class of industry pursued or profession followed.

POPULATION

The Publishers' estimate of the population of the City proper is 952,875, and, adding the population of the following places: Lachine, La Salle, Longueuil, Montreal East, Montreal South, Montreal West, Town of Mount Royal, Outremont, St. Lambert, Ville St. Laurent, Ville St. Pierre, Verdun and Westmount (124,959) GREATER MONTREAL has a population of 1,077,834.

JOHN LOVELL & SON, LIMITED,
PUBLISHERS.

CONTENTS

	PAGE
Index a la Classification des Affaires.....	1781
Index to Lovell's Miscellaneous Directory of Montreal.....	20
Introduction.....	13
Justices of the Peace.....	31
Lovell's Miscellaneous Directory of Montreal.....	21
Lovell's Montreal Alphabetical Directory.....	579
Lovell's Montreal Business Directory.....	1545
Lovell's Montreal Buyers' Guide.....	533
Lovell's Montreal Street Directory.....	41
Preface.....	11

PLACES IN THE NEIGHBOURHOOD OF MONTREAL

	PAGE		PAGE
Lachine.....	1506	St. Lambert.....	1531
La Salle.....	1520	Town of Mount Royal.....	1529
Longueuil.....	1521	Ville St. Laurent.....	1537
Montreal East.....	1526	Ville St. Pierre.....	1540
Montreal South.....	1528		

INTRODUCTION

TO

LOVELL'S MONTREAL DIRECTORY FOR 1926-1927

HISTORY OF MONTREAL AS A TRANSPORTATION CENTRE

Montreal gets its name from Mont-Royal or Mont-Réal, the title given this height by Jacques Cartier, who discovered Hochelaga in 1535, the year he explored the St. Lawrence River probably as far as the rapids, now called Lachine. The mountain, 769 feet high, stands nobly in the middle of an island, which is the largest of the group of islands formed by the confluence of the Ottawa and St. Lawrence Rivers. This island is 30 miles long and 7 to 10 miles wide, with an area of 194 square miles. The present municipality covers over 32,155 acres having, by annexation, especially in 1883, grown from the 5,000 acres of 1860. It occupies one-quarter of the island and is 50 square miles in area.

Its growth is due to its position as the greatest inland port in the world. It is at the foot of the great fresh water navigation and canal systems of the Dominion of Canada and even of those tributary to the Great Lakes in the United States for about 1,600 miles. It is at the head of the Atlantic Ocean navigation, being about 1,000 miles up the St. Lawrence River from the open sea. The distance from Montreal to Liverpool is 2,970 miles, thus making the journey 300 miles less than from New York. The waterway to New York is by the Richelieu River, Lake Champlain, Lake George and the Hudson River. Thus inland craft, coasting vessels and Atlantic Liners fill the harbour and Port of Montreal.

Montreal is also a great centre of transportation by rail and by automobile highways and highway bridges. The two greatest railway systems of the world have their termini here, the Canadian Pacific Railway, with a mileage of 20,447, and the Canadian National Railways, with a mileage of 22,746. Montreal is reached from the United States by the New York Central and the Delaware & Hudson Railways. Montreal, being the centre of a system of good roads, is a parking place for the automobiles of North America.

In order to supplement the following statistical history of our modern city of to-day, a few historical facts will reveal the main lines of the growth of the city as a centre of transportation and commerce.

For this purpose, the site of Montreal was well chosen, for, at the Kingdom of Hochelaga visited by Jacques Cartier, the Indians had built a fortified town on the slope of Mount Royal to have command of the waterways. In 1611 Champlain chose Place Royale (that of to-day) at the water's edge for the site of his trading post till his death in 1635. In 1642, Chomedey de Maisonneuve, as the executive officer and governor of the Société de Notre Dame de Montréal, a religious body of clergy and laity founded in Paris about 1638, chose the same site and carried out its charter, ratified December 17th, 1640, by the Company of the 100 associates, conveying most of the Island of Montreal for the purpose of a French permanent settlement. It was to be a missionary centre for the evangelization and domiciliation of the Indians of the upper country.

The first colonists, about fifty, arrived at Place Royale on May 18th, 1642. Near by a fort was built and within it all lived in deadly fear of the Iroquois. It was thought the colony would have to return to France, but a reinforcement in 1653 gave it a new birth, and from that time on, the little colony grew into a fortified town and became the home or starting place of the explorers, missionaries, fur traders, and war leaders of the French regime. The names of some of those who lived here—LaSalle, Duluth, Cadillac, LeMoynes d'Iberville, Jogues, and others—are known to all North America, and lend romance to the story of this Continent.

The city, at the end of the struggle between France and England for supremacy of North America, capitulated on September 8th, 1760. During the American Revolution, the city was held by the Congress troops from the capitulation of November 13th, 1775, until evacuated by Benedict Arnold in June, 1776. After this trade began to develop, the Northwest Company, fur traders, was established at Montreal in 1783-4, the "X.Y." in 1795-1804, and both amalgamated with the Hudson's Bay Company in 1821. British traders were consolidated before and during the last decade of the eighteenth century. In 1804 the Phoenix Fire Insurance Company, the first Insurance Company in Canada, started here. In 1809 the S.S. "Accommodation" was built by John Molson, of Montreal, for river traffic, the second steamer on North American rivers, and three years before any such steamer plied in England. The Bank of Montreal opened for business on November 13th, 1817. The Committee of Trade, the predecessor of the Board of Trade of 1842, was organized in 1822. The Lachine Canal, begun on July 17th, 1821, was finished in 1825. The first Harbour Commission was appointed in 1830. In 1831 the "Royal William" was fitted with its engines in the yards of Bennett & Henderson, of St. Mary's Foundry, Montreal, and in 1833, it was the first vessel to cross the Atlantic entirely under its own steam. In 1832, the city received its first municipal charter, being properly incorporated in 1840. In 1835 John Lovell founded the publishing firm who are still printing this Directory.

The year of 1837 is memorable for the Civil Rebellion of Canada, with Montreal as its centre, but it also heralds the steam railway era in Canada with the first line of 16 miles opened between Laprairie and St. John; and the first lighting by gas on November 2nd, 1837, oil lighting having prevailed from 1815, electric light being introduced in 1879. By 1842, Montreal had become the commercial and political metropolis, but it lost its political prestige in 1849 by a riotous crowd burning the first Union Parliament Buildings. 1847 saw the first telegraphic communication between Montreal and Quebec. In 1853 Atlantic navigation was opened by the arrival of the Allan Line S.S. "Genova" on May 3rd. The Street Railway was opened in 1861 and was transformed to electricity in 1892.

Transportation was enhanced by the building, in 1854-1859, of the Victoria Tubular Bridge across the River St. Lawrence (one of the wonders of the world at the time) succeeded by the Victoria Jubilee Bridge 1897-1900; and by the Lachine Bridge 1881-1886. The new Harbour Bridge, two miles long, now in course of construction, will also be a great boon to the transportation facilities between Montreal and the South Shore of the St. Lawrence River. It will be one of the greatest highway bridges of the world.

By 1854 there was railway communication to Portland, Maine and by 1856 to Toronto. In 1857 there was a great commercial depression, but the modern growth of Montreal, prepared for by the railway era and by the enterprise in navigation, was soon to be evident; for after the "Trent" affair of 1861 and the beginning of the American Civil War, Montreal boomed by furnishing supplies to both North and South. Money was easy and circulated freely. From 1860 the city, then only 5,000 acres, began to expand. The enterprising merchants of Montreal had laid their bases of transportation well.

Confederation of the Provinces into the Dominion of Canada in 1867 consolidated the general prosperity, and Montreal has moved ahead steadily until it has become a world city, the second largest port on the continent, and one of the largest French-speaking centres of the world. It has a great future before it.

PROMINENCE AS A PORT

By reason of being at the junction of inland and ocean transportation Montreal occupies, and must long continue to occupy, an unique position among the ports of this continent. This port constitutes the funnel through which must pass to Europe the harvests from millions of acres of wheat and grain lands of the West and the agricultural, mineral and forest products of a great country still only in its infancy. It has become one of the model ports of the world as well as one of the largest, being second in size, on this continent, only to New York. Its equipment and facilities are nowhere surpassed. It can transfer a cargo of grain more speedily than any other port and in its season of navigation (May 1 to November 30) it handles a greater tonnage of grain than any other port in the world in twelve months.

GRAIN STORING AND HANDLING FACILITIES

During the year 1925 there was expended upon the grain elevator system of the port upwards of \$1,800,000, while the entire expenditure on improvements was approximately \$5,524,000. This brought the total capital expenditure on the port to the vicinity of \$50,000,000, and the total elevator storage capacity to 12,162,000 bushels. Elevator No. 3 is constructed on a plan permitting of the addition of units which will bring the ultimate capacity of that elevator to 14,000,000 bushels, constituting the largest grain storing structure in the world.

In the year 1925, a total of 166,000,000 bushels of grain were handled through the port, of which 83,900,000 bushels was wheat, which placed the port, for the fifth successive year, in the leading place among the ports of the world.

The present elevator capacity of the port may be set forth as follows:—

Grain Elevator No. 1.....	4,000,000 bushels
Grain Elevator "B".....	3,500,000 "
Grain Elevator No. 2.....	2,662,000 "
Grain Elevator No. 3.....	2,000,000 "
Total.....	12,162,000 "

In addition to the grain handling facilities afforded by the extensive conveyor belt system and an auxiliary fleet of floating elevators, the Commissioners have installed car dumping mechanism which operates in a most satisfactory and promising manner.

The machines, by an ingenious and simple arrangement, raise and simultaneously tilt a carload of grain so as to completely empty it in less than ten minutes.

TRADE OF THE PORT

In the following table, it will be seen that while the value of merchandise imported and exported is again showing increases, it is still low as compared with the high price period of some years ago. The value of foreign goods in transit through Canada is not included. The recorded number and tonnage of steamships does not include inland vessels, the number of which, in 1925, was 5,957, the tonnage being 9,687,163.

Calendar Year	Ocean Vessels	Reg'd Net Tonnage	Cus. Duties Repts.	Calendar Year	Ocean Vessels	Reg'd Net Tonnage	Cus. Duties Repts.
1925.....	1,251	5,104,313	\$32,042,006	1915.....	815	2,261,274	21,740,872
1924.....	1,222	4,096,216	28,775,908	1914.....	916	2,755,518	19,653,445
1923.....	1,082	3,683,720	31,059,293	1913.....	820	2,690,535	26,016,631
1922.....	1,194	3,932,637	32,794,453	1912.....	736	2,403,924	24,552,598
1921.....	964	2,891,956	31,573,095	1911.....	762	2,338,252	19,407,811
1920.....	663	2,036,229	52,855,668	1910.....	747	2,234,722	17,724,184
1919.....	786	2,179,280	42,314,836	1909.....	670	1,911,413	15,602,145
1918.....	644	1,910,621	35,125,330	1908.....	739	1,958,604	12,911,641
1917.....	579	1,984,233	37,974,904	1907.....	740	1,924,475	16,880,455
1916.....	698	2,134,456	32,915,686	1906.....	820	1,973,223	14,139,522

DIRECT STEAMSHIP SERVICES

Montreal has direct steamship services to Antwerp, Rotterdam, Hamburg, Bremen, Havre, Marseilles, Genoa, Naples, Mediterranean ports, Black Sea ports, Port Said, Port Sudan, Aden, Indian ports, Straits Settlements and Java ports, London, Liverpool, Newcastle, Leith, Bristol, Avonmouth, Manchester, Hull, Southampton, Glasgow, Belfast, Londonderry, Cork, Dublin, Queenstown, Central America, West Indies, Cuban ports, Australia, New Zealand, South America, South Africa; in fact, to practically every port in the world.

WHARF ACCOMMODATIONS

The extent of wharves and piers in the port last year, which is constantly being added to, was as follows:—

For 30 ft. draught at ordinary low water and over.....	31,555 lin. ft. or 5.9763 miles
For 25 to 30 ft.....	14,355 lin. ft. or 2.7187 miles
Total deep draught.....	45,910 lin. ft. or 8.6950 miles
For 20 ft. draught and under.....	1,398 lin. ft. or 0.2647 miles
Total wharfage.....	47,308 lin. ft. or 8.9597 miles

or

For vessels of 500 feet in length, and drawing 30 feet of water.....	40 berths
For vessels about 400 feet long, with draught of 25 to 30 feet of water.....	36 berths
For vessels 300 feet long, with draught of 20 feet.....	17 berths
For vessels 200 feet long, with draught of 10 feet and over.....	19 berths

Eighteen vessels of 1,000 feet long could be berthed in the Harbour at one time.

FLOATING CRANE

For the handling of heavy freight, such as locomotives, boilers, machinery, etc., the port of Montreal is equipped with a floating crane, with a lifting capacity of 75 tons at a 54 ft. radius.

The crane has a length of 200 ft. and a breadth of 43 ft., with a height of lift above water of 100 ft.

Several smaller floating cranes are also part of the port equipment.

HARBOUR RAILWAY TERMINALS

Montreal is the converging point of the two Canadian Transcontinental Railway Systems, which connect with the Harbour Terminal Railroad, 65 miles in length, owned and operated by the Harbour Commission and affording access to the Harbour to every railroad upon equal terms. Every shed and berth in the Harbour, as well as every industry adjacent thereto, is served by this railway. This Terminal Railway handled in 1907, in which year it was established, 70,000 cars. It now handles, in round figures, 250,000 cars per season, or from 1,000 to 1,800 cars per day.

The switching charge in the port is \$3.50 per car, the lowest of any port in North America.

The Harbour Railway Terminals have been electrified and are being operated with electric locomotives.

DISTANCE TO LIVERPOOL

The port of Montreal being nearer Europe than any other large Atlantic sea-port, as is demonstrated by the following distances to Liverpool, offers superior advantages not only to her immediate hinterland, but also to the American States, bordering on the Great Lakes—

Montreal.....	2,773 miles	Baltimore.....	3,324 miles
Boston.....	2,810 "	Panama Canal.....	4,530 "
New York.....	3,010 "	New Orleans.....	4,553 "
Philadelphia.....	3,160 "	Galveston.....	4,730 "

WAREHOUSE AND COLD STORAGE PLANT

The Harbour Commissioners operate a large modern cold storage warehouse with a storage capacity of 4,628,000 cubic feet. It is situated adjoining a dock where any ocean liner reaching Montreal may berth. Ten refrigerator cars may be switched into the house adjoining the trucking platform; ten others may be located or unloaded from a track just outside the warehouse. Motor trucks or teams to the number of thirty, all under cover within the walls of the building, may handle goods directly at the trucking platforms.

It is built of massive reinforced concrete with brick curtain walls and is ten storeys high, 440 ft. long and 110 ft. wide. Every known modern convenience for efficiency and excellence has been provided.

Four water towers are located on top of the building for the automatic sprinkler system, and a feature of the plant is an artesian well, 1,100 ft. deep, which furnishes water of a temperature of 42° in summer.

The power house and mechanical equipment is situated 50 ft. distant from the warehouse. All important machinery is in duplicate, to provide against contingencies.

An ice-making machine is also a feature of the equipment.

1,500,000 cu. ft. of dry storage and 450,000 cu. ft. of natural cool storage space are also provided in this building, on floors 440 ft. long by 110 ft. wide.

The building is equipped with four freight elevators, each of 13,000 lbs. capacity, and one passenger elevator of 2,000 lbs. capacity.

Four mechanical platform conveyors with gravity or belt connection to or from the ocean vessels are being designed.

Nine compartments, each connecting directly with the main corridor, which is 280 ft. long and 20 ft. wide, are provided on each cold storage floor, with the different temperatures approved for eggs, cheese, fruits, butter, fish, poultry and meats.

FREIGHT HOISTS

Electrically driven hoists have been installed on every pier in the port, affording access to the upper floors of transit sheds—making the second storey as convenient for the reception and delivery of cargo as the ground floor.

The hoists are so located that any contiguous shed can make use of the same without interference with the next shed.

Each hoist can lift to the upper deck of the sheds two loaded trucks of a total weight of 20 tons at a time.

COAL UNLOADING PLANTS

Several large plants of the above kind are operated in the port of Montreal. The largest are those of the Dominion Coal Company, which have an unloading capacity of 18,000 tons per ten-hour day. The towers travel on a trestle along the front of the pier or wharf, so as to be adjusted to the position of the ships' hatches. A hinged boom is lowered to project horizontally over vessels and on this runs a hoisting trolley, with a self-loading grab bucket or clam of three tons capacity.

FLOATING DRY DOCK

Opposite Maisonneuve, 30 acres was reclaimed in the harbour and leased to Canadian Vickers, Ltd. A basin was provided for a floating dry dock, and on land a shipbuilding and repairing plant was installed.

The floating dock, named the "Duke of Connaught," was built in England and towed across the ocean. It is capable of accommodating the largest existing vessel of the British Navy. Its dimensions are as follows:

Length, 600 ft.	Height of side walls, 59 ft.
Width, 135 ft.	Draught of vessel for docking, 30 ft.
Length of side walls, 470 ft. 6 ins.	Lifting capacity, 25,000 tons.

LABOR

In no port in North America can more efficient labor be found than in the port of Montreal. Too much praise cannot be given to the splendid services of our Canadian longshoremen, freight handlers, grain elevator operators, and employees in general, who, when the need arises, through the bunching of vessels, work almost continuously until the same are loaded and despatched.

The following statement of salaries and wages paid by the Harbour Commissioners yearly for the past decade also demonstrates without comment the benefits derived by Labor from the works carried out by the Commissioners in the development of the facilities of the port.

1912.....	\$1,343,801.09	1919.....	\$1,305,900.56
1913.....	1,302,100.53	1920.....	1,486,378.87
1914.....	1,299,336.66	1921.....	1,339,596.28
1915.....	1,024,300.45	1922.....	1,306,86.245
1916.....	858,715.17	1923.....	1,880,935.02
1917.....	1,015,578.09	1924.....	2,398,606.05
1918.....	946,259.71	1925.....	2,502,949.62

SHEDS

There are in the port of Montreal twenty double-deck and six single storey transit sheds with a total length of 13,000 ft. each approximately 100 ft. wide, capable of handling in all 300,000 tons of cargo weekly.

The shed structures are of steel, having floors and roofs of reinforced concrete, with a carrying capacity outside of their own weight of 600 lbs. per square foot for the floor and 120 lbs. for the roof.

The sheds are walled with corrugated metal sheets protected with treated asbestos paper. Brick and concrete rooms used as offices, lunch-rooms, workshops, stores and latrines are provided in each shed.

A TRANSPORTATION CENTRE

Montreal is served by the Canadian Pacific Railway and the Canadian National Railways, the head offices of which are located here. The latter is owned by the government and comprises the Canadian Northern Railway, the Grand Trunk Railway, the Grand Trunk Pacific, the National Transcontinental, Intercolonial and others. A number of American railways reach the city by means of the facilities afforded by the Canadian roads.

The Canadian Pacific Railway owns an extensive fleet of steamships, the ocean vessels of which ply to this port. Vessels of the Canadian Government Merchant Marine also ply regularly to port, as do those of most of the large Trans-Atlantic steamship companies.

The head office of the Canada Steamship Lines, one of the largest owners of inland vessels in the world, is also in Montreal.

PUBLIC SERVICE CORPORATIONS

The public services of the city are supplied by the Bell Telephone Co., the Montreal Light, Heat & Power Consolidated and the Montreal Tramways Co. with their affiliated companies. The Tramways Company is the only street car company operating in the city, though the Montreal and Southern Counties Co. enters the city via the Victoria Bridge from the South Shore. The franchise of the Tramways Co. runs till 1952. A commission is provided to carry out the conditions of the franchise, and, under its terms, to fix the fares to be paid by patrons of the line. The fares were advanced in 1920 to \$3.00 for 50 tickets, 25c. for 4 tickets or 7c. cash, with free transfers and a school children rate of 7 tickets for 25c. Associated with the Tramways Co. are several hydraulic and steam electric generating plants, which distribute electricity to private customers. The Tramways Co. are about to commence special motor bus services in several districts.

The big electric power producer and the only gas producer is the Montreal Light, Heat & Power Consolidated. This company may be said to be an amalgamation of the principal hydraulic plants in the vicinity of the city. Current from these plants and from the Shawinigan Water & Power plant, about eighty miles distant, is distributed to consumers through it.

The district surrounding Montreal contains more available water power, probably, than any of similar size on the globe. The companies supplying the city have a total capacity for immediate service of over 700,000 h.p.

The rate for current for private lighting has been voluntarily reduced many times by the Montreal Light, Heat & Power Co., until few large cities, anywhere, enjoy such an advantageous rate. The last reduction took effect in the first half of 1925 and brought the rate down to 3½c. net per K.W.H., with a monthly meter charge of 15c. The price of gas until 1920 was 85c. per 1,000 cubic feet, with a special "dual" service rate of 80c. In 1920 permission was given to increase the rate to \$1.20 per 1,000 cubic feet, with a discount of 10c. The meter charge is 10c. per month.

TRANSPORTATION PROBLEMS OF CITY

In common with other growing cities, Montreal has serious transportation problems to settle. These include engineering problems, such as tunnels or overhead bridges, to facilitate traffic and avoid congestion in crossing the different railways and canals and also in the matter of rapid transit for passengers to and from different parts of the city. The Montreal Tramways Company, in 1925, introduced a number of automobile buses as a measure of relief.

In addition, traffic between the Island of Montreal and the South Shore of the St. Lawrence, immediately opposite the city, has now become too great to be handled expeditiously over the Victoria Bridge. The construction of an enormous new bridge crossing the river, via St. Helen's Island, has been started. Work is in progress and contracts have been entered into for the entire structure, which is expected to be completed in 1930.

Bridges connecting the western end of the Island with the mainland to the south have recently been completed, thus removing the need for the old system of ferries for automobiles and like traffic.

MONTREAL AS A FINANCIAL CENTRE

Montreal Clearings are the largest of any city in Canada, and are about one-third the total of the largest clearing houses of Canada. The order of precedence among clearing houses in the United States in 1925 was: New York, Chicago, Philadelphia, Boston, San Francisco, Pittsburgh, St. Louis, Kansas City and the clearing house totals ranged from \$283,619,244,637, in New York, to \$7,036,500,000, in Kansas City, the figures for Montreal being \$5,143,250,794.

Montreal clearings are as follows for a period of years:—

	1920	1921	1922	1923	1924	1925
January	\$614,027,196	\$494,702,024	\$450,128,863	\$399,761,098	\$444,600,306	\$460,698,109
February	538,611,264	437,822,619	371,533,806	354,131,065	407,276,140	339,509,784
March	568,452,098	455,162,615	449,755,812	388,729,604	378,424,960	343,905,723
April	531,665,934	491,649,265	398,976,904	416,216,362	411,089,943	393,691,945
May	599,923,247	524,180,212	510,078,122	494,794,559	467,254,620	425,614,140
June	612,304,115	502,810,816	407,081,873	460,202,944	394,298,102	379,018,987
1st half-year	\$3,464,983,854	\$2,906,327,551	\$2,587,555,380	\$2,513,835,632	\$2,502,944,071	\$2,342,438,688
July	\$647,820,992	\$487,967,909	\$394,742,099	\$449,393,518	\$445,914,022	\$413,705,600
August	576,939,686	428,570,828	373,747,612	413,551,500	408,789,470	411,042,747
September	556,543,834	417,352,371	381,265,561	384,074,873	425,880,858	399,208,343
October	619,293,513	441,519,625	419,599,296	641,548,841	535,459,169	503,011,769
November	652,846,705	506,188,587	467,425,324	628,461,740	485,766,041	510,356,034
December	590,760,454	532,331,302	469,607,900	462,239,671	548,745,031	563,487,613
2nd half-year	\$3,644,205,184	\$2,813,930,622	\$2,506,387,792	\$2,979,270,143	\$2,850,554,591	\$2,800,812,106
Year's totals	\$7,109,189,038	\$5,720,258,173	\$5,093,943,172	\$5,493,105,775	\$5,353,498,662	\$5,143,250,794

FINANCIAL STATISTICS OF CITY

Assessed valuation of city, for taxation	1924 \$766,598,616	1925 \$791,158,041
Exemption not included above	239,793,234	\$246,221,146
Tax Rate, 1923-1924—		
General, 13 ¼ mills		
Debenture, ½ mill		
Schools—Catholic 7 mills		
Protestant 10 "		
Neutral 12 "		
Total accumulated tax arrears at end of fiscal year	\$4,044,544	\$4,405,310
(Taxes become arrears three months after they are due)		
Amount of year's tax levy	\$18,580,766	\$18,945,273
Amount of year's tax levy, uncollected	5,970,103	6,020,285

ASSETS AND LIABILITIES

Value of Municipality's Assets at December 31	\$162,209,781	169,031,010
Total Debenture Debt	136,538,592	136,537,592
Total Sinking Fund	9,874,395	11,265,340
Amount Sinking Fund in arrears	None	None

ANALYSIS OF DEBT AND SINKING FUND DIVIDED AS FOLLOWS:

	Debentures	Sinking Fund
	Outstanding	on Hand
		In General Fund
PUBLIC UTILITIES		
Waterworks (Cost)	\$28,760,827	"
Underground Conduits	1,330,000	"
LOCAL IMPROVEMENTS		
Ratepayers Share	\$11,192,036	
Municipality's Share	(In General Fund)	
General Debentures (not included above)	95,254,729	\$11,265,360
Totals	\$136,537,592	\$11,265,360
Amount of the total outstanding bonds, as indicated above, issued by the instalment method		None
Amount of the total outstanding bonds issued by the Sinking Fund method		\$80,446,723
Amount of unsold debentures included in above		None

AMOUNT OF DEBENTURES, NOT INCLUDED IN ABOVE, FOR WHICH MUNICIPALITY LEVIES TAXES

	1924	1925
Loans on School Boards	\$27,641,529	27,641,529
Current revenue	27,529,191	27,852,910
Expenditure	26,980,168	27,353,347

PUBLIC UTILITIES

	1924	1925
Results for year ending December 31—		
Waterworks Plant—Revenue	\$3,339,543	\$3,397,082
Expenditure, operation only	715,844	952,277

GENERAL STATISTICS

	1924	1925
Area of municipality	32,155 acres	32,155 acres
Streets opened	844 miles	846.7 miles
Streets owned by city	678.47 "	646.5 "
Streets paved	288 "	311 "
Streets macadamized	131.55 "	90 "
Permanent sidewalks	793 "	828 "
Sewers	603.5 "	626.7 "
Public parks	72 "	73 "
Area of public parks	1,397 acres	1,541 acres

The city was incorporated in 1832.

The Roman Catholic School Board has 195 schools with 96,478 pupils; and the Protestant School Board has 58 schools with 35,186 pupils. McGill University has 2,680 students and Montreal University and affiliated colleges, 5,349 students.

The principal manufactures of the city are: textiles, food products, leather products, tobacco manufactures, iron and steel manufactures, locomotives and railway cars, timber and lumber, wood pulp and paper and many others.

PER CAPITA DEBT OF CITY AND ITS CREDIT STANDING

On a basis of a population of 836,304 in 1923, the net debt of the city, per capita, was \$126 as against \$162 in 1916. If the waterworks debt of \$26,618,261—which is revenue producing and self-sustaining—be deducted from the above the resulting per capita debt will be less than \$100. This is the fairest way of estimating the direct debt burden. The School Boards have assets considerably in excess of their total debts. The harbor is administered by a Commission, at no cost to the citizens save by way of tax exemptions.

The credit of the city is on a level with that of cities in the United States, which have the highest credit rating in the world to-day. The last Montreal Loan at the time of writing was sold on a 5.24% basis in Jan. 1924, which, allowing for income tax exemption on United States Municipal Bonds, is equivalent to 4½% basis on these bonds.

HOW MONTREAL IS ADMINISTERED

The City has an area of some fifty square miles and is divided into 35 wards, each electing one Alderman.

The Mayor is elected by vote of all the electors.

Election day is the third Monday in October.

The Mayor's duties are purely honorary. He represents the City at civic functions, presides at Council meetings and has casting vote only, save when majority of whole Council is required—namely, the Council is composed of 36 and a majority is 19, and when such is needed the Mayor will vote as an Alderman, and, naturally, there will be no casting vote.

Executive is composed of 5 members having powers parallel with those of the Executive of a legislature. This will be the only Executive, but the Council may also appoint committees of study. The members of the Executive will retain their seats in the Council as Alderman, and the Mayor may not be a member of the Executive.

The basic principle of the operation of the Executive is that to carry on it must have the confidence of a majority of the Council in the same way as a government in the Provincial or Federal Fields.

The Council must appoint a Director-in-Chief, who will work under the orders of the Executive Committee and be the link between it and the heads of departments.

The term of office of the Council is two years.

The Mayor receives a salary of \$10,000 per annum, each Alderman receives \$1,500, to which is added \$3,500 for each member of the Executive, with a further \$1,000 for the Chairman of the Executive, bringing the remuneration of the latter to \$6,000.

ISLAND OF MONTREAL METROPOLITAN COMMISSION

Largely for the purpose of facilitating the financing of municipalities on the Island of Montreal, "The Island of Montreal Metropolitan Commission" was formed under Act dated March 19, 1921.

The Commission is composed of fifteen members, one of whom shall represent the Department of Municipal Affairs of the Province of Quebec, eight shall represent the City of Montreal, and one, each, the following cities: Westmount, Outremont, Verdun, Lachine, and one each, the Towns of La Salle, St. Pierre, Hampstead, Mount Royal, St. Laurent, Montreal West, Montreal North, Montreal East, St. Michel, Pointe-aux-Trembles and Laval de Montreal.

"No municipality subject to the action of the Commission may contract a loan or issue bonds unless it be specially authorized by a resolution of the Commission; but if a municipality obtain such authorization, the loan shall be subject to the provisions of the acts governing it. Such municipalities may, however, contract temporary loans in anticipation of the collection of their annual revenue as well as the loans not yet effected, but legally authorized before the coming in to effect of this Act."

"The Commission shall apportion among the various municipalities subject to this Act the charges resulting from the loans, and especially the interest and the contribution to the sinking fund, and the expenses which it may incur for such loans, in such manner that the charges and expenses shall be borne entirely by the municipalities for whose benefit they have been incurred."

"Save as to its responsibility as being jointly obligated with the other municipalities under the control of the Commission, for the expenses incurred and debts contracted by the latter, the City of Montreal is not submitted to its control, and the jurisdiction and powers of the said City shall not be affected by this Act."

HOW TAXES ARE LEVIED IN MONTREAL

In Montreal, the rate of taxation is \$1.35 per \$100 on the assessed value of land, buildings and attachments, exclusive of machinery, and on pipes, poles, wires, tunnels, conduits and similar apparatus used by public service corporations.

It is important to remark that there are no personal property taxes in Montreal such as are levied in most cities of the United States. Thus, the population is spared one of the most objectionable of all taxes.

Because of deficits in the revenues for the years 1916 and 1917, a special tax of 37c. per \$1,000 is imposed on the value of immovable property in the City of Montreal, and an additional 13c. has been necessitated by reason of financing following the destruction of the City Hall by fire.

Under the terms of its franchise the Montreal Tramways Company pays the city \$500,000 per annum as rental.

A school tax is levied on the property basis, amounting to 7 mills per \$100 in the case of Roman Catholics, 10 mills in the case of Protestants, and 12 mills in the case of "neutrals" and in the case of companies.

Business tax on the premises of all manufacturers, financial and commercial institutions amounts to 8½ per cent. of the annual value of the premises in which the business is carried on. A special tax is levied on brewers at the rate of \$60 for every \$400 or part thereof of the yearly value of the premises.

The water tax is as follows, based on the annual rental of the premises occupied: 6 per cent. on dwellings, stores, shops, offices, etc., 10 per cent. on hotels, taverns, etc., save in the case of larger hotels, where water is charged by meter. Churches pay the same rate as stores, and public hospitals having one hundred gratuitous cots pay a flat rate of \$25. In addition to the above, there is a schedule for the use of water in public and private baths, fountains, hose for the watering of animals, etc., etc.

A special tax is levied upon every bank doing business in the city, the tax ranging from \$400 to \$600, according to the paid-up capital. In addition thereto, each bank pays a tax of \$100 for each of its branches. A tax of \$200 is levied on every life, accident or guarantee insurance company, and of \$100 on every marine insurance company, and of 1 per cent. on the premiums collected in the city by every fire insurance company.

A tax for the occupation of the public domain is levied where permits are granted for the construction of cellars and vaults, at the rate of 2½ per cent. on the superficial value of the land occupied for such purposes. Special taxes, based upon foot frontage are levied on cost of sewers, pavements and permanent sidewalks. The snow removal tax amounts to 10 cents per ft. frontage. Licenses are \$5 to \$1,000 on occupations. There are dog and horse taxes, and taxes on motor trucks weighing over 10,000 lbs.

For official details concerning taxation in Montreal, see statement in pages following completion of these introductory remarks.

PROGRESS MEASURED BY REAL ESTATE TRANSACTIONS AND BUILDING ACTIVITY

In 1905 there were but 2,873 transactions in real estate in the city and surrounding municipalities, the total value represented being \$17,559,925. In 1906 the transactions numbered 3,387, having a value of \$22,497,395; in 1907, number 4,215, value \$23,970,625; in 1908, number 3,496, value \$20,525,453; in 1909, number 4,536, value \$31,809,131; in 1910, number 6,641, value \$43,820,454; in 1911, number 10,491, value \$78,478,729; in 1912, number 16,449, value \$165,237,958; in 1913, number 14,824, value \$131,360,252; 1914, number 11,262, value \$98,018,007; 1915, number 7,974, value \$54,918,610; 1916, number 6,931, value \$35,324,721; 1917, number 6,838, value \$35,590,303; 1918, with Montreal West added, number 7,028, value \$31,631,881; 1919, number 7,977, value \$53,841,159; 1920, number 9,730, value \$83,058,767; 1921, number 9,404, value \$70,317,164, being less than half the record year, 1912. The year 1922 brought a slight increase, the number being 10,199 and the value \$73,134,941, while 1923 gave 9,682 transfers with a total value of \$80,554,323, 1924 9,797 transfers with a total value of \$86,606,113 and 1925, 11,335 transfers with a value of \$92,954,964. These figures are for the Island of Montreal,

In the year 1913 building permits were issued at the City Hall for buildings with a total value of over \$27,000,000, this being the largest figure until 1924 and comparing with \$3,651,000 in 1904; \$5,590,698 for 1,694 permits in 1905; \$8,600,300 for 1,484 permits in 1906; \$8,406,136 for 1,472 permits in 1907; \$5,062,326 for 1,807 permits in 1908 and \$7,783,631 for 2,431 permits in 1909.

The figures for the year 1921 increased enormously over those of the previous few years, largely by reason of the commencement of a large new hotel. Another jump took place in 1923 when the erection of several large buildings established a new high record, at \$27,125,863. This, however, was exceeded in 1924, when the figures exceeded \$31,000,000. As may be supposed, for a given cost the volume of building is nothing like as large as it was before the war.

The first half of 1926 increased by comparison with first half of 1925. The following table will illustrate:

Year	Number full year	Values full year	Values first half-year
1910	3,507	\$15,715,859	\$7,226,880
1911	3,731	14,579,632	7,305,816
1912	3,791	19,406,893	8,065,993
1913	3,794	27,032,097	9,942,555
1914	3,629	17,638,446	8,521,910
1915	2,081	7,486,221	3,429,319
1916	1,880	5,333,204	2,463,324
1917	1,579	4,387,638	2,466,659
1918	1,481	4,883,673	2,039,565
1919	2,133	10,033,901	2,887,424
1920	2,699	14,067,609	8,554,244
1921	4,573	21,310,472	7,420,178
1922	5,238	21,132,586	9,142,774
1923	5,433	27,125,863	15,274,862
1924	5,935	31,013,419	11,248,115
1925	5602	25,520,523	11,484,558
1926 (first half-year)	2729	13,672,239

FLUCTUATIONS IN PROPERTY VALUATIONS

The assessed value of property in Montreal rose in a number of years preceding the war. During the war there was a slight decline, but values have again started upwards and are now at a new high record. The city has been expanding and taking in outside municipalities, so that the areas included in the present valuations are greater than those of ten years ago.

GROWTH IN MONTREAL PROPERTY VALUATION

Total	Total Value	Exemption	Taxable
1925	\$1,037,379,187	\$246,221,146	\$791,158,041
1924	1,011,360,176	239,942,634	766,698,616
1923	970,363,238	235,043,380	735,319,858
1922	939,632,543	230,308,074	709,324,469
1921	924,911,781	229,682,641	695,229,140
1920	889,912,137	226,379,963	663,532,174
1919	855,978,406	224,513,871	627,114,570
1918	850,474,841	226,652,882	623,820,959
1917	819,450,897	206,312,849	613,138,048
1916	816,106,632	204,812,377	611,294,255
1915	831,815,084	216,477,676	615,337,408
1914	840,218,828	215,327,021	624,891,807
1913	793,547,008	180,757,496	612,789,512
1912	638,081,015	132,690,564	505,390,451
1911	501,291,812	120,110,964	381,180,848
1910	435,562,138	107,527,842	328,034,296
1909	327,899,557	68,445,183	259,454,374

Totals: 1908, \$299,157,416; 1907, \$272,761,032; 1906, \$255,013,389; 1905, \$219,047,960; 1904, \$207,338,585; 1903 \$200,622,335; 1902, \$194,045,075.

NET VALUATION BY WARDS AS PER ASSESSMENT ROLLS OF 1925

Wards	Original Valuation	Exemptions	Net Assessed Value	Total Amount Collectible
Ville Marie	\$ 63,415,973	\$ 41,178,225	\$ 22,182,148	\$ 531,193.96
St. Ann	46,041,580	8,789,650	37,097,080	936,778.40
St. Joseph	22,434,550	1,878,050	20,530,050	500,825.14
St. George	197,835,061	42,098,891	155,009,120	3,896,356.87
St. Lawrence	39,188,400	4,903,450	34,152,250	826,655.67
Cremazie	30,220,700	6,656,700	23,081,500	548,314.46
St. James	24,658,285	4,517,950	20,133,135	452,560.84
Bourget	15,909,600	3,618,150	12,212,500	269,827.86
Papineau	14,761,440	2,330,040	12,412,440	286,473.41
St. Mary	18,157,250	4,502,100	13,599,650	334,150.11
St. Gabriel	12,743,695	2,709,850	10,022,695	239,560.85
St. Cunegonde	15,109,350	1,432,400	13,613,850	311,830.40
St. Andrew	94,528,299	39,758,570	54,013,679	1,300,591.41
St. Louis	28,286,550	5,857,650	22,313,000	517,880.34
Lafontaine	14,727,950	6,809,700	7,905,950	170,929.85
St. Eusebe	10,663,880	1,586,000	8,963,230	208,905.60
Profontaine	11,309,335	4,046,565	7,802,110	219,313.16
Hocheleau	16,959,300	5,994,250	10,929,200	249,750.00
Maisonneuve	32,462,210	6,666,360	25,726,000	608,186.16
Mercier	19,550,750	2,730,120	16,690,180	422,306.85
St. Paul	18,695,448	4,990,440	13,689,108	342,867.50
St. Henry	25,271,230	4,296,130	20,904,550	498,235.23
Notre Dame de Grace	55,947,796	6,827,895	48,966,101	1,142,031.59
Mount Royal	11,709,060	4,095,620	7,509,320	185,649.29
St. Jean Baptiste	25,259,380	2,879,880	22,143,750	500,739.42
Laurier	14,973,970	1,283,300	13,618,770	307,617.96
St. Denis	14,443,190	2,376,400	12,040,540	268,568.73
Delorimier	25,833,050	3,672,500	22,140,800	498,144.49
St. Michael	19,188,660	1,600,050	17,524,710	394,021.53
St. John	20,145,610	1,441,450	18,547,960	431,278.05
St. Edward	20,320,270	2,646,800	17,568,820	394,342.39
Montcalm	5,066,240	459,560	4,579,060	114,828.01
Rosemont	14,269,220	3,021,310	11,228,710	271,664.44
Villeray	20,980,595	3,129,590	17,754,245	410,299.38
Ahuntsic	20,130,360	5,435,550	14,551,870	350,593.61
Totals	\$1,041,857,237	\$246,221,146	\$791,158,041	\$18,945,272.96

COMPARATIVE STATEMENT OF REVENUE COLLECTIONS FOR THE YEARS 1924 AND 1925

	1924	1925
Real Estate Taxes, Current	\$12,610,663.79	\$12,924,987.71
" " " Arrears	5,549,861.80	5,559,029.88
Water Rates, Current	2,436,843.91	2,510,409.11
" " " Arrears	222,903.90	163,302.26
Meter Rates, Current and Arrears	679,795.16	723,370.47
Business Tax, Current	1,914,851.82	1,990,622.83
" " " Arrears	144,738.33	95,785.86
Licenses	706,404.65	720,602.39
Amusement Tax (Net)	323,504.59	336,725.35
Recorder's Court	139,469.31	136,446.65
Markets	242,163.51	223,983.85
Permits and Certificates	89,248.25	94,227.43
Rents and Privileges	19,856.33	17,622.26
Sale of Materials	15,854.07	9,190.12
Miscellaneous	125,391.51	119,289.53
Interest	1,373,457.01	1,378,159.78
Insurance Companies, Contribution	67,950.09	65,688.56
Montreal Tramways Co., Current and Arrears	920,027.23	833,560.07
	\$27,582,985.26	\$27,903,004.11
Less Refunds	53,793.91	50,094.48
Total General Revenue	\$27,529,191.35	\$27,852,909.63

Further information concerning the City of Montreal will be found on following pages.