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The objects of the Association are:

FIRST. The advancement of the Directory business and the improvement of Directories by the interchange of ideas and the exchange of experienced employees.

SECOND. To provide protection to the public against fraudulent advertising schemes which operate under the name of directories, and to drive unprincipled promoters of the same out of the business.

THIRD. To provide permanent and profitable employment to competent, industrious and honest Directory canvassers and compilers.

FOURTH. For the mutual protection and advancement of the established and prospective interests of all who may become members, by personal advice and assistance of members as may be mutually satisfactory, desirable or advisable, and by such other means as may, from time to time, be shown to be wise, proper and lawful.

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BANGOR, ME.
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ROCK ISLAND, ILL.
RUTLAND, VT.
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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

How to use our Directory Library

You can make a trip to almost any City in the Country in a few minutes by consulting the City Directory of this City, which is on file in our Directory Library.

For the City Directory is the City, complete in one condensed well-indexed volume. What you can find in your own City Directory you can find in the City Directory of another City—if it is the publication of some other member of the Association of North American Directory Publishers.

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When you know a firm's or a person's name and the city where located, but cannot remember the street address;

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In emergencies Directory Libraries have been of inestimable worth to persons in need of the name of a Doctor, Hospital or Cemetery in some nearby or distant locality. Travelling salesmen and tourists find them especially helpful.

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, 1775; 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

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- ¶ 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.
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JOHN LOVELL & SON LIMITED

ESTABLISHED 1835

MONTREAL

Publishers of LOVELL'S MONTREAL DIRECTORY Every Year Since 1842

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Y*OU men who spend large amounts of money on creative advertising—who when you think of advertising, think ONLY of creative advertising—
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What are you doing to protect the money you invest in creative advertising ?

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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
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WE INVITE YOU to make use of LOVELL'S BUYERS' SERVICE in locating materials which you are experiencing difficulty in finding. Just telephone Main 6446, wire, write, or come in person; state your name, telephone number, and business with which you are identified. Give us definite information as to amount, specific kind of material desired, time of delivery and any efforts which you have already made in locating a source of supply.

Being Directory Publishers since 1835 we have exceptional resources of our own for supplying this information. Our Directory Library is available for the use of those endeavoring to locate sources of supply. If in need of trade literature, we will gladly refer you to the Publishers of Trade Directories or Periodicals in your own special line.

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1925-1926

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ALPHABETICAL AND STREET DIRECTORIES

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

83rd Volume



Price \$20.00

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JOHN LOVELL & SON, LIMITED

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

This is the 1925-26 edition of Lovell's Montreal Directory, the 83rd Volume.

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

The statistics presented in this Preface are impressive as indicating the growth of the City and of the territory of which Montreal is the center.

The Publishers draw attention to the Introduction (see page 13), which has been specially prepared for Lovell's Montreal Directory.

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.

The names of the residents of Westmount, Outremont, Verdun and Montreal West will be found in the Street and Alphabetical Directories, and 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 1455.

LOVELL'S MISCELLANEOUS DIRECTORY OF MONTREAL (pages 21 to 37) contains a fund of valuable information respecting the Government, Public Institutions, Courts, etc.

LOVELL'S MONTREAL STREET DIRECTORY covers pages 41 to 505. Much care has been taken to make this feature of the Directory complete and accurate in every detail. Names of residents are numerically arranged for the 1539 streets shown in this Directory.

LOVELL'S MONTREAL BUYERS' GUIDE covers pages 509 to 560. This section of the Directory, printed on tinted paper, includes advertisements of the leading manufacturing, business and professional interests of Montreal. These advertisements will 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 565 to 1455.

LOVELL'S MONTREAL BUSINESS DIRECTORY follows the Alphabetical section, and on pages 1491 to 1725 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 Directory estimate of the population of the City proper is **907,500**, 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 (**120,500**), **GREATER MONTREAL** has a population of **1,028,000**.

JOHN LOVELL & SON, LIMITED,
PUBLISHERS.

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PLACES IN THE NEIGHBOURHOOD OF MONTREAL

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Longueuil.....	1470	Ville St. Laurent.....	1486
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INTRODUCTION

TO

Lovell's Montreal Directory for 1925-26

Montreal, the National Port of Canada, is the largest and the most important city, commercially, in the Dominion. It is also one of the oldest Canadian cities, having been incorporated in 1832. Its history goes backwards nearly three centuries, to 1642, when it was founded by Maisonneuve. Its early days were full of romance, and visitors with an appreciation of the occurrences of long ago will find interesting reminiscences thereof in the Chateau de Ramezay, nearly opposite the City Hall, Notre Dame Street East, as well as in various tablets and monuments which mark the locality of many stirring events.

Montreal is situated on the Island of Montreal, about 30 miles in length, which is formed by the confluence of the St. Lawrence and Ottawa Rivers at a point about 180 miles above the City of Quebec. A similar distance above Montreal, the St. Lawrence flows out of Lake Ontario, near the City of Kingston, while the capital city of Ottawa is on the Ottawa River, about 120 miles above Montreal. Thus, Montreal is at the foot of the great fresh water navigation systems of the Dominion of Canada and even of those tributary to the Great Lakes in the United States. At the same time it is at the head of Atlantic Ocean navigation on the North American continent, being one thousand miles up the St. Lawrence River from the open sea.

Three systems of canals converge at Montreal, these being the St. Lawrence River system, the most important of all, and having a length of 1,230 miles to the head of the lakes and a minimum draft of 14 feet; the Ottawa River system with a length of 119 miles; and the system to the Hudson River via the Richelieu River and Lake Champlain. The ocean route from Montreal to Liverpool is 2,770 miles, being a saving of 300 miles over the route from New York.

The two greatest railway systems of the world have their terminus at Montreal. These are the Canadian National Railways, with a mileage of 22,378, and the Canadian Pacific Railway, with a mileage of 18,574. The New York Central and the Delaware and Hudson Railways also reach Montreal from the United States.

Greater Montreal has a population of 1,028,500 inhabitants.

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. For long the port suffered by reason of defective administration; but within the past few decades all this has been reversed, and, to-day, the administration is not surpassed in the matter of initiative, vigor and capacity by any port in the world. 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 short 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 1924 there was expended upon the grain elevator system of the port upwards of \$2,400,000, while the entire expenditure on improvements was approximately \$4,430,000. This brought the total capital expenditure on the port to the vicinity of \$45,000,000, 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 1924, a total of nearly 118,000,000 bushels of wheat were handled through the port, being an increase of about 28,000,000 as compared with 1923. The total of 165,139,399 bushels exported placed the port, for the fourth successive year, in the leading place among the ports of the world.

FIRST HALF OF YEAR 1925 AHEAD OF CORRESPONDING PERIOD OF 1924

During the first half of 1925, nearly 47,500,000 bushels of grain were shipped from this port, this comparing with less than 43,000,000 in the first half of 1924. The results for the remaining period of navigation will depend upon the coming harvest.

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 1924, was 5,791, the tonnage being 11,215,764.

Calendar Year	Ocean Vessels	Reg'd Net Tonnage	Mds. Exptd.	Mds. Imptd.	Cus. Recls.
1924.....	1,222	4,096,216	\$192,426,432	\$175,304,086	\$28,985,752
1923.....	1,082	3,683,720	190,222,570	192,398,207	31,059,293
1922.....	1,194	3,932,637	173,744,852	199,870,374	32,794,453
1921.....	964	2,941,956	173,010,996	191,379,484	31,623,045
1920.....	663	2,036,229	285,741,924	305,380,246	52,855,668
1919.....	786	2,170,280	352,648,960	212,254,348	42,314,836
1918.....	644	1,910,621	388,091,717	178,021,111	35,125,330
1917.....	579	1,984,233	534,876,677	214,885,029	37,974,904
1916.....	698	2,134,456	382,741,463	194,924,348	32,915,686
1915.....	815	2,261,274	155,685,953	115,919,977	21,740,872
1914.....	916	2,755,518	119,478,589	140,591,068	19,653,445
1913.....	820	2,690,535	99,398,102	154,483,087	26,016,631
1912.....	736	2,403,924	87,679,422	148,977,605	24,552,598
1911.....	762	2,338,252	71,254,446	129,811,810	19,407,811
1910.....	670	2,234,722	71,642,648	114,473,845	17,724,184
1909.....	747	1,911,413	76,474,455	96,737,938	15,602,145
1908.....	739	1,958,604	80,583,171	79,851,814	12,911,641
1907.....	740	1,924,475	85,495,534	108,391,891	16,880,545
1906.....	820	1,973,223	89,616,459	89,376,259	14,132,522
1896.....	799	1,216,468	49,160,364	45,900,270	6,619,400

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.....	28,503 lin. ft. or 5.3983 miles
For 2½ to 30 ft.	15,312 lin. ft. or 2.900 miles
Total deep draught.....	43,815 lin. ft. or 8.2983 miles
For 20 ft. draught and under.....	1,398 lin. ft. or 0.2647 miles
Total wharfage.....	45,213 lin. ft. or 8.5630 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.

Forty-four miles of 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.....	3,100 "	Galveston.....	4,730 "

WAREHOUSE AND COLD STORAGE PLANT

The Harbour Commissioners operate a large modern 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 32° 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 employes 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	1918	\$ 946,259.71
1913	1,302,100.53	1919	1,305,900.56
1914	1,299,336.66	1920	1,486,378.87
1915	1,024,300.45	1921	1,339,596.28
1916	858,715.17	1922	1,306,586.24
1917	1,015,578.09		

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 decided upon. Work is in progress and tenders covering portions of the undertaking have been called.

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 1924 was: New York, Chicago, Philadelphia, Boston, Pittsburgh, St. Louis, and the clearing house totals ranged from \$249,868,181,338, in New York, to \$7,174,033,847 in St. Louis, the figures for Montreal being \$5,353,498,662.

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

	1919	1920	1921	1922	1923	1924
January	\$425,538,958	\$614,027,196	\$494,702,024	\$450,128,863	\$399,761,098	\$444,600,305
February	360,083,689	538,611,204	437,822,619	371,533,806	354,131,065	407,376,140
March	433,296,193	568,452,068	455,162,615	449,755,812	388,729,604	375,424,960
April	463,754,440	531,865,934	491,649,265	398,976,904	416,216,362	411,089,943
May	567,107,133	539,923,247	524,180,212	510,078,122	494,794,559	467,234,620
June	549,036,173	612,304,115	502,810,816	407,081,973	460,202,944	394,293,102
1st half-year	\$2,708,818,626	\$3,464,983,854	\$2,906,327,551	\$2,587,555,380	\$2,513,835,632	\$2,502,944,071
July	\$548,409,745	\$647,820,992	\$487,967,909	\$394,742,099	\$449,393,518	\$445,914,022
August	498,289,151	576,939,686	428,570,828	373,747,612	413,551,500	408,789,470
September	498,925,811	556,543,834	417,352,371	381,265,561	384,074,873	425,880,858
October	630,794,792	619,293,513	441,519,625	419,599,296	641,548,841	535,459,169
November	615,325,528	652,846,705	506,188,587	467,425,324	628,461,740	485,766,041
December	661,218,240	590,760,454	532,331,302	469,607,900	462,239,671	548,745,031
2nd half-year	\$5,452,963,267	\$3,644,205,184	\$2,813,930,622	\$2,506,387,792	\$2,979,270,143	\$2,850,554,501
Year's totals	\$6,271,781,893	\$7,109,189,038	\$5,720,258,173	\$5,093,943,172	\$5,493,105,775	\$5,353,498,662

FINANCIAL STATISTICS OF CITY

	1923	1924
Assessed valuation of city, for taxation	\$735,319,858	\$766,598,616
Exemption not included above	235,043,380	239,793,234
Tax Rate, 1923-1924—		
General, 13 1/2 mills	21 mills	
Debenture, 1/2 mill	24 "	
Schools—Catholic 7 mills	26 "	
Protestant 10 "		
Neutral 12 "		
Total accumulated tax arrears at end of fiscal year	\$9,645,329	\$4,044,544
(Taxes become arrears three months after they are due)		
Amount of year's tax levy	\$17,868,112	\$18,580,766
Amount of year's tax levy, uncollected	5,820,447	5,970,103

ASSETS AND LIABILITIES

Value of Municipality's Assets at December 31	\$153,878,153	\$162,209,781
Total Debenture Debt	128,890,986	136,538,592
Total Sinking Fund	8,566,541	9,874,395
Amount Sinking Fund in arrears	None	None

ANALYSIS OF DEBT AND SINKING FUND DIVIDED AS FOLLOWS:

	Debentures Outstanding	Sinking Fund on Hand
PUBLIC UTILITIES		
Waterworks (Cost)	\$27,828,315	In General Fund
Underground Conduits	1,330,000	"
LOCAL IMPROVEMENTS		
Ratepayers Share	\$11,192,036	
Municipality's Share	(In General Debt)	
General Debentures (not included above)	96,188,241	\$9,874,395
Totals	\$136,538,592	\$9,874,395

What amount of the total outstanding bonds, as indicated above, is issued by the instalment method?	None
What amount of the total outstanding bonds is issued by the Sinking Fund method?	\$79,544,123
What is amount of unsold debentures included in above?	None
Amount of bonds guaranteed by municipality?	None

AMOUNT OF DEBENTURES, SUCH AS SCHOOL, DRAINAGE, TELEPHONE, HOSPITAL, ETC., NOT INCLUDED IN ABOVE, FOR WHICH MUNICIPALITY LEVIES TAXES

	1923	1924
School Boards	\$26,763,586	\$27,641,520
Total other liabilities, including floating debts	11,792,316	10,702,269
Current revenue	26,328,174	27,529,191
Expenditure	25,155,934	26,890,168

PUBLIC UTILITIES

	1923	1924
Results for year ending December 31—		
Waterworks Plant—Revenue	\$3,063,117	\$3,339,543
Expenditure, operation only	696,470	715,844

GENERAL STATISTICS

	1923	1924
Area of municipality	32,155 acres	32,155 acres
Streets opened	844 miles	844 miles
Streets owned by city	679.47 "	678.47 "
Streets paved	269.25 "	288 "
Streets macadamized	131.55 "	131.55 "
Permanent sidewalks	658 "	793 "
Sewers	602 "	603.5 "
Public parks	72 "	72 "
Area of public parks	1,397 acres	1,397 acres

The city was incorporated in 1832.

The Roman Catholic School Board has 190 schools with 94,157 pupils; and the Protestant School Board has 57 schools with 31,192 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, Lechêne, 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 on 6 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 \$31,800,131; 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 7,025, value \$31,631,881; 1919, number 7,977, value \$63,541,159; 1920, number 9,730, value \$83,068,767; 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 and 1924 gave 9,797 transfers with a total value of \$86,606,113. This is for Greater 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 1925 increased slightly by comparison with first half of 1924. 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	27,032,007	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	21,432,586	9,142,774
1923	5,433	27,125,863	15,273,862
1924	5,935	31,013,419	11,248,115
1925 (first half-year)	2,843	11,484,558

NET VALUATION BY WARDS AS PER ASSESSMENT ROLLS OF 1924

Ward	Original Valuation	Exemptions	Net Value Assessed	Total Amt. Collectable
Ville-Marie	\$62,257,742	\$40,157,925	\$21,999,267	\$ 527,689.60
St. Anne	44,973,780	10,466,650	34,391,880	887,884.45
St. Joseph	22,252,900	1,814,350	20,384,500	497,852.46
St. George	196,967,386	41,686,131	153,625,875	3,862,615.23
St. Lawrence	37,200,650	3,867,500	33,225,150	800,027.19
Cromazie	29,717,450	6,000,175	22,866,425	543,380.96
St. James	24,718,595	4,352,000	20,260,895	451,015.90
Bourget	13,716,300	1,890,050	11,767,300	280,730.09
Papineau	14,541,440	2,259,040	12,249,900	283,705.30
St. Mary	17,517,400	4,208,900	13,268,500	326,334.26
St. Gabriel	12,709,545	2,706,550	9,876,595	238,188.48
Ste. Cunegonde	14,781,575	1,406,550	13,348,475	306,156.79
St. Andrew	93,021,480	39,426,270	53,345,664	1,281,950.26
St. Louis	27,715,200	5,664,900	21,970,650	511,044.27
Lafontaine	14,554,350	6,784,700	7,751,600	167,802.13
St. Eusebe	10,303,090	1,587,230	8,690,910	203,868.93
Prefontaine	11,822,650	4,120,770	7,560,690	220,414.02
Hochelega	15,701,850	4,933,750	10,710,450	254,205.92
Maisonneuve	31,831,595	6,849,250	24,943,345	754,225.96
Mercier	18,811,657	2,415,035	16,316,542	419,222.70
St. Paul	18,539,190	4,980,500	13,336,440	335,120.91
St. Henri	24,982,600	4,147,350	20,809,750	497,150.01
Notre Dame de Grace	52,474,006	6,504,693	45,742,513	1,071,999.23
Mount Royal	11,119,270	4,047,910	7,057,160	178,406.71
St. Jean Baptiste	24,694,780	2,846,030	21,675,850	491,250.16
Laurier	14,669,200	1,281,450	13,376,200	294,983.35
St. Denis	13,738,990	2,450,900	11,263,040	252,625.53
Delorimier	24,200,350	3,692,650	20,480,250	464,061.07
St. Michel	18,809,140	1,618,500	17,037,680	381,021.01
St. John	19,322,910	1,424,300	17,829,270	412,391.16
St. Edward	18,186,090	2,318,700	15,770,740	356,840.70
Montealm	4,345,230	458,720	3,868,710	93,298.02
Rosemount	12,751,170	2,798,470	9,986,400	242,077.48
Villeray	18,877,725	2,922,770	15,776,775	368,488.94
Ahuntsic	19,532,890	5,251,365	14,183,225	340,107.73
Totals	\$1,011,360,176	\$239,942,634	\$766,098,616	\$18,580,766.91

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 Value	Exemption	Taxable
Total, 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.

COMPARATIVE STATEMENT OF REVENUE COLLECTIONS FOR THE YEARS 1922, 1923 AND 1924

	1922	1923	1924
Real Estate Taxes, Current.....	\$11,188,554	\$12,047,665	\$12,610,664
Arrears.....	5,382,852	5,490,656	5,549,862
Water Rates, Current.....	2,069,773	2,213,375	2,436,844
Arrears.....	190,236	233,271	222,904
Meter Rates, Current and Arrears.....	591,789	622,221	679,795
Business Tax, Current.....	1,656,020	1,771,141	1,914,852
Arrears.....	97,358	155,996	144,738
Licenses.....	609,072	609,072	706,404
Amusement Tax (Net).....	954,364	309,868	323,505
Bachelor Tax (abolished 1923).....	18,238
Recorder's Court.....	166,184	154,268	139,469
Markets.....	209,680	220,499	242,163
Permits and Certificates.....	76,965	81,757	89,248
Rents and Privileges.....	19,790	21,271	19,856
Sale of Materials.....	15,045	4,997	15,854
Miscellaneous.....	103,368	183,732	125,391
Interest.....	1,191,952	1,243,574	1,373,457
Insurance Companies.....	60,884	63,783	67,950
Tramways Co., Franchise Rentals.....	957,854	874,177	920,027
Sale of Coal, 1922 Revenue Account.....	65,493
	<u>\$24,932,669</u>	<u>\$26,384,922</u>	<u>\$27,582,985</u>
Less Refunds.....	68,784	56,748	53,794
Total General Revenue.....	<u>\$24,863,885</u>	<u>\$26,328,174</u>	<u>\$27,529,191</u>

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

MORE GOODS
ARE BOUGHT AND SOLD
THROUGH THE
CLASSIFIED BUSINESS LISTS
OF LOVELL'S
MONTREAL DIRECTORY
THAN
ANY OTHER MEDIUM
IN MONTREAL