

LOVELL'S
MONTREAL DIRECTORY,
FOR 1909--1910.

CONTAINING AN

L. H. Siotte

Alphabetical and Street Directory of the Citizens

AN

ADVERTISERS' CLASSIFIED BUSINESS DIRECTORY,

AND A

MISCELLANEOUS DIRECTORY,

TOGETHER WITH THE CITIZENS OF

Westmount, Ville St. Louis, Ville St. Paul, Maisonneuve,
Rosemount, Longue Pointe, Beauvillage Village,
Montreal West, Notre Dame de Grace, Notre
Dame des Neiges Ouest, Outremont, Verdun,
Ville Emard and Tetreaultville.

TO WHICH IS ADDED

**Directories of Lachine, Longueuil, St.
Lambert, Montreal South, Ville St. Pierre,
Sault-au-Recollet, Summerlea, and Ville
St. Laurent.**

FOR THE YEAR COMMENCING JULY 15th 1909.

Montreal:

PRINTED AND PUBLISHED BY JOHN LOVELL & SON, Limited

23 TO 29 ST. NICHOLAS STREET.

POPULATION of the PRINCIPAL MUNICIPAL CITIES.

FROM THE CENSUS RETURNS.

	1891	1901	Estimated 1909
Montreal.....	220,181	266,826	389,837
Toronto	181,220	207,971	365,928
Quebec.....	63,090	68,884	78,000
Ottawa	44,154	59,902	85,332
Hamilton.....	48,980	52,550	68,000
Winnipeg.....	25,639	42,336	139,869
Halifax.....	38,495	40,787	50,000
St. John.....	39,179	40,711	56,760
London	31,917	37,983	54,050
Vancouver	13 709	26196	79,513
Victoria	16 841	20,821	30,000
Kingston	19,263	18,043	21,000
Brantford.....	12,753	16,631	23,000
Hull	11,264	13,988	17,000
Charlottetown.....	11,373	12,080	13,500
Valleyfield	5,515	11,055	12,500
Sherbrooke	10,097	11,765	15,000
Ville St. Louis.....	...	10,993	30,000
Westmount.....	3,076	8,856	13,000
Sydney	2,427	9,908	16,000
Moncton	8,762	9,026	10,500
Brandon	3,778	5,738	13,500
Maisonneuve .....	...	3,958	20,904
Calgary	3,876	4,866	14,000
Lachine.....	...	...	9,500
Verdun.....	..	..	9,200
Niagara Falls.....	...	...	9,500
Regina.....	...	...	9,500

Present (Estimated) Population of Montreal.

Without the Suburbs	389,837
With the Suburbs	476,334

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PLACES IN THE NEIGHBORHOOD OF MONTREAL.

Lachine.....	1785	Sault-au-Recollet	1829
Longueuil.....	1813	Summerlea.....	1831
Montreal South.....	1822	Ville St Laurent.....	1833
Montreal West.....	1824	Ville St. Pierre	1837
St. Lambert.....	1825		

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

ESTIMATED POPULATIONS OF THE OUTSKIRTS

Beaurivage	1,600	|	Petite Cote.....	800
Longue Pointe.....	1,693		Tetrealville.....	1,000
Maisonneuve	20,904		Verdun.....	9,200
Notre Dame de Grace.....	2,500		Ville St. Louis.....	30,000
Notre Dame des Neiges, Ouest.....	600		Ville St. Paul.....	3,000
Outremont.....	2,250		Westmount.....	13,000

ADDENDA

Addenda sheet is page 669

PREFACE.

The Publishers take pleasure in presenting the Directory for 1909-1910 with the utmost confidence of its being received with the same favor and approval accorded previous issues.

A work of this kind to be valuable must be in all respects thoroughly reliable; and with a full appreciation of this fact every precaution is taken in order to secure the accuracy of the information; but it has to be taken into account that the whole of the work is done between the 4th of May and the 17th of July, a period of eleven weeks, and is a task that calls for the greatest anxiety and care.

The Directory shows an increase of 45 pages over last year, and it has now attained such a size, that it is necessary to give the information in as condensed a form as possible, at the same time not taking away from the usefulness of it. This the Publishers have endeavored to do in the present issue.

The population of the Outskirts, as given from official returns received, shew a large increase over those of last year.

The Directory contains about 136,000 names, and these represent a population, of 476,334 for the City and Outskirts; or, deducting for the outskirts 86,497, a population for the City proper of 389,837. Our returns for the city and suburbs give 2,186 tenements and flats, 472 stores, 188 offices and 534 houses as being unoccupied, under repair, or new buildings not ready for occupation. The increase over last year is accounted for by the large number of new buildings. In sections of the City whole streets may be found in which there are but few unoccupied buildings. In over 60 of the large office buildings, containing 2,730 offices, there are but 138 vacant, and in the larger number of the buildings all the offices are rented. This information has been especially compiled this year and may be accepted as correct.

The names of those residing in the Outskirts of the City, except the residents of Lachine, Longueuil, St. Lambert, Montreal South, Ville St. Laurent, Sault-au-Recollet, and St Pierre aux Liens (Blue Bonnets), will be found in the Alphabetical portion of the Directory.

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

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

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

MONTREAL, July 18th, 1909.

JOHN LOVELL & SON, LIMITED,
PUBLISHERS.

INTRODUCTION.

*Specially prepared for LOVELL'S MONTREAL DIRECTORY
for 1909-10.*

General Review of Conditions in Canada.

The dawn of the year 1908 found the whole commercial and industrial world in a condition bordering upon panic. The previous year had witnessed the culmination of an industrial boom which had begun almost a decade before and had been fanned into feverish activity by the necessity to replace the waste occasioned, more notably, by the Spanish-American, the South African and the Russo-Japanese wars, the San Francisco earthquake and a number of disastrous fires, in addition to supplying the natural increase in the requirements of the community. Wages had experienced a gradual advance and in some cases had been doubled, and the labor unions, through the successive victories won for their members, were waxing stronger year by year. Meantime, also, the prices of both the necessities and luxuries of life had advanced in a ratio at least equal to the advance in wages, so that the collapse of the industrial boom brought about a condition of affairs which has probably had few parallels in recent times. The requirements for money to carry on the industrial activities of the world had become such that interest charges had gone up to an unusually high point and even then the banks were reluctant to make further loans; on the contrary they were straining every nerve to compel their customers to reduce the amounts at the debit of their accounts. This further tended to the somewhat abrupt termination of the boom which had been in progress so long that the world had begun to look upon it as the natural course of events. The closing down of industries was begun reluctantly but had soon grown to be the regular order of the day. Wages, naturally, began to fall, notwithstanding the opposition of the labor unions; and the economic lesson, that wages are subject to the same law of supply and demand, just as are prices, was driven home. Hence, the collapse of the boom found the prices of the necessities of life at an exceptionally high point, so that the average workman, having little or nothing laid by in the savings banks, was in a desperate enough condition when he found himself out of work. Fortunately for the industrial interests of the country, the noise of the wailing was mostly contributed by the followers of the stock markets; securities seemed to have no resting point and prices crumbled day by day, few people having the money available to purchase the securities outright and the banks having declined to permit further loans upon them.

Trade Depression in 1908.

These were the conditions prevailing, throughout the civilized world, at the beginning of last year. But the worst had been seen and optimists were beginning to recover their spirits once more. In fact, early in the year, a revival of trade set in for a short time, and a number of industries again started operations. It was shortly found, however, that the country as a whole did not respond, and matters settled back again into a prolonged and depressing dullness. It was hoped, at first, that so soon as the crops of the Northwest gave promise of success, confidence would be restored and trade would forge ahead once more. However, so far as Can-

ada and the United States were concerned, a sufficient preventative of activity was furnished by the approaching general elections, and when these had been disposed of, winter was at hand and it was too late to look for a further recovery until the spring.

Improvement in Trade Conditions 1909.

The coming of the year 1909 found matters in a very much improved condition, as compared with the previous year. Money had again become cheap and plentiful, the price of shares and securities of all kinds had advanced greatly. Sentiment was everywhere more hopeful, once more, company promoters were taking advantage of the opportunity to bring on their flotations, and those companies already in existence, as well as municipalities and governments of all kinds, were reorganizing their finances and experiencing little difficulty in issuing a mass of bonds and stocks and floating an enormous quantity of loans at prices which would have been deemed utterly impossible a year before.

As the spring of 1909 opened up, industrial conditions showed a very considerable improvement. In the city of Montreal, the railway shops and other large manufacturing concerns began taking on hands once more and, although no general advance in wages took place during the first half of the year, the steady employment afforded to large numbers of those who had been idle for many months created a sanguine and more contented feeling. The operatives of the Dominion Textile Co., who had accepted a cut of 10 per cent. in their wages early in 1908, on the promise that they would be restored to their former wage scale as soon as conditions justified, began urging the company to carry out its promise. The company claimed that conditions did not yet justify the restoration. Eventually, arbitrators were appointed to settle the matters in dispute, and the decision, upon the real points at issue, was given in favor of the company. A partial strike resulted, but it shortly collapsed. Montreal was also not a little concerned in the long threatened strike of the miners of the Dominion Coal Co. The strike began just as the second half of the year was entered and promised to be of a violent nature, troops having been called in to preserve the peace a few days after its commencement. This is the state of affairs at the time of writing.

Up till the end of the first half of the year, the progress of the crops of the Northwest was not such as would justify any very accurate predictions being made concerning them, although estimates ran as high as 130,000,000 bushels of wheat. The spring was an exceedingly late one and farmers from one end of Canada to the other were delayed fully a fortnight in their seeding operations. This time is particularly valuable in the Northwest where the frosts set in so early in the fall, and only the most favorable conditions throughout the growing and ripening season can make up for it. Fortunately, the weather up till the end of June was everything that could be asked for, and at that date the crops were making an excellent showing. Some controversy was indulged in regarding the acreage under crop, it being held by some authorities that very little more wheat has been planted than a year ago and that the extra acreage has been sown in oats, mainly.

Trade Conditions as shown by Statistics.

The drift of trade is shown more clearly by an appeal to statistics bearing upon the volume of the activities of the country, as drawn from various official quarters. Few things could be more indicative of the general conditions within a country than the record of bankruptcies, and when the year 1908 is compared in this respect with 1907, and particularly with 1906, we find that Canada was indeed in a condition of general upheaval during the past year. The failure record shows that the total liabilities of failures in Canada, in 1906, was but \$9,596,393 down to \$9,149,997, depending upon whose figures are taken—that in 1907 these increased to \$11,767,897—\$13,387,059, and that in 1908 they were placed as high as \$17,586,447 and no lower than \$15,054,322. The following figures tell the tale.

STATISTICS OF FAILURES IN CANADA (INCLUDING NEWFOUNDLAND), FOR
1908, WITH TOTALS FOR TEN PREVIOUS YEARS.

	According to "Bradstreet's"			According to R. G. Dun & Co.		
	No. of Failures.	Realized Assets.	Liabilities.	No. of Failures.	Nominal Assets.	Liabilities.
Ontario.....	640	\$2,493,693	\$5,220,529	609	\$4,614,783	\$5,295,283
Quebec.....	639	3,164,302	8,542,340	652	4,449,772	6,550,569
New Brunswick.....	51	84,944	205,600	42	107,815	215,300
Nova Scotia.....	47	175,780	328,828	67	170,278	432,309
Prince Edward Islands.....	4	37,665	68,766	6	18,800	87,900
Manitoba.....	119	809,865	1,528,359	109	1,046,600	1,074,869
Saskatchewan.....	60	272,750	495,528	139	1,367,846	1,138,690
Alberta.....	88	348,857	571,029	16	232,219	166,870
British Columbia.....	55	456,694	620,335	17	64,900	122,532
Newfoundland.....	2	3,900	5,103			
Totals for 1908.....	1,714	\$7,847,550	\$17,586,447	1,657	\$12,073,013	\$15,054,322
1907.....	1,268	5,265,998	11,767,897	1,286	9,515,947	13,387,059
1906.....	1,239	4,301,476	9,596,393	1,212	6,506,772	9,149,997
1905.....	1,429	6,579,691	13,874,700	1,352	6,830,705	9,879,159
1904.....	1,177	4,136,618	10,018,299	1,252	8,563,175	11,419,117
1903.....	959	3,890,237	8,383,767	986	4,901,822	7,623,224
1902.....	1,095	3,600,962	8,342,365	1,107	7,778,418	10,953,277
1901.....	1,377	5,258,751	11,765,137	1,348	7,738,323	10,905,671
1900.....	1,336	4,246,132	10,788,826	1,362	8,206,348	11,625,408
1899.....	1,305	4,543,558	11,115,291	1,315	7,701,713	10,723,764
1898.....	1,470	4,194,927	9,825,534	1,334	7,798,719	9,993,143

N.B.—The figures of assets given by "Bradstreet's" are for the value realized; those by R. G. Dun & Co., for the nominal value. The figures given by R. G. Dun & Co., do not include banking failures.

BRADSTREET'S.—Canadian failures in 1908 (including Newfoundland) numbered 1714, an increase of 25.5 per cent. over 1907, while the liabilities aggregated \$17,586,447, a sum 50.2 per cent. larger than in the preceding year.

In addition to the above, Dun's report showed banking failures in the province of Quebec with liabilities of \$2,137,224. This item has reference to the failure of the Banque de St. Jean and the Banque de St. Hyacinthe, the former of which has attained considerable fame through the recent trial of its ex-president, Hon. P. H. Roy, who received a severe sentence from the judge for his part in the maladministration.

It is encouraging to turn from this to the failure records of the first half of the present year. Here is shown a distinct improvement in the condition of business throughout the country. New Brunswick, alone, showed larger liabilities, while Ontario reported 70 less than a year ago, although the total liability was increased by one or two heavy failures. Quebec had a similar experience, the number being 40 less than during the first half of 1908. Other provinces also showed an improvement. For the first half year in 1909, the number of failures was 761, the assets amounting to \$6,759,281, against 881 failures a year ago with assets of \$6,705,840, while the liabilities were only \$7,629,259 against \$8,335,725 a year ago. There have been no bank failures this year up to the first of July.

Montreal as a Port.

Montreal, as a port, has been making rapid strides during the past few years, and if the rate of progress is only maintained a few years more it will rank as one of the finest and most efficiently equipped ports in the world.

At the present time, its most noticeable lack—and the most noticeable lack of the St. Lawrence route—is dry-dock facilities of a nature which would be of any advantage to the larger class of ships making use of the river. There are indications that the negotiations for the construction of a floating dry dock, which are now in progress, are proceeding satisfactorily and the shipping interests are looking forward to a definite announcement thereon being made within the coming year.

It was recently announced that both sides of the St. Lawrence river, as far as Bout de l'Isle have been placed under the jurisdiction of the Har-

bor Commissioners, which act will undoubtedly have a most important bearing upon the future of the port.

The report of the Montreal Harbor Commissioners, for the year 1908, has just been published. Although the year 1908 was one of marked depression, the port continued to make progress, the volume of tonnage being larger than that of 1907, which was, up to that time, the largest in the history of the port. Although the season was one of the driest in many years, the average depth of water in the channel was 40 feet in May, 37 in June, 34 in July, while for the balance of the season the depth varied from 32 feet to 30 feet 5 inches. Attention is drawn to the rapidity with which cargoes can now be handled. The Mount Royal discharged 4,250 tons of cargo and took on 9,500 tons in 53 hours, a total of 13,720 tons, which is significant in view of the fact that the average time for loading and discharging 10,000 tons in European ports is 14 days. The saving on the cost of handling freight amounted to 22 cents per ton on every ton of through freight, making a total saving of \$90,000. The traffic department of the harbor now controls the movement of all cars, some 70,000 having been handled during the year.

The new grain elevator enabled our ships to be loaded simultaneously at the rate of 15,000 bushels per hour each, thus giving Montreal the largest and most complete system of grain elevators in the world. Twenty full cargoes of wheat grown and sold in the United States were shipped direct to Russian and Mediterranean ports, by other than British vessels, and this trade is likely to increase largely in the near future, and will be lost to British shipping unless marine insurance conditions are changed. The report makes the significant statement: "Now that the St. Lawrence River from the ocean to Montreal is acknowledged to be the best lighted and buoyed ship channel in the world, there is no reason why British shipping should be discriminated against." The report concludes with a number of statements relative to the superiority of Montreal as an ocean port, and the prediction is made that it is destined to become the great trans-shipping point for ocean-borne freight.

Revenue and Tonnage.

The following statistics are also given. In the year 1908 the revenue of the port amounted to \$386,867.28, a decrease of \$17,407.28 as compared with the previous year. The decreases were: Wharfage on imports, \$24,973.70; wharfage on exports, \$1,527.03; total decrease, \$26,500.73. The increases were: Local wharfages, \$1,899.19; rentals, etc., \$7,194.26. Total increases, \$9,093.45. The revenue of the grain elevator was \$45,351.56, an increase over the previous year of \$38,260.93; expenditure was \$65,104.93. The revenue from seven of the new sheds was \$29,500, an increase of \$14,900. Receipts on revenue accounts from all sources amounted to \$530,062.29, an increase of \$31,401.17, disbursements on that account being \$651,093.13. The amount disbursed on capital account was \$1,564,297.88, as follows: New sheds, \$779,044.27; harbor improvements, \$452,732.96; grain elevator conveyer equipment, \$199,246.16; new floating crane, \$90,662.17; locomotives, \$42,612.32. The loans on capital account received from the Government totalled \$1,680,000. The debenture debt of the corporation at the end of the year amounted to \$12,027,000, of which \$1,972,000 is to the public and \$10,055,000 to the Dominion Government upon which the average rate of interest is 3.30 per cent.

Unfortunately, it is not possible to report a further increase in the trade of the port, during the first half of the present year. On the contrary, a falling off in revenue and in the number and tonnage of ships visiting the port, as well as in the volume of grain shipments, is observable. There is a feeling, however, that the latter portion of the season of navigation will give better results.

It may be interesting to show the number and the tonnage of the sea-going vessels which arrived in port the first half of this year, together with comparisons with those of corresponding periods of previous years. They are as follows for the first six months of the past four years:—

First half of year 1908,	sea-going vessels,	257;	tonnage,	634,790.
" " " " 1907,	" "	218;	" "	575,688.
" " " " 1908,	" "	246;	" "	655,155.
" " " " 1909,	" "	224;	" "	622,649.

The total figures for the past three years are as follows, the value of exports and imports and custom duties being included in the table:—

Years.	Sea-going Vessels arrived in Port.	Tonnage Total	Value of Merchandise Exported.	Value of Merchandise Imported	Customs Duties Co . . .
1908	739	1,958,604	80,583,171	79,851,814	\$12,911,641
1907	740	1,924,475	85,495,534	106,391,891	16,880,455
1906	820	1,973,223	89,616,459	89,376,259	14,139,522

As shown by Customs Receipts.

If we compare the Customs receipts at the Port of Montreal, for the first six months of the year 1909 with those for the corresponding periods of 1908 and 1907, we find that those of 1908 fell behind those of 1907 to the extent of upwards of one million dollars, while those of 1909 showed an improvement of almost seven hundred thousand as compared with 1908.

The entire year 1908 fell behind the year 1907 by close to four million dollars. The figures for the years 1907 and 1908, together with those for the first half of 1909, month by month, are as follows:

Montreal Customs Receipts.

	1907.	1908.	1909.
Jan.	\$1,237,005	\$1,129,096	\$1,036,444
Feb.	1,280,754	1,179,147	1,123,770
Mch.	1,334,026	1,147,978	1,321,690
Apr.	1,277,112	908,990	1,203,937
May	1,558,075	1,021,211	1,115,628
June	1,545,678	1,060,325	1,336,742
First half year	\$8,232,650	\$6,446,747	\$7,138,211
July	\$1,646,512	\$1,065,077	
Aug.	1,512,180	1,104,645	
Sept.	1,345,999	1,049,526	
Oct.	1,458,420	1,078,875	
Nov.	1,449,000	1,123,124	
Dec.	1,231,724	1,041,418	
Second half year	\$8,643,835	\$6,462,665	
Years' totals	\$16,876,485	\$12,909,412	

Comparisons of Clearing House Returns.

In no statistical records available is the promise for improvement more pronounced than in the Clearing House returns. These, for the first six months of 1909, show that the bank clearings of Montreal are largely in excess of those of the corresponding period of any year in the history of the city of Montreal. The total for the six months reached \$834,881,724, this being nearly ninety-eight million more than the first half of 1907, which previously held the record.

For the year 1908, however, the clearings showed a falling off of over eighty-eight millions, as compared with the year 1907. The following tables show the clearings by months in 1907 and 1908 and the first half of 1909:

Montreal Clearing House Returns.

	1907.	1908.	1909.
Jan.	\$129,194,689	\$116,108,737	\$134,935,526
Feb.	107,654,099	95,031,138	120,115,223
Mch.	125,041,649	108,282,582	131,487,574
Apr.	117,054,598	111,092,633	135,180,233
May	135,587,776	117,650,019	144,131,938
June	123,589,767	121,366,912	169,031,230
First half year	\$737,122,578	\$669,532,021	\$834,881,724
July	142,256,969	123,804,681	
Aug.	137,507,657	121,677,231	
Sept.	125,063,591	129,448,676	
Oct.	146,794,999	140,602,161	
Nov.	141,104,444	141,584,213	
Dec.	125,877,033	140,666,048	
Second half year	\$818,604,693	\$797,783,010	
Years' totals	\$1,555,727,271	\$1,467,315,031	

Civic Affairs in Montreal.

The year 1908 was a somewhat eventful one in the City of Montreal because of the large amount of legislation put through at Quebec which affected the interests of the city. The contract with the Montreal Light, Heat and Power Co, for the lighting of the streets, expired at the end of the year and the question of a new contract was, and still is, the occasion of no small disagreement between the company and the City Council. In fact a new arrangement has not yet been entered into and the company is simply lighting the streets upon a monthly arrangement and charging the city \$90 per lamp. The company has offered to make a new contract at \$75 per arc light, per annum. The price mentioned, however, is \$15 more than the old contract price and the Council does not seem disposed to grant it. Meantime a number of competitive companies are in the field among these being the Canadian Light and Power Co., the Montreal Electric Light Co., the Saraguay Co., The Merchants' Light and the Central Light, Heat and Power.

The legislation referred to above largely concerned the powers of the different companies upon the streets of Montreal, the companies displaying most jealousy towards each other being the Montreal Light, Heat and Power, the Canadian Light and Power and the Montreal Electric and perhaps the Saraguay. The latter has made an offer to light certain wards of the city at \$70 per lamp, or \$5 less than the M. L. H. & P. It has been decided that the principal companies have practically the same powers in the streets of Montreal, and, according to a test case brought before the courts by one of the companies, these rights are in some instances greater than those of the city itself.

It has also been decided by the City Council to submit to the rate-payers the matter of constructing a municipal plant in accordance with legislation obtained at Quebec last session. Also, a Royal Commission, authorized by the Quebec Legislature, has been for some time taking evidence in the matter of alleged misconduct on the part of various officials of the city and the results have apparently justified the charges which have been made from time to time.

During the last session of the Legislature an amendment to the City's Charter was procured by the efforts of a committee of the trade organizations, by which provision was made for the government of the City by a Board of Control as well as for a reduction in the number of Aldermen, all of which must be submitted to a vote of the citizens.

The City's Treasury.

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

Dr.	
Balance from 1907	\$ 185,852
Revenue of 1908	5,258,245
Loan and Floating Debt	6,148,788
Total	\$11,592,885
Cr.	
Disbursements ex-Revenue	\$5,276,474
Loan and Floating Debt	6,119,633
Balance carried forward	196,778
Total	\$11,592,885

Hence the amount carried forward at the end of 1908 was just \$11,000 more than the previous year.

The total funded debt of the city at the beginning of 1908 was \$30,926,712, and this, at the end of the year, had been increased to \$37,716,664. Of this, however, \$4,960,000 is excluded, leaving a balance of \$32,756,664. According to the limitation imposed by the Act governing the borrowing powers of the city, the total funded debt should be within 15 per cent. of its assessed taxable valuation.

The powers available at the moment show a total of \$9,200,000, but the probable issues will only amount to \$3,891,199, divided as follows:

For permanent works	\$2,653,286
Aqueduct enlargement	1,000,000
Expenditure on St. Helen's Island	50,000
Uncollectable taxes	110,000
Redemption of Debt	77,913
Total	\$3,891,199

In addition to the projects indicated by the above, are the following which will shortly require large sums to carry out: Acquisition of the Water and Power Co's. system, Municipal Light Plant (if decided upon) Conduits, Annexations, Enlargements of parks, Expropriations and Extension of streets.

Commenting upon the reduction in the water rate on dwellings from 7 1-2 per cent. to 5 per cent. of the rental values, the City Treasurer says that this reduction has not been followed by any marked percentage in the arrears outstanding at the end of the year, showing that it has not been the amount of the tax but the difficulty experienced by the laboring classes in laying anything aside for future payments that has occasioned the arrears in the past. No less than 43,118 dwellings, out of a total of 69,428, were assessed in 1908 at \$120 and under; six dollars was the maximum rate imposed on over forty thousand dwellings, and over \$45,000 of the total arrearage of \$101,375, on dwellings, arose because of these. The Treasurer accordingly suggests the advisability of making the water tax a property tax.

Early in the year an issue of £1,000,000 forty-year 4 per cent. "Registered Stock" was issued, the Bank of Montreal taking it at £97 0 6, and a further issue of £400,000 was made towards the close of the year, Hanson Bros. taking it at £100.5.1.

Some Statistics.

Following are some other particulars regarding the city as at the close of 1908, which may be of interest:

Population (estimated)	400,000
Taxable Property	\$ 235,000,000
Exempt Property	\$ 64,000,000
City's debt (net)	\$ 33,000,000
Streets miles	231
Paved streets miles	47
Brick sewers miles	227
Territory of city acres	9,825

Public parks	35
Area of public parks acres	615
Ocean vessels arrived	739
Total tonnage tons	1,958,604
Inland vessels arrived	12,434
Total tonnage tons	3,589,424
Custom receipts	\$12,909,412.60
Pupils attending Protestant public schools	13,292
Pupils attending Catholic public schools	21,815
Value of Protestant public school property	\$ 1,538,384.47
Value of Catholic public school property	\$ 1,479,987.19
Percentage paid by Montreal St. Ry. Co.	\$ 241,967.09
Mileage of Montreal St. Ry.—single track, .. miles	138.85
Passengers carried	90,746,032
Passengers carried with transfers	30,343,113
Percentage paid by Montreal Gas Co.	\$ 31,276.01
Number of arc lights	1,840
Number of inc. lights 65 c. p.	128
Number of inc. lights 32 c. p.	439
Number of Gas lights	284
Amount of water pumped gallons	13,054,558,539
Amount of water pumped daily gallons	35,671,707
Daily <i>per capita</i> consumption gallons	110.8

Buildings and Real Estate Transfers,

The depression in 1908 was nowhere more in evidence than in the building trades. The records in the books of the Building Inspector show that Montreal experienced the same fate as most other cities, in that the value of the permits granted was very much less in 1908 than in 1907 or for a few years previous. The number of permits, however, showed a large increase, from which it is evident that the class of buildings erected in 1908 was of a much less costly nature than those of previous years. It should be remembered that, owing largely to the fact that it is in the interest of applicants to under estimate the value of their buildings rather than to overestimate them, the figures for Montreal proper, fall considerably short of the actual values. As this applies not only to 1908 but to other years as well, the comparisons will be sufficiently intelligible. These are as follows:

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

Figures issued by the Builders' Exchange respecting the surrounding municipalities, including Westmount, may be mentioned here as applying to Greater Montreal:

	1907.	1908.	1909.
City proper, as per permits	\$8,406,136	\$5,062,326	\$4,293,910
Westmount, actual	893,600	1,013,850	851,000
St. Louis, "	1,478,660	1,383,420	751,325
Maisonneuve, "	1,504,645	357,910	685,530
Delorimier, "	402,500	250,000	200,000
Cote St. Paul, estimated	500,000	500,000	200,000
Outremont, "	200,000	200,000	375,000
Verdun, actual .. . . . . .	.....	420,000	185,000
Total, Montreal and environs	\$13,385,541	\$9,187,506	\$7,341,765

It is encouraging to note the rapid strides made in the assessable value of the property embraced within the limits of the city. A comparison of the present total assessment, the taxable property, and the exemptions, with those of a number of years past, follows, and further on will be found

a table showing the distribution of these assessments and exemptions, according to wards:

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

The increase in the exempt column arose, not so much from new additions as from the natural rise in values and chiefly through the annexation of adjoining municipalities. Of the total amount of \$64,000,000 less than \$5,000,000 represents commercial and industrial concerns and these are gradually running out (\$600,000 having expired during the year of 1908), the remainder consists of Government and municipal properties, churches, schools and benevolent institutions.

In the matter of sales or transfers of real estate during the year 1908, a falling off of a considerable amount was shown, not only in the city proper but in Westmount and in adjoining municipalities. In these adjoining municipalities, not including Westmount, the transfers, in 1908, were as follows: Longue Pointe, \$125,791; Maisonneuve, \$1,011,269; Rosemount, \$76,050; Petite Cote, \$32,280; Delorimier, \$737,437; Town St. Louis, \$2,001,361; Outremont, \$334,011; Cote des Neiges, \$228,293; Cote St. Luc, \$90,476; Notre Dame de Grace, \$444,020; Maplewood, \$27,269; Westmount Plateau, \$50,228; Montreal West, \$18,962; St. Pierre aux Liens, \$73,486; Verdun, \$250,103; Ville Emard, \$367,704; Cote St Paul, \$100,834; and Turcot Village, \$500. The total of these is \$5,970,074, the total for the previous year being \$7,041,984.

NUMBER AND AMOUNT OF TRANSFERS OF PROPERTY.

ASSESSED VALUATION OF REAL ESTATE INCLUDING EXEMPTED PROPERTY.

WARDS.	No.	NUMBER AND AMOUNT OF TRANSFERS OF PROPERTY.		ASSESSED VALUATION OF REAL ESTATE INCLUDING EXEMPTED PROPERTY.			Exemption.
		1907	No. 1908	1907	1908		
East	11	\$ 111,316	13	\$ 234,775	\$ 6,718,900	\$ 6,880,000	\$3,133,900
Centre	13	375,102	8	568,234	11,343,670	11,008,350	2,502,150
West	17	812,401	11	887,500	17,125,270	18,712,920	1,159,000
St. Ann's	80	1,217,147	78	2,393,922	20,444,565	21,461,755	2,610,440
St. Andrew	102	1,101,412	116	1,362,513	29,844,456	30,823,256	11,285,950
St. George	140	2,911,677	78	1,278,997	41,000,050	44,128,100	10,514,450
St. Joseph	89	720,280	56	415,220	18,930,095	14,332,520	1,246,200
St. Lawrence	150	1,475,911	138	1,375,734	29,362,230	22,498,420	3,335,650
St. Louis	250	1,580,325	214	1,883,892	17,260,850	15,029,000	3,682,900
St. James	132	2,082,671	74	612,860	10,684,350	10,979,500	2,375,850
St. Mary's	290	847,083	242	585,205	7,861,190	9,627,410	1,833,975
St. Denis	1047	2,137,494	935	1,992,249	8,311,764	15,090,781	4,647,563
Lafontaine	177	1,028,058	137	813,151	10,665,150	11,127,250	2,488,350
Papineau	195	999,083	160	689,124	11,924,905	13,063,310	2,643,200
Hochelega	374	725,371	264	645,618	10,263,220	11,949,625	2,580,660
St. Jean Baptiste	213	1,027,128	177	983,226	7,928,320	8,404,061	875,850
Duvernay	195	736,267	110	406,771	4,082,550	4,772,320	601,900
St. Gabriel	190	311,792	93	626,673	5,769,860	6,190,492	1,097,270
St. Henry	228	1,288,776	219	857,561	11,722,744	12,266,533	3,301,290
St. Cunegonde	59	548,862	35	206,714	5,552,963	5,647,663	1,477,860
Mount Royal			43	147,755		2,905,150	991,135
Total City	3922	\$21,945,175	3201	\$18,732,095	\$272,761,032	\$299,157,416	\$64,335,513
Westmount	293	2,025,750	292	1,793,358	17,329,844	19,074,074	3,122,373
Adjoining Municipalities	4215	\$23,970,925	3193	\$20,525,478	\$290,090,876	318,231,490	\$67,457,886
TOTAL		\$31,012,909		\$26,495,527			