

PREFACE.

The Publishers take pleasure in presenting the Directory for 1921-1922.

The information in this book is gathered by actual canvass, and is compiled in a way to ensure maximum accuracy. While the Publishers will in no way be held responsible for any errors that may occur, they will be glad to have any inaccuracies brought to their attention, so that they may be corrected in succeeding editions.

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

The Directory estimate of the population of the City proper is 773,904, and with the outskirts, Westmount (19,500), Outremont (14,000), Verdun (30,000) and Montreal West (1,800), a total population for the City and outskirts of 839,704.

The Streets, including those in the Outskirts, number 1,515.

The names of the residents of Westmount, Outremont, Verdun and Montreal West will be found in the Street and Alphabetical portions of the Directory, and the names of those residing in Lachine, Longueuil, St. Lambert, Montreal South, Town of Mount Royal, Ville St. Laurent, Ville St. Pierre (Blue Bonnets), and La Salle (formely Parish of Lachine), starting at page 1701.

The MISCELLANEOUS SECTION is given in as condensed form as possible and much additional information such as Associations, etc., is contained in the Business Classified Directory. (See page 1757).

The BUSINESS CLASSIFIED DIRECTORY is a feature and will be found at page 1757. The Publishers have used every effort to make it reliable, and feel sure that it will be of invaluable assistance to the Subscribers. The business headings are listed in both English and French, with French index on page 2119.

The Publishers regret the delay in date of issue, but beg to inform their subscribers that it was due solely to labor trouble over which they had no control. On July 1st the typesetters demanded an increase of over 33% above the scale in effect then. Acting on instructions from the headquarters of the union at Indianapolis, U. S. A. (The International Typographical Union), they refused to arbitrate, and went out on strike. The Publishers have succeeded in replacing their staff with efficient workers and will continue not to recognize employees with Union affiliations, which have become so unbearable and detrimental to Canadian business. The Publishers thank you for your indulgence.

JOHN LOVELL & SON, LIMITED,
PUBLISHERS.

MONTREAL, JULY 31, 1921.

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See page 1757 for Business Classified Directory.

Some of the information formerly in the Miscellaneous Section is now included in the Business Section.

PLACES IN THE NEIGHBOURHOOD OF MONTREAL

	PAGE		PAGE
Lachine.....	1701	St. Lambert.....	1737
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Longueuil.....	1725	Ville St. Laurent.....	1747
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The names of the residents of other places will be found in the Alphabetical portion of the City Directory.

INTRODUCTION.

*Specially prepared for "Lovell's Montreal Directory"
for 1921-1922.*

Montreal was founded by Maisonneuve in 1642. With the exception of Quebec, it was the most important trading centre in the early days of Canada. The port owes its position of prominence to the fact that it is situated at the junction of ocean and inland navigation. Vessels arriving from France, England and other European ports in the pioneer days made their way as far up the St. Lawrence River as possible, and were finally stopped by the current now known as the Lachine Rapids. At this point was founded the City of Montreal, on an island formed at the mouth of the Ottawa River by the flow of the latter river on the north side and of the St. Lawrence on the south. A portage, here, provided for transport to the head of the Lachine Rapids, where the St. Lawrence enlarges into Lake St. Louis. The Lachine Canal is now approximately along the route of the old portage. Above Lake St. Louis are various other rapids, which provide the scenic attractions so much admired by the many passengers who make the trip from Lake Ontario down the St. Lawrence by boat. The whole channel is now provided with the canals necessary to permit vessels of large tonnage and dimensions to navigate from Montreal westward to the Great Lakes, the eastward trip being made down the various rapids.

At Montreal takes place the transfer of goods from fresh water to salt water navigation, or *vice versa*. Enormous quantities of grain are shipped eastward each season. For the purpose of accomplishing the transfer of this to ocean-going vessels, the port has been equipped with a number of elevators of the most modern type, the aggregate storage capacity of which is upwards of 8,600,000 bushels. The wharves have been entirely rebuilt during the past twenty years, and concrete piers and permanent fire-proof sheds have taken the place of the old wooden docks and removable sheds. Protection against spring floods has been accomplished through high level shore docks and walls of a height exceeding that of the spring floods. The harbor is managed by a commission of three. The expenditure on the port and the channel of late years has been in the vicinity of twenty million dollars, and this is constantly being increased.

TRADE OF THE PORT.

The value of the merchandise exported and imported through the port showed a sharp rise during the war period and is now falling off again, this movement being, no doubt, largely in consequence of the alteration in the cost of living. The following table summarizes the situation:—

Year.	Ocean Vessels.	Tonnage.	Mdse. Exptd.	Mdse. Impt d.	Cus. Recls.
1920.....	663	2,036,229	\$285,741,924	\$305,380,246	\$52,855,668
1919.....	786	2,179,280	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	154,485,087	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.....	747	2,234,722	71,642,648	114,473,845	17,724,184
1909.....	670	1,911,413	76,474,485	96,787,938	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	16,880,455
1906.....	820	1,973,223	89,616,459	89,376,259	14,139,522
1896.....	709	1,216,468	49,160,364	45,900,270	6,619,400

On September 7 of this year, 1921, no less than 78 ocean vessels were docked in port, this being the largest number ever docked here at one time.

It is manifest that the present year will be one of the largest, and probably the very largest, in the matter of volume of grain moved, in the history of the port. Up to the end of August, the grain moved far exceeded that moved in any similar period, being as follows:—

First half 1921	31,000,000 bushels
July, "	13,574,000 "
August, "	17,389,000 "
Total	61,963,000 bushels

The above compares with 25,000,000 bushels in the first half of 1920 and with but 12,500,000 bushels the first half of 1914.

The following table will illustrate the manner of the growth of the capacity of the grain elevators in port, no addition of note having taken place since the last year shown:—

Year Available.	Harbor Commissioners		Montreal Warehousing Co.	Totals.
	No. 1.	No. 2.		
1910	1,000,000	.....	1,000,000	2,000,000
1911	1,000,000	1,750,000	1,000,000	3,750,000
1912	1,000,000	2,622,000	1,000,000	4,622,000
1913-14	2,500,000	2,622,000	2,000,000	7,122,000
1915	2,500,000	2,622,000	2,000,000	7,122,000
1916	4,000,000	2,622,000	2,000,000	8,622,000

The Harbor Commissioners are now engaged in the construction of a cold storage plant of large dimensions, which, it is expected, will attract the shipment of a large amount of perishable freight, such as meats and dairy produce, through this port. The building is situated at the foot of Beaudry Street, and is accessible to all ships. It will be eight stories high, four of which will be provided with refrigeration, and three being used in the meantime for dry storage. The building was begun in May, 1920, and it was thought would have been available for the opening of navigation, 1921. Labor troubles caused delay and the building will not now be fully available till 1922. The cost will be \$2,250,000.

A RAILWAY CENTRE.

Montreal is served by the Canadian Pacific Railway and the Canadian National Railways, the latter being owned by the government and comprising the Canadian Northern Railways, 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 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 Tramways Co. and the Montreal Light, Heat & Power Co. 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, but 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. Net rate for current for private lighting is 4½c. (4.8c.) per K. W. H. 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 1000 cubic feet, with a discount of 10%. The dual rate was abolished.

HOW MONTREAL IS ADMINISTERED.

In consequence of a Referendum of the citizens taken in May, 1921, the Administrative Commission, after some years' existence, is abolished as from Nov. 1 and the City Council takes control under the following conditions:—

The City is divided into 35 wards, each electing one Alderman.

The Mayor is elected by vote of all the electors.

The Mayor's duties are 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 Aldermen, and the Mayor may not be a member of the Executive.

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 \$1,000 for each member of the Executive, with a further \$500 for the Chairman of the Executive, bringing the remuneration of the latter to \$3,000.

HOW TAXES ARE LEVIED IN MONTREAL.

Because of deficits which have occurred within recent times, a special tax of 40c. per \$1,000 is imposed on the value of immovable property in the City of Montreal.

Otherwise, 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. (This does not apply to the former City of Maisonneuve, where the rate on property is \$2 per \$100 of assessed valuation).

In addition, a tax is being levied for the years 1918, 1919, 1920 and 1921 on public utility corporations, at the rate of 1 per cent. in the case of water companies, and 5 per cent. in the case of all other public utilities, on the value of the property of the company situate in the streets, lanes and public places of the city.

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

A tax of \$10 per annum is levied on all bachelors over 25 years of age.

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 10 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.

RISE AND FALL IN PROPERTY VALUATION.

Property valuation in the city of Montreal rose in an extraordinary manner in the few years preceding 1914. The advance was due both to the fact that the city had been extending its limits and taking in outside municipalities, thus making a greater total valuation, and to the fact that land had advanced in price. After the year mentioned, valuations showed a decline, but are now at a new high record. Tables which follow furnish comparisons from which it will be possible to trace the growth of valuations in the city, and at the same time, through the enormous exemptions mentioned, will show one reason why revenues have been falling below expenditures.

SOURCE AND AMOUNT OF REVENUE OF CITY.

From the above sources of taxation, the revenue of the city during the past few years amounted as follows:

	1917	1918	1919	1920
Assessments.....	\$5,205,402	\$7,827,396.21	\$9,352,046	\$10,216,779
Water Rates.....	911,244	1,402,432.22	1,611,152	1,858,425
Business Tax.....	929,059	1,166,270.62	1,289,397	1,503,682
Meter Rates and Arrears.....	533,694	567,275.96	578,644	564,322
Licenses.....	421,171	526,407.47	649,831	873,172
Recorder's Court.....	151,674	175,444.91	196,714	236,782
Markets.....	158,009	168,715.87	181,941	178,928
Permits and Certificates.....	17,850	17,652.36	33,070	42,423
Rents and Privileges.....	12,415	14,278.90	18,669	28,645
Sales Old Material.....	7,677	5,018.49	32,540	8,173
Miscellaneous.....	53,283	57,021.42	67,412	89,638
Interest.....	497,061	525,468.68	819,439	863,692
Street Share Ry. Earnings	498,660	.....	.....	.....
Insurance Companies.....	39,522	43,029.63	46,880	53,289
	<u>\$9,436,721</u>	<u>\$12,496,412.54</u>	<u>\$14,887,736</u>	<u>\$16,517,955</u>
Loss Refund.....	23,451	42,156.58	39,724	57,127
Total Receipts Current Acct.....	\$9,413,270	\$12,454,255.96	\$14,838,012	\$16,460,828
Receipts on Arrears:				
Assessments.....	\$3,858,507	\$3,956,821.70	\$4,771,474	\$4,364,133
Water Rates.....	121,607	107,126.10	152,841	89,631
Business Taxes.....	77,417	88,241.42	46,323	41,327
Total Arrears.....	<u>\$4,057,531</u>	<u>\$4,152,189.22</u>	<u>\$4,970,639</u>	<u>\$4,495,112</u>
Total receipts and arrears	\$13,470,801	\$16,606,445.18	\$19,808,651	\$20,955,940

NET VALUATIONS, BY WARDS, AS PER ASSESSMENT ROLLS OF 1920.

Ward	Total Valuation.	Exemptions.	Net Value Assessed.
St. James.....	\$ 88,349,234	\$47,472,765	\$40,876,469
St. George.....	158,610,296	35,362,383	123,247,913
St. Ann.....	44,886,850	10,495,250	34,391,600
St. Joseph.....	29,917,450	3,085,400	26,832,050
St. Andrew.....	79,624,500	33,343,550	46,280,950
St. Lawrence.....	55,710,693	10,396,700	45,313,993
St. Louis.....	32,732,950	5,560,600	27,172,350
Lafontaine.....	20,569,410	5,435,930	15,133,480
Papineau.....	28,144,240	7,242,740	20,901,500
St. Mary.....	24,418,095	4,523,955	19,894,140
Hochelega.....	28,691,550	8,084,400	20,607,150
St. Jean-Baptiste.....	26,774,460	3,713,500	23,060,960
St. Gabriel.....	26,635,174	6,735,110	19,900,064
St. Denis.....	29,688,620	4,739,750	24,948,870
St. Henry.....	27,033,050	3,777,900	23,255,150
Notre Dame de Grace.....	46,139,200	9,412,470	36,726,730
Delorimier.....	17,076,915	2,929,770	14,147,145
Laurier.....	44,872,590	4,523,840	40,348,750
Ahuntsic-Bordeaux.....	30,723,080	6,749,960	23,973,120
Mercier-Maisonneuve.....	49,313,780	12,993,990	36,319,790
	<u>\$889,912,137</u>	<u>\$226,379,963</u>	<u>\$663,532,174</u>

ASSESSED VALUE OF PROPERTY IN MONTREAL

	Total	Exemption	Taxable
Total, 1920.....	\$889,912,137	\$226,379,963	\$663,532,174
" 1919.....	855,078,406	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.....	793,547,003	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.

It may be of interest to add that the value of the exemptions in 1917 was made up of land \$131,504,182, buildings being the remainder.

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.

The rise and fall in the volume of building operations in the city kept pace with that of the value of land. 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 on record 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 promise an enormous increase; although the first six months of the year are below those of the first half of 1920, it is known that permits to be taken out in the second half year will bring 1921 next to the banner year 1913. The following table will illustrate:

Year	Number	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			7,420,178

BANK CLEARINGS MORE NORMAL.

Bank clearings reached a new high record in Montreal in 1920, since which date they have been settling back towards normal once more. The first half of 1921 showed a decline of 16.55% compared with the first half of 1920. The prospects are that the total for 1921 will show a yet greater proportionate decline, and that the 1917 level will be approximated ere a great length of time.

	1917	1918	1919	1920	Increase
January	\$320,446,690	\$343,925,558	\$425,538,998	\$614,027,196	Inc. 44.29%
February	200,793,718	278,687,555	360,083,689	538,611,264	" 49.57%
March	328,025,610	305,158,929	433,296,193	568,452,098	" 31.19%
April	344,245,448	3,380,745	463,754,440	531,665,934	" 14.31%
May	391,805,064	389,506,210	567,107,133	599,923,247	" 5.78%
June	385,722,538	416,122,058	549,038,173	612,304,115	" 11.52%
1st half-year	\$2,061,129,068	\$2,107,207,761	\$2,798,818,626	\$3,464,983,854	Inc. 24.00%
July	\$361,480,320	\$407,760,470	\$548,409,745	\$647,820,992	Inc. 18.12%
August	354,434,157	391,761,808	498,289,151	576,939,686	" 15.78%
September	319,972,597	388,004,868	498,925,811	556,543,834	" 11.55%
October	413,916,150	471,869,247	630,784,792	619,293,513	" 1.82%
November	351,628,954	509,093,163	615,325,528	652,846,705	" 6.13%
December	325,695,964	558,226,724	661,218,240	590,760,454	" 10.65%
2nd half-year	\$2,127,126,142	\$2,726,716,280	\$3,452,963,267	\$3,644,205,184	Inc. 5.54%
Year's totals	\$4,188,255,210	\$4,833,924,041	\$6,271,781,893	\$7,109,189,038	Inc. 13.35%

	First half 1921	Change compared with First half 1920
January	\$494,792,024	Inc. \$119,325,172, or 19.41%
February	422,940,799	" 115,670,465, or 21.47%
March	455,162,612	" 113,289,480, or "
April	491,649,265	" 40,016,669, or 7.52%
May	524,180,212	" 75,743,035, or 12.62%
June	502,810,816	" 109,493,299, or 17.88%
	\$2,801,445,728	Inc. \$573,538,126, or 16.55%

AREA OF THE CITY OF MONTREAL.

Statistics compiled at the City Hall show that the total area of Montreal is now over fifty square miles.

The City is now divided into thirty-five wards, boundaries of which will be found on page 63.

POPULATION of the PRINCIPAL MUNICIPAL CITIES.

FROM THE CENSUS RETURNS OF 1891-1901-1911.

	1891	1901	1911	Estimated 1920	Estimated 1921
Montreal, Que.....	220,181	266,826	466,197	*†801,216	*†839,704
Toronto, Ont.....	181,220	207,971	376,240	†562,585	†597,386
Winnipeg, Man.....	25,639	423,361	135,440	†262,077	†282,818
Quebec, Que.....	63,090	68,884	78,067	116,850	.....
Hamilton, Ont.....	48,980	52,550	81,879	.....	118,243
Ottawa, Ont.....	44,154	59,902	86,340	†135,154	143,402
Vancouver, B.C.....	13,709	26,196	100,333	123,000	125,000
St. John, N.B.....	39, 9	40,711	42,365	64,000	67,000
Calgary, Alta.....	3,876	4,866	43,736	†78,685	.....
London, Ont.....	31,977	37,983	46,177	†59,100	60,685
Victoria, B.C.....	16,841	20,821	31,620	.....	.....
Edmonton, Alta.....	.....	.....	24,882	.....	60,100
Halifax, N.S.....	38,495	40,787	46,081	73,942	73,007
Regina, Sask.....	.....	.....	30,216	40,000	42,000
Brantford, Ont.....	12,753	16,631	23,046	†37,000	.....
Saskatoon.....	.....	.....	11,839	†29,735	30,000

The estimated figures given have been supplied by the City Clerk .

† Directory estimate.

* Includes Westmount, Verdun, Outremont, and Montreal West.

**(Directory Estimate) Population of Montreal at July 1, 1921: 773,904;
Montreal, with Outremont, Verdun, Westmount, and
Montreal West, 839,704.**

ESTABLISHED 1835

INCORPORATED 1963

JOHN LOVELL & SON
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