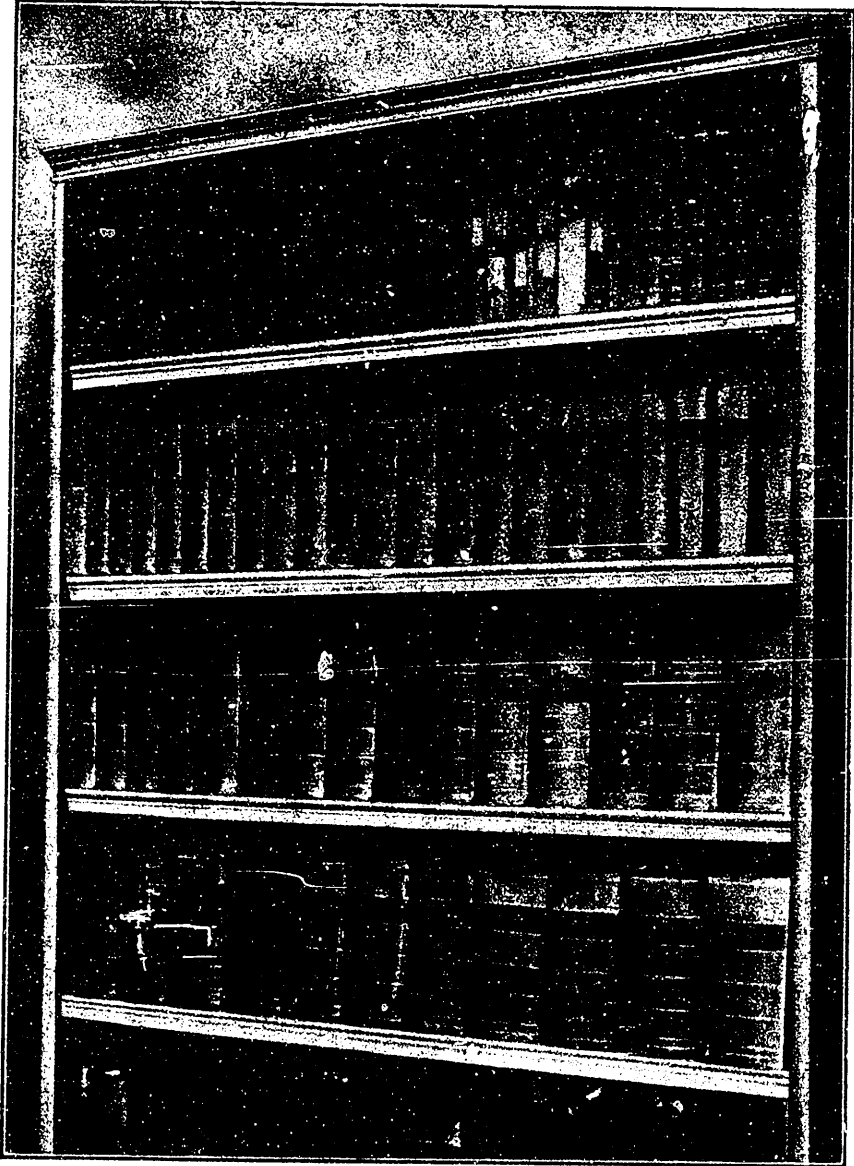


1842-1915



PHOTOGRAPH OF
DIRECTORIES OF MONTREAL
FOR 74 YEARS

LOVELL'S
MONTREAL DIRECTORY

FOR 1915-1916

CONTAINING AN

**Alphabetical and Street Directory of
the Citizens**

AN

Advertisers' Classified Business Directory

AND A

MISCELLANEOUS DIRECTORY

TOGETHER WITH THE CITIZENS OF

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

TO WHICH IS ADDED

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

FOR THE YEAR COMMENCING JULY 1, 1915.

Montreal ;

**PRINTED AND PUBLISHED BY JOHN LOVELL & SON, LIMITED
23 TO 29 ST. NICHOLAS STREET.**

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BY JOHN LOVELL & SON, LIMITED
23 St. Nicholas St. Montreal.**

PREFACE.

The Publishers take pleasure in presenting the Directory for 1915-1916.

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

The Directory contains about 204,200 names, and these represent a population of 714,700 for the City and Outskirts; or, deducting for the outskirts Westmount (18,500) Maisonneuve (39,070) Outremont (12,000) Verdun (28,000), a population for the City proper of 617,130. Our returns for the city and suburbs give 9,145 houses, tenements and flats, (as against 4,626 last year); 995 stores, (as against 506 last year); 484 offices, (as against 176 last year); as being unoccupied, under repair or new buildings not ready for occupation. In 110 office buildings, containing 3,697 tenants, 623 are offices waiting tenants. In a number of the large buildings but few of the offices are not rented.

The Streets, including those in the Outskirts, now number 1,356.

The names of those residing in Westmount, Maisonneuve, Outremont, Verdun and Montreal West will be found in the Street and Alphabetical portions of the Directory, and the names of the residents of Lachine, Longueuil, St. Lambert, Montreal South, Montreal Est, Ville St Laurent, Ville St. Pierre (Blue Bonnets), and La Salle (formerly Lower Lachine Road) at the end of the Directory.

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

The ADVERTISERS' CLASSIFIED DIRECTORY is now a feature of the Directory. In its pages are the names of the principal and most progressive firms in their several lines of business.

JOHN LOVELL & SON, LIMITED,
PUBLISHERS.

MONTREAL, JULY 31st, 1915.

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

POPULATIONS OF THE OUTSKIRTS

Maisonneuve.....	39,070		Verdun.....	28,000
Outremont.....	12,000		Westmount.....	18,500

ADDENDA

Addenda sheet is page 825.

INTRODUCTION.

*Specially prepared for "Lovell's Montreal Directory,"
for 1915-1916.*

Montreal is the largest city of Canada, the second largest in the British Colonies and the ninth in North America. It was founded by Maisonneuve in 1642, and, situated at the head of ocean navigation, is now the second largest port on the continent. The Federal Government is spending \$20,000,000 on its equipment; and its docks, warehouses, grain elevators, dry-docks and loading machinery are now surpassed by few ports in the world. It handles one-third of Canada's commerce and in the open season of navigation, from May 1st to December 1st, its shipping trade exceeds that of Boston or Philadelphia for the entire year. It is the headquarters of the Canadian Pacific Railway and of the Grand Trunk and Grand Trunk Pacific Railway systems, while the Canadian Northern Railway is completing a magnificent entrance by means of a tunnel under Mount Royal. The government of the city is carried on by a City Council and a Board of Control, the Aldermen being elected by wards and the Controllers by general vote of the citizens. Elections are held every second year. The passenger transit service is supplied by the Montreal Tramways Company, operating on the streets of the city. The company is now making an effort to consolidate its franchises under one thirty-year franchise, and included in the negotiations are proposals by which subways are to be constructed for a rapid underground service. The distribution of gas and of electricity for light and power is performed mainly by the Montreal Light, Heat and Power Company which owns its own water and steam powers, and is the distributing agent for the current of the Shawinigan Water and Power and the Cedar Rapids Companies. The telephone service is owned by the Bell Telephone Company and the G. N. W. and C. P. R. Telegraph systems provide the telegraph services. The water is supplied partly by the civic plant and partly by the plant of the Montreal Water and Power Co.

EFFECT OF THE OUTBREAK OF THE EUROPEAN WAR.

In commenting upon the position of affairs in Montreal at the end of the first half of 1915, allusion to the European war must be made. This war broke out at the end of July 1914, between Germany and Austria, on the one side, and Russia, France, Belgium and Great Britain on the other, trouble between Austria and Serbia being the immediate cause. Japan almost immediately declared war on Germany and within a few months Turkey sided in with Germany-Austria. Italy remained neutral till a few months ago, when she decided in favor of the "Allies." Owing to her preparedness and prompt action, Germany was able to carry the war into the territory of her opponents and up to the end of the first year of hostilities she has been able to resist all efforts to drive her back within her own borders. The outbreak of the war, as might be supposed, was accompanied by developments which had no parallel in history. The stock exchanges of the world were compelled to close their doors, and it was only after months of effort and preparation that they dared re-open them. In Montreal, up to the present, the provisions by which minimum prices were established on listed stocks are still in force. In Canada, as elsewhere, the government co-operated with the banks and financial institutions of the country in order to inspire confidence. The result in Canada was that no failures of consequence took place.

Previous to the outbreak of the war, it was evident that the country was face to face with a period of industrial depression. This was shown in particular in the falling off in orders placed with the iron and steel concerns; in the lack of demand for building material of all kinds; in the falling off in clearing house returns and customs receipts; in falling off in railway earnings; in general industrial dullness and increased unemployment. These conditions were common throughout

the country but were more noticeable in the cities which had previously been the storm centres of the prolonged boom. Real estate activity ceased almost entirely and an exodus of agents began. For the first time in years, the supply of houses and offices in Montreal began to show a large excess over demand and owners of buildings showed a disposition to reduce rents rather than have their premises vacant.

The first effect of the declaration of war was to bring everything to a standstill. People did nothing but talk war. Many industries which had been kept going in hopes of improvement now closed their doors and the passing of dividends became a frequent occurrence. Recruiting for the contingents offered by Canada now began. The financial section, being most affected by the war, contributed most freely to the early recruiting and the example was followed freely by all classes. The first contingent consisted of about 35,000 men and later contributions has brought the total to about 50,000. Naturally, the exodus of such a large number of men has had a marked effect on the industry of the country, and the number of vacant houses and offices in the cities have been largely increased thereby. There has been less travel and the quantity of freight carried has shown a large diminution. In the case of one railway, gross receipts for the year ending June 30 showed a falling off of no less than \$30,000,000. Ocean freight rates have gone up to a marked degree, owing to the scarcity of ships available. The crop of wheat in the Canadian Northwest, in 1914, was a disappointment, although the price advanced to such an extent that its value was perhaps greater than ever before. All eyes are now on the present wheat crop which, up to the present, gives splendid promise, being estimated at 240,000,000 bushels. The railway and elevator facilities of the country are now quite sufficient to cope with this crop but some doubts are expressed concerning the supply of the ocean carriers and already this matter is being taken up with the British government. So far as the elevator capacity of the port of Montreal is concerned, this has not been added to during the year, being still 7,122,000 bushels, of which 5,122,000 bushels is owned by the Harbor Commissioners. Construction, however, has begun on an addition of 1,500,000 bushels to the Commissioners' No. 1 elevator. This will make the capacity of that elevator 4,000,000 bushels and would bring the total capacity of the port to 8,622,000 bushels. The addition will not be completed till next year. The manner in which the capacity has increased during the past few years is shown in the following table:—

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

The question of the renewal of the franchise of the Montreal Tramways Company has been given greater prominence than ever through undesirable occurrences in connection with the civic government which are now being ventilated before the courts. In this connection, also, the proposal to guarantee the bonds of the Autobus Company to the extent of \$3,000,000 comes up. The whole matter shows again the need of a system by which the people may exercise a closer control over their representatives.

The laying of the conduits, by the city, for the reception of the wires which are to be placed underground, is in progress, but is still some distance from completion. The fact that the earnings of the Montreal Light, Heat and Power Co. were larger in 1914-15 than ever before is significant of the manner in which the consumption of electric current and gas has kept up. Rates are still 85 cents per 1,000 cubic feet for gas and 6 cents per K. W. H. for electricity, cash. The Cedars Rapids hydro-electric development, giving 100,000 h.p. only thirty miles from the city, was completed last fall and current is now reaching the city. Opinion is divided on the point of whether or not the consumption of electricity during the present year should keep up to that of a year ago. A very important factor in the industrial life of the country has arisen in the large number of war orders for munitions and supplies of various kinds which have been placed during the past few months. These orders have stimulated the industrial life of Montreal as well as of other cities, and will, to a considerable extent, make up for the falling off in the regular lines of business.

BANK CLEARINGS SHOW DECLINE.

A serious falling off in bank clearings began to manifest itself a year ago, and the records in Montreal, for most months, showed disadvantageously as compared with the previous year. This record made its worst showing at the end of 1914. Each month this year, also, has brought a falling off as compared with a year ago, the entire falling off for the first half year being nearly \$200,000,000, as shown in the following table :—

	1912.	1913.	1914.	1915.
January	\$ 207,216,549	\$ 247,913,102	\$ 224,224,521	\$ 188,434,337
February	189,650,879	210,727,399	210,183,428	163,498,912
March	195,780,541	207,856,733	212,186,053	198,451,527
April	222,790,181	238,081,963	226,507,036	199,617,220
May	247,675,889	248,445,965	234,782,296	203,618,435
June	245,227,049	242,716,548	234,737,813	196,646,272
1st half year . . .	\$ 1,308,341,088	\$ 1,395,741,710	\$ 1,342,621,147	\$ 1,150,266,703
July	262,504,534	243,647,783	268,847,983	
August	254,033,718	233,600,268	190,434,006	
September	235,735,761	241,827,536	203,588,919	
October	283,733,037	269,364,875	226,518,262	
November	254,328,774	244,344,774	201,353,029	
December	246,791,121	251,501,932	197,991,187	
2nd half year . . .	\$ 1,537,126,945	\$ 1,484,287,168	\$ 1,288,733,386	
Year's totals . . .	\$ 2,845,468,033	\$ 2,880,028,878	\$ 2,631,354,533	

FALLING OFF IN REAL ESTATE TRANSACTIONS.

Transactions in real estate are now of limited volume, the outlook being no longer such as to encourage speculators. Transactions the first half of 1915 are fewer than they were a year ago; and a year ago they showed a marked falling off as compared with the previous year, being one-third less in value. Comparisons are to be seen in the following table :—

Municipality.	1912.		1913.		1914.	
	No.	Amount.	No.	Amount.	No.	Amount.
Westmount	845	\$10,570,733	625	\$ 8,586,225	362	\$5,753,963
Outremont	864	6,040,912	679	7,183,374	490	6,266,516
Verdun	529	1,875,278	579	3,334,623	450	2,152,875
Maisonneuve	593	5,145,487	500	3,441,927	438	3,845,276
Total	2,831	23,632,410	2,383	22,546,149	1,740	18,018,630
Montreal	13,618	141,605,548	12,441	108,814,103	9,522	79,999,378
Totals	16,449	165,237,958	14,824	131,360,252	11,262	98,018,008

FIRST HALF YEAR

	1912	1913	1914
Number	8,916	6,209	3,942
Amount	\$83,556,263	\$56,421,073	\$28,590,057

MARKED DECREASE IN BUILDING ACTIVITY.

Nowhere is the change in activity more noticeable than in the matter of building. The reasons for this falling off are obvious. For years it was almost impossible to find a vacant house in Montreal. Build as they might, owners were unable to catch up with the demand. Under such circumstances, it is not to be wondered at that rents reached a very high figure and that the office of landlord was a remunerative one. Building was stimulated by these conditions until the supply of houses has now far outrun the demand, and landlords are once more looking for tenants and in many instances are prepared to accept relatively low rentals. Under such circumstances, it is only natural that building activities have almost ceased, save where commitments were previously made or where houses are being built for occupation. During the first half of this year the value of the permits taken out is only 40% that of the first half of 1914, as will be seen from the following :—

Year :	Number.	Values.	First half year :	Values
1904	1,335	\$3,651,146	1910	\$7,226,880
1905	1,694	5,590,698	1911	7,305,816
1906	1,484	8,600,300	1912	8,065,993
1907	1,472	8,406,136	1913	9,942,555
1908	1,807	5,062,326	1914	8,521,910
1909	2,431	7,783,621	1915	3,429,319
1910	3,507	15,715,859		
1911	3,731	14,579,632		
1912	3,791	19,406,893		
1913	3,794	27,032,097		
1914	3,629	17,638,446		

ASSESSMENTS AND REVENUE SHOW INCREASE.

Notwithstanding the falling off in the industry of the country and in spite of what has sometimes been called the collapse in real estate values, assessments in 1914 were higher in Montreal than ever before, an increase of about \$50,000,000 as compared with 1913 taking place. This has given rise to many protests, the argument being made that if rents and values have declined, assessments should also decline. It remains to be seen to what extent this argument has been heeded by the assessment commissioners in the 1915 rolls. The manner in which the assessment of real estate has increased in recent years is illustrated in the following table :—

Year.	Assessed value.	Year.	Assessed value.
1905	\$219,047,960	1910	\$428,585,356
1906	255,013,389	1911	501,291,812
1907	272,761,032	1912	638,081,015
1908	299,157,416	1913	793,547,008
1909	329,933,089	1914	840,218,828

This increase in assessment in 1914 alone saved the city from reduced revenues. Revenues arising out of them increased \$600,000 as compared with the previous year. On the other hand, receipts on account of the water departments, showed a decrease of approximately the same amount, this being due to the compliance to a general demand on the part of the people that the water be supplied at cost instead of at a figure which gave the department a large profit. The following table gives comparisons of the general revenue of the city for the past four years :—

	1911.	1912.	1913.	1914.
Assessment on real estate—				
Current year	\$3,344,172	\$5,734,350	\$ 6,730,818	\$ 7,336,152
Arrears	1,328,208			
Water rate—				
Current year	1,037,436	1,328,029	1,603,983	964,561
Arrears	114,608			
Business and personal tax—				
Current year	619,855	805,839	950,633	987,153
Arrears	58,105			
Markets	109,407	112,167	143,769	151,369
Licences	371,252	422,013	473,840	457,762
Recorder's Court	68,100	80,150	98,739	94,713
Miscellaneous	445,024	534,335	627,846	591,921
Interest	160,661	173,767	192,911	277,946
Year totals	\$7,656,833	\$9,190,656	\$10,822,539	\$10,861,577

HOW TAXES ARE LEVIED IN MONTREAL.

The question of how Montreal is to raise sufficient revenue in the future is a fruitful topic of discussion. It has long been recognized that exemptions in the city are unusually large and from time to time efforts have been made to alter this situation. How this matter may be affected by exigencies of the near future remains to be seen. The amount of these exemptions will be shown below in a table. The principal sources of revenue are as follows :—

Taxation on land, buildings and attachments, exclusive of machinery, and on pipes, poles, wires, rails, tunnels, conduits and similar apparatus used by public service corporations. The rate of the tax is 1 per cent. on the assessed value of the property.

A business tax on all manufacturers, financial and commercial institutions' premises amounts to 7½ per cent. of the annual value of the premises in which the business is carried on. A special tax on distillers at the rate of \$80 for every \$400 or fraction thereof of the yearly value of the premises occupied.

A special tax 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: 4 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 branch. A tax of \$200 on every life, accident or guarantee insurance company, and of \$100 on every marine or 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. A special tax based upon foot frontage is levied for improvements and works carried out on the street, and the snow-removal tax amounting to 5 cents per ft. frontage. A tax of \$5 each is levied upon automobiles used for the conveyance of travellers. Licenses are \$5 to \$1,000 on occupations. There are dog and horse taxes.

The following table shows the values of property in the different wards as well as the amount of exemptions (which in 1913 were \$180,757,496 and have now jumped to \$215,327,021) and leaving the taxable values about one-fourth less than the assessed value:—

WARDS.	Total Valuation including Exemptions.		Exemptions 1914.	Taxable Values.	
	1913.	1914.		1913.	1914.
East.....	\$ 21,742,750	\$ 22,581,530	\$ 15,521,700	\$ 13,997,400	\$ 7,059,830
Centre.....	28,002,202	28,544,150	10,401,390	22,547,562	18,142,760
West.....	40,165,750	41,622,241	5,177,025	38,266,430	36,445,216
St. Ann's.....	36,383,080	37,121,625	9,143,300	29,635,830	27,978,325
St. Andrew.....	97,240,028	99,350,475	47,542,724	51,400,552	51,807,751
St. Geo. St. Antoine.....	110,778,300	117,842,679	29,580,315	82,982,900	88,262,364
St. Joseph.....	23,917,496	24,553,161	2,127,400	21,737,646	22,425,761
St. Lawrence...	60,839,425	61,375,420	12,323,400	48,549,625	49,052,020
St. Louis.....	31,425,650	34,112,310	5,210,450	26,698,600	28,901,860
St. James.....	22,098,107	23,351,890	6,753,700	16,208,857	16,598,190
Lafontaine.....	18,268,750	19,844,000	5,259,450	13,284,500	14,584,550
St. Mary's.....	16,630,275	17,657,810	3,057,575	13,894,325	14,600,235
Papineau.....	29,758,829	31,092,878	8,176,600	22,331,579	22,916,278
Hochelaga.....	23,383,352	26,879,363	6,373,750	18,993,052	20,505,613
St. Jean Baptiste	15,102,024	15,496,345	1,395,350	13,903,724	15,100,995
Duvernay.....	8,125,383	8,784,135	1,517,450	6,818,983	7,266,185
St. Gabriel.....	10,990,110	12,331,320	4,474,200	7,514,560	7,857,120
St. Denis.....	39,456,078	44,389,621	8,069,631	33,423,158	36,319,990
Henry.....	21,475,441	23,136,955	3,401,360	17,908,291	19,735,595
St. Cunegonde..	7,039,120	7,294,720	1,707,010	5,353,260	5,587,710
Mount Royal...	9,396,925	9,998,780	3,362,440	6,325,975	6,636,340
DeLorimier.....	11,439,073	13,616,538	1,975,900	9,734,773	11,640,638
Laurier.....	39,271,140	42,049,747	4,461,520	35,166,035	37,588,227
Ahuntsic.....	4,127,624	4,232,554	467,011	3,702,599	3,765,543
Emard.....	4,175,955	5,160,510	755,205	3,723,355	4,405,305
Bordeaux.....	6,825,940	8,401,340	3,312,755	4,628,790	5,088,585
Cote des Neiges.	3,163,141	2,901,966	571,830	2,703,761	2,330,136
Longue Pointe..	15,847,967	14,695,289	3,990,290	12,622,567	10,704,999
Rosemount.....	7,641,529	7,418,390	1,337,175	6,435,169	6,081,215
N. D. de Grace..	24,566,154	28,788,836	6,104,280	19,657,694	22,684,556
St. Paul.....	4,269,410	4,592,250	1,774,335	2,637,960	2,817,915
Totals.....	\$793,547,008	\$840,218,828	\$215,327,021	\$612,789,512	\$624,891,807