

Toronto

**WHAT IS "THE WARD"
GOING TO DO WITH
TORONTO ?**



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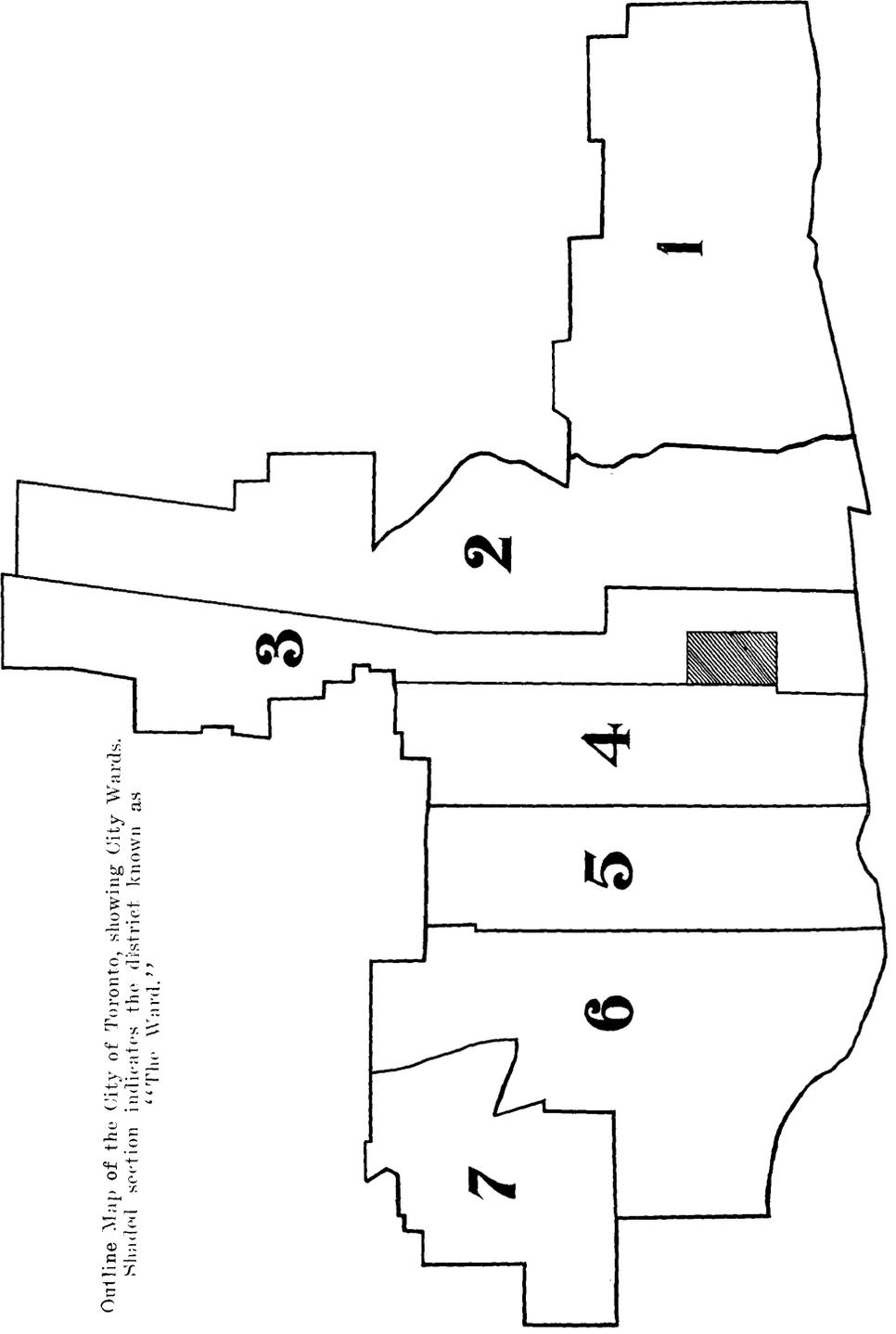
WHAT IS "THE WARD" GOING TO DO WITH TORONTO ?

A REPORT ON UNDESIR-
ABLE LIVING CONDITIONS
IN ONE SECTION OF THE
CITY OF TORONTO—"THE
WARD"—CONDITIONS
WHICH ARE SPREADING
RAPIDLY TO OTHER
~ ~ ~ DISTRICTS ~ ~ ~



BUREAU OF MUNICIPAL RESEARCH
813-820 BANK OF HAMILTON BUILDING, TORONTO
(FORMERLY TRADERS BANK BUILDING)

Outline Map of the City of Toronto, showing City Wards.
Shaded section indicates the district known as
"The Ward."



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NOTE.

The collection of the material for this report necessarily extended over a considerable period of time. This accounts for the use of 1916 and 1917 figures. Since the pictures were taken, charts and diagrams made, and the report written, there have been, in the ordinary course of events, some alterations in the conditions recorded. For instance, since the chart appearing on page 11—"Sample Block, Illustrating Lack of Open Space in 'The Ward'"—was made, the building on the south-west corner of this block has been torn down. The changes, however, are of an entirely minor character and do not at all affect the conclusions reached or suggestions made in the report.

LETTER OF TRANSMITTAL

Properly speaking, "the Ward" is a condition, an attitude of mind toward life, a standard of living—not merely a geographical locality. If we were certain that "the Ward" would stay put or would gradually be wiped out by the complete substitution of stores, factories and public buildings for private houses, a study of conditions there might perhaps not be warranted by the results. As a matter of fact, however, not only is the inhabited part of "the Ward" becoming more congested, but it is "boiling over" into adjacent areas and new "Wards" are springing up sporadically in other parts of the city as a result of the same economic and social forces which produced the parent "Ward." It is not, therefore, simply a matter of leaving "the Ward" to cure itself. "The Ward" we shall always have with us unless we discover and eliminate or control the forces which produced it.

The greater part of this report is simply descriptive. It is hoped that those who read it will become fully seized of the problem, that those who have not travelled in "the Ward" will do so, and that at least some of those who have travelled there will do so in future with a somewhat new sympathy and understanding.

At the end of the report is a symposium of articles bearing on possible solutions.

The first step in solving a problem is to describe it. The next is to canvass various possible solutions. The third is to make a decision between these possible solutions. The third step is not taken in this report, which is intended simply to stimulate thought and inquiry as a basis for a community solution. Any definite choice of solutions at this time would undoubtedly be premature.

BUREAU OF MUNICIPAL RESEARCH.

December, 1918.

INTRODUCTION.

“THE WARD”—Just what does this expression convey to the average Toronto citizen? Does it bring to his mental vision a district where conditions are such that they can be exhibited with a feeling of civic pride to the casual visitor? Does it bring to mind a palatial residential district, or even a community of modern homes where the workers live, if not in luxury, at least in comfort? We think not. Rather, the citizen thinks of a district where many people, mostly of foreign nationality, exist to the best of their ability in drab old dwellings which are usually strangers to the paint brush, usually in a state of dilapidation, with ill-kept yards and anything but inspiring surroundings. It is, in fact, an old residential section in process of becoming a business and industrial district, but now in that intermediate stage where residents either lack or no longer take a civic pride in their dwellings.

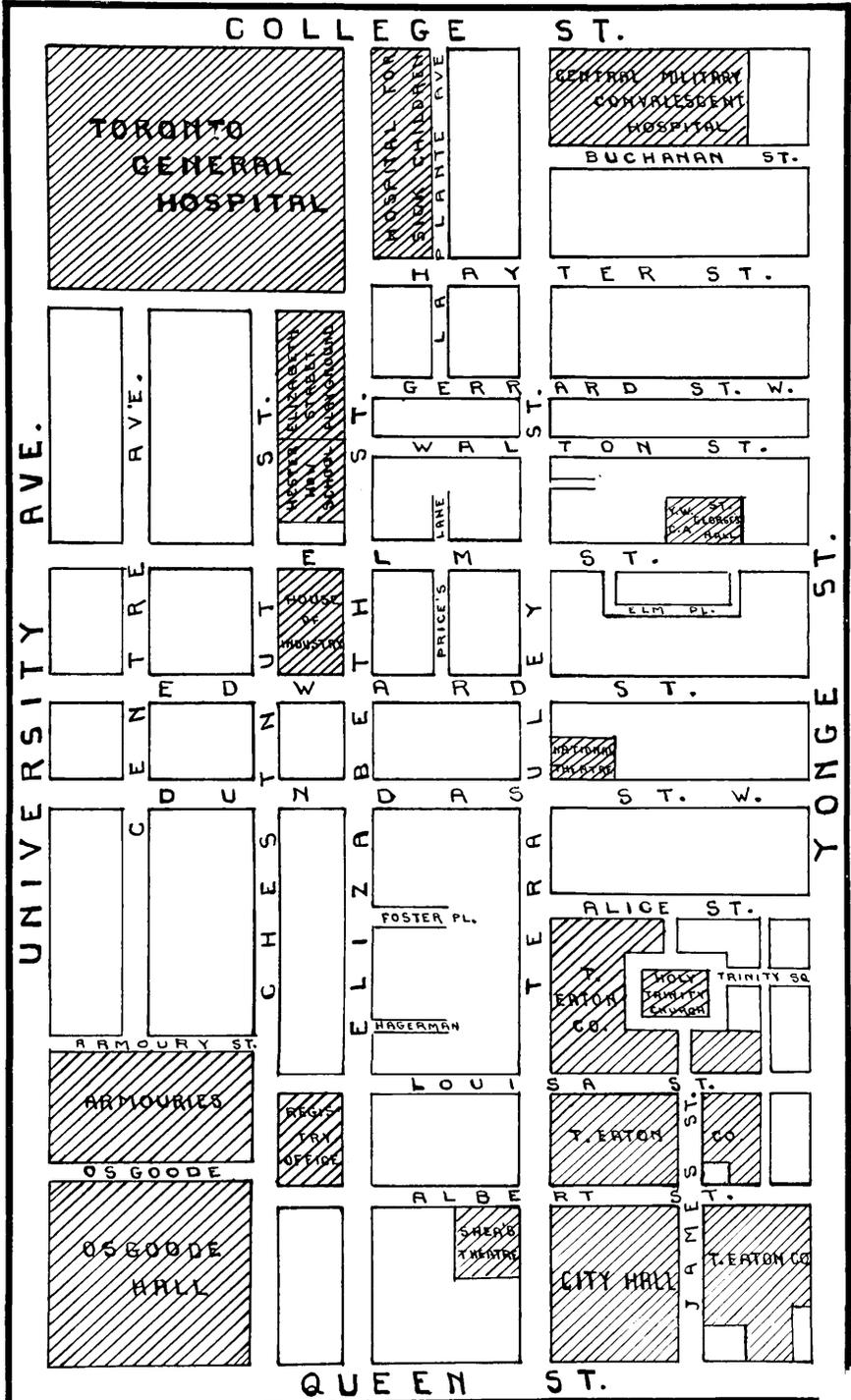
It is true that these conditions are not confined to “the Ward” alone, but exist in several localities in the City of Toronto. They are, in fact, to be found in every fast-growing city on the continent where business districts are trenching on residential areas and where large numbers of poorly educated people with low standards of living have, through force of circumstances, congregated in one district and been allowed to claim it for their own.

Undoubtedly these conditions operate to make the city unsightly, cause its people inconvenience, are a menace to health, and result in heavy financial burdens to the city both directly and indirectly. Should not thought and study, therefore, be given to the problem by public-spirited citizens, with a view to bettering existing conditions and initiating steps which would mean their ultimate elimination?

It is the purpose of this report, by an intensive study, to bring home to the citizens the real meaning of “the Ward,” its cost in money and lost civic efficiency, and the necessity of preventing the spread of such conditions. Without attempting any complete solution of the problem, concrete suggestions have been made, wherever possible, which may have a general application to all such districts, not only in Toronto but elsewhere. To this end material has been collected showing the congestion of population, real estate values, and various health statistics, besides many illustrations of the general housing conditions, the types of buildings and the generally untidy and unsanitary surroundings in which the residents exist.

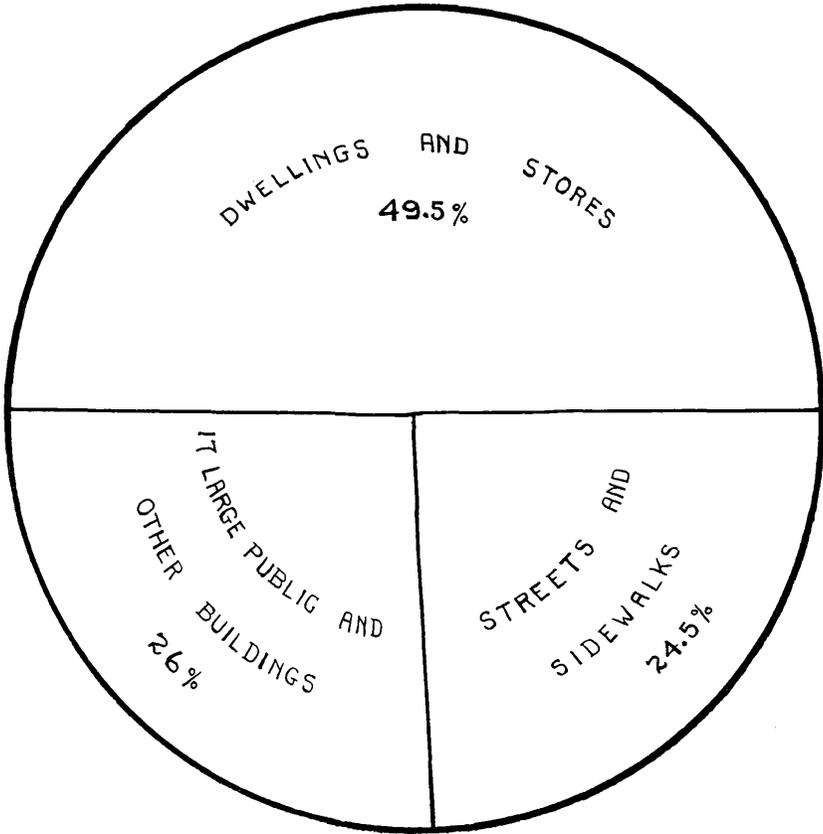
We are greatly indebted to the Department of Public Health, the Assessment Department, the Toronto General Hospital and Central Neighborhood House, for their help and co-operation in making this study.

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Detail Map of "The Ward."

DIVISION OF WARD AREA, 1916.



Dwellings and Stores.....	73.2 acres.
17 Large Public and Other Buildings....	38 acres.
Streets and Sidewalks.....	36 acres.

Note:—The 17 large buildings referred to in the chart are: The City Hall, the Armouries, Toronto General Hospital, the Sick Children's Hospital, Osgoode Hall, Eaton's (3), Holy Trinity Church, the Registry Office, Hester How School, Central Military Convalescent Hospital, the National Theatre, Shea's Hippodrome, the House of Industry, the Y.W.C.A. and St. George's Hall.

AREA.

General.

“The Ward,” as it is popularly known and as it is considered in this study, is that portion of the City of Toronto bounded on the north by College Street, on the east by Yonge Street, on the south by Queen Street, and on the west by University Avenue.

All of these are busy thoroughfares; yet the interior of “the Ward” is little travelled by the general public. These boundaries include a total area of 147.2 acres, or about .7% of the total area of the city, exclusive of water.

Division of Area.

The streets and sidewalks occupy about one-quarter of this area; the large public institutions, office buildings and factories (as marked in Chart on page 7) another quarter; leaving only one-half of the total available space for buildings of the dwelling house and small store type.

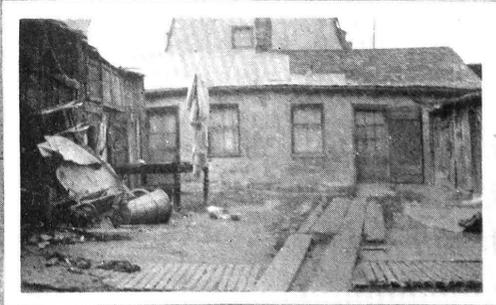
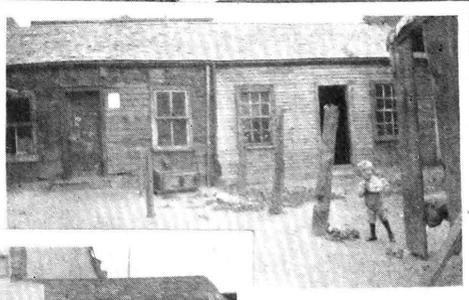
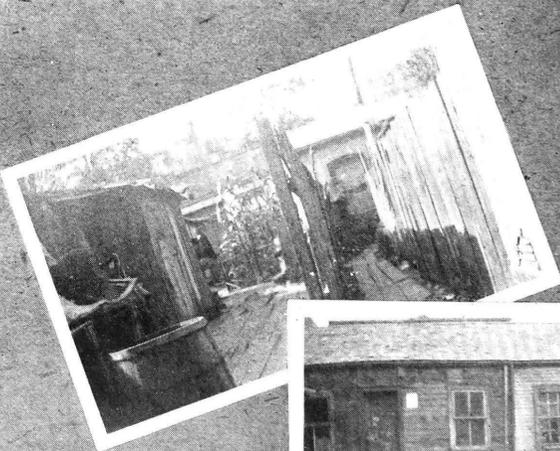
Congestion of Buildings and Consequent Lack of Open Space.

If we take the total area of “the Ward,” there is an average of 12 buildings to the acre; but when we consider, as shown above, the amount of space occupied by streets and sidewalks, and by some of the larger buildings, it shows that 1,639 buildings occupy 73.2 acres, or an average of 22 buildings to the acre. In the latest housing development schemes of the British Government, it is stipulated that there shall not be more than 12 buildings to the acre.

It is estimated that about 60% of the available area is covered with buildings, in comparison with 40% in an ordinary thickly populated residential district such as that, for instance, contained between Church and Sherbourne, Carlton and Bloor Streets. It is not so much that the total available building space is occupied, as that the yards which, in an ordinary residential district, would be well-kept lawns or gardens, are in “the Ward” cluttered with a confused collection of sheds and other frame buildings, making a most depressing outlook for the residents and depriving the children of any home playgrounds.

Another factor leading to the congestion of buildings in the district is the number of cottages built in rears.

The pictures on the following page support these statements.



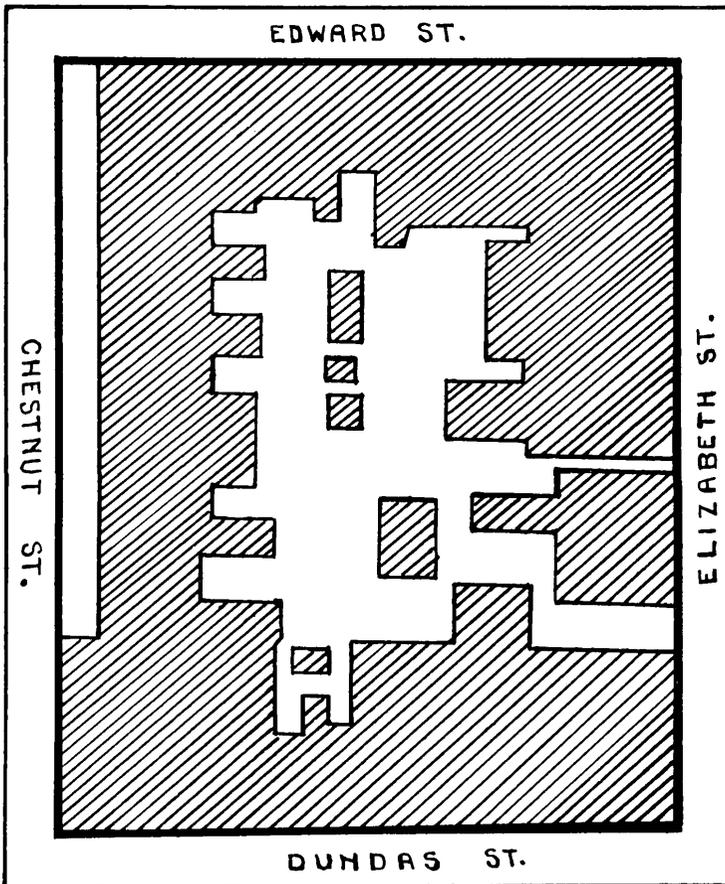
· Typical "Rear" Dwellings.

Open Spaces.

The saving feature of the district is the proximity of Queen's Park which borders on its north-west corner and is, therefore, within easy access of the whole population. This gives them a comfortable breathing space in the summer months, although there are no picnic or playground facilities within the Park. The only open space in "the Ward" itself, that can really be so called, is the Elizabeth Street Playground, covering an area of about one acre. This, however, does not provide sufficient playroom for the children of the district and cannot be taken into account as a place of recreation for the adults.

This congestion of buildings over too large a proportion of the available area gives no opportunity to the adult, much less to the children, for healthful play and recreation. It causes the streets to become their place of amusement with a consequent loss of health and decency, and it does not create an atmosphere which is likely to raise the already too low standard of living of the foreign resident or make for good and efficient citizenship.

SAMPLE BLOCK
Illustrating Lack of Open Space in "the Ward."



Scale: 50'—1 inch. Shaded Area—Built-up Portion. White—Open space.

STREETS AND SIDEWALKS.

General.

The streets and sidewalks are paved and in good condition with the following exceptions:

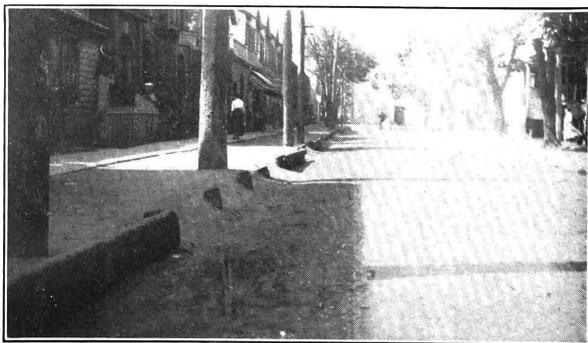
Terauley Street is block paved from Queen Street to Dundas Street West, but from there north to College, except on the track allowance, is macadam only. This latter portion is not in the best condition and is becoming very uneven and there are numerous holes of various sizes in which the water collects after a heavy rainfall. This gives it an untidy appearance, is insanitary, and causes inconvenience to all traffic, especially that of pedestrians. The paving of the street should be completed. It would then attract more of the general traffic and thus tend to relieve the congestion which at present exists on Yonge Street.

Edward and Elm Streets are also of macadam and in about the same conditions as the unpaved section of Terauley Street.



Edward St., near Terauley.

Walton Street and that portion of **Laplante Avenue** between Hayter and Gerrard Streets are also macadam, but in a worse condition than the others. The holes are more frequent and deeper and the condition of decay more generally advanced. On Walton Street the curb has almost entirely disappeared, leaving small obstructions over which pedestrians might easily fall.



The Curb on Walton Street.

It would be of advantage to the city as a whole, on account of the central position of the district, to have all these streets completely paved, since, besides giving better traffic accommodation, it would tend to lessen the dust and dirt nuisance.

Lanes.

While there is not a general system of lanes in the rears of the houses, those which do exist are dirty and in a most untidy condition generally. They, like the yards in most cases, seem to be a dumping ground for odd bits of clothing, portions of tins, paper and junk of all sorts. Price's Lane, when inspected, was in a disgraceful condition, with children playing about in the dirt and disorder of the roadway.

These lanes and alleys should also be paved, or else eliminated.



A section of Price's Lane.



That this condition also exists in other parts of the city, is shown by these two pictures of lanes on Huron Street.



BUILDINGS.

General.

The majority of the buildings in the northern and eastern sections, along College, Buchanan, Hayter and Gerrard Streets, are of brick or brick-clad construction, and are in fairly good condition.

In 1916, out of a total number of 1,656 buildings:

613, or 37%, were of brick or brick-clad construction,
239, or 14%, were of rough-cast construction with brick front,
618, or 37%, were of rough-cast construction only,

while the remaining

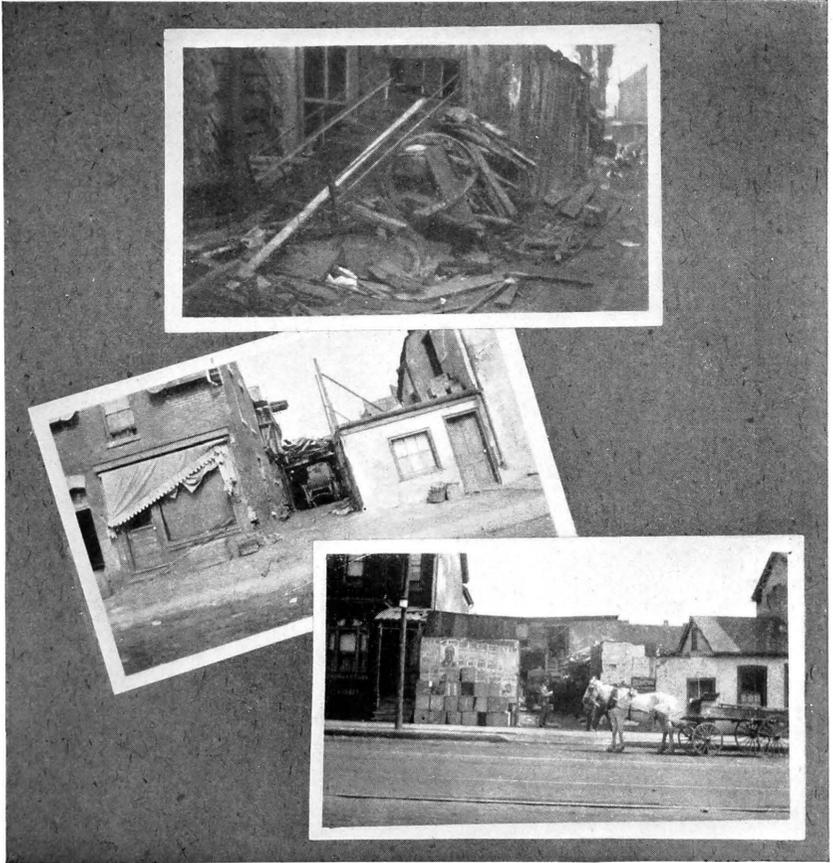
186, or 12%, were of frame construction.

Since 1909, the brick or brick-clad buildings have increased from 539 to 613, or 13.8%. Those of rough-cast construction, with brick front, have increased slightly from 214 to 239; those of rough-cast have decreased from 787 to 618, or 21.4%; while those of frame have decreased from 207 to 186, or 10%.

Fire Hazard.

While it is a fact that most of the buildings erected in "the Ward" in the past few years have been of fireproof construction, yet it is estimated that the percentage of building area which is combustible is still about 60%, in comparison with 22% for an average residential district in another part of the city. This creates a great fire hazard in the heart of the city. Indeed so great are the risks on many of the buildings in the district that insurance companies refuse to take them at any price. It is a remarkable fact that very few fires take place in "the Ward." In 1916, the fire loss was but \$1,975.00, the number of fires being 15. The explanation of the low fire loss may lie in the fact that there are four fire stations in the locality—Adelaide, Bay, John and Yonge Streets—and that it is, therefore, possible to answer alarms very quickly. There is, however, the ever-present danger of a fire breaking out in the district which might easily assume serious proportions.

SOME "FIRE HAZARD" PICTURES.



COMPARATIVE SUMMARY OF BUILDINGS IN "THE WARD," 1909-1916.

DWELLINGS

Description	Occupied by Owners		Occupied by Tenants		Vacant		Total No. of Dwellings	
	1909-1916		1909-1916		1909-1916		1909-1916	
Brick or Brick Clad	78	49	222	192	15	31	315	272
Rough Cast, Brick Front..	34	40	149	128	..	12	183	180
Rough Cast	95	38	564	363	11	67	670	468
Frame	25	10	142	78	4	36	171	124
Galvanized Iron	4	..	6	..	..	..	10	..
Total	236	137	1083	761	30	146	1349	1044
	41.9% Decrease		29.7% Decrease		386% Increase		22.5% Decrease	

STORES

Description	Occupied by Owners		Occupied by Tenants		Vacant		Total No. of Stores	
	1909-1916		1909-1916		1909-1916		1909-1916	
Brick or Brick Clad	48	37	133	205	5	37	186	279
Rough Cast, Brick Front..	6	6	22	25	..	5	28	36
Rough Cast	16	16	86	104	6	15	108	135
Frame	5	9	29	46	1	1	35	56
Galvanized Iron . . . . .	..	..	1	..	..	..	1	..
Total	75	68	271	380	12	58	358	506
	9.3% Decrease		40.2% Increase		383% Increase		41% Increase	

COMPARATIVE SUMMARY OF BUILDINGS IN "THE WARD," 1909-1916.

(Continued)

OTHER BUILDINGS

Description	Factories		Churches, Schools, Garages, Stables, etc.		Total No. of Other Buildings	
	1909	- 1916	1909	- 1916	1909	- 1916
Brick or Brick Clad.....	8	15	30	47	38	62
Rough Cast, Brick Front..	1	..	2	23	3	23
Rough Cast.....	1	..	8	15	9	15
Frame.....	..	1	1	5	1	6
Galvanized Iron.....	..	..	3	..	3	..
Total.....	10	16	44	90	54	106
	60% Increase		104.5% Increase		96% Increase	

SUMMARY—ALL BUILDINGS

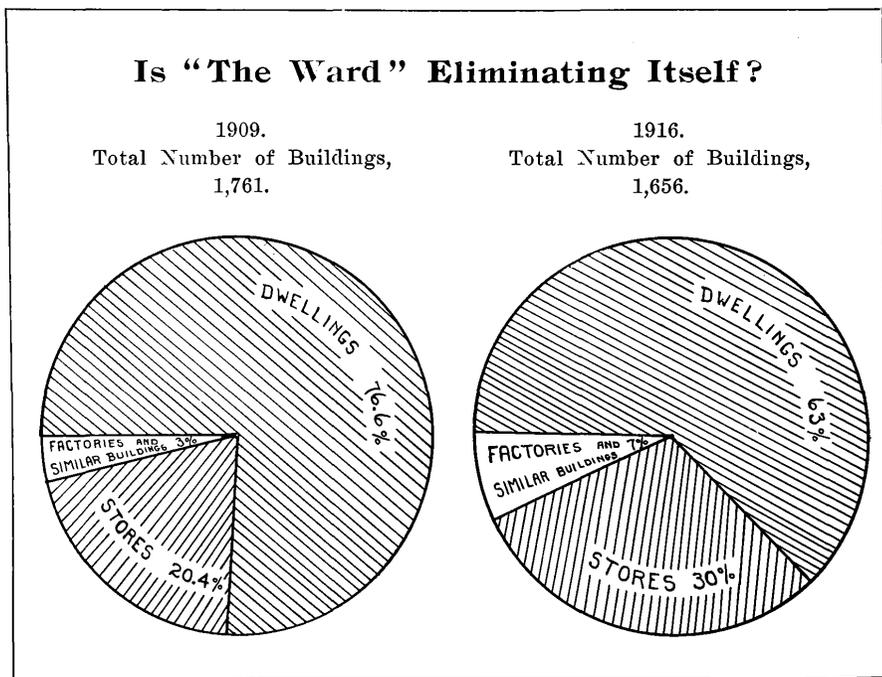
	1909 - 1916	
Brick or Brick Clad.....	539	613
Rough Cast, Brick Front.....	214	239
Rough Cast.....	787	618
Frame.....	207	186
Galvanized Iron.....	14	..
Total.....	1761	1656
	6% Decrease	

CHANGING CHARACTER OF THE DISTRICT.

“The Ward” is gradually changing from a residential into a business and industrial centre. In the period 1909 to 1916, inclusive, the total number of buildings of all classes in the district decreased from 1,761 to 1,656. This is largely accounted for by the fact that a great number of smaller buildings were torn down to make way for the erection of several large modern buildings. The erection of the Toronto General Hospital is an instance of this.

That the character of the district is changing is also indicated by the fact that while, in 1909, 76.6% of the total number of buildings were used as dwellings, this had fallen in 1916 to 63% of the total. On the other hand, the number of buildings, other than dwellings and stores, had almost doubled, rising from 3% to 7% of the total. In the same period, the number of stores had risen from 20.4% to 30% of the total. This seems to point to the fact that in time, by gradual development, “the Ward” as it stands to-day will be eliminated.

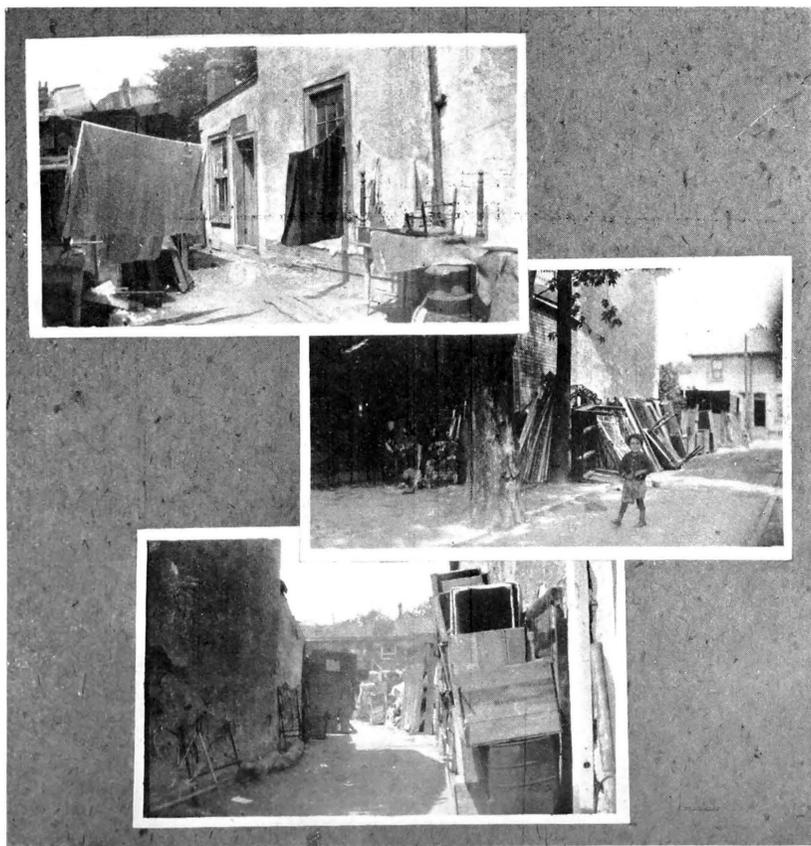
This may be so, but it does not prove that the driving out of the residents of this district by development will abolish “Ward” con-



ditions in the city. Is it not more likely that it will simply establish them in another section? A district resembling "the Ward" in many respects is rapidly developing west of University Avenue, between Queen and College Streets.

The problem, therefore, is not only to eliminate "the Ward" of to-day, but to prevent it from spreading further.

An Indication of the Spread of "Ward" Conditions West of University Avenue.



REAL ESTATE VALUES.

General.

The manner in which "the Ward" is changing is also well illustrated by a comparison of the corner lot values for the years 1909 and 1917, as shown in the chart on page 21.*

We find that in very few cases has the property in that period failed to double in value. In the majority of cases it has tripled in value and, in many cases, quadrupled. The greatest increase has taken place in the property on the south-east corner of College and Elizabeth Streets. In 1917 this corner was valued at \$1,000 per foot as compared with a \$95 per foot valuation in 1909. The greatest proportionate increase has taken place off the main business thoroughfares of Queen and Yonge Streets, although the corner lot values of the latter are, of course, still much the highest.

The realization that this is fast becoming a business and industrial centre, as well as the natural growth of the city, has set real estate prices soaring. Is it any wonder that owners do not build dwelling houses on property of such value? In the majority of cases, the rent obtainable for such places would at most barely pay taxes, and would give no interest on the money invested. It is more reasonable to expect that the owner will be content to take the loss of taxes for a short period, with the chance of at least doubling the money invested, rather than erect or repair dwelling houses which do not pay. This is in a great measure the cause of the present undesirable housing conditions in "the Ward."

Unpaid Taxes.

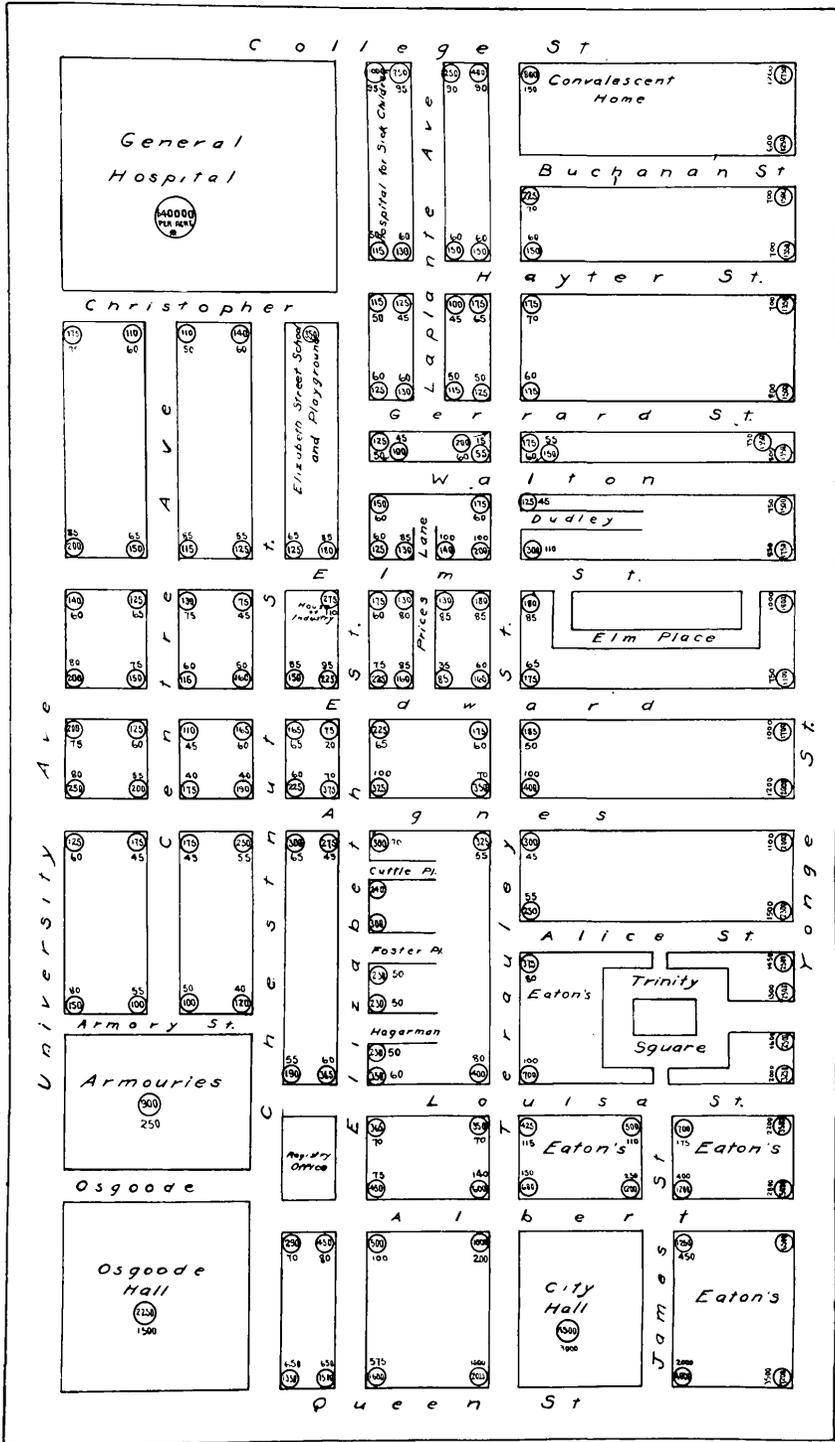
The total amount of taxes in arrears for "the Ward," at December 31st, 1916, was \$90,303.34 and, as will be seen from the chart on page 22, these have accumulated on the inside blocks where the dwellings are of the poorest type and where the real estate values are soaring more rapidly in proportion.

It would seem necessary, therefore, to take such a proportion of this rapid increase in value—unearned increment—in taxes, that it would be unprofitable to hold the property for speculative purposes.

*Some of the 1917 assessments have been slightly lowered by the Court of Revision since the making of this chart.

CORNER LOT VALUES, 1909-1917.

(1917 figures in circle.)



* At the time of making this chart, 210 feet of the Toronto General Hospital block, occupied by the Pathological Building, was assessed at \$200 per foot.

HOUSING.

General.

There are no tenement houses in "the Ward" in the real meaning of the word. Families are, for the most part, housed in small buildings. The land is evidently being held for future speculation and, in the meantime, landlords are making no improvements or repairs. As a result the families, with the exception of some of those owning their own homes, live in houses which leave much to be desired.

Rents.

There is a great variation in the rents paid for the houses in "the Ward." Two, three and four-roomed frame cottages built on the rears of lots bring \$8.00, \$10.00 and \$12.00 per month. Similar cottages facing the street fetch a slightly higher revenue. Brick dwellings of four and five rooms are let for \$20.00 and \$22.00 per month. Rents have increased greatly for the latter type of house during the past year. When tenants occupy dwellings for which the higher rental is demanded, the family income, in many cases, is augmented by sub-letting a portion of the house to other families, or by taking in roomers.

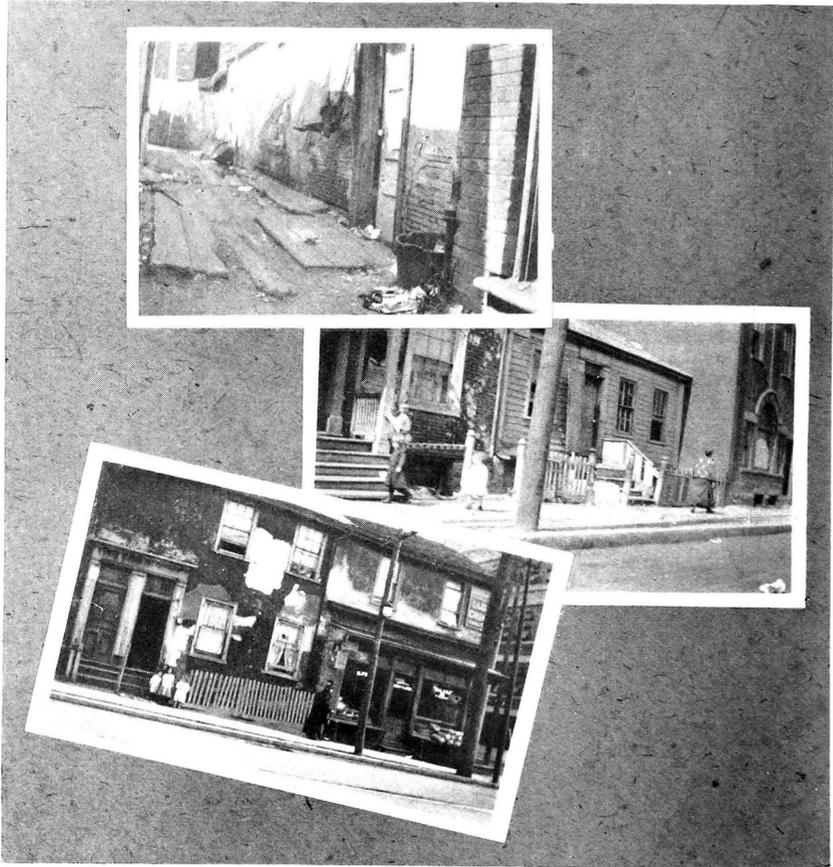
Repair.

The condition of repair shows, in general, absolute neglect on the part of the landlords in keeping the buildings in a condition fit for occupancy. During 1916, the Health Department recorded 841 sanitary defects, in the total of 1,656 buildings. There were 232 cases of defective plumbing and drainage.

In many places windows are boarded up, keeping out cold, wind and rain, and also all light and air. In rough-cast houses,

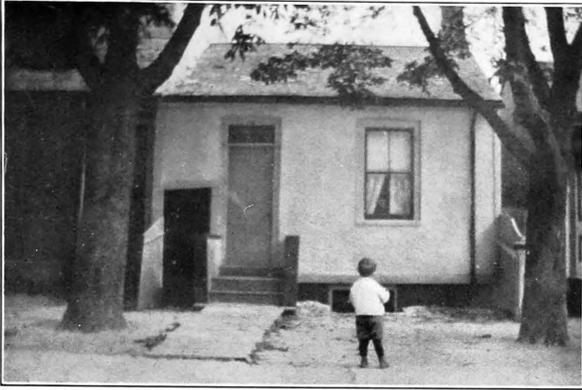


plaster has fallen off, and there is, more or less, an absence of paint or whitewash. Fences about the houses have partly collapsed and no effort is made to repair them or to remove them altogether. Sidewalks leading to the houses and doorsteps are in a broken condition, and the doors themselves are usually in a state of ill-repair. Wooden shutters sag from one hinge or have many slats missing.



The interiors of the houses are little better. In many cases these are infested with vermin and generally dirty. Plaster has fallen from ceilings and walls and often there is little attempt at sanitation. In many cases tenants are too ignorant to know what it is their right to have repaired by the landlord, or are so used to living in such conditions that they do not care. In other cases, tenants are behind in their rents or are paying such a nominal rent that they hesitate to ask repairs for fear of ejection. Landlords, on the other hand, **since the value of the land is out of all proportion to the rent derived**, are not particularly interested in the appearance or sanitary condition of their premises.

That exterior conditions at least can be bettered is shown by these pictures of homes in "the Ward" where some care has been taken with the premises:

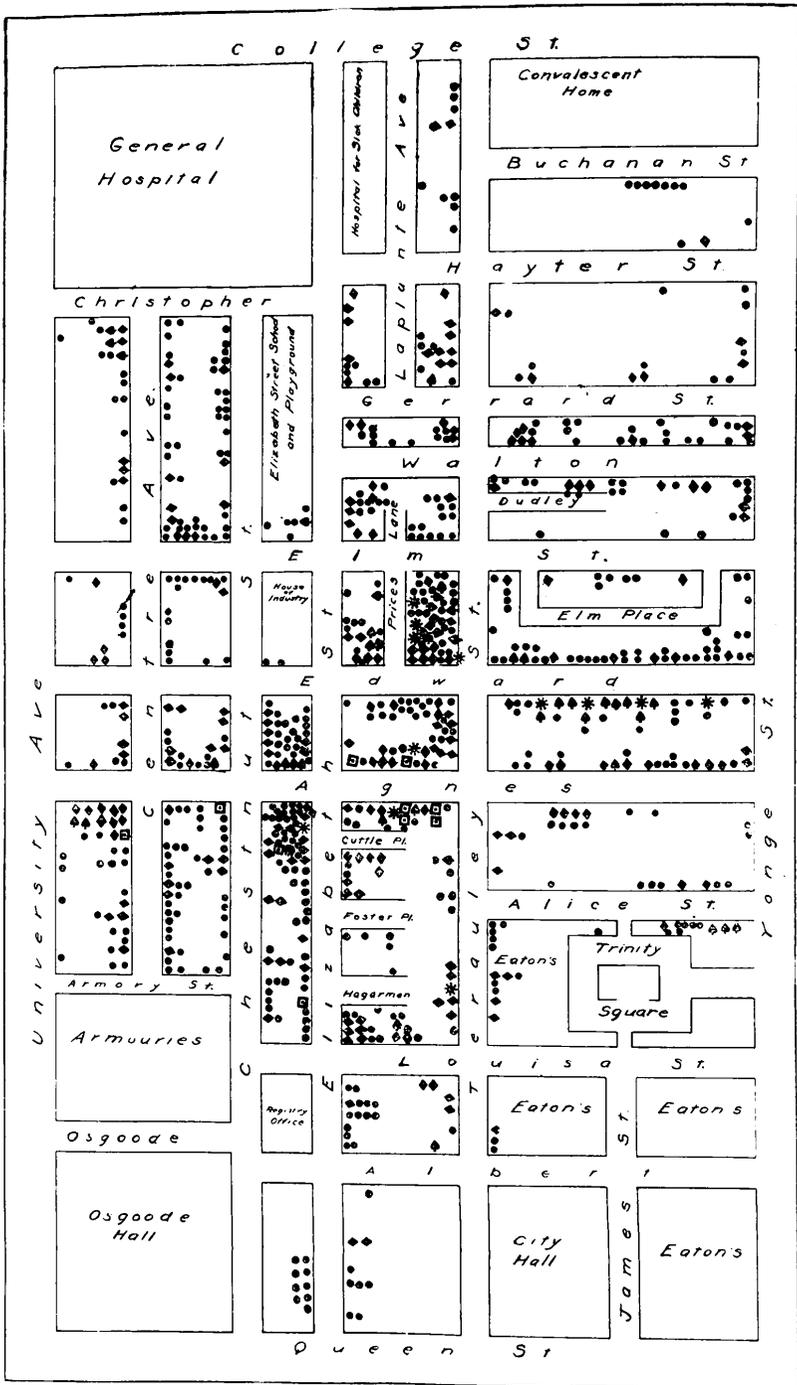


Dirty Premises.

An important feature of good housing is the immediate surroundings of the house. A dirty yard neglected, open garbage cans, slops thrown on the ground, damp places—any of these may impair the advantage of the best arranged home. There is a noticeable lack of clean premises in "the Ward." Out of the total number of 841 sanitary defects reported to the Health Department in 1916, 539, or 64%, were for the premises being in a filthy condition. Unused personal and household effects lie about in front of stores and buildings. Boxes and furniture of all sorts are piled about, without actually being placed on the street-line. The occupants of such premises thus keep within the law, and the residents at large, caring little for the appearance of the district, do not raise any objections. In this connection see pictures on page 28.

SANITARY DEFECTS IN "THE WARD," 1916

(According to the Records of the Dept. of Public Health.)



- Dirty Premises.
- ☼ Building Defects.
- ⬤ No Water Supply.
- ◐ Defective Plumbing and Drainage.
- ◑ Dirty Stores and Shops.
- ◒ Miscellaneous.

Total: 841.

As shown by the chart, these conditions are most prevalent in the interior blocks of "the Ward," where the structure and repair of the houses is the poorest and where the population is most congested.

Yards.

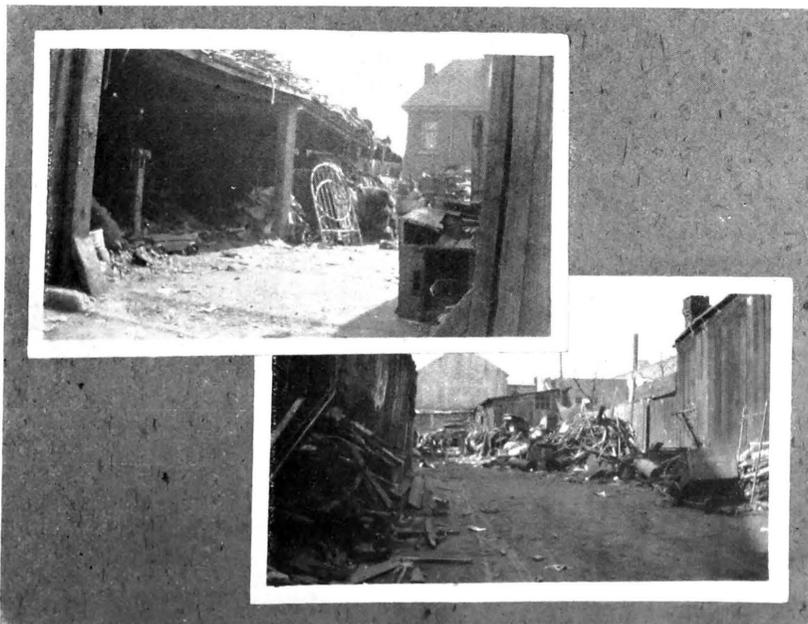
The rears of the dwellings are in an even worse condition than the other surroundings. Here carelessness and untidiness seem to



A Yard in Price's Lane. Note horse and stable in background.

hold full sway. Rags and unused clothing lie scattered about, mingled with broken pieces of furniture, tin cans, broken stove-pipe, and other junk, without any danger of being disturbed by the residents.

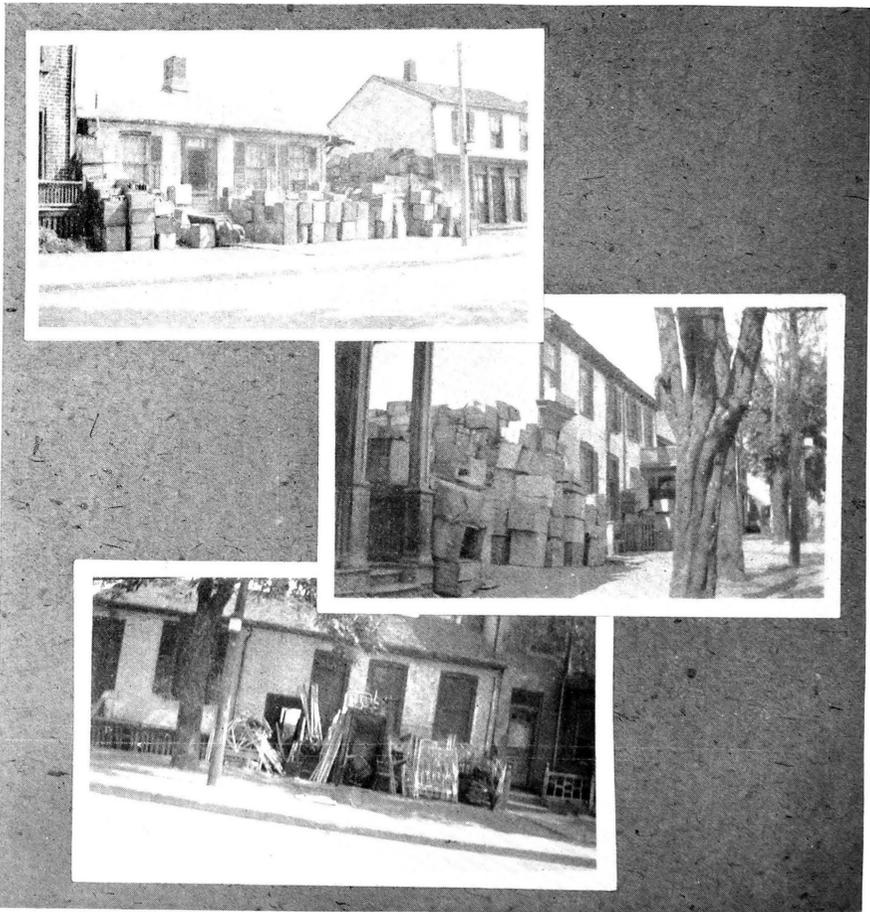
Owners of rag-yards and junk-shops are serious offenders in this respect, and in this district they pile their collections about



Junk Yards.

without any attempt at order. This creates a great fire hazard. It is possible to keep a clean rag-yard or junk-shop, and the owners of such businesses should be made to do so.

The need for a general "clean up" is obvious. The inauguration of a campaign to have all premises put into a clean and orderly state—so far as structural conditions will allow—followed by the same close supervision on the part of the Health Department that prevails at present, and an endeavor to arouse the interest of the inhabitants in their surroundings, would accomplish much. The public schools might be enlisted in the war against undesirable conditions, but their efforts would have to be continued during the summer months.



Would this practice of using the space in front of houses for storage purposes be tolerated in a good residential district?

Water Supply.

In 35 of the houses in "the Ward" coming under the inspection of the Health Department in 1916, there was no water supply, the outside taps being out of commission. This is an undesirable condition and owners should be forced to install an adequate water supply in each house. Otherwise a general lowering of the health of the occupants may result. There are no public bathing facilities in "the Ward."

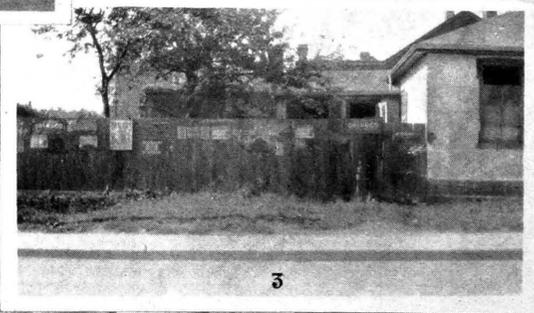
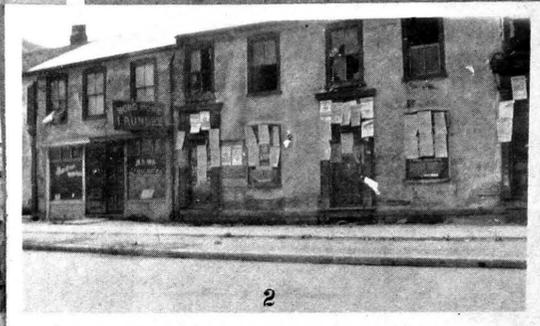
Sign Nuisance.

Another great cause of the untidy and unsightly conditions in this district is the manner in which the buildings and fences are covered with signs and advertising matter of all kinds. This nuisance exists more or less in all parts of the city—but sign-painters and bill-posters seem to look on the vacant and tumble-down wooden buildings and fences of "the Ward" as belonging to themselves, probably because no one is interested enough to object. This is a condition which could easily be remedied.



Cor. Terauley and Edward Streets.

THE SIGN NOISANCE IN OTHER PARTS OF THE CITY.



- (1) King Street East.
- (2) Spadina Avenue.
- (3) Huron Street.
- (4) Spadina Avenue and Camden Street.

Summary.

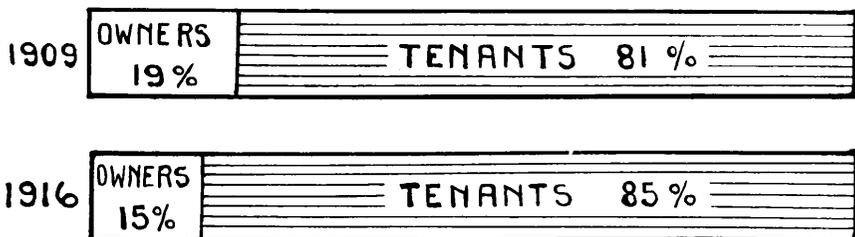
It is noticeable throughout the district that where the state of repair of the buildings is good the surroundings are fairly well kept. On the other hand, a poor state of repair seems to bring with it the undesirable conditions already noted. The obvious inference is that the standard of living of the tenant is largely determined by the standard set by the property owner in the way he maintains the building. However, it is only fair to concede that there are many exceptions to this statement, especially where the tenants are recently arrived immigrants whose ignorance of the first principles of sanitation and whose careless personal habits create more problems than the best-intentioned landlord or most active sanitary officer can solve. Such problems are only solved by the slow and painstaking process of educating these people to the standard of sanitation the community demands and giving them the opportunity to maintain it.

Summer schools in this district, centering their efforts on citizenship, health and sanitation, might tend to remove those conditions which do not rest on deep-seated economic causes.

OWNERSHIP OF HOMES.

Closely connected with housing conditions is the amount of resident ownership existing in the community. Usually ownership has a determining influence not alone on the condition of the homes but on the stability of the population, the standard of citizenship and self-respect. In "the Ward," the number of tenants greatly predominates over the number of owners, and the tendency to absentee landlordism is on the increase. In 1909, out of a total of 1,665 occupied dwellings and stores, 1,354, or 81%, were occupied by tenants, and 311, or 19%, by the owners. In 1916, out of a total of 1,346 occupied buildings, 1,141, or 85%, were occupied by the tenants, and 205, or 15%, by the landlords.

Less Ownership of Homes, 1909-1916.



OVERCROWDING.

General.

In 1916, according to the Assessment Department records, there was a total population of 10,527 in "the Ward," making an average of 71 people per acre in comparison with 21 per acre for the city as a whole. When we consider that less than half of this area is left, after allowing for the space occupied by streets, sidewalks, and several of the larger buildings, the real congestion becomes more apparent. The tenement house district of Cleveland has a population of 208 people to the acre; but "the Ward" cannot be considered a tenement house district, although many of the houses are occupied by several families. The 600 cubic feet of air space required by law per capita in sleeping quarters is often violated in spite of the most constant supervision of the Health Department inspectors.

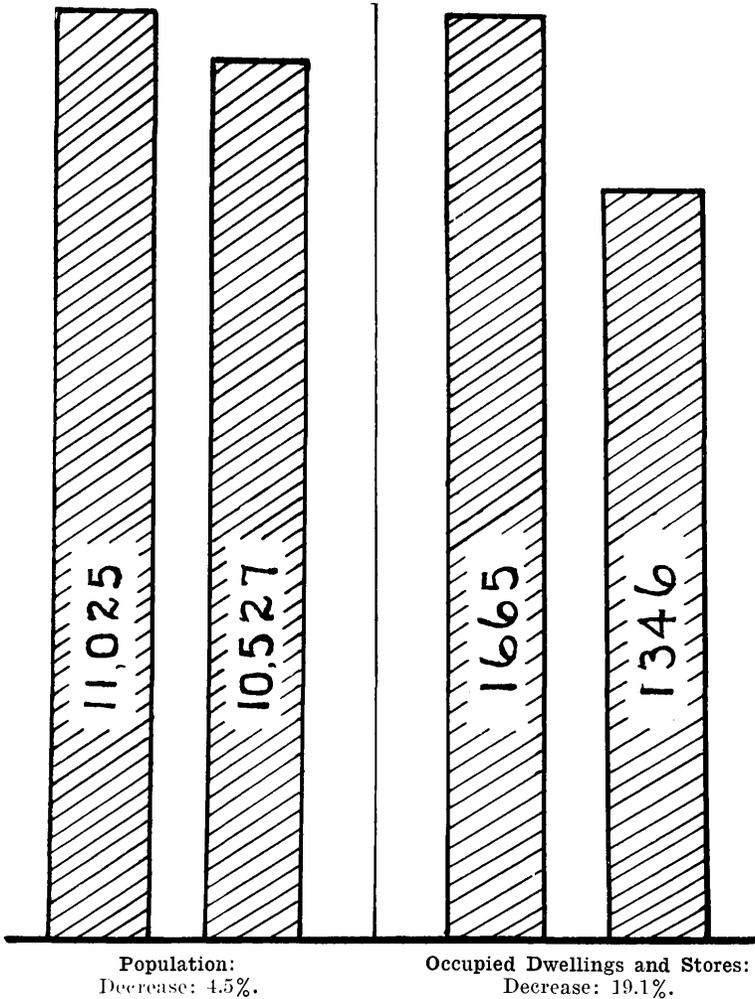
Since statistics were issued early in 1918 showing that the average number of people per dwelling in Toronto is now five, much alarm has been felt throughout the city at the lack of housing accommodation and the overcrowding caused by abnormal war conditions. Yet, in 1909, in "the Ward" district there was an average of six people to each occupied dwelling and this has since increased until, in 1916, it reached an average of eight people. Even this figure, which is based on assessment records, is probably an understatement. Where lodgers are kept, the foreigners cannot always be relied upon to give accurately the number of occupants in the house, fearing that this will mean increased assessment, increased rent, and possibly investigation by the Health Department.

There are several contributory reasons for greater comparative congestion in "the Ward" district. While the number of occupied dwellings and stores decreased from 1,665 in the year 1909 to 1,346 in the year 1916, or 19.1%, and while the proportion of dwellings and stores to other buildings decreased from 76.6% to 63%, yet the total decrease in population amounted, during the same period, to only 498, or 4.5%. Apparently the residents, who are mostly poor and of foreign birth or parentage, and with but a superficial knowledge of our laws and standard of living, when forced by circumstances to vacate their dwellings, do not always leave the district, but manage to crowd into some other dwelling in the vicinity.

An analysis of the population by blocks seems to bear this out. See chart on page 36. Taking the total of 42 blocks—in 13 of these, the population during the period 1909-1916 remained practically at the same level; in 19, usually those facing the main thoroughfares of

Yonge or Queen Streets, or on which some large building has been erected, the population has decreased; while in 10 blocks there has actually been a considerable increase.

Diagram Illustrating Increase of Congestion in "the Ward."



Inspection.

Continuous supervision and patrol by the Health Department inspectors is required to keep overcrowding conditions at the present level and this bill is footed by the taxpayers of the city as a whole.

In November, 1917, there were 5,072 buildings in the city requiring constant supervision by the housing inspectors of the Health Department—1,305 of these buildings were in "the Ward," requiring the full services of one of the three women housing inspectors employed for the whole city.

CONDEMNED BUILDINGS.

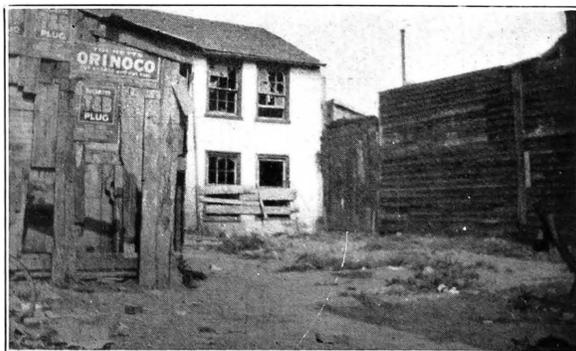
The Medical Officer of Health, or any sanitary inspector acting under his instruction, may at any time during the day or night enter any building where he has reason to suspect that it is overcrowded or occupied by more persons than is reasonably safe for the health of the occupants and, where overcrowded or unsanitary, he may order the owner or occupant to remove the inmates, or put the premises in a condition fit for human habitation. If the latter is not practicable he may order the building to be closed, **but he cannot order it to be destroyed, no matter how bad its structural condition may be.**

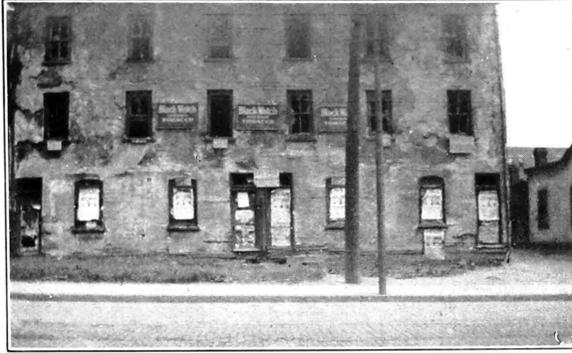
Out of 165 houses condemned in the City of Toronto, in 1916, 67 were in "the Ward" district. In addition, there were 168 houses "under condemnation," that is, liable to absolute condemnation if conditions became worse, out of a total of 493 for the city as a whole. It should be pointed out that on account of the scarcity of houses at the present time, the Health Department is obliged to permit the use of houses which, under normal circumstances, would be condemned.

In passing, it might be stated that, in 1916, at least 86 of the houses condemned by the Health Department were actually torn down at their suggestion, 25 of this number being in "the Ward."

The Provincial Board of Health has the power to order the destruction of condemned buildings, but has not delegated it to the Local Boards. This should be done. Houses declared unfit for habitation and not destroyed, besides being unsightly, are a menace.

We embody herewith the recommendations of the local Medical Officer of Health covering the revision of the Public Health Act.





These, if adopted, would delegate the necessary power to the local authorities to deal with condemned houses.

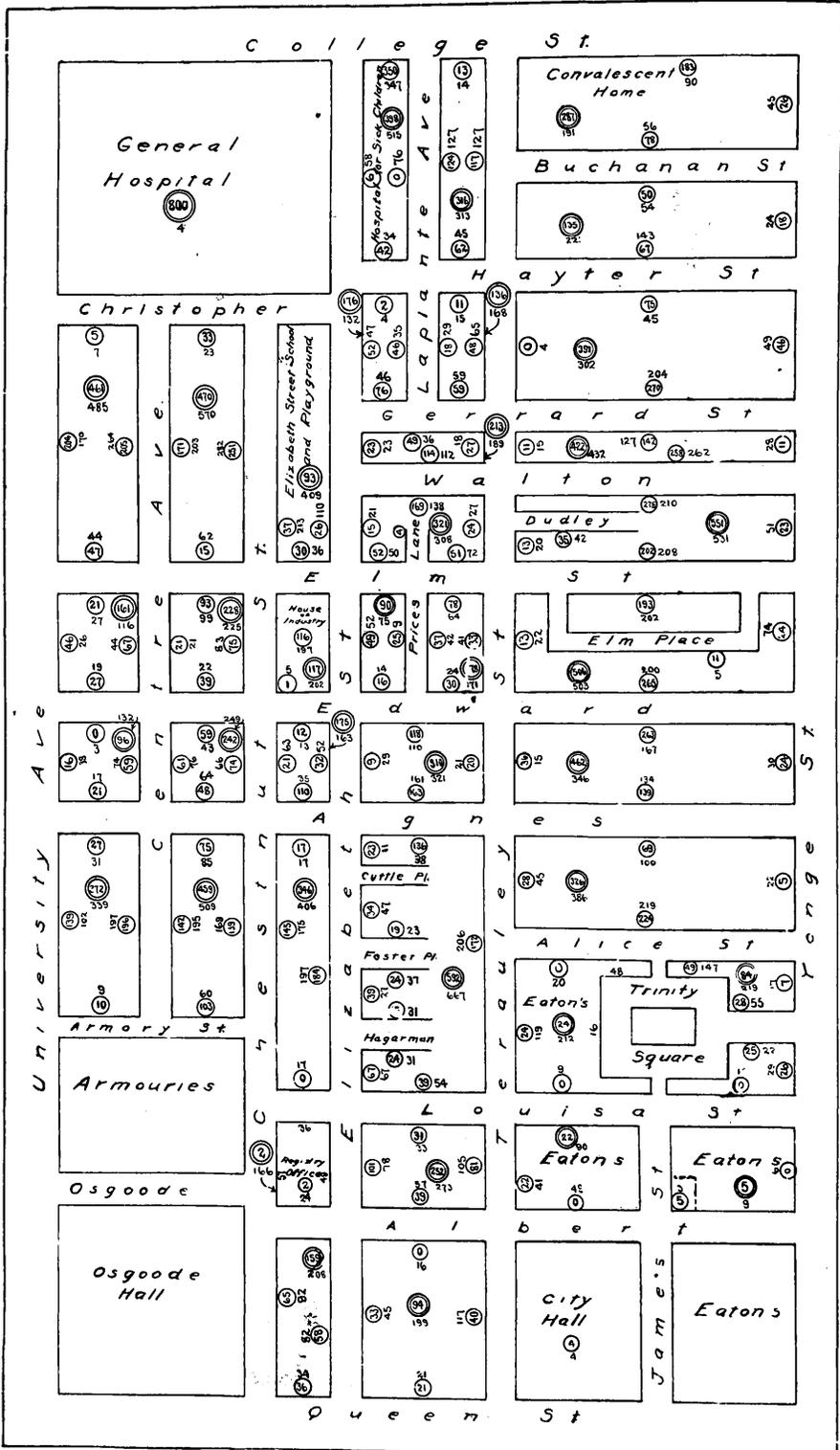
Proposed Regulations.

“Sec. 8.—Under this Section the Provincial Board may make regulations for (i) ‘directing the alteration or destruction of any building which is, in the opinion of the Board, unfit for human habitation.’ I would recommend that the Board be requested to make such regulations as would provide for this being done; and would offer the following as a suggestion:

“Where the Medical Officer of Health of any municipality has condemned any premises within his jurisdiction as being unfit for human habitation, he shall serve a notice on the owner requiring him to alter, improve or destroy such building within a specified time, and in the event of such notice not being complied with, the Medical Officer of Health may enter upon such premises and perform such work as may be necessary to comply with his requirements, and the cost of such work may be recovered as provided for in Sec. 25 of the Act.”



POPULATION, 1909-1916



Population 1909—Uncircled. Population 1916—In Circle.

Total for each block in Double Circle.

Total Population 1909—11,025

Total Population 1916—10,527 (including T.G.H.)

POPULATION.

The majority of the residents of "the Ward" are of foreign birth or of foreign parentage. The largest percentage are Jews, with those of Italian origin coming next. A small sprinkling of Polish, Chinese, Negro, and other foreign peoples, with a few English born, make up the difference.

It has not been possible to get accurate statistics of the origin of the population of "the Ward," since the latest available figures are those of the Dominion Census of 1911, and these only show nationalities by Electoral Districts, and no figures were available from the local immigration authorities. The local Police Census and the Assessment Records give no data as to the origin or nationality of the inhabitants.

As there has been no European immigration to Canada since the outbreak of the war in 1914, it would seem reasonable to suppose that the proportion of foreign nationalities does not, at this time, vary greatly from that given in the Dominion Census of 1911.

In Toronto Centre Electoral District, the boundaries of which are Queen Street, Sherbourne Street, Bloor Street and Spadina Avenue, there was a population of 53,125, according to this Census, made up as follows:

British born	35,308
Jewish	12,157
Italians	2,084
Other Nationalities	3,576
Total	<hr/> 53,125

Of this number, 17,391 were located in that section of Ward 3 included in the Toronto Centre Electoral District. Since this section covers "the Ward," in which there are but few British born residents, one might assume that the proportion of foreigners remains about the same. This would give, per 100 of population in "the Ward,"

Jews	68
Italians	12
Other Nationalities	20

It was found impossible to secure statistics as to family economic conditions for the whole district, but, through the courtesy of social workers, we were able to secure some "family histories," not generally typical, but representative of certain types which constitute social problems inherent in "Ward" conditions. Can anyone read these histories without realizing what burdens are piling up on this community—hospital burdens, unemployment burdens, jail-farm burdens, health department burdens and educational burdens?

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation			English			Naturalized	General History
						In Old Land	Here	Income	Speaks	Reads	Writes		
1	Father	40	Jewish	Russia	10	Peddler	Peddler	\$12/18 W	Yes	Yes	Yes	Yes	Low-grade imbecile, nervous, excitable, devoted to children, but has no control over them. Low-grade imbecile. Not in condition (mentally) to be allowed to associate with other children. Recommended by doctor at T. G. H. for Orillia. Imbecile. Borderline case. Idiot.
	Mother	35	do	do	10				Yes	No	No		
	Boy	9					School						
2	Boy	7											Imbecile. Borderline case. Idiot.
	Girl	6											
	Boy	4											
3	Father		Jewish	Russia-Poland		Peddler	Peddler		No	No	No		Oct., 1916—Arrested for accepting watch and chain from child who was selling rags. Acquitted. Delicate and very dirty. Has never been to school. Worked little during winter 1915-1916 owing to sore foot. Discontented and morbid. Home filthy and dark.
	Mother		do	do					No	No	No		
	Girl	20	do				Tobacco Factories Picking Leaves.	\$3.00 to \$5.50 W	Yes				
	Girl	16	do				Suspender Factory.	\$5.00 W	Yes				
	Girl	15	do				do	\$5.00 W	Yes	Yes	Yes		
	Father	42		England			In Penitentiary, 1916		Yes	Yes	Yes		

Mother	36	Anglican	do				Charwoman \$1.35 per day.	Yes	Yes	Yes	Mother supports family. Dec. 1916, took ill. Unable to work. Aid given by House of Industry, North N. W. A., the Creche. Went to Grace Hospital and had all her teeth extracted. Jan., 1917 --N. W. A. arranged with Salvation Army to allow mother \$4 per week. She is to work 2 1/2 days per week. (Rent \$8 per month).
Girl	10										
Boy	8										
Boy	5										
Girl	3										
4	Father	21	Protestant	China to Vancouver	6	Merchant	Cook \$60 mo.	Yes			Delicate child. Infantile paralysis. Having leg dressed each night at C. N. H. Very delicate child. Weak chest. Jan., 1917 ill with impetigo, then in Hospital with pneumonia. Feb., 1917 --In Measles Hospital.
	Mother	21	do	do	13		Cook (before marriage).	Yes			
	Girl	1									
	Girl	Few wks									Did not attend school, although in this country since 8 years of age. Speaks little English. June, 1917--Taken to Dental Clinic. Slight tendency to rickets. In good health.
5	Father	34	Jewish	Russia-Poland.	5	Peddler	Junk Collector.	Yes	Yes	No	Family live in shack, 2 rooms, \$8 rent. Father deserts his family from time to time. Is of criminal type, has immoral habits, and should not be allowed to associate with other boys. Is a physical wreck. Recommended for Mimico by Doctor at T. G. H. Runs away from home. (Committed to Mimico, 1918)
	Mother	32									
	Boy	12	Jewish				School.				
	Boy	4									

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation			English			Naturalized	General History	
						In Old Land	Here	Income	Speaks	Reads	Writes			
6	Father	56	Jewish	Russia and Scotland.	4	Tailor.								Deserted his family in 1914. Not heard from since. Mother and father are cousins. Jan. - Feb., 1916—Ill with mumps. Mentally defective. January, 1916—Annoys neighbors by screaming and making a disturbance. April, 1916—In Western Hospital with burned foot. After return from Hospital, more unmanageable than ever. Ran away from home. June, 1916—After screaming and disturbing neighbors for 3 days, removed to Reception Hospital where she was quiet and well-behaved, eating and sleeping well. July/Oct., 1916—At home again. Nov., 1916—Working in doll factory, earning \$5 per week; refused to give mother any of her earnings. June, 1916—In Hospital. blood poisoning in foot. Nov., 1917—Attending T. G. H. Eye Clinic.
	Mother	51	do	do	3	Charwoman	\$3.50- \$4 W.		Yes	Yes	Yes			
	Girl	18	do			Factory Work	\$4.50- \$5 W.							
	Girl	16				Worked in Restaurant. Making Dolls.	\$5 W.							
	Girl	15				Factory.	\$5 W.							
	Girl	14				do								

7	Father	R.C.	England	3	Laborer	Laborer	Av. \$2.00 per day.	Yes	Yes	Yes	Works irregularly. Has difficulty in obtaining steady employment.
	Mother	R.C.	do	3				Yes	Yes	Yes	Very respectable, clean woman. Delicate. In winter 1915-16, when father was out of work, coal and groceries were supplied by the St. Vincent de Paul Society. Again, Jan., 1917, coal was supplied. March, 1917—Ill.
	Girl					School.					
	Boy										May, 1916—Ill. Taken to H. S. C. Diagnosed as tuberculosis.
	Girl										March, 1916—Very ill. Placed in Infants' Home, while mother in Hospital. Oct., 1916—This child and baby very ill during summer. Jan., 1917—Both children ill again with bronchitis, doctor in attendance.
	Baby	Few wks									Born in T. G. H., March, 1916. Very delicate.
8	Father	Jewish	Russia	16	Peddler	Peddler	\$6.00 W.	Yes	No	No	Pay \$5-\$6 rent per month. House in very dirty condition.
	Mother	do	do	16							Feb., 1916 - Pronounced feeble-minded at T. G. H. Clinic. March, 1916 - Complained of being too ill to clean up. Woman sent to do washing. Mrs. — claims to have worn her present clothes for 6 months. Too ill to change or wash them. Paid 15c. for washing. June 20—Ill. Has had no washing done for 3 months.

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation			English			Naturalized	General History
						In Old Land	Here	Income	Speaks	Reads	Writes		
8 <i>Cont'd</i>	Boy	15	Jewish				Lighting fires, Peddling fruit, Making biscuits.	\$1.25 W. \$1.50 W. \$4-\$5 W.	Yes	No	No	....	Cannot read or write. School teacher reports that he spent 2 years in one grade and could not learn. Thinks he is ill-treated by mother. Feb., 1916 — Pronounced feeble-minded at T. G. H. Clinic and referred to Eye Clinic and Dental Clinic. Feb.-March., 1916—Would not go to Dental Clinic—afraid. Jan., 1917—Receiving treatment for skin disease. Later in month, mother refused to allow further treatment because doctor in khaki—afraid boy might be forced to go to war. Cannot read or write.
9	Father Mother Girl	10 6 16	Jewish do Jewish do	Russia-Poland; London, England. do do	6 6 6	Tailor. School	Presser, coats. Cake-wrap- ping. Selling shoes.	\$14 W. \$5.50 to \$7 W. \$7 W.	Yes Yes Yes	No No Yes	Yes Yes Yes	.... .... ....	Dec., 1916—Sent to Gravenhurst from Western Hospital Clinic. Tuberculosis suspected. Returned in two days as the doctor at the Sanatorium pronounced her chest clear.

March, 1917—Engaged to be married.
 Sept., 1917—Married.

	14	do	6	Cake-wrap- ping. Icing cakes. School School	\$6 W. \$5.50 W.	Yes	Yes	Yes
Girl	12	do	6	School		Yes	Yes	Yes
Girl	11	do	6	School		Yes	Yes	Yes
Boy	6	do						
Boy	3	do						
*10 Father		Jewish	18	Tailor.	\$25 W.	Yes	Yes	Yes
								Live in brick house—10 rooms (2 rented)—Rent \$20 per month.
Mother		do	18			Yes	Yes	Yes
								April, 1917—Ill. Oct., 1917— Asked for legal advice.
Girl	26	do		Tailoring.	\$18 W.			
Girl	24	do		do	\$15 W.			
Girl	22	do		Operating	\$15 W.			
Girl	20	do		Sells shoes	\$8 W.			
Girl	18	do		Operating	\$10 W.			
Boy	17	do		Overseas				
Boy	8			with C.E.F.				
Boy	7							
								Feb., 1917—Ill. Received treatment from doctor.
								*This family history would seem to indicate that a trade and a sufficient income make for decent social records.
11 Father	37	Jewish	6	Shoe- maker. Gambles Peddles.	\$5 W.	Yes	Yes	Yes
								Jan., 1916—Social agency found 20 people living in house when visited (13 child- ren, 2 men, 3 women, and 2 men-lodgers). Case report- ed to Health Dept., and one family (5 members) moved. Mar., 1916—Contributes nothing to support of wife and family. Each night comes home, beats his wife and creates disturbance. Plays cards in ice-cream parlors.
								April 25 '16—Arrested for as- saulting lodger who inter- fered when he was beating

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation		English			Naturalized	General History
						In Old Land	Here	Income	Speaks	Reads			Writes
11 <i>cont'd</i>												<p>wife. Lodger taken to T. C. H. to have wound dressed. April 27/16—Sentenced to 30 days in jail or a fine of \$10. Wife paid the fine. May 27/16—In jail again. Wife asks Juvenile Court to investigate her case. He had been drinking and using filthy language to her and the children. June 5/16—Deserted his family. June 21/16—Returned to Toronto—wants family to go to Guelph where he has work. Oct., 1916—Family moved. June, 1917—Family back again. Oct., 1917—Deserted family again. Jan., 1916—Sole income earned by boarding babies. Jewish Charities supplying coal and some groceries. June/July, 1917—Assisted by Jewish Charities until baby arrived.</p>
	Mother	36	Jewish	Russia	6		Boards babies.	\$4 W. (\$2 each for 2 babies)	Yes			
	Girl	9	do				School					
	Boy	7	do				School					
	Girl	5	do				School					
	Baby	Few wks										March, 1916—III. Admitted to H. S. C.

12 Father	..... R.C.	Italy	13 Farmer	Laborer Soldier	..... \$1.10 D.	Yes	Yes	Yes	Yes	Yes	Out of work from Oct., 1914, until summer of 1915. Assisted by House of Industry. Enlisted Aug., 1915. (Man knows a good deal about growing fruit. Could get land from Government after war).
Mother	33	do	10	Sept., 1916, Washing dishes in Italian Restaurant	.....	No					Has incipient tubercular trouble. Goes to St. Michael's Hospital. Girls taken care of by Italian nuns. Boys sent to Sunnyside.
Boy	13	do		Class Factory* Bakery Water-boy in Hotel. Chocolate Factory. Knitting Mills. School	\$3.5 W. \$4.5 W. \$5/6 W. \$5 W. \$6 W.						July, 1917—In court for stealing underwear from knitting mills. Taken back and given another chance.
Boy	8	do			.....						Sept., 1916—Doesn't go to school regularly. On one occasion stayed out all night. In Juvenile Court, charged with stealing fruit. Sent home.
Girl	6	do		School	.....						Sept., 1916—Objects to going to Sunnyside while mother in Hospital. Climbed to roof and tried to get away.
Boy	5	do			.....						June, 1917—In Court for stealing newspapers.
Boy	3	do			.....						July, 1916—Sores on face. Taken to H. S. C.
Girl	1	do			.....						Jan., 1916—Baby's car very sore (from dirt). Nurse sent. June, 1916—In Hospital with adenitis.
					.....						Aug., 1916—Baby burned in right arm. Taken to H. S. C.

*Working under insanitary conditions.

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation			English			General History
						In Old Land	Here	Income	Speaks	Reads	Writes	
13	Father	37	R.C.	Russia-Poland, Galicia	5	Laborer	Laborer	\$2.50 D.	No	No	No	<p>Both came to Canada, and have lived together in Toronto for past five years. Not married; have two children. Woman already has husband and two children in Galicia. Family lives in four-roomed house, 3 rooms of which are rented, there being four lodgers and a girl with a baby who had been deserted by her husband. Husband drinks, works irregularly, and ill-uses his wife.</p> <p>May 12/16—Husband drunk, threw his wife downstairs and beat her. Warrant sworn out for his arrest—was remanded. Enlisted and wanted to get married in order to secure separation allowance.</p> <p>May 14/16—Married.</p> <p>May 18/16—Husband not accepted for army as he had no naturalization papers.</p> <p>May 25/16—Trying to reform wife. Had forbidden her to entertain men in the house and refused to have any Polish girls in house when men lodgers around.</p> <p>July 1/16—Went to Buffalo</p>
	Mother	32	do	Galicia	5	.....	.....	.....	No	No	No
	Boy	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Boy	1	.....	.....	.....	.....	.....	.....	.....	.....	.....

to see his brother, and settle some business.
 Aug. 21-16 -Both gone to Buffalo. Woman drinking very heavily.

	38	R.C.	Italy	12	\$10-\$12W.	Yes	No	No	No	
11 Father			Italy	12	\$10-\$12W.	Yes	No	No	No	<p>Laborer Deck-hand.</p>
Mother	17	do	Russia-Poland.	3			Speaks little English - unable to speak Italian, just Polish.			<p>1916--Were living in one room in a shack. Couple not married. In 1915, when girl insisted on being married man procured license and told her that was the way to be married in Canada. They lived together for year; then man told girl to go as he was going to live with an Italian woman. She went to work, but in 3 days he brought her back, threatening to cut her throat if she ran away again. Still living with Italian woman at intervals. Treats wife with brutality and keeps her always with Italians, forbidding her to speak to Polish people. May 11--When visited, wife was sewing buttons on men's trousers at 4c. for 50 buttons. June 2--Baby boy born. Mother anxious to have marriage ceremony performed, but he says so long as she has money and food she should not complain, as there are plenty of Polish girls unmarried, living with men. Aug./Oct., 1916--Ill-treated her from time to time. Nov., 1916--Out of work for several weeks. 1917--Baby well. Mother</p>
Boy	Less than 1 yr.									

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	In Old Land	Occupation			English			Naturalized	General History
							Here	Income	Speaks	Reads	Writes			
14														keeping 2 or 3 boarders. House clean. Father working regularly. Still unmarried.
15	Father	.....	Anglican	England	.....	.....	Between June, 1915 and Nov., 1917: Teamster, \$8 W. Engineer, \$12 W. Clg glass, \$8 W. Making ice creamcones \$15 W. Putting yachts away for winter. Munitions—Cleaning shells. \$20 W. Night watchman. \$13 W. Making shells. \$23 W. Candy factory \$13 W.	\$15 W.	Yes	Yes	Yes	.....	March, 1915—Ill for some months—pneumonia. Assistance given by House of Industry and also from private sources. Rent paid by Toronto Relief Society. Nov. 1915/March, 1916. Ill again. Inflammation of eyes and pneumonia. Family in distress. Receiving medical aid, private physician and T. G. H. Rent paid by Toronto Relief Society. Help also given from private sources.
	Mother	.....	.....	Canadian	.....	.....	Sewing— Crochet work.	.....	Yes	Yes	Yes	.....	Jan., 1916—Ill. Oct., 1916—Ill. Nov., 1917—Ill.
	Girl	15	.....	.....	.....	.....	Candy-wrapping.	.....	Yes	Yes	Yes	.....	Healthy, bright, intelligent child.

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation		English			General History	
						In Old Land	Here	Income	Speaks	Reads		Writes	Naturalized
16 <i>Cont'd</i>	Mother	33	Jewish	Russia	3				Yes			tinuous assistance from the Christian Synagogue, the Jewish Charities, and private sources, constant supervision by the Health Dept., the Juvenile Court, and other social agencies. In 1914, father met with accident. Awarded \$400 damages. In March, 1915, at Mental Clinic, it was discovered that he had lost the sight of one eye, and was 15% blind in the other one. Practically the only income of the family was earned by the mother keeping boarders and telling fortunes. In Jan., 1917—Father enlisted. In Oct., 1917—One child sent to Preventorium, two more to go as soon as in condition (at present are suffering from head and skin disease). Mother reported to Patriotic Fund for neglect of her children. Fourth child in Hospital with pneumonia and diphtheria.
	Boy	10										
	Boy	8										
	Girl	5										
	Girl	3										
	Girl	1										
	Boy	Few weeks										
17	Father	52	G.C.	Galiccia	3	Laborer	Mar.-April, 1916, Toy Factory.	\$3 W.	No	No	No	Sent to jail several times for non-support of family. Drinks. Finally ordered to

(Most of time re-fuses to work).

stay away from his family altogether. From July, 1915, to Sept., 1916, the history of this family is a record of assistance received from many sources: The House of Industry, the Catholic Charities, the Prisoner's Aid Society, Central Neighborhood House, the Juvenile Court, Health Dept., several Hospitals, etc. Until 1917, mother was sole support of family. July, 1916—Ill for several weeks and unable to work.

Healthy. Pronounced normal by Mental Clinic. Cannot read, and while attending school, played truant frequently. Sept., 1916—In Sick Children's Hospital with whooping cough. Oct., 1915—Had whooping cough.

Very delicate. Was in Toronto General Hospital for 2 months—1915-1916. Clean hard-working woman, devoted to her family. Healthy. Very backward. May, 1916—Mother worried because boy stealing and playing truant from schools. Earns about 75c. a week

Mother	36	G.C.	Galicia	4	Charwoman	\$4 W.	Yes	No	No	
Girl	14				April, 1916, Making chocolate bars.	\$3.50 W.				
					Aug., 1916, Wrapping.	\$4.00 W.				
					Aug., 1916, Carpet Co.	\$4.50-7.50 W.				
Boy	13				Filling pow- der boxes. Carpet Co. Machine Messenger.	\$7 W. \$5 W.				
Girl	3									
18 Father		Anglican	England	5	Laborer	\$2 D.	Yes	Yes	Yes	
					St. Clean'r Watchman Elevator	\$2.50 D.				
Mother		do	do	5	Char- woman	\$15 W.	Yes	Yes	Yes	
Boy	12				Munitions					

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation			English			Naturalized	General History
						In Old Land	Here	Income	Speaks	Reads	Writes		
18 <i>omit</i>	Boy Girl Boy	9 8 7				School do do							selling papers. Gives same to his mother. Spent summer up north working for some people who found him satisfactory. Pronounced feebleminded by T. G. H. Clinic. Verybackward.Feeble minded. Healthy.
19	Father Mother Girl Girl Boy Girl Girl Girl Boy	..... 28 12 9 7 5 2 } Twins 1	R.C. do do do do do do do do	Italy do do do do do do do do		Driver St. Clean'r. Laundry School School School	\$0c. D. \$15 W. \$4/5 W.	A lit tle Yes				In 1915, this family lived in a 7-roomed house, paying \$20 per month rent, and sub-letting 3 rooms. Later moved to 5-roomed house, \$15 per month, and sub-let 2 rooms. During 1916-17 the history of this family is one long story of illness and continuous assistance given from many sources— Father had kidney trouble; one boy sent to Hospital; boarder injures hand and is sent to hospital; baby girl ill with gastro-intestinal trouble and sent to Hospital for Sick Children; eldest girl has trouble with nose and throat; mother meets with accident, sent to St. Michael's Hospital, ill for several months; boy and girl	

FAMILY HISTORIES

Family No.	Parents and Children	Age	Religion	Emigrated From	Years in Canada	Occupation		English			General History	
						In Old Land	Here	Income	Speaks	Reads		Writes	Naturalized
20 <i>Child</i>												Boy clever, with excellent school record. Aug., 1917—Arrested for stealing newspapers. Unmanageable—won't work—sleeps out at night. Requires more tactful treatment than mother can give him.
21	Father	.....	R. C.	Italy	.....	Mason	Laborer	\$2.25 D.	No	.....	.....	Family very poor. Father not strong—one arm almost disabled from accident some years ago. Spent most of winter of 1915 in bed with muscular lumbago.
	Mother	33	do	do	.....	.....	Glass factory.	\$4 - \$5 W.	Yes	Yes	.....	Chief support of family—the eldest boy (age 13).
	Boy	13	do	.....	.....	.....	Shoe-shine Restaurant	\$4 - \$5 W. \$8 W.	.....	.....	.....	Receive help continually from House of Industry and Catholic priests—also milk, coal and food from Italian Relief Society, and clothing from C. N. H.
	Boy	10	.....	.....	.....	.....	School	.....	.....	.....	.....	Children treated at Hospital from time to time for various ailments,—sore ears, infected fingers, etc.
	Girl	7	.....	.....	.....	.....	School	.....	.....	.....	.....	Aug., 1917—New baby, fat and healthy.
	Boy	4	.....	.....	.....	.....	School	.....	.....	.....	.....	Almost blind and speechless, lives with family.
	Boy	3	.....	.....	.....	.....	School	.....	.....	.....	.....
	Baby	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Father's mother.	82	.....	.....	.....	.....	.....	.....	.....	.....	.....

It would seem from these records that a large number of the people eke out an income either by labor of the most unskilled variety or by peddling, rag-picking, second-hand and bottle dealing, and other seasonal occupations.

The training of some of the families does not seem to be of a much higher standard. Many of the boys and girls act as messengers, sell newspapers, or are employed in factories at work requiring little training. Thus the general income of the family is proportionately low, with a consequent lowering of the standard of living.

Insufficient care is taken with the immigrants on their arrival in this country to instruct them in the ways and methods of living here. Neither is sufficient opportunity provided, through a system of night schools or supplementary education, to give them a chance to better themselves. Immigrants arrive with an active desire for knowledge, but since there is practically no organization to show them where this desire may be satisfied, it is allowed to die away. Consequently, the immigrant chooses surroundings closely resembling those of his old home—satisfied since knowing nothing better—or those most readily available and within his means.

In the Annual Report of the Toronto Board of Education for 1916, the section dealing with Night Classes in the Public Schools, shows that, of the ten night schools, that held in the Hester How School—the only one in “the Ward” district—has the largest attendance, both registered and actual, of any of them.

The average registered attendance for the period October 1916 to March 1917 was as follows:

	Male.	Female.	Total.
Hester How	108	60	168
Average for each of the other nine schools	36	13	49
The actual average attendance for the same period was:			
Hester How	67	37	104
Average for each of the other nine schools	20	8	28

Large sums of money are spent in dealing with the results of ignorance—poverty, sickness, unemployment and crime—and yet small provision is made for removing that ignorance by teaching our language and laws. Each community suffers politically, socially and financially, in times of peace and war, by neglecting its immigrants instead of making valuable assets of them. They should be taught to speak and read English for mutual understanding, to avoid handicap in getting employment, to protect themselves from professional exploiters, and to adjust themselves to new social and economic conditions. Steps in this direction might be:

- The issuance of a guide book in foreign languages to be supplied to immigrants on entering the community;
- An extensive system of night classes for teaching English, and wider opportunities for technical training;
- Provision by the Board of Education and Health Department for rudimentary instruction in health and sanitation.

HEALTH.

General.

Nothing is more difficult than to attempt to tabulate the amount of disease and ill-health resulting from bad housing conditions. These are the records which are tabulated on the minds and bodies of the victims of such conditions and indirectly, but none the less surely, on the minds and bodies of thousands of others with whom they come in contact.

Contagious Diseases.

As will be seen from the following table, the contagious diseases record for "the Ward" shows, in 1916, according to Health Department information, 174 cases, or about 17 per 1,000, which is very little higher than that for the city as a whole.

	Total No. of Cases for Entire City.	No. for "The Ward."
	<hr/>	<hr/>
Diphtheria	1,249	28
Scarlet Fever.....	639	4
Typhoid	181	6
Measles	3,201	45
Whooping Cough	529	46
Tuberculosis	914	37
Chickenpox	572	7
Smallpox	3	0
Mumps	83	0
Diphtheria Carriers	36	0
Spinal Meningitis	53	1
Infantile Paralysis	13	0
	<hr/>	<hr/>
	7,473	174

Of the 137 cases of contagious diseases, excluding tuberculosis, 59 were males, 69 were females, and in 9 cases the sex was not stated. There were

- 18 cases of sickness under 1 year.
- 8 cases of sickness between 1 and 2 years.
- 32 cases of sickness between 2 and 4 years (inclusive).
- 47 cases of sickness between 5 and 14 years (inclusive).
- 18 cases of sickness 15 years and over.
- 14 cases, ages not given.

It is to be noted, however, that only seven cases of chickenpox were reported in "the Ward" out of a total of 572 for the city, and that, out of a total of 83 cases of mumps, none were in this particular district. This is undoubtedly due to the fact that these are apt to be regarded as "childish diseases." Often no medical advice is asked and, owing to the ignorance of the people, cases are frequently not reported to the Health Department. The actual

contagious disease record would probably show far different results. Again, the eternal vigilance that the Health Department exercises toward "the Ward" must have a considerable influence in decreasing the number of cases of contagious diseases that would otherwise occur.

Other Sickness.

A study of the official records does not prove that an environment such as that of "the Ward" has any great effect on health, as far as contagious diseases are concerned. That there is a considerable amount of sickness, however, is shown by the large number of Hospital Orders issued by the city. In 1916, there were 8,822 orders issued, and of this number 482, or 5.4%, were for people in "the Ward," representing 16,844 patient days, with a resultant cost to the taxpayers of \$16,187.20. The total cost of Hospital Orders for patients, during 1916, was \$410,218.13. Thus 4% of the total cost of the orders issued came from a district containing 2% of the city's population.

Cost of Supervision of Health Department for "Ward" District.

It is impossible to arrive at an accurate money cost for the various activities of the Health Department for "the Ward" district. Some idea of this is obtainable, however, from a comparison of the number of workers of each activity required there, with that for the whole city.

At the present time, out of a total number of 68 nurses employed in Public Health Nursing, the full time of two nurses and part of the services of a third are required to look after "the Ward." This does not take into account the time spent by nurses at the clinics in the various Hospitals receiving patients from this district. In other words, at least 4% of the Public Health Nursing in the city is caused through the needs of "the Ward" population. Practically every house there is under supervision or at least visited.

In the Sanitation Division, out of a total force of 20, part time of one inspector is taken by "the Ward," besides the time of the one woman housing inspector, mentioned previously (page 33) was being employed exclusively there.

A considerable portion of the cost of the meat and food inspection can also be allotted to this district.

Besides this, some of the expenses of the Medical, Dental and Quarantine Services must be taken into account.

Death Rate.

There were 110 deaths in "the Ward" in 1916, or about 10.5 per thousand, while the death rate for the whole city for the same year was 12.9. The difference is probably accounted for by the fact that a large proportion of "the Ward" population is composed of immigrants and, since there is comparatively fewer children and aged persons among immigrants, than in a native-born population, there is less probability of death occurring from sickness. Of those who died:

20 died from pneumonia.
10 died from paralysis.
10 died from enteritis (children under 2 years of age).
9 died from tuberculosis.
7 died from organic heart disease.
7 died from cancer.
7 died from violence.
6 died from contagious disease.
6 died from malnutrition,
and the remainder from various causes.

Infant Mortality.

Of the 110 deaths which occurred in "the Ward" in 1916, 42, or 38.2%, were children under two years of age, and of these 31, or 28.1%, were less than one year old. There were 5,821 deaths for the remainder of the city and of these 1,680, or 28.8%, were children under two years.

Venereal Diseases.

Up until very recently the scourge of venereal diseases has been practically ignored by the governing powers. At the last session of the Provincial Government initial steps were taken towards preventing the spread of these diseases. As they have not been reportable, in the same way as other contagious diseases, no statistics are available as to their prevalence in any district.

Through the courtesy of the Toronto General Hospital, however, we show herewith a chart indicating the number of cases of syphilis coming under the Hospital's notice during 1916 and part of 1917. Bearing in mind that this represents only cases known to the Toronto General Hospital, one wonders what the total for the city would amount to.

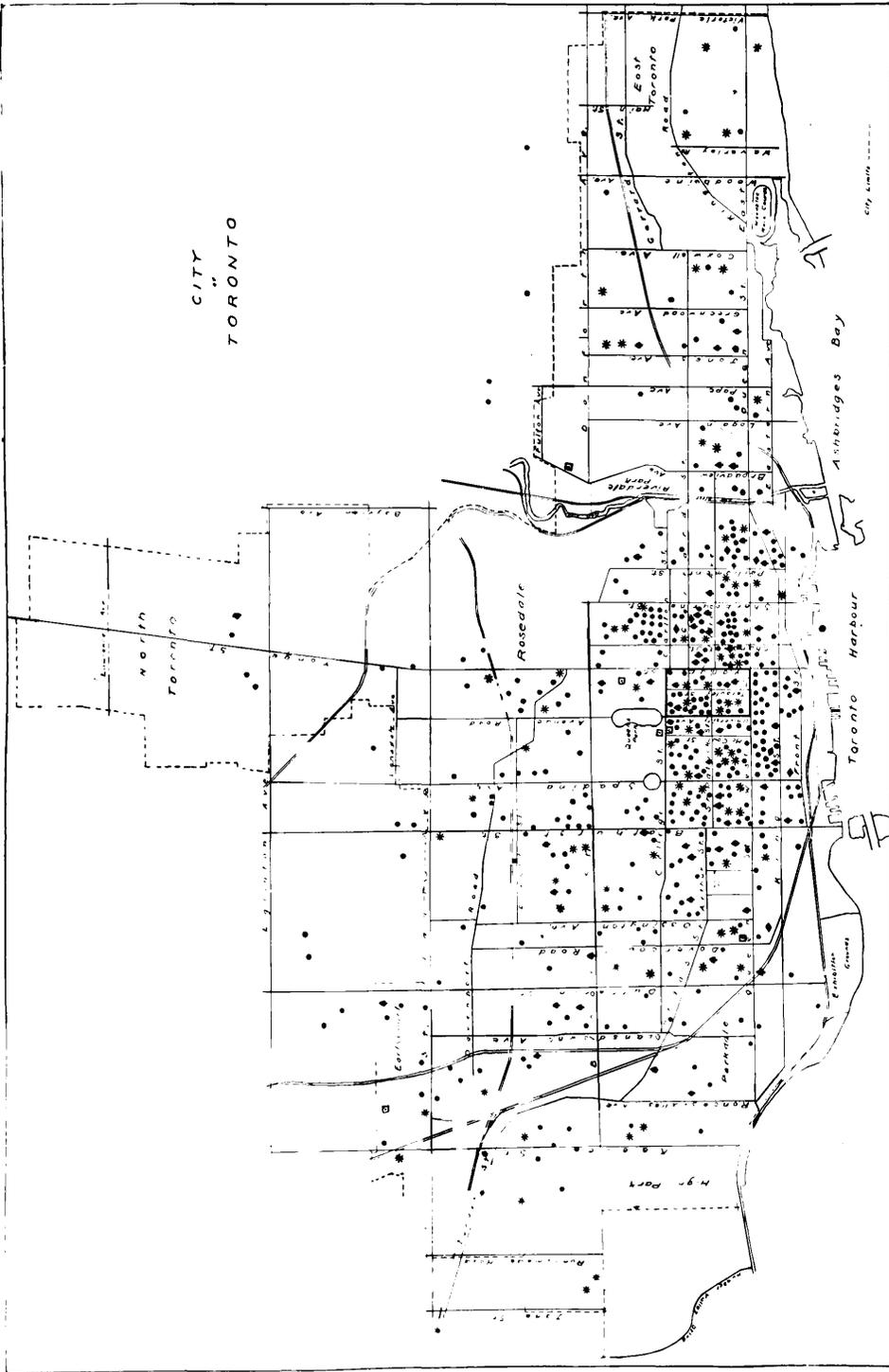
As the records for gonorrhoea have not been tabulated by the Hospital, no attempt was made at charting the available information.

Feeble-mindedness.

Since the Toronto General Hospital maintains the only Psychiatric Clinic in the city, their records on this subject may be taken as the most complete available. See chart on page 60.

Of the cases diagnosed, 558 were feeble-minded, 22 coming from "the Ward." A further 167 cases were diagnosed as insane, 95 being placed in institutions. Only four of the insane cases were from "the Ward" and three of these were placed in institutions.

Of the total number of cases diagnosed as feeble-minded or insane from January 1st, 1916, to November 1st, 1917, 76.4% were born in British countries, while 23.6% were of foreign origin. According to the Dominion Census of 1911, 91.81% of the people of Toronto were British, and 9.19% were foreigners. On this basis, the foreign element, or 9.19% of the city's population, produces 23.6% of the feeble-minded and insane persons.



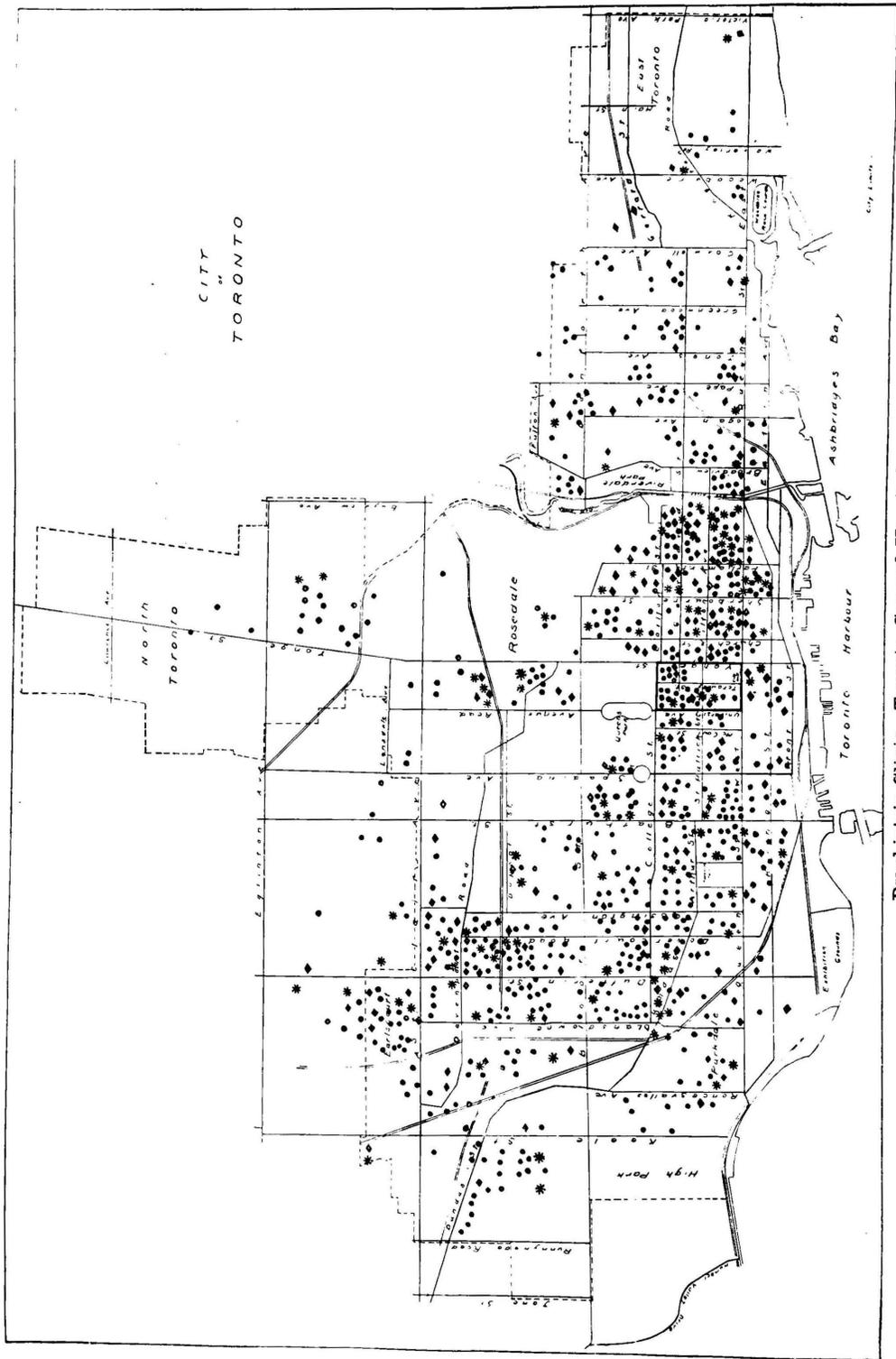
Cases receiving treatment—360. Special Treatment Clinic—Toronto General Hospital—Syphilis.

Cases becoming negative under treatment—78.

Lost cases—49.

○ Cases who have died—6.

◆ Patients with mental conditions resulting from their disease—15.



Psychiatric Clinic—Toronto General Hospital.

● Cases diagnosed as feeble-minded, 558.

◆ Cases diagnosed as insane, 167.

* Cases placed in institutions, 95.

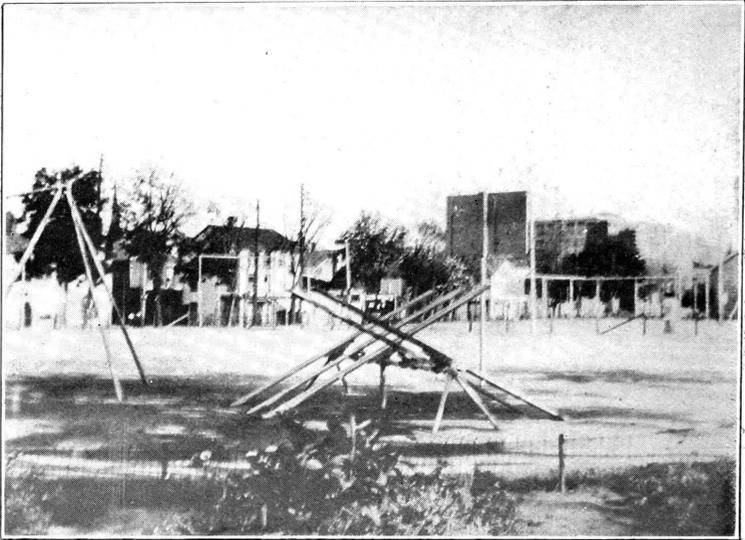
RECREATION.



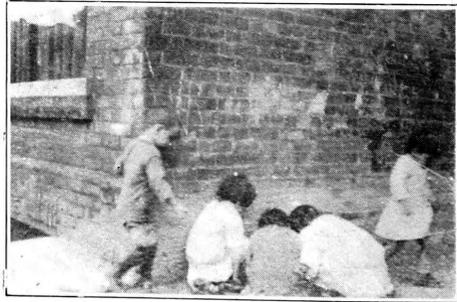
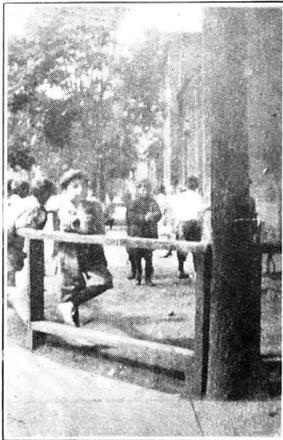
The Elizabeth Street Playground, which covers an area of about one acre in the northern portion of "the Ward," offers good facilities for recreation for the number of children it can accommodate, but it is totally inadequate for the needs of the district. Children can at all times be found playing in the streets, lanes and less healthful surroundings and with a greater liability to accident than if there was adequate playground accommodation. This is especially true on Sundays, when the facilities for play are removed and the playground closed. **Children should not be forced to play in the streets.**



The Playgrounds in Use.



The Elizabeth St. Playground on a Sunday.

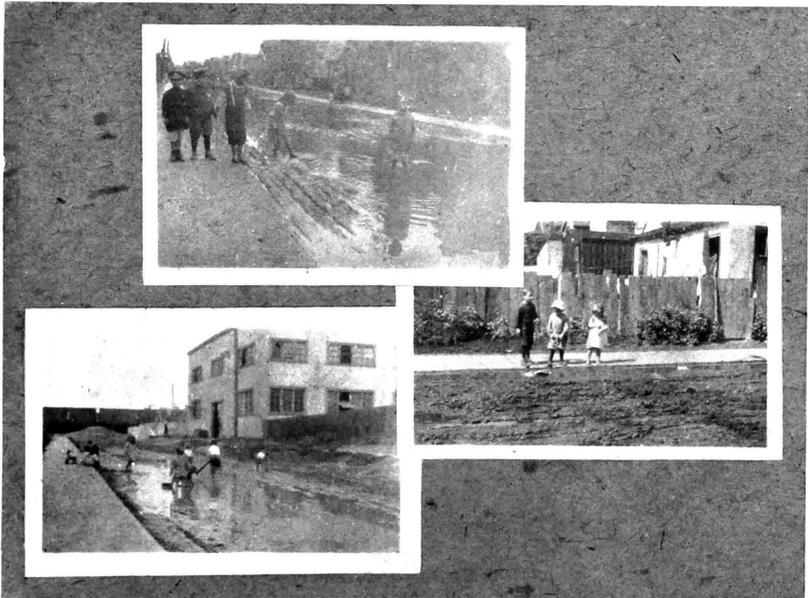


The Same Sunday on the Street.

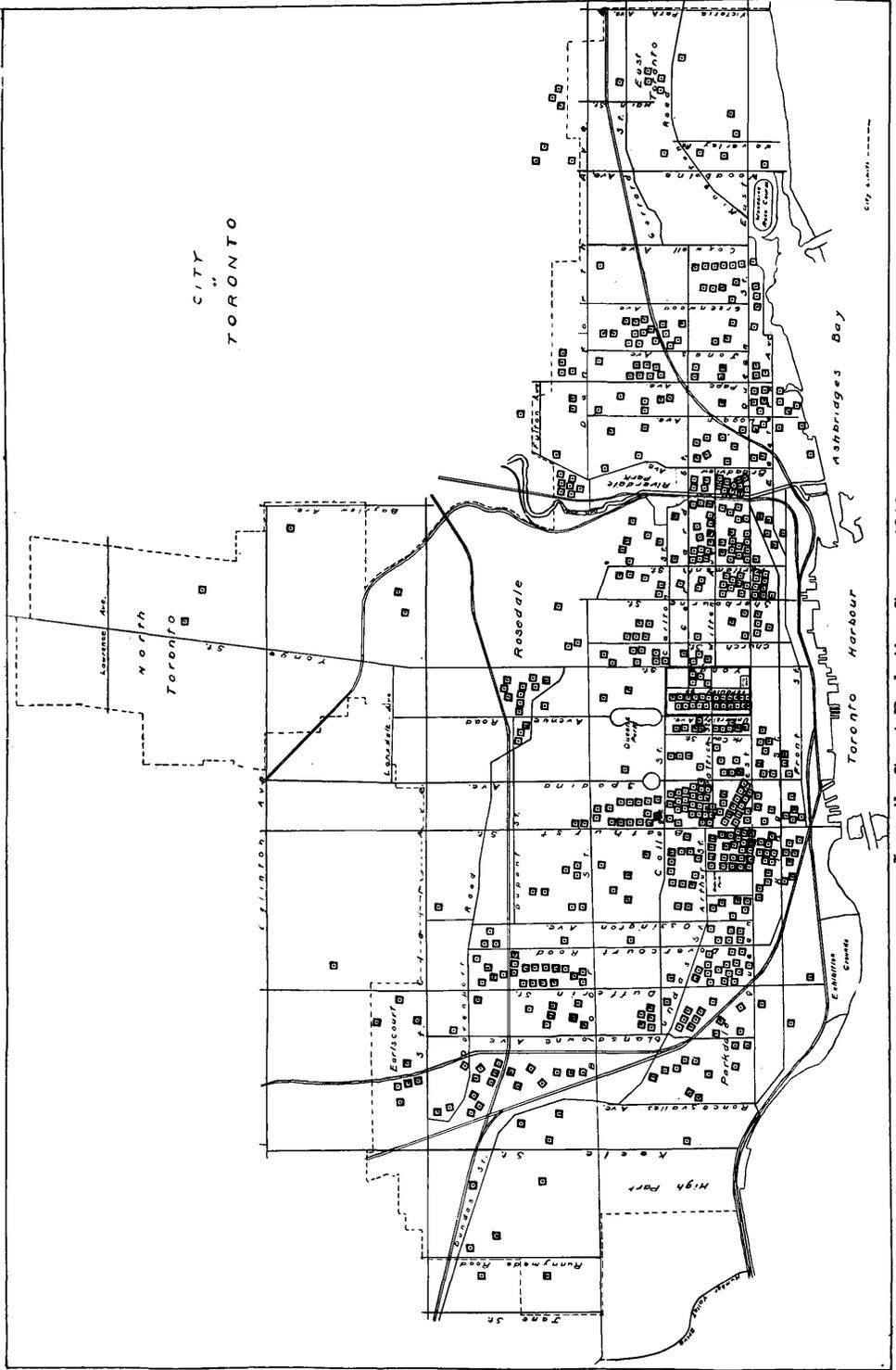
The habit formed of finding recreation in the environment of the street is not broken upon advancement from childhood, consequently we find the youths of the district, instead of seeking healthful exercise, continuing to haunt the main thoroughfares where there is the lure of the picture shows, and other cheap amusements, with the consequent loss of physical stamina and vigor, not to mention the moral effect.

There should be more and better supervised playgrounds, both for children and older people, not alone in "the Ward" but throughout the whole city.

The following pictures were taken in a westerly section of the city:



1 and 2.—Paddling in the Mud.
3.—Sailing Boats in Puddles.



Juvenile Court Probation Cases—1916.

Total: 583.

CRIME AND WRONGDOING.

Moral contagion is even more virulent than physical contagion. As a result we find a greater proportion of crime, delinquency and dependency coming from "the Ward" than of contagious diseases. The accompanying chart of Juvenile Court probation cases in 1916 shows a large number of delinquent children for "the Ward." This record does not take into account a great many children who were apprehended for minor offences and let off after a talking to.

When we consider the living conditions of this district, we will not wonder that some heads of families, through inertia and consequently through inefficiency, fail to support their families and sometimes desert them, that mothers become careless or indifferent to the welfare of the home, and that the children of such parents do not develop into citizens of the most desirable type.

RELIEF WORK.

In the course of this study, no attempt was made to ascertain the amount or cost of the assistance rendered to the people in "the Ward" by the various charitable and philanthropic agencies in the district and in the city at large.

In this connection, special mention might be made, however, of the work being done by Central Neighborhood House—a privately-supported social settlement, whose workers devote themselves exclusively to the betterment of conditions in the district. They conduct classes in gymnastics, English for foreigners, sewing, cooking, civics, singing, folk dancing and music, encourage debating clubs, and seek to develop the latent dramatic abilities of the children through the production of plays. During the summer months outings are arranged for the neighborhood families. In general, they identify themselves with the lives of "the Ward" people and, by giving them a better understanding of our language, laws and customs, do much towards establishing a higher standard of citizenship.

SYMPOSIUM

WHAT ARE WE GOING TO DO ABOUT IT?

The foregoing pages show what has happened to what was, at one time, an inviting section of the city. It shows what is about to happen or is already in the process of happening in other widely distributed areas.

The problems before us are:

- I. **What can we do to remedy conditions now existing?**
- II. **What can we do to prevent similar conditions arising elsewhere?**

A careful reading of the preceding pages will give a fair idea of the causes of existing conditions. Some of these may be enumerated as follows:

1. **Inflated land values.**
2. **Lack of local authority to remove unsightly or dangerous structures.**
3. **Lack of planning to cope with the results of the gradual but inevitable shifting of business and industry from one section of the city to another.**
4. **The crowding together in a small space of large numbers of aliens without the adoption of effective measures to socialize them.**

The following suggestions as to measures which might be taken to grapple with these causes are put forward as a basis for public discussion:

1. **Legislation to permit the taking of a part of the so-called unearned increment at the time of the transfer of properties.**
2. **Legislation authorizing cities to expropriate real property at an advance of 20% on its assessed value for the purpose of replanning the areas affected.**
3. **Legislation authorizing cities to exempt from taxation, in whole or in part, improvements on land.**
4. **Legislation to empower Fire Chiefs and Medical Officers of Health to remove buildings which are a menace to life or health, and charge the cost to owners.**
5. **The establishment of a city planning commission charged with the conduct of an educational campaign on the subject of housing and city planning, and with power to advise the city government as to measures necessary to secure desirable living and working conditions in all parts of the city.**
6. **The adoption of a comprehensive plan for the use of Public and Separate School buildings as community centers for the socializing of all elements of the population and the incul-**

cating of high standards of living and citizenship through opportunities to function as citizens in self-governing organizations.

7. The establishment of highly developed evening and part-time schools in every section of the city.
8. The remodelling of the school buildings wherever necessary to provide the required facilities for such work.

SLUM CONDITIONS IN TORONTO.

“Conclusion” of Report Dealing with the Investigation of Slum Conditions in Toronto, Made by Dr. C. J. Hastings, Medical Officer of Health, Toronto, July, 1911.

“It must be apparent that we are confronted with the existence of congested districts of insanitary, overcrowded dwellings, which are a menace to public health, affording hotbeds for germination and dissemination of disease, vice and crime. Municipality after municipality has been called upon to pay the penalty for neglected slums. The portion of this paid by human life and human suffering cannot be as easily computed as the tax for hospital, prison and reformatory maintenance. We are more willing to supply this accommodation than to endeavor to stamp out the gardens of vice and crime, and the very hotbeds of disease. What we want is prevention, not cure. We can scarcely hope for people to rise much above their environments. Environment leaves its indelible records on mind, soul and body. The two great essentials in the housing movement are, first, to ascertain the facts, and secondly, to make these facts plain to the municipality, as they constitute the very quarry from which material may be obtained for the construction of plans and securing the necessary legislation for the conducting of an efficient campaign.

The public is awake to the necessity for prompt action, and is cognizant of the fact that the best way to begin to beautify a city is to “clean it up.” Toronto is a city of homes, and it is in the best interests of the city, physically, morally and socially, that it should remain a city of homes.

We require:

1st.—A good housing by-law with provisions for its adequate enforcement.

2ndly.—We require suburban garden cities with rapid transportation facilities, such as they have in England, where the mechanic can get a ticket for 25 cents, good for six round-trips six miles from the heart of the city, or for 30 cents for nine miles. The assessed value of land in the Central District, that is, in St. John’s Ward, is from \$100,000 to \$150,000 per acre; in the Eastern Avenue District, from \$40,000 to \$50,000 per acre; and in the Niagara Street District, from \$30,000 to \$40,000 per acre. From an economic standpoint, then, is it reasonable to think that the mechanic and the labor-

ing class generally can be housed to as good an advantage on land of this value as on land in the suburbs which is assessed at from \$1,000 to \$2,000 per acre? It is generally conceded that a wage-earner should not spend more than one-fifth of his income on shelter.

3rdly.—We require a proper scheme of city planning, and, to secure control of the area surrounding the city for about five miles, the securing of an option on the required districts, or annexing the necessary territory. When compared with other cities of smaller population, Toronto yet requires to take in considerable territory. The area of Toronto in acres is 17,920 acres; Buffalo, 26,880 acres; Cincinnati, 27,840 acres; Detroit, 23,040 acres; Minneapolis, 34,080; Indianapolis, 19,840 acres.

Much can be done to improve many of the dwellings that have been inspected, and this will be necessary in view of the fact that a large number of the laboring class will always, for obvious reasons, require to be close to their places of business. However, the great bulk of the toilers can be better, more economically and much more efficiently and satisfactorily housed in the suburban districts. . . . I would advise that a committee be appointed from the Board of Health and the Board of Control, to confer with representatives from the various organizations in the city and public-spirited citizens that have manifested an interest in the solution of this all-important problem. By such a conference a large representative and influential committee could be appointed, with a strong executive, for the working out of the details of an ideal plan for the most efficient solution of the problem.”

THE HOUSING QUESTION AND “WARD” CONDITIONS.

By G. Frank Beer, Ontario Housing Committee.

Housing conditions in “the Ward” are characterized by:—

- (1) Overcrowding of tenants.
- (2) Overcrowding of houses on land.
- (3) General run-down condition of houses.

The cause which creates the first-named condition is the high rent demanded by the landlord and the resulting effort made by the tenants to pay the rent by overcrowding the houses with occupants. It might be asked why, under such conditions, the tenants do not seek living accommodation in other districts. The answer to this is found in the fact that no city in the world is provided with sufficient accommodation at a price which such tenants can afford to pay. This is aggravated by the desire of such tenants to live in down-town districts—near to their work—and where they may form part of the busy life of a large city. Three things are necessary to meet this condition.

- (1) An adequate supply of low-priced housing accommodation.

- (2) Rapid and cheap transportation to places of work, or proper development of housing along with factories and other employing establishments.
- (3) Education showing that the advantages which are thought to be gained are dearly paid for by the many disadvantages suffered by the members of the family as a result of such living conditions.

The cause of the second condition—overcrowding of houses on land—is the desire on the part of the landlord to secure the largest possible profit from the development of the land. A remedy for this can be found in housing by-laws, carefully planned to meet the needs of such a situation.

The cause of the general run-down condition of the houses is also the desire of the landlord to secure the largest net returns from his investment, regardless of community interests. In this case, too, the remedy is found through building and housing regulations, which, while not creating unnecessary hardship, will safeguard the community against such conditions.

Reviewing the above, it will be seen that no remedy will be found for “Ward conditions” apart from a wise planning of the city, including proper building and housing regulations. It is evident that a government organization to compel such planning is indispensable to the prevention of unwholesome and unsightly conditions in all large cities.

It is equally necessary to find a solution for the excessive prices asked for land and housing accommodation. Despite the obvious difficulty, speculation in land must be discouraged, and this can be accomplished best by making such speculation unprofitable. After carefully considering the whole question for many years, I am convinced that legislation should be enacted by which the element of undue profit is absolutely removed from the ownership of land, and I recommend a system of “Land Surtax,” believing that this method, if adopted, will largely meet the situation.

A proper planning of the city will undoubtedly provide for adequate transportation facilities, and—what is perhaps of still greater importance—for an industrial development in which the housing of employees is properly considered.

The creation of a municipal department within the Provincial Government, with power to enforce suitable housing conditions, is the first step, without which no permanent solution of the housing problem can be found.

Through the courtesy of Mr. Beer, we are able to submit herewith an outline of the system of “Land Surtax” referred to in his article.

LAND SURTAX.

It is self-evident that new sources of revenue must be found to provide interest charges and a sinking fund for the increased in-

debtedness—municipal, provincial and federal—resulting from the war. It has been claimed that for this purpose a tax upon the so-called “unearned increment” would be of great service. These claims have probably been exaggerated, but it appears unquestionable that a large annual revenue can be derived from this source. It is equally beyond question that such values are rightly the property of the whole people, and should not be monopolized by individual citizens.

It is not the object of this memorandum to deal with the many aspects of so large a subject, but to direct attention to a method of taxation which, if adopted, will, it is believed, secure a reasonable maximum of revenue from unearned land values. Other merits of the plan suggested are found in the provision made for fluctuating values, for ensuring the permanency of the revenues, and for discouraging speculation in land. The name applied to the plan of taxation referred to is the **Land Surtax**.

The Land Surtax is a special tax graduated from 1% to 3% levied upon values which are not the result of improvement made by the owner. It applies only to the increase in value, and its object is to secure for the public revenue a portion of the value which is commonly referred to as unearned, and to prevent speculation in land.

A concrete illustration of the working of the Surtax will explain its operation.

In 1915, a piece of property is assessed at \$10,000, and the general tax rate is 20 mills.

In 1916, if the property is found to have increased \$2,000 in value, the general tax rate will be levied upon the whole value, \$12,000, and a surtax of 1% upon the \$2,000. If the property remains at this value in 1917 the surtax will be increased to 2%, and if there is no change in its value in 1918, the surtax will be increased to 3%, which is the maximum surtax proposed.

If, in 1917, the property is found to have depreciated to its original value of \$10,000, the surtax ceases. If, upon the other hand, it has further increased in value, the surtax begins anew upon the further increased value, 1% the first year, 2% the second year, and 3% the third year.

<u>Year.</u>	<u>Assessed Value.</u>	<u>Value for General Tax Rate.</u>	<u>Surtax.</u>
1915	\$10,000	\$10,000	
1916	12,000	12,000	1% on \$2,000
1917	14,000	14,000	2% on 2,000 and 1% on 2,000
1918	14,000	14,000	3% on 2,000 and 2% on 2,000
1918	14,000	14,000	3% on 4,000 and for each year thereafter.

If in any year the property is found to have lessened in value the surtax will apply only to the remaining increase in value.

The total taxes collected from year to year will be:—

1915....	20 mills upon	\$10,000	.....	\$200 00
1916....	20 mills upon	12,000 and 1% on \$2,000	.....	260 00
1917....	20 mills upon	14,000, 2% on \$2,000 and 1% on \$2,000	.....	340 00
1918....	20 mills upon	14,000, 3% on \$2,000 and 2% on \$2,000	.....	380 00
1919....	20 mills upon	14,000, 3% on \$4,000	.....	400 00

Shrinkage of Values.

If in any year the assessable value of the property is found to be less than \$10,000, then the general tax rate is collected upon the ascertained value from year to year until the original valuation of \$10,000 is reached, when the Surtax again becomes operative.

PROVIDED, however,—

If the property changes ownership at less than \$10,000 the Surtax becomes operative upon any valuation in excess of the purchase price. The new owner is not given advantage of standing in the place of the original owner in exemption from the Surtax until the \$10,000 is reached.

FURTHER PROVIDED,—

If at any time the property changes ownership at a price in excess of the assessed value, the price at which the property is acquired shall be the price at which the Surtax shall be fixed. For instance:—

If, in 1916, the property changes ownership at the price of \$14,000 instead of at the assessed value of \$12,000, the 3% Surtax will be collected upon \$4,000. Sales for \$1.00 “and other considerations” will be forbidden.

As the Surtax is collectable only upon increased values, it will be to the advantage of land owners to have their property assessed at its fair market value. Failure to have this done will result ultimately in a heavy penalty by seriously affecting the market value of the property.

If the Land Surtax is adopted the result will immediately be shown in the discouragement of land speculation. Land prices will be steadied, and in some cases reduced. The heart will be completely taken out of subdivision in advance of actual requirements. The tendency will be to avoid any step which will form a ground for the collection of the Surtax. The immediate result of the tax will be, therefore, not a large increase in revenue, but a decided check upon land speculation; a check upon land monopoly, a somewhat general reduction in land values as the chances for postponed profits are practically squeezed out of calculation.

The advantages of the Surtax over any plan by which the State shares only when actual sales have been made, are apparent. Among these advantages are elasticity of taxation to redress the ups and downs of boom activities. At the same time the most severe check is provided against an artificial market.

Land would be retained for its natural use as long as possible, since this will be found the most profitable method to adopt. For instance, land near cities will be kept as farm land until the requirements of the cities make further subdivision necessary. The result of this will be that land for housing purposes will cost a reasonable advance only over farm lands. And even of this increased valuation the State would receive a large share. It may be fairly claimed that under this system speculation in land would be discouraged and made unprofitable. Land values will cease to soar and the revenue at first anticipated from the Surtax will not materialize. Land will be cheap—its value will be subject only to natural increase, and this, in turn, checked by the absence of private profit. Advantages arising from the use of land will be secured to those who use it—to everyone else its ownership will be a burden. And finally to the extent that land values are held down the Surtax will prove of general advantage.

On the proportion that a Customs tariff affords protection, its value for Revenue purposes is lessened. So, in the case of a special land tax, it cannot produce both revenue and social betterment.

THE RELATION OF ASSESSMENT TO LIVING CONDITIONS.

Extract from "Rural Planning and Development," by Thomas Adams, Town Planning Adviser, Commission of Conservation, Ottawa.

"When a house and lot is purchased, the price paid should be based on the revenue-producing character of the investment, and, in an average case, when the land is put to full use, should not exceed twenty years' purchase of the net rental; this rental being arrived at after deducting the whole of the outgoings (taxes, etc.), together with a sum for repairs equal to from 10 to 15 per cent., from the gross rental.

Difficult as it may appear to be to reduce values in Canada to a revenue-producing basis, it is only wild speculation and wrong theories of assessing land values that have caused it to become difficult. When assessments are made by competent valuers on a scientific basis, both vendors and purchasers of real estate will obtain much-needed guidance in their transactions. In places where land is assessed with some definite relation to its revenue-producing value, having regard to the purpose for which it is best adapted, arrears of taxes are practically unknown, investments in real estate become as secure as investments in city bonds, the chief sources of cheap capital are no longer cut off from owners of land, vacant suburban lands are cultivated, and taxes are paid on the basis of ability to pay. In normal times a purchaser of an improved lot in England can borrow two-thirds, and in some cases a greater proportion, of the actual price he pays for the land and improvements at from 4 to

4½ per cent. Such land can usually be purchased at a figure approximating to its real value as a revenue-producing investment, and the local assessment is based on the annual rental value.

Where speculation occurs it should be the subject of a high increment tax at the time when any land is transferred; a tax which would act both as a deterrent against speculation and as a means of obtaining for the community as much as possible of the value which is socially created. Ordinary revenue should be obtained from taxes levied on the actual value of the land as a revenue-producing investment, and an assessment roll prepared on this basis would be a guide to purchasers and mortgagees.

Under present conditions, the revenue obtained from local taxation is probably no greater than would be obtained on the above basis, since a large proportion of real estate value is now escaping taxation. A tax based on inflated values helps to sustain these values, is costly to collect and is uncertain.

A change in the system of assessment is needed, including standardization, in each province. The appointment of competent and trained valuers, who understand the principles of land valuation, with tribunals of experts to determine appeals, is required to precede any reform in taxation, and are necessary as a means to assist agriculture and arrest injurious speculation. Real estate operators are not good valuers, and their experience is hurtful rather than helpful to sound judgment, while legal tribunals are incompetent to decide appeals on purely economic questions requiring scientific training in the principles of valuation. It takes about ten years of special training in the principles and practice of land valuation to make a land valuer in Britain, although the system of taxation in that country has not hitherto been based on the capital values of land to any great extent. The land valuer in Canada should be trained and protected in the same way as the land surveyor.

People who buy land for use should be safeguarded against their own natural ignorance of a matter requiring great skill and much experience to determine, and also against misrepresentation. This safeguard should be in the form of an assessment roll prepared by qualified persons.

The whole system of taxation for local purposes in Ontario, and generally throughout Canada, is based on the present system of valuation, which, as has been shown, is so absurd that land in some districts is valued for assessment for one purpose at from fifteen to twenty times its declared value for another purpose—both values being sworn by the assessors to be the market value of the land.

The system of public valuation encourages land gambling, whereas it should hamper it by providing a basis on which to arrive at real values. In so far as land values are high from the following causes they are injurious to the community:

1. Speculation and improper assessment;
2. Overcrowding of buildings on lots, and high buildings;

3. Owners not being compelled to finance their own improvements and provide proper sanitary arrangements in advance of building.
4. Too costly a system of developing land, due to want of planning, and excessive widths and lengths of road.

If, under proper development schemes, these matters were regulated in the interests of the community, it would go far toward solving the problem of taxation of land.”

A PLEA FOR A CANADIAN STANDARD OF HOUSING.

By Rev. Peter Bryce, President, the Neighborhood Workers' Association.

It is commonly believed that slum sections are inevitable in great cities. In Toronto, as this report discloses, we have slum areas, but happily not of the tenement character. Whether such housing conditions and environment should continue in Toronto is not an open question. Indeed, that slums exist at all is a reproach to any government, municipal or national, and that they should be permitted indefinitely is unthinkable.

It would be comparatively easy to destroy the slum districts of Toronto, from the fact that few tenements are to be found in such areas. Power should be conveyed by the Province to the Local Board of Health, enabling the authorities to destroy unsanitary dwellings. Houses in back areas should be removed, and the law against overcrowding rigidly enforced. Owners should be obliged by law to keep their houses in a habitable condition. Undoubtedly the standard of living by the tenant is largely influenced by the standard set by the property owner. As suggested, the city should appropriate in taxes such a proportion of the rapid increase in land value as would make it unprofitable to hold the property for speculative purposes. The sign nuisance should be abolished, and a campaign inaugurated to put all premises in a clean and orderly state. It should be the policy of the city, for example's sake, to create in these sections a high standard of cleanliness in the streets and to maintain the pavements and sidewalks in good repair. A constructive policy should be planned and pursued under the direction of a Municipal Town Planning and Housing Commission, co-operating with similar Provincial and Dominion Commissions. Toronto will be one of the great cities of the American continent, and she has an unexcelled opportunity to become a city with housing conditions unequalled in any American or Canadian city. The appointment of such a Commission is an immediate necessity if we are to plan wisely for the future.

To this Commission would be entrusted the task of decentralization. New residential areas would be created, carefully chosen, laid out in approved fashion, and with good transportation facilities.

Houses to rent at about \$20.00 a month should be erected. Ownership, through a reasonable system of payments, should be encouraged. Free model plans for workingmen's houses should be supplied to men who wish to build their own houses, and land should be sold at its real value. The plan supplied to working men should show how the first two or three rooms could be erected, and the others added at a later date, without destroying the integrity of the plan. If we remove people from "the Ward," we must provide for them elsewhere in a definite manner or we may create slum conditions in other parts of the city, even in the suburbs.

Slum conditions are not created alone by bad housing and imperfect community environment. In such sections the foreigner, with his low standards of living, is usually found. He has not been acquainted, upon arrival in Canada, with Canadian ideals of housing and the only place apparently open to him to reside has been in the congested areas. He has, of course, conformed to the housing conditions in the slums. We should have a Canadian standard of housing, and it should be conveyed by proper channels to the immigrant upon his arrival in Canada. Moreover, this standard should be constantly placed before the young people in the practical work of the community school.

