

# WEEKLY BUILDING REPORTER

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## Plans For Sherbourne Street Extension Are Submitted

Spadina Safety Zones and Underground Parking Opposed.

Three Rosedale Associations last week submitted two plans recommending routes for the proposed extension of Sherbourne Street via Huntley Street to the Works Committee. The Committee will discuss the matter, but the Works Department has not yet signified its opinion of this route for the Sherbourne Street extension.

Works Commissioner Harris reports his disapproval of the proposed installation of safety zones on Spadina Ave. north from King Street to College Street, as was done on St. Clair Avenue West.

"Having regard for the fact that, if safety zones are established, automobiles are not required to come to a full stop when street cars take on or discharge passengers, I am of the opinion that said zones do not increase the safety to pedestrians."

Mr. Harris also opposed the proposal that the city establish underground parking space in the downtown area. He does not deem it a function of the city to compete with property owners who have erected parking garages at considerable expense. In a resolution submitted by Alderman Cameron, it was suggested that the municipal underground parking might be established beneath the projected extension of University Ave.

The Works Commissioner is recommending the paving of Fleet St. West from the foot of Bathurst Street to Strachan Ave. This street runs south of the railroad tracks parallel to the Lakeshore Boulevard, which passes the Prince's Gates at the Eastern Entrance to the C.N.E. The new pavement will be 54 feet wide, with provision for car tracks, and will cost about \$84,500.

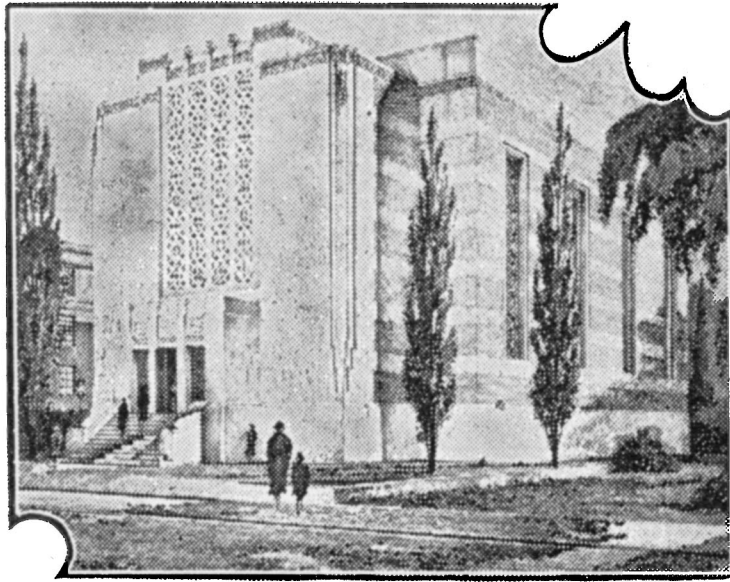
## Big Hosiery Mills Plant May Locate in Toronto

For the past few weeks representatives of the Dexdale Hosiery Mills of Lansdale, Pennsylvania, have been visiting various sites in Ontario and Quebec with a view to selecting a site for a Canadian plant which the company proposes to open on this side of the border. This week a number of waterfront sites were examined, and an official has stated that in all likelihood Toronto will be the final choice. During their visit to the various spots in this city which have received their consideration, they were accompanied by civic officials and representatives of the Toronto Industrial Commission.

"We certainly are impressed by Toronto and it will in all probability be our final choice," said L. A. Austin, one of the hosiery mills' representatives.

The company's main plant operates some 600 machines at its main plant in Lansdale, and when the new Canadian factory is opened it will provide employment for several hundred. Mayor Wemp and Controller Claude Pierce received the firm's representatives yesterday and impressed Toronto's many advantages upon them.

## PROPOSED NEW SYNAGOGUE



Although the site has not yet been selected, above is a reproduction of a drawing by Chapman & Oxley, architects of the new synagogue, which it is proposed to build to serve the residents of the northern part of the city. It will be of the oriental style of architecture, and will cost about \$150,000 to erect.

## Bloor Street Widening Favored by Association

Widening of Bloor Street Between Spadina and Lansdowne Regarded as Desirable.

Controller Summerville this week urged the widening of Bloor Street right through from Spadina Avenue to Lansdowne Avenue, expressing the opinion that the widening should not stop at Spadina, but be carried right through to Lansdowne, thus providing a fine cross city thoroughfare from extreme east to west.

"The majority of the members of the Bloor Street Business Men's Association are in favour of the widening of Bloor Street from Spadina Ave. to Lansdowne Ave., said A. E. Petrie, the new president of the organization. "I personally am all for it," he said. "It is certainly a much needed improvement."

"Con. Summerville promised us this improvement at a meeting in Kent school during the election campaign," stated Past President H. Menzies, "and we have been gaining membership ever since on the understanding that the project would become a reality. The business men are getting behind the proposal, which they believe would be of great benefit to this section of the city."

"At present there isn't any parallel street north of College until you get to Bloor, and the traffic at all times every day is terrific on this highway. A widened street which will extend from Danforth and connect up with the Dundas Highway would be a wonderful improvement."

"How it would be paid for is a matter which could be settled later on equitably. Our feeling is that it is more or less of a provincial highway, and if widened would be of great benefit to the city at large. But this matter could be determined when the project is approved."

"I always have been in favor of the widening of Bloor right along to Lansdowne, ever since the present widening

was undertaken," stated Ald. Hunt. "The work, I think, should be undertaken on the same basis of payment as the last part, namely 40 per cent. being charged against the local properties and 60 per cent. against the city. I think it would have to be done in sections. A cross-city highway certainly is a necessity in this part of the city, and I find a great deal of support for the proposition."

## St. Luke's Anglican Church Sold To Auto Firm

At a meeting of the vestry of St. Luke's Anglican Church this week, a report of the Sites and Building Committee unanimously recommended that the offer of the Dominion Automobile Company for the property of St. Luke's Church at Bay St. and St. Joseph St. at \$25,000 be accepted.

The Dominion Automobile Company will take possession of the newly acquired property on March 18, and final services will be held in the church next Sunday. The dismantling and demolition of the church will begin the following week, and while the Rev. G. F. B. Doherty, the rector, has so far made no announcement of plans regarding a temporary place of worship, it is expected that some announcement will be forthcoming next Sunday.

## Demolition of Downtown Store to Begin Soon

Temperman and Sons, wrecking contractors, have the contract for the demolition of a two and a half storey store block at the southeast corner of Church and Richmond St., which is to be wrecked to make way for the fine new building designed by Murray Brown, architect, for the J. Frank Raw Company, manufacturers of surveying instruments and blue print machinery.

Demolition of the building will start next week, and as soon as the site is cleared, construction of the new building will proceed.

## Decision Reserved in Assessment Appeal

Exemption on Corner Lots Sought on Pavements and Curbs by North Toronto Residents.

The appeals of G. H. Clarkson and James Conley for exemption on their corner lot properties from local improvement taxes on pavements and curbs resulted in Judge Denton reserving decision last week. It will be remembered that a somewhat similar case regarding exemption from taxation on the North Toronto sewers system recently resulted in 120 feet flange of North Toronto corner lots being declared exempt instead of the 60 feet provided by statute.

Norman Somerville, K.C., acting for the appellants, asked that a similar exemption be given on pavements and curbs. Taking the case of Mr. Clarkson, who owns property at the northeast corner of Lytton Blvd. and Duplex Ave., with a frontage of fifty feet on Lytton and a flange of 135 feet on Duplex Ave., he objected to the local improvement tax of \$600, covering a period of ten years, for the paving of Duplex Ave., claiming that the property was not comparatively increased in value.

Mr. Conley owned property on the southeast corner of Erskine and Redpath Aves.

Judge Denton: "In the case of sewers we ruled that there should be an exemption of 120 feet on flange. But in the case of the roadway it is entirely different."

Mr. Somerville: "I submit that it is not."

Judge Denton: "You can submit all you want. Do you mean to tell me that the pavement is of no value to the land?"

Mr. Somerville: "That increased value is reflected in the increased assessment. Mr. Clarkson pays 2½ per cent. as much as his neighbour, but they have the same superficial value. I submit that the inside lots are as valuable as the corner lots."

Judge Denton did not agree.

Mr. Somerville expressed his belief that a corner lot could not be sold for any more than an inside lot, and suggested that the assessment had this effect.

H. L. Rogers, realtor, when called to the box, stated that for residential purposes the corner lot was not of greater value than the inside lot.

"The only asset I can see is where the lot is not sufficiently large to allow access to the rear of the house," he said.

Assessment Commissioner Fairley remarked that had it not been for the decision on the sewer question, this appeal for similar exemptions on pavements and sidewalks would not have been made.

## Apartment Building Gets Good Start

Up to the present, projected apartment construction in the city indicates that 1930 will be a record year in this respect. Completed plans announced by builders and architects involve expenditures of well over a million dollars, and construction is already under way on many of these projects.

## BUILDING LOANS

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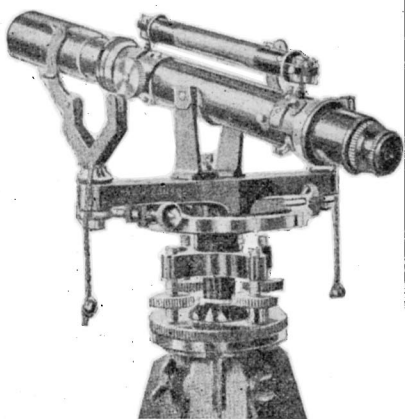
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# Success in Building Depends on Management

Smaller Builder Should Study Operating Technique of Large Construction Firms.

Colonel William A. Starrett, a prominent member of the most distinguished building family in America (he is one of five brothers, all connected with many of the largest building projects in the United States), in a recent issue of Building Age, discusses the problems of the small builder as compared with those faced by the big builder. Colonel Starrett finds that there is the same fundamental problem in building whether small or large—management, and in proportion as it is solved success comes to both. Col. Starrett states in part as follows:

Every five years 50 per cent. of all contractors go out of business, and that 50 per cent. is composed largely of small contractors, not the large, established builders. Does this not indicate that there is something wrong in many builders' operating technique? Does it not show that the large builder has acquired something in the manner of operation which carries him far on the road to success? Or aren't comparisons possible?

If there were anything in the nature of the small builder's work which differed radically from that engaged in by the big contractor we might be forced to conclude that no comparison was possible—that there was little in common between the problems faced by the two, but as I see it, the basic problem is the same, the difference being only in details.

The fundamental problem in building is management, and the small builder may well study the operating technique of his big brother, for in the latter's ability to manage lies the secret of his success. The big builder knows that managerial ability is the keystone of good business, and by management he means "organized foresight".

Organized foresight or "prevision", as I like to call it, leaves nothing to chance. A skyscraper, for example, is constructed mentally from foundation to roof long before the actual work begins. All the component operations which go to make a finished structure are thought out in detail much as a capable general plans the movement of troops and supplies in advance of a campaign. The big builder does so from necessity because it is imposed upon him by the very complexity of the work.

This same original foresight, so essential to large scale building, is equally essential for the small builder. It is not enough merely to hire the specialized workers who contribute to the building operation; one must manage them as well as coordinate their work. That in turn necessitates a knowledge of the science of contracting and contracting administration. It requires executive ability. The small builder needs to know sources of supply; to know the meaning of things called for in specifications. In

short, he should be organized on the basis of rendering service, for it is not enough just to get by.

### Planning Always Essential.

Planning, everlasting planning, the ways and means are the constant concern of the builder.

Now a builder, to be any sort of a builder, must work to a time schedule prepared with forethought and out of his experience and ability, and I learned in my first job how this was done and how all-important it is. Time, as well as money, is spent and both must be budgeted; and the drive is always to keep all branches of work approximately within the money budget and time schedule. Organized forethought is the very essence of building.

In money budgeting eighty per cent. of the cost lies in the buy-out, the sub-contracts, such as steel, heating, ventilating, plaster and painting. Another ten per cent. goes for commodity materials: sand, cement, brick and similar items. The remaining ten per cent. is the builder's direct payroll, which usually includes the foundations, bricklaying, carpentry, etc.

The price of a structure having been estimated, the owner's interest is not how cheaply, but how well his agents work for him, so that the wise builder realizes he is working for the owner and not himself. Builders are not vendors of buildings, but merely expert managers and co-ordinators.

After the first two stages of business have been completed, the work in the architect's office and the letting of contracts, success depends on how well the builder can marshal the forces under his command. The capable builder is responsible for the whole progress of the work, and he stands between the sub-contractors and the sometimes capricious petulance of both the owner and the architect.

### The Fellow Who Figures Closer Than Anyone Else.

Despite the desire to obtain contracts, the best builder is not the one who can make the lowest estimate, although not a few builders lay claim to superiority because they can "figure closer" than anyone else. The fallacies here involved are at the root of many of the ills that beset the building business. Things cost what they cost, and not what some impatient opportunist hopes he can make them cost by blinking the facts of his problem.

In estimating, one of the popular misconceptions, even among builders who should know better, is that buildings may be estimated by so much per foot. A doctor does not diagnose a case by reading the clinical thermometer, but it helps; in the hands of an expert, cubic foot cost, likewise, may be a reasonably accurate method.

The best rule, and one generally accepted by the best builders, is to compute the cubic foot contents of a building by an arbitrary line drawn beneath the footings and above any special foundation construction. Where special foundation conditions are to be met, they must be considered as an element of cost apart from any generalization as to cube.

However, even if a cubic foot price is agreed upon and a contract based upon it, there still remains the necessity for the builder to make an accurate detailed quantity survey of the operation and an estimate of the material and labor costs. This detailed estimating may seem like an interminable job, but there is no royal road to it, any more than there is to success itself.

As far as financial success is concerned, fortunes are not made out of building proper. It is an interesting commentary on the industry that it is economically the most disorganized of any with the possible exception of farming.

Competitive bidding reaches jungle ferocity and literally places the builder at the mercy of the customer. To make anything out of it at all, the builder is forced to grind down all or most of his sub-contractors. If he fails, he is playing with bankruptcy.

It sometimes happens, however, that a builder notes that a certain corner would lend itself to a specific form of improvement, office building, store or apartment house. He looks about for a possible lessee, finds one who might consider it, seeks out the owner, suggests that a tenant might be found in advance, brings owner and prospect together, advises with them, takes the contract for construction and turns the completed property over to the owner at an agreed price or at cost plus his agreed fee.

Any builder might well follow out that system in a small town. Curiously enough, small town skyscrapers often justify themselves financially, despite the fact that land is comparatively cheap. The reason for this is that the added prestige, together with their more modern conveniences, quickly empties the older and outmoded office buildings of the city.

The field of the small builder is by no means limited to the suburbs; there are great opportunities for him in the metropolitan districts proper. There is much construction which the big builder cannot handle as expeditiously simply because of his size. These smaller projects need contractors who can manage ably, for both time and costs are factors as with the large enterprise. They need the management of builders who are organized to give a genuine service. And to the extent that the small builder achieves the goal of service through "prevision" he will grow in size and in strength.



## AMONG OUR MEMBERS

A. Donaldson, 85 Silverthorne Ave., has the roof on a two-storey residence on the East side of Weston Road near Rockwell Ave. It will be of solid brick construction on concrete block foundations and will cost about \$6,000. Mr. Donaldson has a similar residence ready to begin on an adjoining lot soon.

\* \* \* \*

R. D. Wood, 96 Westlake Ave., is trimming two residences on the west side of Neville Park Blvd. They are two storeys of solid brick construction and cost about \$10,000.

\* \* \* \*

Harry Jenkins, Jr., 62 Hilda Ave., has the walls under way for a fine residence on the south side of Deverall Ave., near Spadina Road. It will be two storeys of brick and stone construction on stone foundations, and the cost is estimated at \$22,500.

\* \* \* \*

Fred Stevens, 454 Briar Hill Ave., has started roofing two residences on St. Germaine Ave., near Greer Road. They will be two storeys, of solid brick construction on concrete block foundations, and will cost about \$7,500.

\* \* \* \*

L. A. Beatty, 10 Tyrell Ave., has the walls ready for the roof for a two-storey residence on the north side of Cortleigh Blvd., near Avenue Road. It will be two storeys, of brick and stone construction on stone foundations.

\* \* \* \*

H. J. Long, 76 Glendonwynne Road, has the walls up for a duplex residence on the west side of Avenue Road, north of Briar Hill Road. It will be two storey, of solid brick construction on concrete block foundations.

## Toronto Superior

### To All Other Cities

Conditions Here Better Than in Most Cities Declares President Kerwin After Tour Through Several States.

Meetings of Association to be Always Open to Guests.

President W. H. (Bill) Kerwin was welcomed home after an extended tour through several States across the line, at the meeting of the Executives of the Toronto Home Builders' Association, held at the Prince George Hotel, Monday night last.

"Let me tell you, frankly," said Bill, "that I am not only glad to be back, but I am mighty glad that I live in good old Toronto after seeing conditions in many cities across the line. There is little unemployment here compared to the cities I visited—Buffalo, Washington, Baltimore, Richmond, Jacksonville, St. Petersburg and Miami. There are over 4,000 vacant stores in Jacksonville alone. Lots, that two years ago were selling at three and four hundred dollars a foot, can be bought for the taxes. In 24 American cities unemployment has increased, and Toronto has nothing like the unemployment problem prevailing across the line in almost every city."

Naturally with such unemployment conditions, there was little optimistic talk among builders in these cities, though the Federal and State Governments were taking drastic steps to promote all kinds of public works. An exception to the general depression was the city of St. Petersburg, Florida, where Bill found everyone on their toes, and the builders and realty men were experiencing the best year in the history of the city.

"Let's be boosters for our city," said the president. The street car service in Toronto was better by far than any transportation system in any of the cities

(Continued on page 5)

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## The Ring of the Trowel and the Hum of the Saw

### Summary of the Week's News in the Building and Allied Fields.

Contracts are to be awarded soon for the erection of a Sunday School in connection with Westminster Central United Church on the south side of Bloor St. East, near Park Road. J. Francis Brown, architect, 2 Bloor St. East, has prepared the plans.

G. Hislop, 105 Lake Shore Drive is erecting six residences on the west side of Fourth Street, near Morrison Ave., New Toronto. Foundations are in for two and the other four will be started shortly. They are to be one-storey of solid brick construction and will cost about \$4,500 each.

G. C. Bennett & Co., Ltd., 11 Hayden St., hold the general contract for a \$15,000 addition to the plant of the Geo. Rathbone Lumber Company, 10 Northcote Ave. It is to be a three-storey structure, 50 x 25 feet, of solid brick construction on concrete block foundations. Work has begun on the walls.

Alex. Lawrie, 378 Melrose Ave., will shortly begin the erection of a 1½-storey detached residence on the north side of Melrose Ave., near Greer Road. It will be of solid brick construction on concrete block foundations and will cost about \$4,000.

T. B. Mothersill & Co., 12½ Simcoe St., Oshawa, Ont., hold the general contract for the erection of bleacher seats on Lakeshore Drive at the Exhibition Grounds for the coming Shriners' Convention. The cost is estimated at \$80,000.

J. Van Der Gajt, 45 Kingsmount Road, has the walls up for two pairs of residences on the north side of Carlaw Ave., near Westwood Ave. They will be two-storeys of solid brick construction on brick foundations.

N. Parrington, 376 Northcliffe Blvd., has the walls started for a one-storey residence on the west side of Hartley Ave., near Eglinton Avenue. It will be of solid brick construction on concrete block foundations and will cost about \$4,000.

Cairns Brothers, 45 Thora Ave., is trimming a pair of residences on the west side of Linsmore Cres., near Sammon Ave. They will be two-storeys, of solid brick construction and will cost about \$7,500.

The Seaman-Eaton Flooring Co., Ltd., have received the contract for supplying and laying the hardwood flooring for the North Toronto Vocational School; Wilde & Brydon, general contractors. They have also received the contract for supplying and laying the flooring for the Canada Steamship Co.'s new freight sheds in Hamilton; Wilde & Brydon, general contractors.

Lankin & Locke, 181 Cranbrooke Ave., have eight bungalow residences under construction on Unsworth Ave., near Lawrence Ave. They are of solid brick construction on concrete block foundations. The walls of four are going up, and four are roofed.

The same builders are erecting two detached bungalow residences on the North side of Cranbrooke Ave., near Greer Road. They will be of solid brick construction on concrete block foundations, and are roofed.

W. J. Scott, 46 Sparkhall Ave., has the foundations in for two detached

residences on the west side of Warlands Ave., near Don Mills Road. They will be of solid brick construction on concrete block foundations and will cost about \$6,000.

Thos. Fogg, 58 Harshaw Ave., has the foundations in for a bungalow residence on Warren Cres., in North York Township. The owner is N. Harcourt, 535 Jane St. It will be of solid brick construction on concrete block foundations, and will cost about \$4,000.

F. H. Quinton, 184 Humberside Ave., has awarded the contract for a two-storey, detached residence on the south side of Brookdale Ave., near Greer Road. It will be of solid brick construction on concrete block foundations.

H. Dennis, 698 Danforth Ave., has the foundations in for 2 residences on the north side of Mortimer Ave., near Jackman Ave. They will be two storeys, of solid brick construction on brick foundations, and are expected to cost about \$8,500.

(Continued on page 7)

### CORRECTION.

Lien No. 11639—Canada Sand, Lime & Pressed Brick Co., Ltd., against Arthur and John Edmonds, et al, for the sum of \$207.10, as reported in the Weekly Building Reporter of March 1st, was discharged before that date, and appeared in the paper in error.

## Mechanics' Liens

March 5th, 1930.

- 11651—A. Damico & Co., 1443 Dufferin St., against Amalgamated Building Co., Ltd., 100 Adelaide St. West, et al, for the sum of .....\$332.50
- 11652—Fawkes & Frankish, against Joseph Knowles, et al, for the sum of .....\$665
- 11653—H. A. Wickett & Company, Limited, against John Joseph McCabe, for the sum of .....\$20,220
- 11654—Cooksville Co., Ltd., against Simcoe Construction Co., Ltd., 80 Richmond St. West, for the sum of ....\$7,804
- 11655—Bernard MacDonald, against Toronto Terminals, Ltd., for the sum of .....\$8,739.93
- 11659—Regent Electric Supply Co., Ltd., 151 King St. West, against Balmoral Apartments, Ltd., 302 Bay St., et al, for the sum of .....\$3,429.46
- 11661—Truscon Steel Co. of Canada, Ltd., Walkerville, against Simcoe Construction Co., Ltd., 80 Richmond St. West, et al, for the sum of .....\$43,732.19
- 11663—The Vokes Hardware Co., Ltd., against Slaten Construction Co., et al, for the sum of .....\$146.91
- 11664—The A. B. Ormsby Co., Ltd., 148 Van Horne St., against Simcoe Construction Co., Ltd., 80 Richmond St. West, et al, for the sum of .....\$2,030
- 11665—Superior Stone, Limited, against DeJonckheere Construction Co., Ltd., et al, for the sum of .....\$7,911.97
- 11667—Max Emsig, against Arthur Slaten, for the sum of .....\$1,515
- 11668—Canadian Metal Window and Steel Products, Ltd., 160 River St., against DeJonckheere Construction Co., Ltd., et al, for the sum of .....\$7,436
- 13501—Toronto Wrecking Co., 150 St. Patrick St., against Rebecca Hoffman and Harris Baylin, for the sum of \$65.35
- 13502—Toronto Wrecking Co., 150 St. Patrick St., against Rebecca Hoffman and Harris Baylin, for .....\$136.30



## Half of Dominion February Contracts in Ontario

Engineering Awards Sustain Construction Volume—February Total Sets New High Record.

According to MacLean Building Reports, Ltd., contracts awarded for February amounted to \$28,464,400. This includes all types of projects awarded throughout the Dominion. This figure is 1% ahead of February last year, which was till now, the largest February total on record.

The February total represents a 24% decrease from January contracts, and the total for the first two months, a falling off from the same period of 1929 of 6.2%. The shrinkage has occurred in the building classifications to the extent of 35.9%, while engineering increased 48.4%.

The February awards reveal that \$14,042,400 is the value of engineering contracts awarded during that month, and which accounted for 49.3% of all construction. Business buildings took care of 33.7%, or \$9,587,400. Residential shows \$3,848,200, or 13.5%, and industrial, \$986,400, or 3.5%.

Practically half of the February contracts were located in Ontario, which shows \$14,099,200, or 49.5%. Quebec Province had 30.4%, or \$8,662,400; Maritime Provinces accounted for 8.7%. The total being \$2,484,700. \$1,725,800 is the total for British Columbia, which is 6.1%. The Prairie Provinces show 5.3% on their total of \$1,492,300.

Quebec is in the lead for the year to date. Awards to the value of \$29,879,100, or 45.3%, have been placed in that province. For the same period, Ontario shows \$20,820,500, or 31.6%; British Columbia, \$7,203,600, or 10.9%; Prairie Provinces, \$4,179,200, or 6.3%; and the Maritimes, \$3,911,900, or 5.9%.

For the two months' period, engineering contracts have been exceptionally large. 55.7% of all construction appears in that group, the estimated value being \$36,773,800. \$17,566,000, or 26.6%, was taken care of by awards for business buildings. Residential contracts amounted to \$7,445,600, or 11.3%, and industrial, \$4,208,900, or 6.4%.

### Large Awards in February.

Construction contracts awarded in Canada during February, where the value of the work undertaken exceeds \$200,000, were as follows:

Beauharnois, P.Q., Power Development (Final Portion) ..	\$5,000,000
Toronto, Ont., Intake & Water Tunnels .....	3,823,200
Ottawa, Ont., Research Laboratories .....	2,777,400
Province of Ontario, Extension to Railway .....	2,000,000
Essondale, B.C., Soldiers' Infirmary .....	679,000
Town of Mount Royal, P.Q., 100 Houses .....	500,000
Fredericton, N.B., Normal School .....	416,000
Three Rivers, P.Q., Orphanage .....	400,000
Toronto, Ont., Addition to College .....	400,000
Edmonton, Alta., Alts. & Addn. to Post Office .....	345,000
St. John, N.B., Water Pipe Line .....	336,400
Ottawa, Ont., Extn. to College .....	200,000
Toronto, Ont., Factory and Warehouse .....	200,000

### Toronto Superior To All Other Cities

(Continued from page 3)

visited. Nowhere had he found drinking water as clear, as good and as cold as our Toronto supply. Toronto builders could rest assured that good times were coming back and would return much sooner than expected.

The matter of rearranging the entertainment and business programs of the regular monthly meetings of the Association then came up for discussion, and it was finally decided to have a short business session at the close of the entertainment and addresses. Guests would be welcomed for the banquet hour and for the entertainment and speaking, and then the business pertaining to the association would be taken up following the adjournment of the program session.

Chairman W. J. Fugler of the Municipal and By-Laws Committee reported that good progress was being made toward the drafting up of the necessary papers to submit to the Legislature in connection with the Licensing of Builders. The association's solicitor, Harold Timmins, was at work on these and more definite information would be available for the next regular meeting.

The redrafting of the Association's by-laws was then taken up, and the suggested amendments gone over clause by clause. When all is ready, these will be submitted to a general meeting of all members for final approval.

John Carroll, Chairman of the Picnic Committee, reported that his committee was already hard at work so that everything would be in readiness for holding what was expected to be the best event yet staged by the association—Saturday, June 21.

President Kerwin and others voiced their appreciation of the good work of Jim Easton as Chairman of the Program Committee. Jim has put on two mighty fine evenings' entertainment and promises something specially good for the March banquet. Watch next week's Reporter for further details.

### Money Matters

How many persons in business to-day realize the importance of acquiring regular saving habits. Even a small amount of money put away at regular periods and left untouched to accumulate interest soon assumes surprisingly large proportions. For instance, if the small sum of \$10.02 is deposited regularly at twice monthly intervals, in two years, with interest at 4% per annum, it grows into the useful and gratifying sum of \$500.00.

The Central Canada Loan and Savings Company, with head Office located at King and Victoria Streets, Toronto, offers a most complete service both for regular savings accounts and investments of sums of money from \$100.00 upwards, and for loans.

The saving habit pays big dividends. Try it.

### Fleet Street Sewers To Cost \$1,397,729

Sewers to be laid on Fleet Street east from Bay Street, and intersecting thoroughfares, will cost \$1,397,729, Works Commissioner Harris reported yesterday to the Civic Works Committee. Of this amount, \$683,709 will be assessed against the properties to benefit by the improvement, and the remainder on the city.

# Earn

# 4%

Interest  
on your  
Savings

Thrifty Builders and Contractors find the "Central Canada" an attractive place to deposit their surplus funds. Interest at the rate of 4% is paid on deposits, subject to withdrawal by cheque.

Short-term debentures, repayable on sixty days' notice, are issued with interest at 4½%.

Builders and Contractors are particularly invited to open accounts with us. Drop in and see us. Hours 9.30 to 4 o'clock.

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has six points of superiority that  
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These six points of superiority, found only in D.S.L. Sash, make it profitable for you to use them exclusively.

D.S.L. Six-Point Sash is a specialized product, the result of many years' experience in sash building. Every step in the manufacture of D.S.L. Sash is watched closely, and the finished sash is thoroughly inspected before it receives the D.S.L. trademark. Because we make nothing but sash and make more sash, D.S.L. Six-Point Sash costs you no more than ordinary sash.

We would welcome the opportunity of showing you through the D.S.L. factory which is one of the most modernly equipped sash factories in Canada.

DEMAND DOMINION SASH

We sell only through recognized dealers



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MARK OF A  
BETTER SASH

# DOMINION SASH, LIMITED

STREETSVILLE . . . . . ONTARIO

## Toronto District Building Permits

Fred Owens, 56 Rogers Rd., one pr. semi-det. brick dwlg., s.s. Deloraine Ave., near Greer Rd., \$8,000; also pr. semi-det. brick dwlgs. ....\$8,000  
 Dominion of Canada, Public Works Dept., excavate only for Customs house and underpin adjoining building, s.s. Front, near Yonge, \$35,000; also build foundation for Customs house ...\$50,000  
 Terrance Brady, 177 Browning Ave., build addition to front of dwlg., 1463 Dundas W., near Federal .....\$500  
 Toronto Harbour Com., Fleet St., build warehouse, w.s. Simcoe St., slip south of Queen's Quay .....\$100,000  
 Geo. Richards, 642 Hillside Ave. E., one det. brick dwlg. and private garage, 708 Hillside Ave. E., near Bayview Ave. ....\$2,800  
 P. Hermant, 21 Wilton Sq., alter ground floor of store, factory and office bldg. and build vault, Dundas Sq., s.w. cor. Victoria .....\$1,500  
 Imperial Oil, Ltd., 56 Church St., alter bank and build vault, King St., n.w. cor. Church St. ....\$10,000  
 Lioni Co. & Verocchio, 1411 Dufferin St., build two-storey reinforced concrete garage, Prescott Ave., n.e. cor. Kipping. ....\$35,000  
 Yardley & Co., Ltd., 358 Adelaide W., build superstructure for office, factory and warehouse, Fleet St., s.w. cor. York. ....\$205,000  
 L. Elmer Lankin, 182 Cranbrook Ave., one pr. det. brick dwlgs., n.s. Cranbrook Ave., near Greer Rd. ....\$10,000  
 Albert Russell, 111 Ranleigh Ave., two det. brick dwlgs., s.s. Old Orchard Gdns., near Greer Rd. ....\$9,000  
 Howard R. Douglas, Mail & Empire Bldg., build service station, Avenue Rd., s.w. cor. Chaplin Cres. ....\$12,000  
 North Toronto Gospel Tabernacle, 100 Edith Dr., build south wing addition to rear of church, 1992 Yonge St., near Imperial .....\$2,000  
 Perfection Petroleum Co., ft. Bathurst St., build service station, King St., n.e. cor. Massey St. ....\$8,000  
 Arnold Bros., 29 Queen W., alter store front, 2920 Dundas W., near Mavety. ....\$9,000  
 Chas. Cira, 493 Parliament St., make alterations to office and business college over store and erect fire escape for dance Hall, St. Clair Ave. W., n.e. cor. Robina Ave. ....\$500  
 D. A. Balbamardo, 226 Bellwoods Ave., one det. brick dwell, 226 Bellwoods Ave., near Dundas .....\$4,000  
 Gordon A. Ronan, c-o 1 Wellington W., build addition to machine shop and alter same to public garage, 27-29 Yorkville Ave., near Yonge .....\$24,000  
 Starkman & Medlin, 205 Victoria St., make alterations to two-storey brick public garage, 205-207 Victoria St., near Dundas .....\$2,000  
 Jos. Wapman, 614 Dufferin St., repair fire damage, 984 St. Clair Ave., n.w. cor. Crang Ave. ....\$500  
 Board of Education, 155 College St., build radial brick chimney, Mt. Pleasant Rd., n.e. cor. Roehampton .....\$3,400  
 Imperial Oil Ltd., 56 Church St., erect three above-ground tanks for storage of fuel oil, s.s. Commissioner St., near Don Roadway, \$105,000; also erect foundation for three storage tanks, s.s. Commissioner St., near Don Roadway, \$63,000; also one-storey brick addition to service station, St. Clair Ave., s.e. cor. Westmount Rd. ....\$2,000  
 C.P.R., Royal York Hotel, Toronto, build twenty-one-storey addition to hotel, n.s. Front St., near York.....\$839,598  
 Mrs. M. Meredith, 311 Keewatin Ave., build four det. brick dwell, e.s. Ronan Ave., near Wanless Ave. ....\$14,000  
 Miss Mabel Crysdale, 2237 Dundas W., repair fire damage to store with dwell. over, 2237 Dundas W., near Roncesvalles .....\$500

Board of Education, 155 College St., remove portable from Norway School and re-erect at Queen Alexandra School, e.s. Broadview, near Dundas .....\$1,000  
 Jas. Thompson, 91 High Park Ave., alter store front, 408 Queen W., n.w. cor. Cameron .....\$1,200  
 Jno. B. Smith & Son, Wellington and Strachan Ave., alter frame repair shop to brick, Wellington St., s.e. cor. Strachan Ave. ....\$5,600  
 Adams Furniture Co., 212 Adelaide W., alter and build addition to store and factory bldg., 212-14 Adelaide W., near Simcoe St. ....\$2,900  
 Wm. H. Manson, 142 Roslin Ave., one det. two-storey brick dwell, n.s. Snowden Ave., near Hilda St. ....\$4,500  
 Frank Whittaker, 467 Keele St., build addition to rear of dwell. for kitchen with sunroom over 467 Keele St., near Junction Rd. ....\$700  
 Clement Harmer, 152 Wobourne Ave., build five det. brick dwell, n.s. Deloraine Ave., near Greer Rd., \$25,000; also one det. brick dwell, e.s. Greer Rd., near Deloraine Ave. ....\$5,000

### Summary of Toronto Permits

For week ending March 3.

1 Bank Alteration .....	\$ 10,000
7 Dwellings .....	47,300
1 Factory .....	205,000
2 Factory Alterations .....	7,100
2 Garages .....	37,000
3 Office Alterations .....	85,500
2 Service Stations .....	20,000
2 Signs .....	1,250
6 Store Alterations .....	6,500
2 Gas Tanks .....	168,000
2 Temporary Buildings .....	2,000
1 Warehouse .....	100,000
2 Miscellaneous .....	842,998

Total ..... \$1,532,648

### York Township Permits

Hanagan Bros., 509 Salem Ave., a two-storey, brick dwelling on 14-in. blocks, with garage in rear, on the north side of Jessmond Ave., near Oakwood Ave. ....\$4,300  
 J. Dixon, 26 Daisy Ave., a one-storey, brick dwelling on 10-in. blocks, on the north side Brooke Ave., near Florence Ave. ....\$3,500  
 L. Robertson, 270 Vaughan Road, a two-storey, brick dwelling on 12-in. blocks, with double garage in rear, on west side of Winona Drive, near Vaughan Road .....\$5,300

### Visualizes Canadian Fifth

#### Ave. in Place of Yonge St.

Believing that Yonge Street widened northwards from Dundas St. to Heath St. would make a thoroughfare which could compare favorably with Fifth Ave., New York City, Alderman George Ramsden proposes to present a resolution this week to the city council urging them to consider the feasibility of widening the street to 86 feet and purchasing land to a depth of 200 feet, which could be sold within seven years, or after the widening had been completed. Alderman Ramsden believes that sale of this land would enable the city to carry on the development at a comparatively small cost. He points out that Yonge St. is not only the main artery north and south in the city, but that it is also the Province's main King's Highway.

Alderman Ramsden is the first member of the Council to suggest that lower Yonge Street be included in the City Planning.



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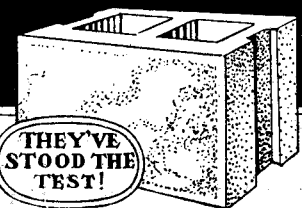
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## Ring of the Trowel

## and Hum of the Saw

(Continued from page 4)

H. Massie, 452 Danforth Ave., will begin shortly on the erection of a pair of two-storey residences on Bayfield Cres., near Playter Blvd. They will be of brick and stucco construction in the English style and are expected to cost \$14,500.

Fred A. Jacobs, 579 Gerrard St. East, has let the general contract for a two-storey residence on the south side of Cavendish Ave., near Southwood Drive, to Percy L. Hanson. It will be of solid brick construction on concrete block foundations.

J. Vaughn, 7 Montye Ave., has the walls up for a two-storey residence on the north side of Livingstone Ave., near Lyon Avenue. It will be of solid brick construction on concrete block foundations, and will cost about \$6,500.

George Richards, 642 Hillsdale Ave. E., has the walls ready for the roof for a two-storey residence at 708 Hillsdale Ave. E. It will be of solid brick construction on concrete block foundations, and the cost is estimated at \$6,000.

Shankman Construction Company hold the general contract for alterations to J. Levinter's furniture store at 1168-73 Bloor St. West. Benjamin Swartz, architect, 336 Dundas St. West, has prepared the plans and excavation operations have begun. The cost of the project is estimated at \$85,000.

N. A. Armstrong and Co., Ltd., architects, 7 King St. East, are at present preparing plans for extensive alterations to the residence of C. T. Heintzman on North Yonge St., south of Thornhill. Tenders will be received within the next two weeks.

Langley and Howland, architects, 146 King St. West, have prepared plans for the conversion of the Somerset Hotel, at the corner of Carlton and Church Streets, into a branch office of the Imperial Bank of Canada. Tenders are being received this week.

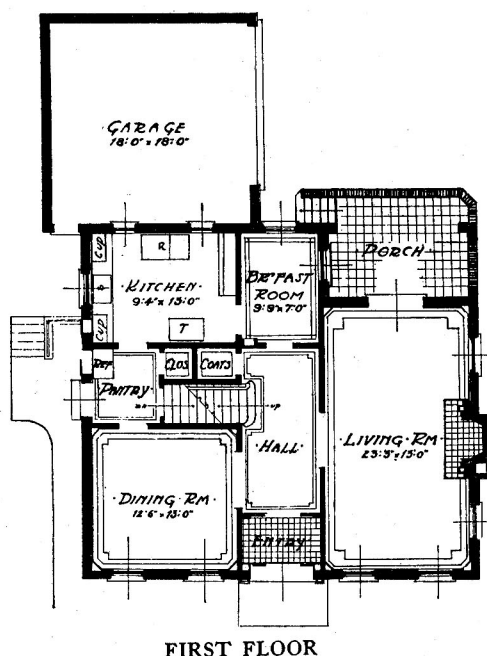
Geo. Sellors, 408 Salem Ave., will start shortly on the erection of a two-storey, detached dwelling on the south side of Gatwick Ave., East York Township. It will be of solid brick construction on concrete block foundations, and will cost about \$3,500.

A. Greenspoon, 298 Dundas St. West, has been awarded the general contract for the erection of a \$15,000 service station at the south-east corner of Dundas St. West and St. Patricks St. Plans have been prepared by Benjamin Swartz, architect, 336 Dundas St. West.

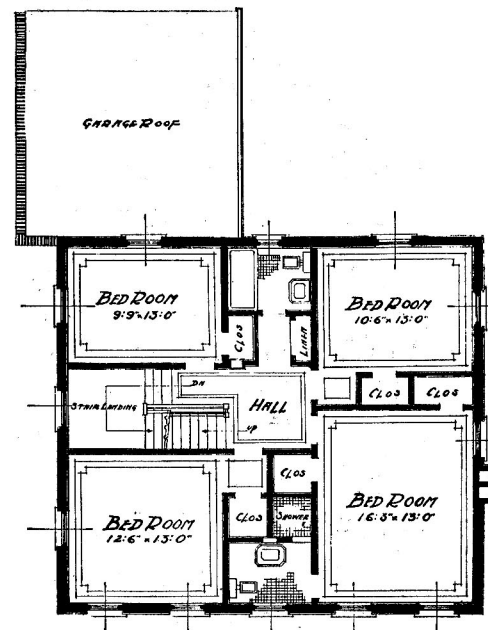


## The Colonial Theme in Ivory Stucco

Catto &amp; Catto, Architects



FIRST FLOOR



SECOND FLOOR

Square set, this house of ivory stucco has an individuality and style not always present in larger and more pretentious dwellings. The unusually bright and alive appearance of the house helps to explain why the Colonial theme is perennially popular for the small house. It certainly has much to commend it, especially when it is developed as happily as this house of ivory stucco. The regular rows of green shuttered windows, green roof, and columns and pediment painted ivory, complete a striking picture.

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—Photograph courtesy B.C. Lumber Commissioner.

An analysis of this room's undoubted charm reveals that a major contribution is made by the care in design and selection of quality material for its woodwork.

# Quality Woodwork Sells Homes

The selling points of woodwork carefully designed, well made from quality material, are legion and reduce the buyer's sales resistance.

The truth summed up in the old adage that the battle was lost for want of a horse-shoe nail applies forcibly to many a real estate deal that falls through for want of attention to some little detail of finish in the house. It is not enough nowadays to plan the details of construction so that they shall be pleasing to the eye; Mrs. Housekeeper is educated beyond that point. The house upon which she has her eye must be attractive, certainly, but it must also offer convenience and comfort.

This is one reason why progressive builders are now giving far more thought than formerly to the selection and installation of wood-

work. It has been found that such items as the interior trim around windows and doorways become very desirable when lifted above the common place, and that a small difference may easily simplify a sale or lease otherwise difficult. More and more, the woodwork is becoming a talking point for salesmen.

Take, for example, a door. If a door is no more than a slab of wood to close an opening—as a rag stops a broken pane—then “any old thing” will do. On the other hand, if a door is part of the decorative scheme, it becomes an important factor, and through design and material can give an air of distinction that would otherwise be lacking.

Considerations such as these make differences in price seem unimportant. There really is no true comparison between a plain stocked door and one that is studied in the proportions of its paneling and possibly finished in finely grained veneer. Whatever the difference in cost may be, it will be insignificant compared with the impression of richness made on the mind of the discriminating buyer.

There is no argument that can be urged in favour of cheap doors, other than their cheapness. On the contrary, high quality doors offer many telling arguments; they do not warp or swell; dampness has no effect upon them, and they remain

## Four Million Mark Passed in February

Official figures obtained from the City Architect's office reveal that Toronto's building program for 1930 has already passed the four million mark. While the same month last year saw the passing of the five million point, February, 1930, shows permits totalling \$2,632,228, as compared with \$2,304,149 in February, 1929.

Construction work was delayed this year in January, due principally to the seasonal let-up. The permits totalled \$1,730,887. The present year's total of \$4,363,115 compares favorably with the

figures for the corresponding period in previous years. In 1927 the total was \$2,663,830; in 1928, \$4,614,736, and in 1929, \$5,195,926.

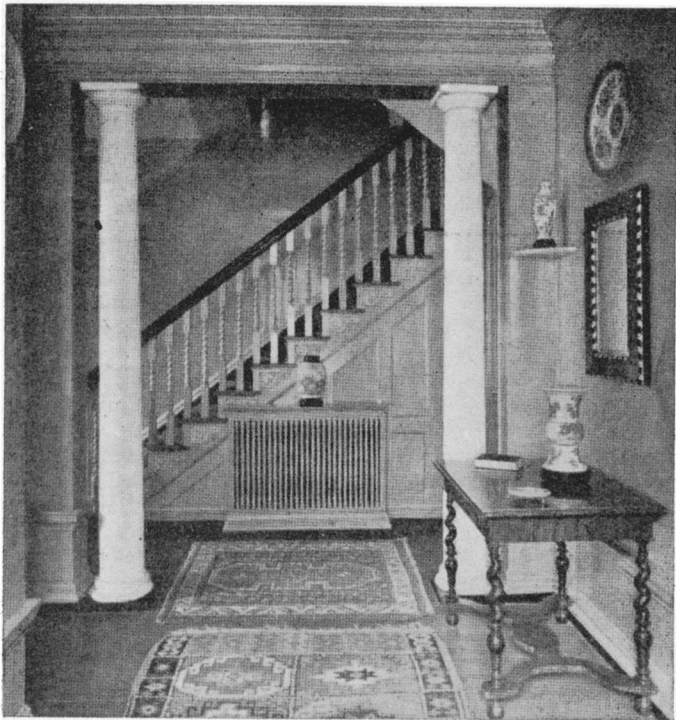
The following is a list of the building permits issued during February:

2 Apartments .....	\$ 155,000
2 Apartment alterations .....	500
1 Bank alteration .....	10,000
2 Church alterations .....	3,300
61 Brick dwellings .....	242,700
24 Frame alterations .....	6,385
5 Brick alterations .....	10,700
1 Factory .....	205,000
9 Factory additions .....	184,300
5 Fire escapes .....	1,575
70 Garages .....	71,890

1 Office building .....	9,000
6 Office additions .....	98,700
2 Service stations .....	24,200
1 Service station alteration.....	2,000
2 Sheds .....	275
32 Signs .....	11,905
1 Stable .....	2,600
6 Stores .....	212,100
27 Store additions .....	29,075
57 Gas tanks .....	255,135
1 Temporary building .....	150
15 Verandas .....	1,715
1 Warehouse .....	100,000
4 Warehouse additions .....	122,600
7 Miscellaneous buildings .....	871,473

\$2,632,228





Hall and Staircase

true in spite of changing weather conditions. If a house can be guaranteed free from door troubles, its sale can be much more easily negotiated.

Modern interior decorators are showing a strong leaning toward ornamented mouldings for use as cornices, wall panels, pilasters, chair rails, ceiling panels, picture mouldings, door bases and heads. All these aids to interior beauty can now be produced by machine at a fraction of the old hand carved methods. Manufacturers have been at pains to copy accurately various authentic periods of mouldings of ornamental wood. Most of the models are beautifully patterned, and can be assembled to produce striking effects in correct designs. These machine moulded decorations cover every possible period and style, and their possibilities are endless because of the infinite range of variations and combinations. As with doors, the difference in cost of cheap and superior mouldings is not worth taking into account compared with the satisfaction of making easier sales with the better quality.

Realtors cannot be too certain that a modern trend has less to do with price than with quality and service. Buyers are asking less and less what a thing costs than what it will do for them. They are prepared to pay for comfort and convenience, and the influence of these talking points on buyers is not to be disregarded. The popularity of built-in

buffets, china closets, bookshelves and similar furniture cannot be ignored. The same is true of breakfast nook equipment. Not very long ago these adjuncts were a novelty, and quality in their manufacture was not an essential feature. Most of them are in common use today, however, and the importance of quality in design is an important sales factor. Invariably cheap built-in furniture means drawers that stick and jamb, insecure joints and bottoms, badly fitting

doors. They may occasionally look well, but the house buyer of today knows that beauty is more than veneer deep.

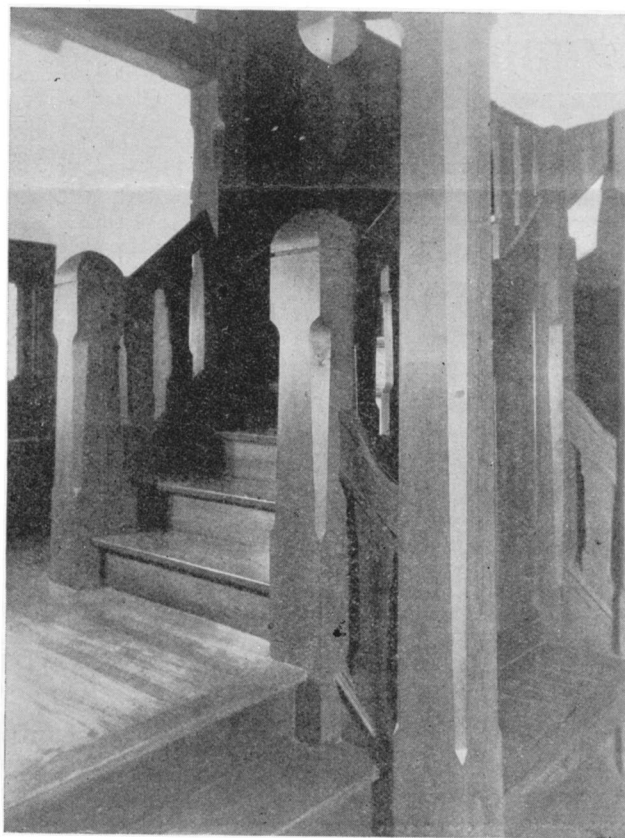
Careful placement of built-in features is a tremendously important factor. Table and benches should be made to fold into the wall so that their space may be available when wanted. Because of this fact, care should be given to the designing of the doors and other folding appurtenances. These should be appropriate to the decorations of the room. Small pane glass doors to be backed with curtains should be in proper proportion, while if wood paneling is used, it should have the quality touch. Details as small as these have had great influence in the sale of a house, and have demonstrated the unwisdom of sacrificing sound workmanship and quality in order to effect a small saving.

Even in the kitchen, built-in furniture should show the quality mark. Cabinets and other fittings have to withstand hard and continuous use, and while a folding ironing board may be plain and simple, other items should create a favourable impression. The ironing board need not be so simple that it omits provision for the iron when not in use, or fails to provide an adjustable light. If, in addition, it presents a pleasing appearance when folded away, so much the better. The iron is an item the salesman will inevitably point to, and for which the buyer will as inevitably look. If it looks well in addition to

serving well, its talking point is greatly enhanced.

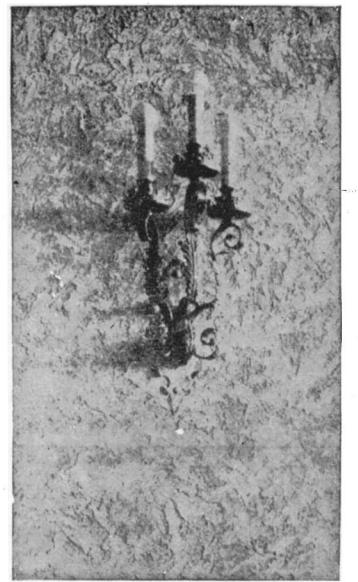
Most modern kitchens have a compartment in the outside wall or door within which delivery men can place milk and other goods without causing the door to be opened during cold weather, or when there is nobody home. Another little detail of kitchen refinement is the broom closet. This should be sufficiently large to contain the vacuum cleaner as well as several brooms and mops, dust brushes and dusters, and the usual cleaning supplies and devices.

Many builders are scoring with buyers by elaborating on the old-fashioned one-shelf-with-hooks-under clothes cupboard. They are creating a favourable impression by adding special equipment, such as sliding bars for coat and dress hangers, shallow drawers for shirts and other articles of clothing. Shoe racks are also added inside the doors. Such built-in closets are preferable to the old-time chests of drawers, and they provide a strong selling point. If a light fixture is included in the closet equipment, so that its interior arrangements can be shown at a glance, and a set of drawers for family linen is added, the selling becomes still easier.



Quality material and careful design lend marked dignity to this staircase. Courtesy of the B. C. Lumber Commissioner.

Other items that might be included in an inventory of things that make house selling easier are the wall telephone cabinet and the shoe cleaning cabinet. For the former, a well-designed door conceals the instrument and the directory and memo pad. This cabinet can be made to set in a wall between two rooms, with doors on both sides, making the instrument available for both rooms. The shoe cabinet has foot rest and ample room for brushes and cleaning material.



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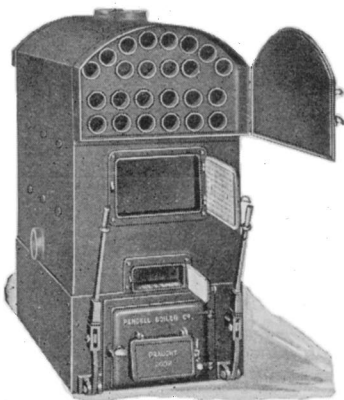
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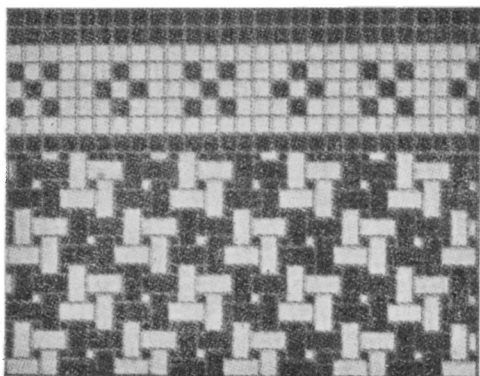
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## Realty News of the Week

### Activity in North Toronto

Evidence of reviving activity in the real estate market is revealed by the sale of several North Toronto residences during the past fortnight by Frank A. Wood, realty broker, 41 Victoria St., who announces that he has sold \$100,000 worth of residential property during this time. Of these, several are brand new houses of modern design.

The largest of the sales was No. 760 Spadina Road, just north of the old Forest Hill Road, in Forest Hill Village, to a client for \$26,000. It contains ten rooms and three baths, and was sold by the Davidson Construction Company. The lot is 50 x 140 feet. No. 92 Douglas Drive, Rosedale, has been purchased by R. A. King, from F. R. Dickinson. It is a stone and stucco built on a lot 45 by 130 feet.

The Jose and Ray Construction Co. have sold to A. B. Roberts, No. 4 Millbank Avenue, Forest Hill Village, for \$13,000. The house is brand new, and the lot is 50 x 100 feet. No. 17 Hudson Drive has been purchased by R. B. Fletcher from R. C. Stewart, for \$15,000. Lot is 41 x 134 feet.

R. B. Wheatley has bought No. 109 Glenview Avenue, 32 x 110 feet, new detached house, from A. M. Potts, for \$11,000.

A Moore Park home, No. 127 Heath Street East, has been acquired by F. A. Fitzgerald, from N. W. Kischell, for \$11,500.

The Canadian Oil Company has purchased a property at the north-west corner of Church and McGill Streets, on which they intend to erect a fine new gasoline and service station at an early date. R. B. Rice & Sons, realtors, 66 Victoria St., negotiated the deal. The price was not divulged.

Purchase of property at 40-46 Temperance St. by the Robert Simpson Company was recorded this week at the city registry office. The site, which has a frontage of 113 feet and a depth of 87 feet, was sold by Central Motors Apartments, Ltd., and will be used by the Robert Simpson Co. to provide parking facilities for its customers.

A fine property at 29 Chestnut Park was sold this week by Mrs. Annie Gough to James H. Waite for a price of \$60,000. The site has a depth of 130 feet and a total frontage on Chestnut Park and Roxborough St. E. of 419 feet.

Property at 158 and 158A Highbourne Road was sold by Robert Luxton to Mrs. J. Walker, the price being \$25,000. The land has a frontage of 45 feet and a depth of 110 feet.

The National Trust Company has sold land at 819-831 Bloor St. W., near Shaw St., to the McColl-Frontenac Oil Company for a price of \$17,360. The land has a frontage of 124 feet, and will be used as a site for a service station. S. E. Lyons, Ltd, realtors, handled the sale.

J. G. Frape, formerly of the Canada Vinegar Works, has purchased property at 4 Woodfield Road. This property was formerly the plant of Day Name Plates, Ltd., and consists of a two-storey, brick and steel constructed building on a lot 70 x 50 feet. The vendors were L. S. Day and R. Wakefield, and the price is believed to have been \$13,500. Upon the completion of alterations the building will be used as a vinegar factory.

Federal Bakeries, Ltd., have purchased a new plant at the rear of 4 Ellerbeck Ave. from Mrs. H. Blackstock at a price of \$25,000. The lot, which has a frontage of 110 feet, is the site of a two-storey building containing about 13,000 square feet of floor space. The deal was negotiated by S. E. Lyons, realtor, 371 Bay St.

### New Location For

#### Real Estate Board

Due to the fact that their present premises are not sufficiently large to accommodate the growing business requirements, the Toronto Real Estate Board will shortly move to new offices in the General Accident Assurance Building at the north-east corner of Bay and Temperance Sts.

Politician: "Congratulate me, dear, I got the nomination."

His wife: "Honestly!"

Politician: "Why bring that up?"

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# Modern and Better Housing at Lower Cost

Home Ownership Should Be Encouraged By Reducing Construction Costs — By Reduction in Taxation and Financing—Co-operation of Realtors Needed.

The biggest problem in the real estate field to-day, as I see it, is that of giving the great masses of our people, modern, comfortable and good housing at lower costs, says Leonard Reaume, president of the National Association of Real Estate Boards.

We have never thought that there was any particular housing problem. But the fact is we have developed one within the past few years. We have always thought of ourselves as members of a nation of individual homes, and a nation of home ownership. We are gradually becoming a nation of flat dwellers and a nation of cliff dwellers, and the rooms in which we live are constantly becoming smaller and more crowded. To illustrate: in 1921, out of the family units for dwelling purposes constructed in the United States, a fraction more than 24 per cent, were in the form of multiple dwellings. In 1928, this had increased to 50 per cent. We have developed in our cities a very decided drift toward abandonment of the individual home and towards crowding into apartments.

One reason for this trend we, as Realtors, cannot afford to overlook. The individual home has every year become more expensive in relation to the buying power of the great masses of our people. Statistics on income show that about 80 per cent. of our people enjoy incomes of \$2,000.00 or less. It is increasingly difficult for that class of people to buy homes and pay for them out of their income.

The cost of housing is high in proportion to other costs because we still employ old fashioned methods to a large extent in the building of homes. As Edward Filene pointed out to us at our annual convention in Boston, during the past few years the Ford automobile has been doubled in its efficiency and effectiveness and its price has been cut in two. During the same period of time the cost of building a house has more than doubled, and it possesses only a few modern improvements. We must find ways and means to apply scientific research and skilled business experience to the problem of bringing about lower-cost housing. Realtors can and will, I feel certain, bring a solution to this problem.

Another reason for the high cost of homes is that there has been great waste in land use, mostly by irresponsible operators who did not improve their properties and prematurely subdivided large areas. Many people have been led to take the first step toward home ownership by buying a lot in such areas, only to find that they were not able to carry out their project because the home site they had purchased was not, as a matter of fact, ready for a home. We must find ways and means of educating the public to use the same discretion in buying property that it uses in buying other commodities. We should encourage them to consult responsible Realtors who specialize in the districts or in the kind of property they desire to purchase.

To-day the entire local tax system is one which penalizes home ownership. The services of towns and cities are rendered to all citizens alike, and there does not seem to be any good reason why a man who elects to own his home or to own other real estate in his home city should be asked to pay about three-fourths of the city's tax burden while his neighbor whose capital assets are as large, but who has invested in other fields, is let off. Changes must be made in the tax system so that the home owner will pay only his fair share of the tax

burden, and not be penalized because he happens to own a type of property that can be easily reached.

The only way we can hope to make a major gain in this important matter is to organize the home owners and the real estate owners of the country to work with us for their tax rights. To do this, we must use the whole machinery of the National Association.

There may be some question whether it is practicable to do this. I would like to point out, however, that there is one form of property ownership which has been very thoroughly and successfully organized in the United States. The 1,046 automobile clubs belonging to the

## Tax Problem Serious.

That they have done so successfully in every community, in every state, and nationally, I do not think there is any one who will deny.

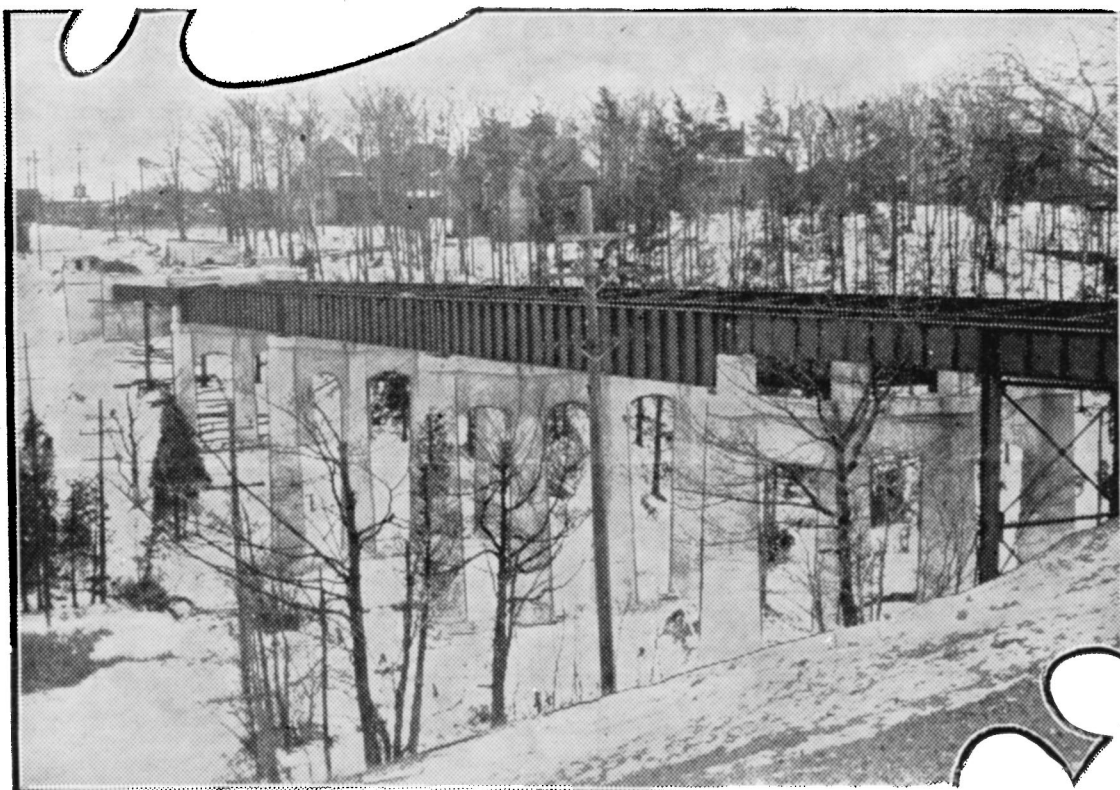
The real estate of the United States, leaving out of consideration the tax-exempt real estate, will be found by the present census to amount in value to no less than 175 billions of dollars. Owned homes in our cities alone represent a value of approximately thirty-five billions of dollars.

There were listed by the last census in the United States, seven million owned home not on farms. In addition, out of the six and a half million farms listed

to pay this sum, we would have an annual income of a 110 million dollars; and if every one of them were to pay not ten dollars, but a single dollar per year, we would have an income of eleven millions of dollars annually. We could then engage the best ability and talent, and there is no question but that the whole tax situation on real estate would be considerably changed, and many other valuable services would be rendered to property owners.

The National Association will this year do what it can to inspire our real estate boards to study this problem, to make provision for property owner membership in their boards, and to bring about

## CEDARVALE BRIDGE NEAR COMPLETION



The connecting link in Bathurst Street extension, the Cedarvale ravine bridge, is rapidly nearing completion and now is ready for laying of the floor and pedestrian walks. A view of the structure is seen above.

American Automobile Association have a total membership a little under a million. They pay into their local state and national treasuries the sum of more than ten million dollars a year. This money is paid in to protect a total investment of about one billion dollars in automobiles on the part of the membership of the association and to protect an investment of possibly ten billions of dollars representing the owners of the twenty-four million cars and trucks registered in the United States.

there were four million farms owned as homes not on farms. In addition, out of million owned homes, and probably fifteen million owners of real estate in the United States of America.

If real estate owners were to pay into an organization set up to represent them locally, in the states and nationally, the same amount of money automobile owners pay to protect their investment in automobiles, we would have available 150 millions of dollars annually. If every real estate owner in our cities alone were

affiliation of property owners with each state association and with the National Association so that we may undertake this enterprise on a nation-wide basis and as a united body.

It is not as it affects homes that the tax problem is serious. It is becoming increasingly serious also with respect to business property and every other type of real estate. For many years in the past, business property has been able to absorb the growing tax burden, because with the growth of population there has been a constant increase in value. In order to absorb taxes and incidental carrying charges and show a profit on the investment, real estate had to double in value about every fifteen years. Had it not been for the fact that most real estate has more than doubled in value every fifteen years, much of it would not have been so profitable, due to excessive taxation. It is unreasonable to assume that this pyramiding of value, even in the case of well located business property, can continue for ever, and we are finding this to be true in many cities. The moment the increment stops on some properties, the taxes and carrying charges begin to eat into the return. The result

(Continued on page 13)

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### EDITORIAL COMMENT

#### Another Evidence of Our Industrial Vitality

Notwithstanding certain features which may give rise to some concern as to the present business situation and immediate outlook, some of the facts which have become available within the last few weeks are reassuring.

The most striking of these is, perhaps, the movement of employment, as strikingly shown by statistics and graphs published by the Bank of Nova Scotia. Payrolls are, of course, reduced in a number of occupations with the coming of winter, and men are laid off in considerable numbers. This is a matter of climate. A contraction in the working force employed on Canadian industry is always noticeable in the month of December; and, therefore, the Government return of the numbers employed at the New Year is always below the corresponding figures for December 1st.

In a period of expanding trade, the shrinkage is a comparatively small one as a rule, and one of the signs of a period of depressed trade is, conversely, an unusually large shrinkage during the month of December.

So far as can be determined, the contraction in numbers employed during December, 1929, was abnormally small. In other words, when allowance is made as usual for the normal fluctuations at the close of the year, the resultant curve, regarded as an indicator of the underlying direction of change, turns upwards. Not only is this the case with regard to Canada as a whole, but it is also noteworthy with regard to the five main areas into which Canada may be said to divide naturally for purposes of study (Maritime Provinces, Quebec, Ontario, Prairie Provinces and British Columbia) that in each of them the same feature is to be observed.

At a time when uncertainty with regard to the business outlook prevails, this evidence of our industrial vitality may be considered doubly welcome.

#### Curtailling the Uses of Wood Is Not Forest Conservation

Forest conservation is a subject in which we are all interested. The efforts put forth by the Canadian Forestry Association and by many of our leading public-spirited men to further the cause of forest conservation are to be sincerely commended and supported. But true timber conservation does not mean attempting to decrease the uses of wood, for there is no speedier way to destroy an industry than to curtail avenues of output.

Wilson Compton, manager of the National Lumber Manufacturers' Association, makes this point very clear in a

recent statement. Says Mr. Compton: "One of the great contributions which our foresters can make to their leadership of forestry thought will be to make plain the fact that if our people desire permanently the public and private benefits to be secured from forests and forest uses, they must continue to make liberal, wise use of wood, and not to be trapped by clever propaganda into the belief that stoppage of the use of wood is, in any constructive sense, forest conservation."

"There is no surer way to destroy forestry progress than to destroy its economic incentives. For timber is the one readily reproducible natural resource. Forest conservation, distinct from forest reproduction, is merely the form without the substance."

#### Nearing the Million Mark

Once again the Toronto City Directory, published by Mighl Directories, records the advance in population of this city as well as the growth in the assessed value of property. According to the new Directory, Toronto proper has a population of 701,454, and Greater Toronto, 826,186. The assessed value of property within the city limits advanced from \$922,717,572 in 1928 to \$967,371,437 in 1929.

The directory further shows that there are 108,014 owned homes in Toronto which means that over 65 per cent. of our people own their own homes. Toronto pays annually over \$120,000,000 in wages and salaries to her industrial workers—a greater amount than any other city of similar size on the continent.

As it is only a matter of time when large portions of the adjoining townships will be annexed to the city, Toronto city proper will most certainly reach the million mark in population sooner than even the most optimistic of us might think possible. Undoubtedly Greater Toronto will, within a few years, attain to a population of one million.

Our growth in population and in industry should give encouragement to our builders. The present situation may be a bit uncertain, due to factors foreign to our real business and industrial conditions—the stock and wheat markets, but basic conditions are sound and Toronto will be one of the first places to respond to favorable trade winds.

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Mountaineer Boy: "Mister, you hain't comin' back."



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### Housing at Lower Cost

(Continued from page 11)

is that excessive taxation is rendering much business property which was formerly profitable, non-profitable. Not only home owners, but also the owners of business property as well, should join us in a movement to readjust the tax burden in our communities.

The association will try to develop a practical program for tax readjustment throughout the country and to develop in this year. Already we have been promised the co-operation of three other organizations also representing real estate interests, The National Association of Building Owners and Managers, the Mortgage Bankers Association of America, and the United States League of Building and Loan Associations. Through a joint committee, and with the aid of experts, one of whom, Prof. Simeon E. Leland, has already been retained, we will attack this problem vigorously and see if we can find a platform or statement of principles concerning the position of real estate in the structure of public finance, around which all of our real estate boards and property owners everywhere can rally.

We need a program. We need an organization. Let's go forward with both these objectives in mind and render the greatest service to property owners that they have ever had.

In the field of real estate finance, there are many problems awaiting us. The cost of junior home financing is admittedly high. Whether it can be reduced somewhat through changes in the various state laws which would encourage conservative capital to enter the field of junior financing is worth investigating. The U.S. Department of Commerce thinks so, and has offered to co-operate with the National Association of Real Estate Boards in giving this problem study. The question of corporate ownership of real estate is an important question in the development of useful financing machinery, and this financing form is being studied. Real estate bonds have found a very important and prominent place in the structure of real estate finance. There is a feeling, however, that new forms of real estate securities are needed which will give investors not only fixed return, but participation in profits developed in successful real estate enterprises. A number of experiments have been made in this direction, and more will be made. Upon the solution of this question of security forms that will draw the small investors, as well as the large investors, to real estate enterprises will depend somewhat the rate at which the rebuilding of our cities will go forward.

While I have called your attention to these many problems, I have done so in order that we may press for their solution. I have not forgotten that the ownership of property has been the most profitable and the most inspiring of all ventures for the greatest number of people. I believe we still have very broad opportunities for successful activity in our business. I am sure we are successfully emerging from a very serious case of financial and speculating indigestion which caused the public to be indifferent to real estate investments, thus producing a certain frozen quality in the real estate market. Public attention is now diverting itself from "get-rich-quick" ideas and enterprises to the old-time tried, solid forms of investment, concentrating particularly upon real estate.

There is need for real estate activity. During the past few years there has been a decided falling off in home building, with the result that there is a real demand for new homes in many communities. Let us also remember that the depreciation and obsolescence wipe out about two per cent. of all the structures

in this country annually. The replacement alone of these buildings constitutes in itself an enormous business.

The buying power of the public generally is not impaired, as the recent holiday season has shown. The timely and statesman-like action of President Hoover in calling together the business leaders of the country and obtaining a promise from them to carry on as usual has eliminated the danger of any great degree of unemployment. Federal taxes have been reduced. Our basic industry, agriculture, on which so much of our national prosperity depends, is in the best condition it has been in for years, and farm lands are beginning to sell. In my own business I expect a better year in 1930 than in 1929. If I do not have it, I will blame myself, and not conditions. Business is there for those who will go out and get it.

What can we ourselves do immediately to hasten a rapid improvement in our business. In the first place, we can advertise. If every member of our association will, in such ways as his business permits, tell his clientele, and as much of the public as he can reach, the substantial reasons why they should return to real estate investment, why they should consider the advantages of home ownership, much can be accomplished. Let every Realtor do this. And the National Association will back up the good work.

We can improve our own skill and knowledge. Skill and knowledge, are our real stock in trade. Most of us are not selling real estate, but are selling our knowledge and skill as applied to real estate transactions. Through appraisal conferences, through sales conferences, and through its educational courses, the association will continue to offer opportunities in this direction.

We must study the facts in our communities realistically. There should be a constant, systematic analysis of the real estate market, of rentals, of vacancies, and of all of the important factors affecting real estate carried on continuously in every community. I conceive it to be the most important task which any real estate board can perform for its membership to do this work and to do it skillfully and well.

The National Association has for some years urged this type of activity and has sought to promote it. The association will help, but unless the local real estate boards will undertake to collect market information, all of us are necessarily proceeding by guesswork and without a full knowledge of all the facts. Once we have facts, we are in a good position to wisely advise our clients. Every man's judgment depends upon the facts at his command.

It is important that we continue to improve the standards of our business. More and more we are coming to feel that the Realtor has a responsibility, not only to the seller whom he represents, but to the buyer and to the public as well, and that no transaction is sound which is unfair to any of the parties concerned.

It is our responsibility always to be discriminating in our advice to our clients and to the public with respect to real estate. To assume that anyone who buys real estate, however unwisely, is doing the right thing, is bad professional ethics, and in the end, bad business. Good real estate is a good investment. Bad real estate is a bad investment. It is the function of the Realtor to act as an experienced and conscientious counsellor to his clients.

In twenty-two years we have developed in this organization experience, skill, and good leadership. While the problems that confront us are serious, the opportunities are correspondingly great. Let us work to make 1930 the most constructive year which the real estate business has ever recorded.

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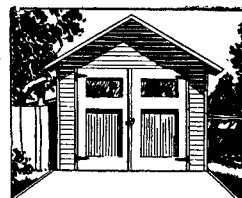
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### INTERPROVINCIAL BRICK CO., LIMITED PRESSED BRICK

No. 1 Dark Red Pressed, Shade 10	\$32.00 per M
No. 1 Light Red Pressed, Shade 10	27.00 per M
No. 1 Medium Flashed, Shade 30	32.00 per M
No. 1 Light Flashed (Buff), Shade 32	32.00 per M
No. 1 Dark Flashed, Shade 41	32.00 per M
No. 1 Special Dark Flashed, Shade 31	45.00 per M
Red Pressed Factory Face	26.00 per M
Hard Foundation Brick	22.00 per M
Culls	19.00 per M
No. 1 Veltex Red	33.00 per M
No. 1 Veltex Mingled	33.00 per M
No. 1 Veltex Dark Range	33.00 per M
No. 1 Rug Red	33.00 per M
No. 1 Rug Mingled	33.00 per M
No. 1 Rug Dark Range	33.00 per M

All the above prices f.o.b. building site, Toronto,  
including Tax, less 5% Discount ten days from  
date of statement.

### THE COOKSVILLE CO., LTD.

Cooksville Bark Texture	\$35.00 per M
Cooksville Log Texture	35.00 per M
Ruff-Tex Corduroy—Rug	33.00 per M
Ruff-Tex Matt	33.00 per M
Cooksville Red Pressed	32.00 per M
Cooksville Buff Pressed	32.00 per M
"Ever-Hard" Smooth Face	27.00 per M

### STOCK BRICK

No. 1 Red Face	\$29.50 per M
No. 2 Red Face	26.00 per M
Hard Cellars	22.00 per M
Insiders	19.00 per M
Sand and Lime Brick	15.00 per M
F.O.B. job, Toronto. Price includes Sales Tax.	
Less 5% Cash Discount 10 Days.	

### COOKSVILLE HAYDITE LIGHTWEIGHT BUILDING UNITS.

3" x 8" x 16"	8 1/2c each
4" x 8" x 16"	9 1/2c each
6" x 8" x 16"	13c each
8" x 8" x 16"	21c each
9" x 8" x 16"	23c each
10" x 8" x 16"	26c each
12" x 8" x 16"	29c each
13 1/4" x 8" x 16"	31c each
Fillers, 4" x 8" x 2 3/8"	\$20.00 per M
Header Units	Same price as standards
Jamb Units	Price of standard plus 1 1/2c
Steel Sash Units	Price of standard plus 1 1/2c
Units plain at one end	Price of standard plus 1c
Units plain at two ends	Price of standard plus 2c
Flue Units	Price of standard plus 2c
Solid Units	Price of standard plus 5c
Quarter Units	Half price of standard plus 2c
Half Units	Half price of standard plus 2c
Three-quarter units	Same price as standard
Roof and floor slabs	Prices according to sizes
Lintels and sills	Prices according to sizes

### COOKSVILLE PARTITION TILE

2" .....	\$ 97.00 per M
3" .....	97.00 per M
4" .....	105.00 per M
6" .....	145.00 per M
8" .....	205.00 per M
12" .....	295.00 per M
1 1/2" and 2" Split Furring	52.50 per M

### COOKSVILLE LOAD-BEARING TILE

8 x 8 x 12	\$164.00 per M
8 x 8 x 12 Headers	164.00 per M
8 x 5 1/4 x 12	104.00 per M
4 x 5 1/4 x 12	\$52.00 per M
2 3/8 x 4 x 12	33.00 per M
4 x 6 1/2 x 12 (Jumbo)	60.00 per M
All the above prices f.o.b. building site, Toronto, including tax, less 5% cash discount ten days from date of statement.	

### TORONTO BRICK CO. LIMITED

(Delivered in Toronto—including Sales Tax)  
(Less 5%—Cash 10 Days)

### JOHN PRICE BRICK

John Price Stock Face	\$29.50 per M
John Price Hard Face	26.00 per M
Hard Cellars	22.00 per M
Wirecut Insiders	19.00 per M

### DON VALLEY BRICK

No. 1 Dark Red Pressed	\$32.00 per M
No. 1 Buff Pressed	32.00 per M
No. 1 Oriental, all shades	33.00 per M
No. 2 Oriental, all shades	29.50 per M
Eatonia Brick, all shades	50.00 per M
Enamel Brick, all shades	127.50 per M
No. 1 Grey Stock Face	24.50 per M
No. 2 Grey Stock Face	22.00 per M
Hard Foundation Wirecuts	22.00 per M
Wirecut Insiders	19.00 per M

### SAND AND LIME BRICK

Rocktite	\$13.00 per M
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### CINCRETE BUILDING UNITS

3"—Standard 3 x 8 x 15 1/4 at	8 1/2c
4"—Standard 4 x 8 x 15 1/4 at	9 1/2c
6"—Standard 6 x 8 x 15 1/4 at	13c
8"—Standard 8 x 8 x 15 1/4 at	19c
9"—Standard 9 x 8 x 15 1/4 at	21c
10"—Standard 10 x 8 x 15 1/4 at	25c
12"—Standard 12 x 8 x 15 1/4 at	27c

13 1/4"—Standard 13 1/4 x 8 x 15 1/4 at	29c
Cincrete Bricks 4 x 8 x 2 3/8 at	\$20.00 per M
Header Units	Same price as standards
Jamb Units	Price of standard plus 1 1/2c
Steel Sash Units	Price of standard plus 1 1/2c
Units plain at one end	Price of standard plus 1c
Units plain at two ends	Price of standard plus 2c
Flue units	Price of standard plus 2c
Solid Units	Price of standard plus 5c
Quarter Units	Half price of standard plus 2c
Half Units	Half price of standard plus 2c
Three-quarter Units	Same price as standard

All above prices subject to 5% Cash Discount  
for payment ten days from date of invoice, which  
are rendered on the 15th and 30th of each month.  
Third or Shorter..... 60.00 90.00

### STANDARD BRICK CO., LIMITED

(Delivered in Toronto—including Sales Tax)  
(Less 5%—Cash 10 Days)

### STOCK BRICK

Standard Stock Face, No. 1	\$29.50 per M
Standard Hard Face (No. 2 stock)	26.00 per M
Standard Hard Face (No. 3 stock)	22.00 per M
Hard Cellars	22.00 per M
Insiders	19.00 per M

### CALEDON RUG, MATT OR B/B TEXTURES

Dark Ranges	\$33.00 per M
Medium Range	29.50 per M
Light Range	26.50 per M
No. 1 Red, Buff or Brown Flashed, Pressed Brick	30.00 per M
No. 2 Red, Buff or Brown Flashed, Pressed Brick	28.00 per M
Light Red Pressed	26.50 per M
Smooth Wire Cut	24.00 per M
Culls	19.00 per M
Delivered on the job in Toronto or vicinity, Sales Tax included, less 5% Cash Ten Days.	

### GRANITE CONCRETE BLOCK CO. LTD.

4" Concrete Blocks, plain	15c each
8" Concrete Blocks, plain	21c each
9" Concrete Blocks, plain	23c each
10" Concrete Blocks, plain	25c each
12" Concrete Blocks, plain	29c each
13 1/4" Concrete Blocks, plain	31c each
Rock Face	One cent extra on plain
Granite Face	Six cents extra on plain
All Solid Blocks	Five cents extra
Terms Net 30 Days—Discount 10% 10 days; 7% 20 days; 4% 30 days after delivery.	

### LEASIDE BLOCK & TILE LTD.

4" Concrete Blocks, plain	14c each
8" Concrete Blocks, plain	20c each
9" Concrete Blocks, plain	22c each
10" Concrete Blocks, plain	24c each
12" Concrete Blocks, plain	28c each
13 1/4" Concrete Blocks, plain	30c each
Rock Face	One cent extra on plain
Granite Face	Six cents extra on plain
(Light Weight Units)	
3" "Cin-Con", plain	8 1/2c each
4" "Cin-Con", plain	9 1/2c each
6" "Cin-Con", plain	13c each
8" "Cin-Con", plain	19c each
9" "Cin-Con", plain	21c each
12" "Cin-Con", plain	27c each
13 1/4" "Cin-Con", plain	29c each
Terms 30 Days Net—Discount 5% 10 days after delivery.	

### LUMBER (Building Material)

Retail Prices Delivered

HEMLOCK—	
2 x 4—9 ft. to 14 ft.	\$ 44.00
8 ft. and 16 ft.	46.00
2 x 6 and 8 in. up to 16 ft.	44.00
2 x 10	46.00
2 x 12	47.00

### WHITE PINE, Rough Com.—

1 x 4, 5 and 6 in.	\$ 47.00
1 x 8 in.	52.00
1 x 10 in.	55.00
1 x 12 in.	60.00

### Dressing, Rough—

1 x 4 in. and 5 in.	67.00
1 x 6 in.	73.00
1 x 8 in.	80.00
1 x 10 in.	84.00
1 x 12 in.	97.00
No. 1 Flooring	70.00
No. 1 V or beaded sheathing, 4 in.	70.00
Pine trim, 4 in., casing, per 100 ft.	3.50
Ditto, 5 in., per 100 ft.	4.50
8 in., Pine Base	7.50
4 in., Pine Window Stool	7.50

### SPRUCE AND RED PINE—

10 to 16 ft. long, rough, 1 x 4 in.	\$ 47.00
2 x 4 in.	47.00
1 x 6 in.	47.00
2 x 6 in.	47.00
1 x 8 in.	50.00
2 x 8 in.	50.00
1 x 10 in.	55.00
2 x 10 in.	55.00
1 x 12 in.	60.00
2 x 12 in.	55.00

### DIMENSION TIMBER (B.C. Fir)—

6 x 6 to 12 x 12 by 10 to 32 ft.	\$ 58.00
6 x 14 to 16 x 16 by 10 to 32 ft.	60.00
8 x 18 to 18 x 18 by 10 to 32 ft.	63.00
(Lengths 32 to 40 ft., \$5 per M extra)	

### SHINGLES—

XXX B.C.	Per M \$ 5.75
XX B.C.	4.25

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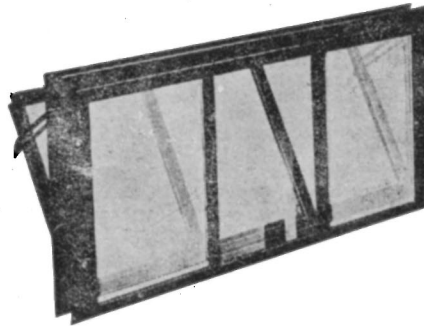
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# VENTO Puttyless Steel Basement Windows

15"	23 1/2"	Glass Size 10" x 12" Masonry Opening 23 1/2" x 15"
23"	31 3/8"	Glass Size 14" x 20" Masonry Opening 31 3/8" x 23"
23"	33 3/4"	Glass Size 10" x 25" Masonry Opening 33 3/4" x 23"
15"	33 3/4"	Glass Size 10" x 12" Masonry Opening 33 3/4" x 15"
21"	39 3/4"	Glass Size 12" x 18" Masonry Opening 39 3/4" x 21"
19"	33 3/4"	Glass Size 10" x 16" Masonry Opening 33 3/4" x 19"
23"	39 3/4"	Glass Size 12" x 20" Masonry Opening 39 3/4" x 23"
27"	33 3/4"	Glass Size 10" x 24" Masonry Opening 33 3/4" x 27"
27"	31 3/8"	Glass Size 14" x 24" Masonry Opening 31 3/8" x 27"



"VENTO" Steel Frames are made of heavy 12-gauge steel—electrically welded into one solid piece, no rivets.

"VENTO" Sash is made of 1" x 1" x 1/8" Tee Bar Stock, arc welded together at all joints.

"VENTO" Basement Windows open in at the top for ventilating; also can be lifted up to open full. Sash can be removed from frame.

"VENTO" Basement Windows have a safety lock, holding bottom rail of sash into frame when window is open at top. Windows lock at top when closed.

"VENTO" Basement Windows are easy to install. Fin plates on sides provide secure anchorage. Adaptable to brick, frame, concrete block or cement construction.

"VENTO" Basement Windows are weather and water-proof. Will not sag or bind.

"VENTO" Basement Windows open as freely in the winter as the summer. When opened from the top, ice and snow is broken loose at the bottom.

"VENTO" Basement Windows are painted with weather-proof Vento-green metal ship paint.

"VENTO" Basement Windows are puttyless. This exclusive feature saves glazing costs. Glass is held against Muntins by patented glazing clips. The bed for the glass is a strip of chemically treated cork fastened to the Muntin by gasket cement. Little time required to glaze sash.

"VENTO" Basement Windows can be fitted with "Vento" outside storm sash in the winter or outside screens in the summer. They are drilled and tapped at the shop to take these fittings.

Phone our nearest Yard and we shall send a representative to show you a sample of Vento Puttyless Steel Basement Windows and to quote prices.

## R. Laidlaw Lumber Company, Ltd.

Established 1871

Head Office: 67 Yonge St. ELgin 5234

TORONTO 2

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North Yard: 117 Merton St. HYland 1131