

WEEKLY BUILDING REPORTER

And REAL ESTATE

Vol. 6—No. 8

TORONTO, FEBRUARY 22, 1930

Price 10 Cents

Ancient Ceramic Art As Old As Civilization

Convention Attendance Approaches
Thousand Mark.

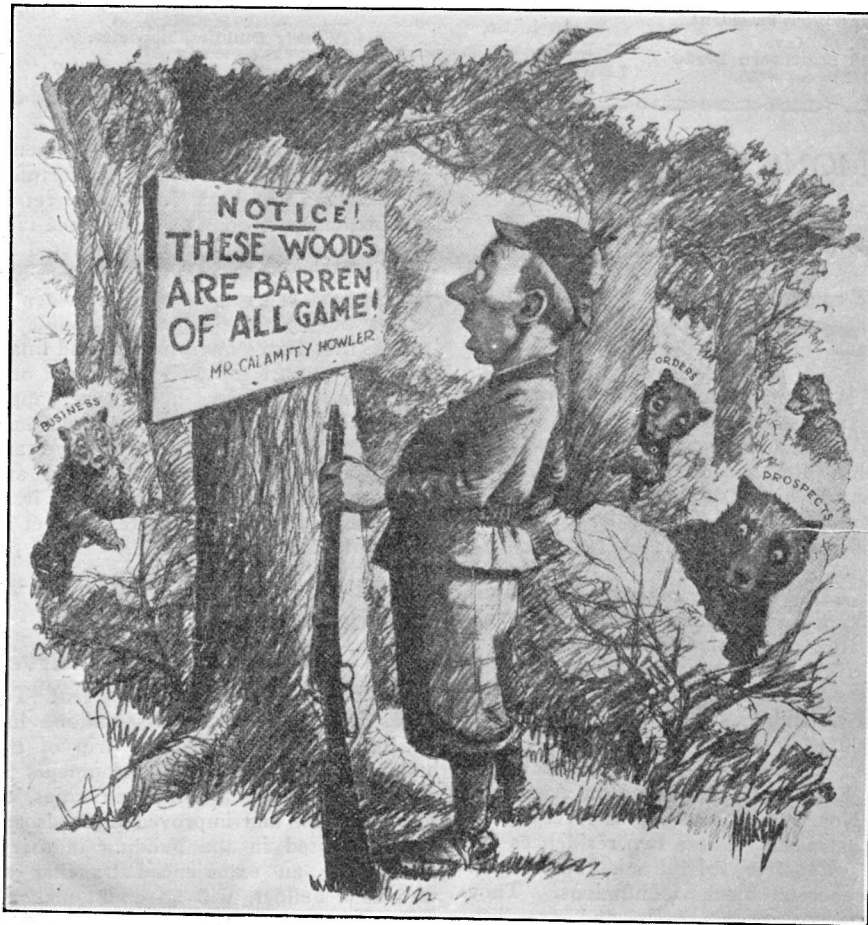
The Royal York Hotel this week was the scene of the 32nd annual meeting of the American Ceramic Society, with delegates present from all parts of the continent. Nearly 1,000 members of the Society attended to hear and see the discussion and illustration of all phases of this most ancient of all crafts. At the sessions during the convention the various branches of ceramics were dealt with, the discussions ranging from the art of modelling and baking clay for decorative purposes to their use on the construction of mighty skyscrapers and huge sewers, so indispensable to a modern mode of living.

This ancient art was traced by Professor R. Newcombe of the University of Illinois from its origination at the dawn of civilization when baked clay tablets bearing cuniform characters were man's only form of writing and drawing, down through the splendid architecture of old Babylon as revealed by the excavation of edifices still standing there, and through the unique and beautiful cities of Persia and the oriental architecture of China and the Far East, to its introduction by the Moors into Europe. Professor Newcombe added that the modern tendency is more toward the use of stone, but that the advent of the skyscrapers with their tremendous weight, has made terracotta, a lighter material, more and more practical.

Brigadier-General C. H. Mitchell, Dean of the Faculty of Applied Science at the University of Toronto, gave an interesting lecture accompanied by illustrated slides, the subject being "Faience and Pottery in France." Many of the slides were from Gen. Mitchell's own collection, most of which were taken during his war service in France and Italy. His lecture and slides showed the contrast and influences of different periods and the manufacturers in Italy, southern, central and northern France.

Joseph B. Shaw spoke on a new method of making immense bricks and moulded sides for small houses by a recently discovered process. While the clay is white hot, at a temperature of about 2,000 deg. Fahrenheit, it is shaped and pressed into the desired form—much as steel is done—and it is claimed that by this method bricks can be made enormously larger than anything heretofore practicable. These new bricks can be reinforced similar to concrete if so desired. It was also suggested that sections of roads could be rolled out in this manner and laid upon the foundation when completed. Professor Shaw stated that the advantages of low production costs go with the process, as clay of quality inferior to the present standard may be used with excellent results.

According to W. S. Dyer of the Federal Department of Mines at Ottawa, Northern Ontario has refractory clay deposits of great value. These deposits occur in the Moose River basin and will be further investigated soon.



—Courtesy Forbes Magazine.

GO AFTER THE REAL SIGN "SIGN ON THE DOTTED LINE"

While pessimists may claim that sentiment has improved more than actual business conditions, the fact is that an improved sentiment or outlook was essential to improvement in business. The general public must feel better—must be in a better mood—before they can actually be better. And that is exactly what is happening. Minds beclouded and visions blurred by the stock slump are clearing. Sentiment, at a low ebb while 1929 was dying, has risen gratifyingly since the turn of the year—and happily

business has responded. In almost every line of activity the pace is either slightly or substantially better than it was in December. The recovery in stocks, irregular though it has been, has contributed in no small measure to the rise in cheerfulness and confidence. The increase in employment, officially vouched for, is alone proving that more people than formerly are now willing to sign on the dotted line. Fears and spectres are vanishing, and as the year advances so should general prosperity—and building.

Fleet Street Extension To Begin Soon Work on Easterly Improvements Will Commence Late in March.

According to Mayor Wemp, the extension of Fleet St. easterly to Cherry St. will soon be started. The registration and dedication by the Toronto Harbor Commission of the new thoroughfare will be completed by February 22nd, and when this is done Works Commissioner Harris will be able to submit the requirements for local improvements, with the result that work will get under way during the latter part of March, and hope is entertained that the end of the year will see the completion of this much-needed traffic artery to the east from downtown Toronto.

Apartment House Banned

The suggestion that the Toronto Canoe Club property at the foot of Dowling Ave. on the Lakeshore Boulevard be sold for the erection of a seven-storey apartment house was vetoed by the Board of

Projected City Plan Improvements

Suggested Developments Submitted to
Riverdale Ratepayers' Association.

At a meeting last week of the Riverdale Ratepayers' Association, Controller Claude Pearce outlined several of the proposed city improvement development schemes which are under consideration at the present time. The map shown elsewhere in this issue indicates most of the areas affected and shows the nature of the contemplated developments.

First in importance is the extension of University Ave. southward to Front St., or possibly to Fleet St., and the widening of the existing portion north from Queen St. West to the entrance of the Provincial Parliament Buildings.

Another proposed improvement receiving much attention is the extension of Sherbourne St. northerly through to St. Clair Ave. East, thus providing a much-needed traffic artery to north Rosedale and the district lying east and north of Yonge St. and St. Clair Ave. East. The extension of Mount Pleasant Rd. northerly would make a continuation of this route.

Should the opening up of Avenue Rd. as planned be effected, a fine through street will extend right from the waterfront to the new Hogg's Hollow viaduct, unencumbered by street car tracks. The plan specifies a wide roadway to be built northward from the present site of Upper Canada College to meet Avenue Rd. at Eglinton Ave. and then an extension from the present north termination of Avenue Rd. right through to the Hogg's Hollow bridge. This scheme provides an excellent route to all north Toronto west of Yonge St.

It is also suggested that Spadina Ave. and Spadina Rd. be widened north from College St. to Davenport Rd., and that old Knox College be removed from its present location to avoid the troublesome curves at the crescent. The widening of College St. from Yonge, west to Spadina Ave., would provide a complete roadway into the Bloor and Spadina district of the city.

As a much-needed downtown improvement, it is proposed to widen Queen St. to 100 feet from Soho St., just east of Spadina, to Sherbourne St.

Work is soon to be started on the easterly extension of Fleet St. to Cherry St. which will provide a link to the projected waterfront street, running east from Eastern Ave., south of the Woodbine race track to connect with Woodbine Ave.

Annexation Request

Brings No Reply

The request of East York Township for annexation to the city, submitted several weeks ago, has so far brought no reply from the City Hall. At the February 17th session of the Township Council, Deputy Reeve James Michael suggested that the matter be investigated and the attitude of the city ascertained. It was finally decided that the most satisfactory course would be for the township clerk to communicate with the Board of Control and arrange a conference at which the matter could be dealt with as soon as possible.

McColl Frontenac Company Purchase Hotel Elliott

The McColl Frontenac Oil Company have added another property to their list of recent purchases in the city, the latest being the Hotel Elliott Annex on the north-east corner of Church and Shuter Sts. This property was previously the site of the late Dr. Sweetman's home, which was built about 1883. It was sold for \$40,000 by George and Matthew Elliott.

"And speaking of tariff," the patriotic congressman remarked, "I can remember the day when every knife you put in your mouth was made of American steel."

"What book has influenced you most?"
"Father's cheque-book."

BUILDING LOANS

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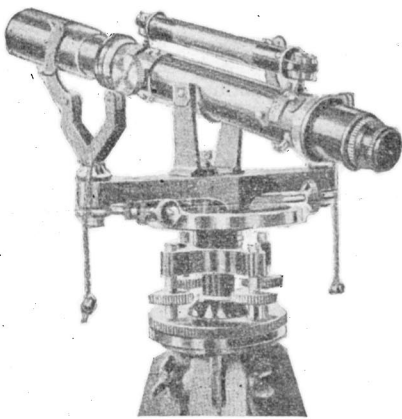
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AMONG OUR MEMBERS

H. Blakely, 244 Glenrose Ave., is erecting two apartments on Raglan Ave. Both will be 48 suites and four storeys, of solid brick construction. One will cost about \$50,000 and the other in the vicinity of \$80,000.

A. A. Donaldson, 85 Silverthorn Ave., will start soon on the erection of two pairs of residences on the east side of Weston Rd., north of Rockwell Ave. They will be of solid brick construction, two storeys high, and will cost about \$5,500 per pair.

E. C. Finch, 24 Inglewood Ave., is trimming a very fine residence on Walmer Rd., north of Old Forest Hill Rd. It is a 2½-storey dwelling of brick, stone and stucco construction on Haydite foundations, and costs in the vicinity of \$26,000.

G. E. Jex, 118 Woodington Ave., has sold Nos. 29 and 33 Douglas Ave. during the past week. These two residences are two storeys, of solid brick construction on concrete block foundations. They contain six rooms each, and are hot-water heated. Mr. Jex expects to start shortly on the erection of some similar residences.

R. F. Telfer, 410 Lake Front, has begun excavation operations for a residence on the north side of Beaufort Rd. near Glen Manor Dr. It is to be two storeys of solid brick construction and will cost about \$9,500. Mr. Telfer also has the walls up on a similar residence on the west side of Glen Manor Dr. near Beaufort Rd.

J. O. Scott, 18 Glenwood Ave., is trimming a 2½-storey 10-roomed residence at 62 Baby Point Cres. It is of stone and stucco construction on stone foundations and will cost about \$25,000. Mr. Scott also has the foundations in on a \$10,000 home on Lambton Rd., near the Kingsway. It will be 2½ storeys, stone and stucco construction, on stone foundations.

R. E. McDonagh, 299 Huron St., has the walls under way for a 2½-storey residence on Kingsway Place, north of the Kingsway. It will be of stone and stucco construction on concrete block foundations, the dimensions being 38 feet by 35 feet.

H. E. Warrington, 51 Orchard Park Blvd., has work under way for the erection of a pair of residences on the east side of Barrington Ave., near Lumsden Ave. It is to be two storeys of solid brick construction on concrete block foundations. Mr. Warrington will shortly begin the erection of a similar dwelling on the adjoining lot.

With Apologies to Dan Kay

In last week's issue of the Reporter, under Mechanics' Liens, there appeared notice of a lien said to have been registered against Dan Kay. This particular

item entirely escaped our notice when it came along with the regular assortment of liens for the week and we regret its publication, particularly so when the facts of the case are that Dan had disputed the account, and his first intimation that there was a lien registered came when he read about it in the Reporter. While we realize that Dan's fine business and financial standing are too well known not only to his fellow builders but to the supply companies with whom he has done business with for many years to need any eulogy from us or for him to fear any consequences from the listing of the item, nevertheless, we most sincerely regret its publication.

President Kerwin To Make Building Survey

W. H. (Bill) Kerwin, President Toronto Home Builders' Association, has left on an extensive survey trip of the building conditions and developments in many Canadian and American cities, to see what new and improved methods are being adopted in the building industry. Bill, being an experienced traveller as well as a builder, will no doubt pick up many interesting points and ideas that



W. H. KERWIN

will be of great value to every member of the Association. He expects to return to Toronto in March and embark on one of his old-time big building programs.

Why Some Houses Sell And Others Don't

"The Wife and I Go House Hunting."

So-called "Minor" Items Are Frequently the Deciding Factor

For years my wife and I had been reading articles on home owning and housebuilding, preparing for the day when our budget would permit a home of our own.

Whenever we went for a ride in the suburbs we had difficulty getting by an "Open for Inspection" sign. Houses under construction had even more of a fascination. Both of us began to get a good idea of the major features of con-

struction and equipment that we could expect in a house in our price range.

To our surprise, we have just based our decision as to which house to buy, not on the major items, but on the seemingly unimportant details!

When we started out we made a list of the main points of location, construction and arrangement that we had to have in our house. This enabled us to eliminate, comparatively quickly, the

TORONTO HOME BUILDERS' ASSOCIATION

The Regular Banquet and General Monthly Meeting will be held at the
PRINCE GEORGE HOTEL

Monday Evening, February 24th, 7 p.m. Sharp

Many important matters will be discussed during the Business Session, including Credit and Discount policies.

An interesting feature will be an illustrated address on Insulation by Mr. Barclay of Building Products, Limited.

The Entertainment program will include peppy dance numbers by Miss Betty Robertson; Scotch vocal selections by Miss Jean Simpson, and special entertaining numbers by Bill Cranswick.

LET'S GO!

houses that were inconveniently located, that had too few or too many rooms, too cheaply or expensively constructed for our needs, and that were unsuitably arranged.

There remained a considerable number of houses that were properly constructed and met our major requirements. But when we came to compare them in detail and to visualize our living in them, we realized how much our everyday convenience and operating expense could be affected by the so-called "minor" items.

Time and Money Savers.

We began to call the houses by their minor yet distinguishing characteristics, as "the one with the green rubber tile kitchen floor" or "the one with that heat circulating fireplace" and so on. We started out again to revisit the remaining possibilities, rating each house above or below the others according to its features. We realized we could not expect to find any house that had all the features we wanted, so we marked each place up or down largely according to the items that would save us time or money.

"I like the lighting and color of this kitchen better than the one down the street, but this sink has no mixing faucet."

"But these are good fixtures," I answered, "it's just a matter of taste."

"No it isn't," replied my wife. "A mixer saves gas, water and time. With individuals you invariably let the water run too long or too hot, which costs both water and gas for heating it, and anyway, if you want to rinse, you don't have to have an extra pan, with a mixer, because you can rinse in flowing water." And down went the rating of that house accordingly.

In the next kitchen I said, "There's a built-in ironing board that will save money."

"On the contrary, I'll either have to buy a board or put the refrigerator out in the back entry."

"On the contrary, I'll either have to buy a board or put the refrigerator out in the back entry."

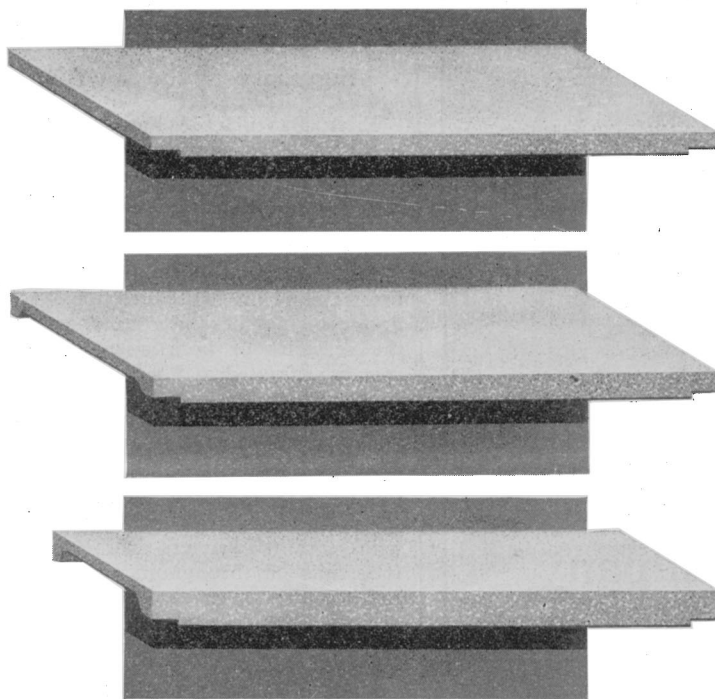
It was true. The only space left for an electric ice chest in the kitchen had been spoiled by the ironing board. If only the builder had placed the board eight inches further over! And there was no extra electric outlet nearby for the chest. That meant an extension line and outlet at my expense. In another kitchen good wall space had been killed by a tall radiator, when a low one could have been placed under the sink.

One enterprising builder, in remodeling a kitchen in an old house, had redeemed the lack of cross ventilation by putting a little electric ventilating fan in the stove-pipe hole. He had apparently studied kitchen layouts, too, for the old position of the cupboard, gas range and sink had been changed to much better advantage.

This kitchen, with its fan, work cabinet and good layout but without cross ventilation and some other features, carried more weight than a nearby one with excellent natural ventilation but with the gas stove and sink in a dark recess requiring constant use of electric light. Some builders evidently overlook the fact that newlyweds have to watch the light bills. A little money-saver in this line is a red telltale light on the kitchen switch to indicate that the cellar light is burning.

Speaking of gas ranges, the one I thought was a humdinger brought that kitchen a "thumbs down" from the ladies. "Too much to shine, and too many little joints, corners and extended parts to keep clean. The one in the kitchen with the green rubber floor is the best yet,—well arranged broilers and oven, enamel lining, none of these grease-catching places, and yet it's fine looking because of its proportion and color."

(Continued on page 8)



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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.

F. A. Babcock, 18 Farnham Ave., expects to start work in April on a fine duplex residence with four garages, at 10 and 12 Farnham Ave. The plans for this project have been prepared by Muir & Company, architects, Rochester, New York, and call for a three-storey structure of solid brick construction. The top floor will be designed to accommodate the servants of both apartments. The cost is estimated at \$26,000.

Mr. Babcock has also recently completely remodelled 18 Farnham Ave., making a very fine duplex residence of this large three-storey house. It contains seven rooms upstairs and five downstairs with servants' quarters on the third floor. It is finished throughout in solid walnut and is a most up-to-date dwelling in every respect. The cost of this job was \$7,000. Mr. Babcock occupies the larger of the two apartments.

J. A. Thatcher, architect, 37 Cowan Ave., has prepared the plans and is receiving tenders for a 36-suite apartment hotel at 306 Jarvis St. It is to be four storeys, of concrete and brick construction, on tile backed brick foundation, and will have a frontage on Jarvis St. of 66 feet, and a depth of 150 feet. The cost is estimated at \$125,000. P. J. Khoury is the owner.

Newsome & Gilbert, stationers, 333 Adelaide St. West, are erecting a new office and warehouse at 620 King St. West. It is to be of reinforced concrete construction, three storeys high, and is expected to cost \$50,000. Provision for the addition of two more storeys has been made in the plans which were drawn up by J. A. Thatcher, architect, 37 Cowan Ave. The building will have a frontage of 54 feet and a depth of 100 feet. Tenders are now being received.

J. J. Walsh & Company, 28 Adelaide St. West, are erecting a 28-suite apartment house at the corner of Kenwood Ave. and Maplewood Ave. It will have a frontage of 44 feet on Kenwood Ave. and 116 feet on Maplewood Ave. J. A. Thatcher, architect, 37 Cowan Ave., has drawn up plans which call for a four-storey building of brick and steel construction on brick foundation, to cost \$100,000. Tenders are being received at present.

Arthur W. Jeffrey, 550 Carlaw Ave., has the walls up on a two-storey duplex residence at the south-east corner of Columbine Ave. and Rainsford Rd. It is of solid brick construction on concrete block foundations and will cost about \$8,500. In our issue of February 15th it was stated in error that A. Jeffery, 1 Meagher Ave., was the builder of this house.

J. A. Thatcher, architect, 37 Cowan Ave., has completed the plans for an 82-suite apartment house to be erected on the west side of Bathurst St., north of St. Clair Ave. West. It is to have a frontage of 120 feet and a depth of 120 feet. Plans call for a five-storey building of brick and reinforced concrete construction, to cost about \$225,000. Tenders are being received at present.

A. Raynor, Ferrier Ave., Swansea, will begin work next week on the erection of a two-storey residence on the east side of Brookside Ave., near St. Johns Rd. It will be of solid brick construction on concrete block foundations and is expected to cost about \$5,000.

M. Firth, 1692 Gerrard St. East, is excavating for a pair of residences on the west side of Willow Ave., south of Queen St. East. They will be two storeys of solid brick construction on concrete block foundations.

T. F. Stevens, 454 Briar Hill Ave., has the walls up for a two-storey residence on the south side of St. Germaine Ave., near Greer Rd. It will be two storeys, of solid brick construction, and will cost about \$7,500. Mr. Stevens expects to start work shortly on the erection of two more similar residences on lots adjoining the above, and on two on Greer Rd., near the corner of Melrose Ave. Tenders will be called later for these four.

Coldwell & Kent, 25 Humewood Dr., have the walls up for a two-storey residence on the north-west corner of Jedburgh Rd. and Douglas Ave. It will be two storeys, of solid brick construction, on concrete block foundations, and will cost about \$6,000. These builders will proceed shortly with the erection of a similar residence on an adjoining lot.

Molesworth, West & Secord, architects, 43 Victoria St., are preparing plans for new Film Exchange Building to be erected on the east side of Victoria St., immediately north of Dundas St. East, for J. B. O'Brien, K.C., 8 Colborne St. It is to be a seven-storey structure, of fireproofed reinforced concrete construction, with stone trimmed brick face, and will have a frontage of 45 feet and a depth of 112 feet. Special fireproof vaults will be provided for the safe storage of films. The cost is estimated at \$200,000, and tenders will be called in about two weeks.

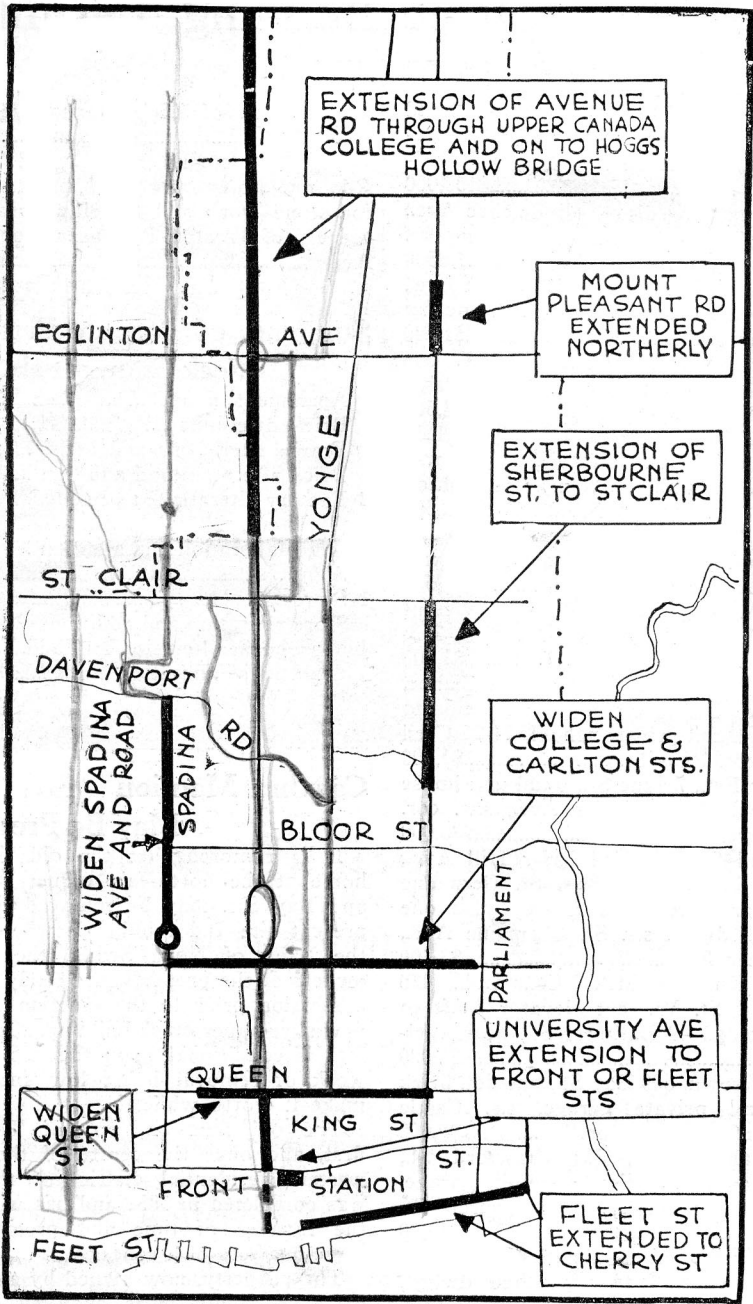
Gordon Brothers, 32 Lillian St., will begin excavation operations soon for a residence on the corner of Highland Ave. and Roxborough Dr. It will be a 2½-storey dwelling of brick and stone construction on stone foundations and is expected to cost \$15,500.

C. Parsons, 775 Coxwell Ave., has prepared plans, and expects to start work in two weeks' time on three stores, with apartments above, at the north-east corner of Sammon Ave. and Monarch Park Rd., (Continued on page 13)

Mechanics' Liens

February 19th, 1930.

- 11626—B. A. Robinson, against Balmoral Apartments, Limited, et al., for the sum of\$12,675
- 11627—Joseph H. Mees, against R. J. Merrifield, et al., for the sum of\$128
- 11628—Wm. Street, against Hector McLean, for the sum of\$640.80
- 11629—Kacile Silver, against Mary Harrison, for the sum of\$130
- 11630—Chas. Thos. Gray, against George H. Huckle, et al., for the sum of\$311
- 11631—C. Strauss, against DeJonckheere Construction Co., Ltd., et al., for the sum of\$9,109.89
- 11633—Aikenhead Hardware, Limited, against DeJonckheere Construction Co., Ltd., et al., for the sum of\$4,242.32
- 11634—The Cooksville Company, Ltd., and Interprovincial Brick Co., Limited, against Thomas Slaten and Arthur Slaten, et al., for the sum of\$997.18
- 13495—Canadian Magnesite Flooring, against Eleanor A. Coblenz, et al., for the sum of\$238.50
- 13497—Oscar Catzman, against Tobe Goodman, for the sum of\$125



PROJECTED CITY PLAN IMPROVEMENTS

The above map shows at a glance the projected improvements discussed by Claude Pearce and mentioned in article on front page.

Hot Water Tap Should Be True To Its Name

There are few things more exasperating to the average man than to step up to the bathroom basin for the morning shave, turn on the tap labelled "Hot" and find a lukewarm stream which gradually becomes cooler, and before many minutes is running cold.

This is the frequent experience of folks who depend on the ordinary furnace coil for their supply of "hot" water. Whenever they want real hot water they have to stoke-up, turn the drafts on and then wait for results. Thousands of people go through this performance every bath night and every wash day. Others there are who have some kind of a heater attached to their hot water boilers, serving as an accessory to the furnace coil, but in many cases these heaters are of the old type and have to be lighted for the occasion. Both systems are more or less antiquated and the "hot" tap never brings forth hot water without a special trip to the basement.

Why not have the hot water tap always true to its name by the installation of automatic gas water heaters. Every home buyer will fully appreciate this modern water heating system. The water is always hot, and kept so at the minimum of cost. This is just one way that the progressive builder can show his prospects that he is building a home for them—not merely a house.

The Consumers' Gas Company, Toronto, will gladly send you full information about automatic water heating, including installations and costs. You should have this data on file.

Canada's Progress Seen in Development of Her Seaports

According to the Canadian Press, the growth of Canada's five leading seaports during the past sixteen years is seen in the following comparisons of merchandise values:

	1913	1929
Montreal		
Imports ...	\$145,629,791	\$245,517,953
Exports ...	73,157,247	234,277,995
Vancouver		
Imports ...	43,475,412	77,582,326
Exports ...	91,992,554	180,927,521
Saint John		
Imports ...	9,845,221	15,691,713
Exports ...	25,241,268	55,250,531
Halifax		
Imports ...	12,196,236	22,487,801
Exports ...	14,747,427	41,747,024
Quebec		
Imports ...	14,719,547	17,567,179
Exports ...	8,069,656	21,976,328

Claude: "Hasn't Mona got on a spiritual dress?"
Brian: "What do you mean, spiritual?"
"Well, there isn't much material about it."



Residence of Mr. A. R. Morton, Old Forest Hill Road, Toronto, designed by Craig, Madill & Loudon, Registered Architects, and constructed by Graham & Sibbett, Contractors, of John Price Brick, manufactured by

Toronto Brick Company, Limited

HEAD OFFICE:
897 Bay Street
TORONTO
Telephone Kingsdale 1186

PLANTS:

Don Valley Brick Works	Toronto
John Price	Toronto
Cincrete	Swansea
Pressed Brick	Milton
Rocktite	Danforth
Lime Kilns	Coboconk

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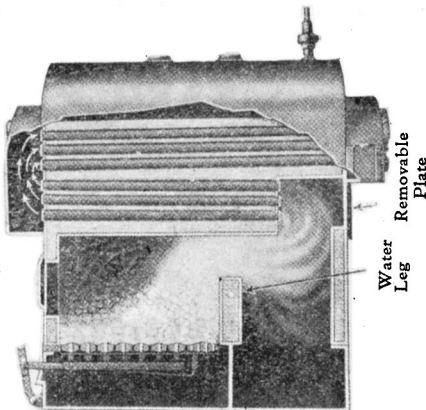
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Toronto District Building Permits

Jno. Evans, 30 Scollard Ave., build four-storey and base storeys and apartment building, Yonge St., s.e. cor. Broadway Ave.\$136,000

Mrs. Annie Swedlove, 449 Quebec Ave., one-storey concrete block private garage, 449 Quebec Ave., near Dundas\$500

Mrs. L. M. Hickley, 327 Glencairn Ave., build addition to dwlg., 327 Glencairn Ave., near Mona Rd.\$1,500

Groves Bros., 450 Concord Ave., one det. brick dwlg. and one private garage, w.s. Logan Ave., near Danforth\$3,500

Mrs. Lillian Jones, 204 Rushton Rd., six attached brick private garages, w.s. Hounslow Heath Rd., near Laughton Ave.600

Ernest J. McMillen, 176 Main St., one pr. semi-det. brick and shingle dwlg., w.s. Billings Ave., near Kerr Rd.\$5,500

Fred A. Phippen, 736 Pape Ave., eight det. brick one-storey garages, rear 732-740 Pape Ave., near Danforth\$1,000

Jewish National Workers' Alliance, 24-26 Cecil St., alter and build addition to club house and private school, 24-26 Cecil St., n.e. cor. Ross St.\$1,500

Barber Est., 7 Jane St., build apt. house (30 suites), Roncesvalles Ave., s.w. cor. Galley Ave.\$80,000

T. Fred Stevens, 454 Briar Hill Ave., two det. brick dwlgs., s.s. St. Germaine Ave., near Greer Rd., \$7,000; also one det. brick dwlg., s.s. St. Germaine Ave., near Greer Rd.\$3,500

Ideal Knitting Mills Co., Ltd., 470 Richmond St. W., cut elevator shaft in factory bldg., 49 Bathurst St., near Wellington\$5,000

Benj. Brown, 600 Bay St., one det. brick dwlg. and private garage, s.s. Castle Frank Cres., near Bloor St.\$9,000

Jeremiah Curran, 784 Crawford St., make interior alterations to public garage, 49-51 Charles St. E., near Church St.\$1,000

Samuel Keraner, 690 Dundas W., underpin front wall of two attached dwlgs., 654-8 Dundas W., near Bathurst\$500

Nathan Lyons, 22 St. Davids St., replace wood posts with brick piers at rear of five dwlgs., 156-164 Sackville St., near Shuter\$500

Jacob Kretzer, 59 Keystone Ave., repair fire damage to dwlg., 1681 Gerrard E., near Coxwell Ave.\$650

John Badali, 513 Danforth Ave., two attached stores with dwlg. over, n.s. Danforth, near Glebe Mount Ave.\$12,000

Samuel McCron, 12 Park Ave., alter interior of dwlg. for two families only, 47 Wroxeter Ave., near Pape\$2,000

East Side Mennonite Mission, 562 Jones Ave., addition to rear of Mission for minister's quarters and private garage, 562 Jones Ave., near Danforth\$2,800

Toronto Hydro-Electric System, 223 Yonge St., alter machine shop for new elevator shop and rearrange stairs and build pent house, ft. of Scott St., near Esplanade\$1,000

Mrs. Ellen Thompson, 43 Rose Pk. Dr., repair fire damage to store, 313 Yonge St., near Dundas\$1,200

age, on s.s. of Livingstone Ave., near Lyon Ave.\$8,100

Page & Company, Limited, 353 Weston Rd., one-storey steel and brick factory for stone work and travelling crane, on the e.s. of Weston Rd., near Northlands Ave.\$20,000

Summary of Toronto Permits

Week Ending Feb. 17th

1 Apartment house	\$ 80,000
7 Brick dwellings	28,500
3 Frame alterations and adds.	1,650
1 Brick alteration and addition	1,500
2 Factory alterations and adds.	5,500
4 Garages	3,100
1 Office alteration and addition	12,000
1 Sign	900
1 Store	136,000
1 Store alteration and additions	6,000
1 Warehouse alteration and add....	3,000
1 Club house alteration	1,500

\$279,650

Cawthra Mansion

May Be Preserved

It is rumored that the old Cawthra home at the north-east corner of King and Bay Sts. may be removed from its present site and rebuilt elsewhere when the Bank of Nova Scotia, the present owners of the property, are ready to take possession prior to the erection of their new skyscraper office building. This project is conditional upon the cost of the work of removal being low enough to make it worth while.

The old mansion, one of Toronto's first, and once the centre of the select western residential district of the city, was completed in 1852 and has withstood the ravages of time and progress for three-quarters of a century.

The property, now owned by the Bank of Nova Scotia, was acquired by the Canada Life Assurance Company and will be occupied by them until their new head office on University Ave. is completed. The Bank of Nova Scotia expects to proceed with their new head office building as soon as the Canada Life vacates the King-Bay corner.

Pioneer Builder Passes

Abraham Hamilton Elliott, retired builder and resident of Toronto for more than half a century, died at his home at 39 Glengrove Ave. Saturday, February 15th, in his 86th year. Mr. Elliott was born on a farm near Norwood, Ontario. He erected houses on Avenue Rd. and Alcorn Ave. on lands of the estate of the Hon. John McDonald. He was a member of Eaton Memorial Church, one of the founders of Queen City Orange Lodge, No. 857, and was actively associated with various charities.

CANADIAN BOND ISSUES FIND READY MARKET.

Of the \$44,131,499 worth of Canadian bonds issued in January, \$35,131,499 was taken up by Canadian financial houses and \$9,000,000 disposed of in the United States. The total compares with \$36,200,369 in January, 1929, and \$37,041,456 in January, 1928. Government bonds made up \$3,358,000 of the total; Municipal \$7,773,499; Corporation \$15,000,000 and Railroad \$18,000,000.

York Township Permits

G. Ralph, 177 Belgravia Ave., two solid brick dwlgs. of two storeys on ten-inch blocks on the s.s. of Belgravia Ave., near Locksley Ave.\$7,000

Farrar & Gard, 170 Lisgar St., one two-storey solid brick dwlg. on 12-inch blocks on the w.s. of Willard Ave., near Winfield Ave.\$5,000

A. L. Raynor, Farrier Ave., one one-storey solid brick dwlg. on 12-inch blocks on the e.s. of Brookside Ave., near St. Johns Rd.\$4,000

J. R. Vaughan, 7 Montey Ave., one pair of two-storey residences of solid brick construction on concrete blocks, and gar-

James W. Parker, 12 Wilberton Rd., has begun work on four residences on Ronan Ave., near Lawrence Ave. They are to be two storeys, of solid brick construction on concrete block foundations, and will cost about \$5,000 each.



Corner House That Solves Numerous Problems

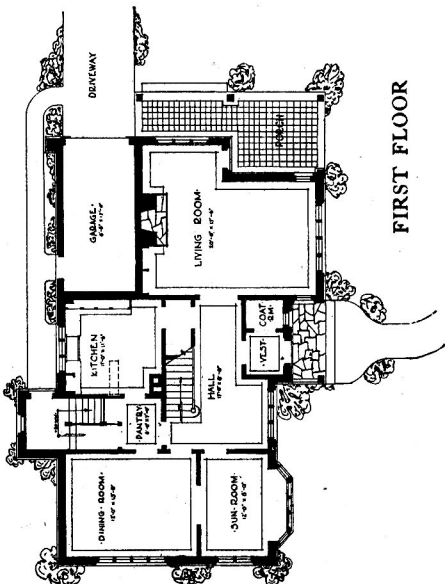
By Molesworth, West & Secord, Architects.

The house situated on a corner lot presents numerous problems to the architect that are not present in dwellings less prominently located. It is necessary to prepare the plans so that both front and sides receive the most careful treatment. The fact that practically two fronts are presented to view means that a special attractiveness must be in evidence at both these points.

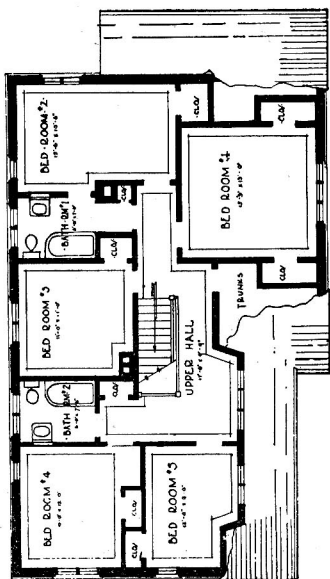
In the home of Mr. W. Ballard, Kingsway Road, Toronto, is seen a many-sided interest. Placed on a corner lot, it is attractive from every point of view. There is an atmosphere of genial hospitality about the entire building that inevitably stamps it as a home. Its walls of brick, trimmed with stone, are stuccoed above the stone base, and the outside sills of brick are pro-

tected from moisture and stains by slate. Much of the allure in Mr. Ballard's attractive home comes from the quaint and widely spreading gables that spread their protecting wings over so much of its area.

A glance at the accompanying floor plans will indicate the interior economies of this corner dwelling. Including a built-in sun room, there are nine rooms. The stair hall is, as it should be, a ready communication channel linking up sun room and living room, and runs the entire length of the house. Ample bedroom accommodation is shown in the upstairs floor with unusually generous provision in the form of clothes and linen closets. There is also a large storage closet tucked handily under the roof. A short driveway leading from the side street provides entrance and exit for the garage in the rear.



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Restoring Old Homes to Their Original Form

A Profitable Field Awaits the Architect and Builder Who Specialize in Modernization.

In many parts of the country and in practically every town and city there are old homes and old buildings designed by architects of a day that is gone. Broadly speaking, these ancient erections are antiquated and out of fashion, but in a very real sense many of them are so "modern" that their demolition would be worse than a mistake. They are modern in the sense that the cycle of fashion has come a full circle again and they find themselves still existing in an age that turns longingly to architectural forms originated in the days of our great-grandparents.

Architects to-day are not only studying these ancient buildings in an endeavor to analyze their charm and capture it for truly modern erections, but in order to restore their old-time elegance and glory. Some of these hoary dwellings have, in the course of generations, been altered or added to so that their original design has been obscured and in some cases lost. Additions have been made without proper regard to the original plan and, having served their purpose, they can be removed and the building restored to its original artistic architectural design.

Restoration work of this nature consists of taking a building that is not architecturally sound and remodeling it along strictly acceptable lines according to the period in which it was built. There is such a large and profitable field in restoring old houses that architects, contractors and builders are turning their attention with increasing purpose in that direction. In many cases the work consists of practically rebuilding an entire structure, and in others it means merely tearing off present undesirable portions that were added during many years of use and replacing these portions with archi-

tecturally correct construction.

The business of restoring structures calls for careful, thorough work to a greater extent probably than most remodeling or modernizing activity. The contractor may secure such work by calling attention to the fact that it is being done in various parts of the country, and should then co-operate with an architect to ascertain exactly what changes should be made in the structure to make it thoroughly and authentically sound from the period architecture point of view. Planning the changes involved, requires very careful and minute study and as the nature of the work is such that it is usually done for people who are very particular about details, it calls for more than ordinary thought and supervision. On the other hand, since it is a somewhat higher type of work, it calls for a higher scale of return. An architect with a flair for this type of work, backed by a builder similarly endowed, can do very fine work of a highly profitable nature, and can transform old and often tumble-down structures into attractive homes of excellent design, neat appearance and modern equipment.

While quality is essential in any type of work, it is especially desirable in restoring structures. The builder has many special problems

requiring tactful and artistic handling, and he finds it necessary to have a crew of carpenters who will take an order and carry it out in detail. Following the careful preparation of plans, the contractor sets in to carry out his part of the work. Frequently the first point of attack is the roof, and this section generally needs to be entirely reframed. Any roofing supplied, should have a grayed and weathered look that does not destroy the mellowed appearance of old age. It often happens that a porch or window or some other detail has been added and destroys the architectural unity of design. This excrescence is removed and the correct replacement made. It is frequently found that the entire framework of a building has rotted away, and much work is required to make the structure substantial. It is not desirable to overdo the straightening and plumbing, as the object is less to make the building structurally sound than to make it in keeping with the original plan. A window that is not exactly plumb or a roof that sags a bit will often lend an artistic touch that would not be tolerated in a strictly modern dwelling.

Restoring the interior of such homes is a fascinating work performed by carefully matching pieces of trim from the old structure with new pieces. The window sash, wood work and stairs should be reproduced exactly, and this applies particularly to stairways and panelling. Harmonizing modern fixtures and equipment with buildings built two hundred years ago is possible by use of modern equipment which as far as possible maintains a "colonial feeling." Bathroom and plumbing fixtures of the modern type are installed irrespective of the fact that no such equipment was included in the old houses.



The home of K. W. Lawrence before modernizing. A plain, box-like structure.

above the furnace, as a barrier to flying ashes.

Some of the builders with coal furnaces had made hand firing unusually convenient by putting a sloping bottom in the coal bin and having the shovel-opening right next to the furnace, thus saving many steps.

Other builders put a handicap on their house by having the coal bin way across the cellar. For no reason that could be discovered, some bins had been placed on the side of the cellar away from the driveway, making it necessary to pay an extra charge to have coal delivered by bags instead of by chute. (N.B.—50c a ton extra means the price of a new hat for the groom.)

There were many methods of heating the water for household use, some economizing on coal and gas and others saving on the footsteps by having a means for controlling the heater from upstairs.

Laundry tubs were greatly varied in the style and location, some of them in the kitchen and others down in a dark corner of the cellar; some in a little basement room of their own, formed by wall board, and others unfortunately right next to the furnace and coal bin.

The houses with good selling features had well-planned cellar entrances and exits, the steps down from the kitchen and those from the cellar to outdoors being properly proportioned and having ample headroom. When a prospective buyer has to duck his head at certain points or watch his step because the stairs or outside steps are too steep or the treads too narrow, he goes cold at the thought of having to do just that for several years to come.

Bathroom Features That Help Sales.

Bathrooms are generally much alike, yet the details play their part as selling agents.

A mirror above the basin, and not on the adjacent wall, is a step saver in shaving; one light on the ceiling is not enough,—in addition there should be one light over the mirror or two at the sides. A double outlet for the electric heater and toilet accessories is always worth pointing out.

The handy man who puts his own washers on the leaky faucets looks for a cut-off valve on each water line in the bathroom. Of course there is a shower either in a stall or in the tub, and if the latter it should have a flexible head and be placed at the end of the tub. A shower that sprays across the tub is half wasted.

The builder of one house, whose price did not permit of two fully equipped bathrooms, had a clever idea. At the end of a bedroom closet with a window, he put a hand bowl with a mirror and light. This allowed the man of the house to shave in peace, meanwhile allowing the remainder of the family to use the bathroom.

Inviting Entrances and Livable Living Rooms.

Many important features that help or hinder a house in selling itself are found in the living room or entrances to it. A good example of this was a house that had a high-stepped entrance porch, with a plain, cheap looking door. Looking through to the living room, the first object to hit the eye was a huge radiator, doubtless very efficient, but like an old-time Ford, repulsive in its lines and plainness.

In another suburb we looked at a house apparently built from the same plan, that had a low, ample entrance porch, with well proportioned columns and canopy, a heavy looking door with hinges reproducing the old hand craftsmanship, and an appropriate lighting fixture over the

Why Some Houses Sell and Others Don't

(Continued from page 3)

We are not entirely "kitchen-minded," but we learned a lesson early in our inspection trip.

We were quite charmed by the exterior of a house and even more delighted as we inspected the porch, living and dining rooms. But the kitchen! What a comedown!

Poor arrangement, and almost none of those extra equipment features you read about. A sink set at the old-fashioned

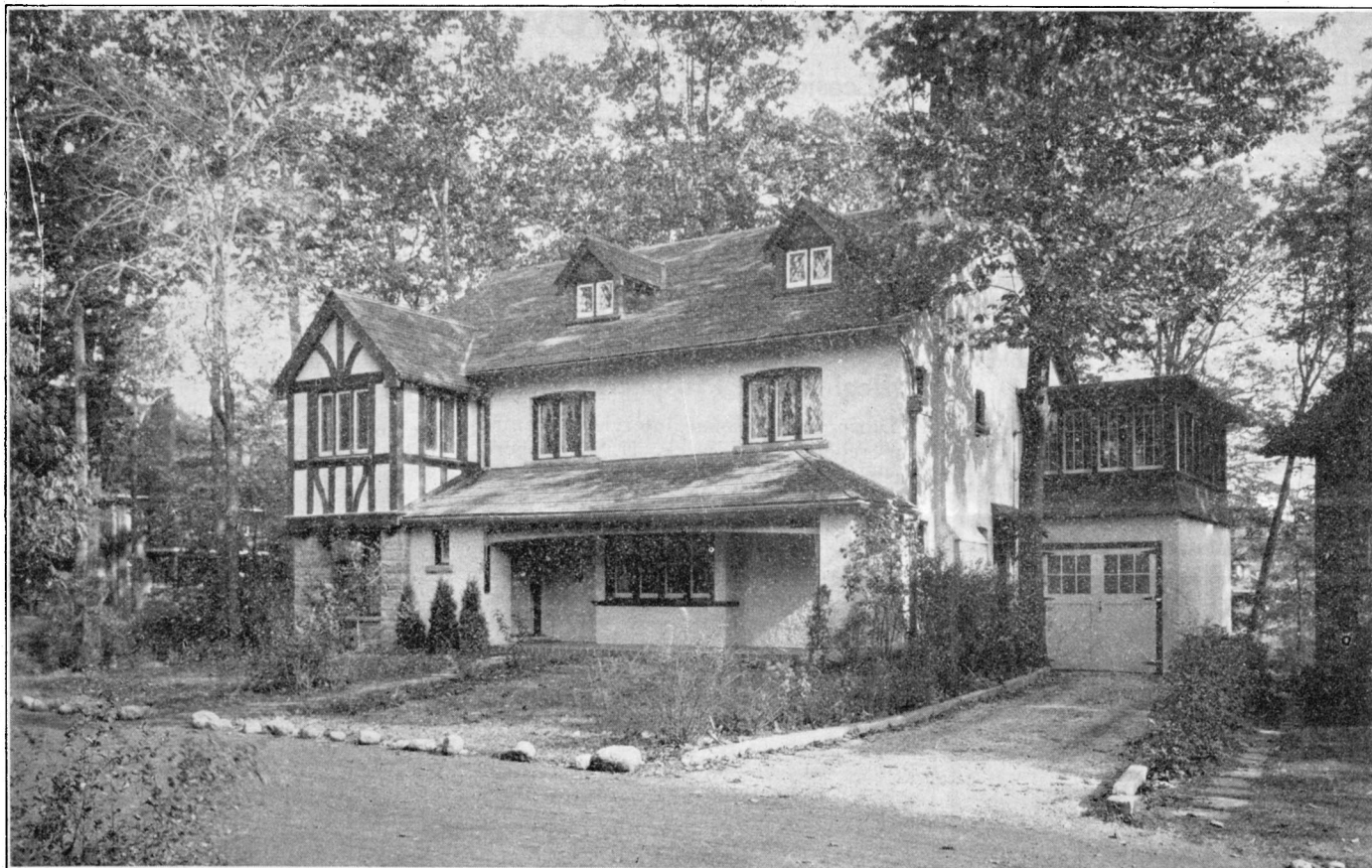
low height, with a dinky drainboard; the cupboard a considerable distance from the sink, in adjoining passageway to the dining room, and with no wall space left in the kitchen to put a portable closet or shelf and no space for a work table except in the pathway to the back door; no light in the pantry and only one electric outlet in the breakfast nook.

Another feature, commonly overlooked by men but invariably noted by women, is the route from the kitchen to the front door. In this house there was no way of getting to the front entrance without walking to the end of the dining room and back the full length of the living room.

Well Arranged Basement Can Make a House Sale.

After that experience we looked at the kitchens first,—or strictly speaking, my wife headed that way and I for the cellar and heating system. The houses with low grade or undersized furnaces and radiation had already been eliminated from our list, but there remained several time- and money-saving points to consider.

The oil burner advertisements that display the extra room in the cellar had apparently had their effect on the coal furnaces, for several of the latter had been enclosed in small rooms by wall board, both on the sides and the ceiling



The same home after it has been redesigned and brought up-to-date. The plain box-like building is now a beautiful modern home that is a source of pride and joy to the owner. The transformation was created by Messrs. Catto & Catto, architects.

door. The radiator, in the same location as the other, had been enclosed in an attractive cabinet.

"The comparison of these two houses," I told the agent, "reminds me of a well-known cigarette ad—what a difference a few cents makes."

Attractive features in some living rooms were built-in bookcases, especially those having adjustable shelves in place of the fixed ones sometimes found; built-in window seats with hinged tops and closet space underneath; and telephone wall cabinets.

One house that was on our list as a good possibility was crossed off when we discovered that there was no closet at the

entrance or in the dining or living rooms. There was no vestibule or any space suitable for even a portable closet for street clothes. The only closet on the first floor was the kitchen pantry!

Most of the fireplaces were attractive and seemed to be designed to work properly. Some of them had a feature that would save coal—a built-in device to utilize most of the heat that is usually wasted up the chimney,—particularly valuable in the late spring and early fall to take the chill off the house. We profited by the experience of two families we know and carefully observed the location of the fireplace; one family had a hearth with doors to adjoining rooms

close on either side of it, which left very little space for social use in front of the fire; the other fireplace was directly opposite the front door of the house and on several occasions when the fire was out and the firescreen was not tight, a draft when the front door was opened blew the fine ashes on the hearth all over the room.

In a medium-priced house, a toilet and hand bowl on the first floor is an especially good selling factor, particularly if convenient to both the kitchen and front rooms. We found one or two houses, however, where the first floor toilet was more of a handicap than a help because of its visible location and noisy flushing.

One house had a maid's room with toilet and bath on the third floor, but in order to reach it the maid would have to walk the length of the living room in full sight of any callers to reach the stairs, as there was no double stair landing or shielded hallway from the kitchen.

Other Items That Induce Buying.

Speaking of stairs, women are quick to notice those with steps slightly higher than usual, as they are very fatiguing to climb several times a day. One builder pointed out that he made his steps of low, easy height, which especially appealed to those who had lived in apartments with all rooms on one floor.

"I wouldn't live in this house," exclaimed my wife as we entered one living room. "Look out of those windows!"

I looked down the street and saw wavy lines on the nearby houses, which "jumped" at the slightest movement of my head. The builder had used inferior window glass throughout the place,—and off went his house from our list. We had been reading advertisements about ultra-violet glass and thought we might find a house with that type of glass in the sun-room or at least in a couple of end windows, but we found none.

As to bedrooms, several houses entirely satisfactory downstairs fell by the wayside when we reached the second floor. The main disadvantages were lack of cross ventilation and wall space for twin beds.

We noted in most houses that ample lighting fixtures and closet room had been provided. One or two cedar closets were acceptable but all of them of cedar was a disadvantage. A full length mirror on a bedroom or hall door always drew favorable comment from the ladies.

Several remodeled houses compared very favorably with new houses, largely because of the use of up-to-date equipment. On our first inspection trip a renovated house was dropped from our list mostly because of its old style lighting fixtures and badly worn metal switch plates and door knobs. These made the house look seedy despite its new paint and modern equipment. On our next trip we chanced to look in this same house and the change was almost magical. The owner had installed new lighting fixtures, glass knobs and glass plates, and had removed a set of old-fashioned sliding doors.

At the end of our house hunting we discussed our experiences with friends who had recently bought a house after looking around as we did. We found they had much the same story to tell—that because of standardized materials and improved methods of construction they had quickly found several houses in their price range that met their main requirements, but they, like ourselves, had had difficulty in finding houses in which the important little details of plan and equipment had been carefully thought out and included. We all agreed that these little things had greatly influenced the answer to our question, "Which one shall we buy?"—By Harry M. Trimmer in "Building Age."

RESEMBLANCE.

She was the kind of woman who could be relied upon to say the wrong thing wherever she was. At a recent dinner she turned to her neighbor and said:

"Doctor, can you tell me who that horrible-looking man is over there?"

"I can," replied the medical man. "That is my brother."

There was an awkward pause while the woman racked her brains for something to say. The doctor was enjoying her discomfiture.

"Oh, I beg your pardon," she stammered, blushing. "How silly of me not to have seen the resemblance!"—Vancouver Province.

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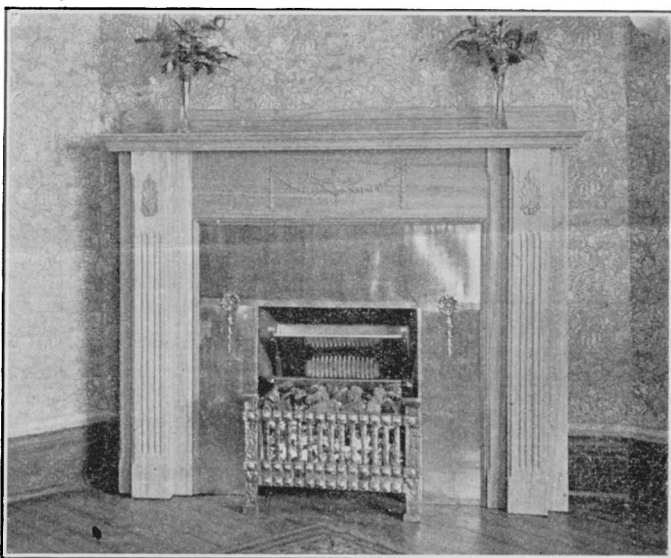
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Realty News of the Week

Leaside Growing Rapidly

Much activity is prevailing in Leaside and a very busy season is being anticipated. Upwards of 25 homes are now under construction and many inquiries for land are being received. Leaside land with all improvements, including pavements, at the present attractive prices should interest all builders of the moderately priced home.

Real Estate Prospects Good

During a personal interview granted our reporter this week, H. L. Rogers, Past President of the Toronto Real Estate Board, expressed the opinion that so far as the real estate business is concerned, 1930 shows every indication of being a good average year. For two or three months following the collapse of the stock market last October, some nervousness was felt generally as to the effect of that situation on the sale of homes of more expensive type, that is, upwards of \$30,000. At present, however, this feeling seems pretty much to have subsided, and Mr. Rogers believes that the crisis is past and that 1930 will be a very good year, both for the real estate man and for the builder.

Rosedale Home Changes Hands

H. L. Rogers, realtor, 10 Adelaide St. East, reports the sale of 106 Roxborough Drive to Mrs. M. L. O'Hearn, wife of the prominent Toronto stock broker. It is a beautiful and most complete residence of brick and stone construction containing ten rooms and four baths. Mr. Rogers refused to divulge the price, but it has been ascertained that the property is valued in the neighborhood of \$50,000. Dr. J. H. Cascaden was the vendor.

Fine Residence on Forest Hill Property

Our issue of February 15th carried a report of the sale of a large property on the corner of Kendal Ave. and Old Forest Hill Rd. Due to an error this property was described as vacant, but it has been brought to our attention by Mr. H. L. Rogers, who handled the sale, that this property is the site of a fine new residence of 14 rooms and 5 bathrooms designed by D. E. Kertland, architect, and built by W. E. Whitten. The purchaser was J. Ellsworth Flavelle, only son of Sir Joseph Flavelle, and the price was \$68,200.

Apartment Sold

A fifteen-suite apartment house at the north-west corner of Bloor St. and High Park Ave. has been sold by Mrs. Jane B. Cummings to James E. O'Farrell, President of the Building Owners' and Managers' Association, for \$100,000. The frontage on Bloor St. is 120 feet and the depth on High Park Ave. 130 feet. H. E. Ralston, real estate broker, negotiated the transaction.

\$40,000 For Dundas-Yonge Property

The sale is reported this week of 27 Dundas St. West by Dr. W. A. Young, 145 College St. for \$40,000. The property is the site of a one-storey brick garage at present occupied by the Uptown Taxi Company, and is the first building west of Yonge St. on the south side of Dundas St. Robins, Limited, and J. Garfunkel negotiated the transfer. It is supposed that the sale is the result of recent real estate activity in this immediate vicinity, due to the proposed erection of a large theatre here in the spring.

Realty Board Is

Valuable City Asset

May Exert Powerful Influence on Community Life.

The part the local real estate board can play in the civic life of its community was emphasized at a conference of real estate board secretaries, sponsored by the Realtor Secretaries' division of the National Association of Real Estate Boards, and held recently in Chicago at the Union League Club. How the city can turn to the real estate board's valuation committee for accurate, impersonal and unprejudiced appraisals of property for municipal purchase, and thus prevent waste of the public funds through fabulous valuation which some property owner may have placed upon his land when it became desirable for city property, was brought out by A. A. McCaslin, chairman of the appraisal committee of the Cleveland (Ohio) Real Estate Board.

Mr. McCaslin told the secretaries that the Cleveland Board had, in one specified instance, through a board appraisal, prevented an exorbitant amount of the city's funds from being spent on a playground site which the city was contemplating purchasing and which was being offered at about twice the amount at which the board appraisal committee placed its value. In two other instances the board appraisal committee was requested by the city's newspapers to appraise two parcels of property which the city had purchased. The great discrepancy in the valuation placed on the property by the valuation committee and the sum paid by the city was a factor in bringing about the conviction of one city councilman, and the indictment of another city councilman and the city clerk, Mr. McCaslin said.

Miles Collins, secretary of the Davenport (Iowa) Real Estate Board, reported an arrangement in Davenport whereby the city pays a contingent annual fee to the Real Estate Board, and the board's appraisal committee is charged with all the city's appraising.

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Is it Cheaper to Own Than it is to Rent?

Carroll L. Jones Says It Is and Puts Up Some Good Arguments

At a recent meeting of the Nashville Real Estate Board, down in Tennessee, Carroll L. Jones, president, accepted the challenge of his fellow members to prove his belief that it is cheaper to own your own home than to rent. In spite of the fact that he stood almost alone when he began his talk, it must have proved convincing, for at its conclusion it was unanimously voted that it be sent to the National Journal for publication. His address follows:

In attempting to prove that it is cheaper to own your own home rather than pay rent, I am not considering apartments, for I do not believe an apartment dweller knows what the word "home" means. He has neither front porch, lawn nor privacy; he has to endure the noise of others, and further is in constant fear that he will annoy those above, below or adjoining him; further, it is but a roof and offers no incentive to improve or beautify. Show me one man who is proud of his apartment and I will show you a hundred who are proud of their homes: also a six-room home that rents for \$60.00 after adding for heat and water is much cheaper than an apartment of the same size in the same location that would cost about \$85.00 per month.

Neither am I taking into consideration the small home from \$750.00 to \$2,500.00, for we are all agreed the owner of this class of property receives a revenue very often as high as 18 or 20 per cent. net and we know that it is cheaper to own rather than rent that class of property; nor am I taking into consideration the fine home from \$15,000.00 and up, for that class of property is built for personal preference or satisfaction and not from any desire to save money. There are fewer people able to afford that price home and therefore they should not be considered.

I am talking about the great majority of homes; those in between the two price ranges mentioned above. For the sake of being exact, I am selecting a certain home located in Hillsboro that is rented for \$50.00 per month and can be bought for \$5,000.00. That is usually the basis of figuring the rental of a home in this class; namely, one per cent. a month; in other words, the renter would be out \$600.00 per year; the buyer would be out \$300.00 interest, \$104.00 taxes, \$16.00 insurance on \$3,500.00 fire and \$1,000.00 tornado and two per cent. or \$100.00 for upkeep, which is one-half of one per cent. more than it has averaged over the last four years. This makes a total of \$520.00 or \$80.00 less than the renter would have to pay, an advantage of 15 per cent. plus through buying instead of renting.

Finally a home owner is more settled; he doesn't have to seek new neighbors so often and his children don't have to change schools continually. In owning a home you are as permanent as you care to be, while a renter may have to move on account of a raise in rent, or from a desire of the owner to obtain possession, or because the owner will not keep the home in repair, and moves are expensive. It has been said that three moves are equal to one fire. Further, it is hard for the average man to save money, and one of the best ways in the world is to be making monthly purchase payments on a home. How many homes would be happier to-day, if the head of the house had only started buying a home five or ten years ago? What better legacy could a man leave his family than a home paid for? How many men, unable to go into business for themselves, might have been able to do so, had they owned a home

that the bank would accept as collateral for the financing of their respective ventures? Who has seen encroaching business double and triple real estate values in a residential section? Who benefited immediately following the war, when homes doubled in value?

The question might be asked: "What about some people who have bought homes and are now unable to get their money back?" It could be due to the fact that they paid more for the property than it was worth in the beginning: There are unscrupulous people in every profession; and then a large percentage of people have bought without consulting a realtor.

ness just now and most of us have forgotten that ten years ago it was almost impossible to find a home to rent and almost as hard to find one to buy. Then for an agent to get a listing was almost the same as having made a sale.

Here is a question for each of you: When you are advanced in age and unable to work, which of you is likely to be dependent upon the city or on a relative—the man who has rented all his life or the man who has bought a home?

Review of Life Insurance

Loans on Property Majority of Companies Willing to Loan On Single Family Homes.

The third annual outline of the real estate loan policies of 108 leading life insurance companies in the United States and Canada has been issued by the National Association of Real Estate Boards and is to be sent shortly to the members

only on specific types of property, the single unit family dwelling takes precedence over every other kind of real estate; 102 of the companies are willing to loan on family homes.

Farm lands are listed among the loan preferences of 63 companies. Six companies loaning on farm lands have, in certain details, changed their policies in granting farm lands loans. Two of the companies confine their loans to farm lands only.

Next to the family home in popularity with the life insurance companies for loans is the commercial building; 83 companies loan on commercial buildings. Duplex dwellings are a close second to commercial buildings, with 82 companies favoring the duplex dwelling as security for a loan. Next in favor came the two-apartment building on which 72 companies loan. Combination apartment and store buildings are taken as loan securities by 59 companies. Large apartment buildings are loaned on by 52 companies. Industrial property is now included in the types of property on which 15 of the companies make loans.

Certain types of property not standard for large insurance company loans are included in various reports. Five companies state their willingness to loan on churches, and the following types of properties have a place in loan preferences in at least one report in the data: church property, ranches and plantations, hospitals, country clubs, unimproved city property and Masonic temples and lodge property.

Length of time of loans varies greatly with the companies. The shortest period is three years, which is not uncommon for loans on single unit dwellings, while the longest periods reported were twenty-year loans which are given by two companies on farms and by one company on Masonic temples.

The size of the loans, whether calculated on the percentage of the value of the property given as security or on a maximum sum basis, likewise varies greatly. In general, companies are willing to lend 50% of the assessed value of the property, but in some instances they report loans given for only 30% of the assessed value, while in two reports the companies state their willingness to lend as high as 66 2-3% of the value of a single unit dwelling, and one company follows the policy of lending 66 2-3% of the assessed value in the case of loans on commercial buildings. Figured in terms of maximum sums ready to be loaned, few companies loan sums smaller than around \$3,000 to \$5,000; the largest sums reported by companies definitely limiting the amount of money to be loaned were listed by two companies loaning on commercial buildings, both of whom will lend \$500,000 on this type of property. Many reports do not contain definite figures as to the maximum amount loaned.

By far the majority of the companies use both their own and independent appraisers in deciding on the valuation of property on which they are asked to loan; 67 companies reported such a plan; 31 companies use their own appraisers only, and 5 companies use only independent appraisers. One company makes the following statement in answer to the question on methods of ascertaining property values: "On dwelling loans we require appraisal by realty boards associated with the National Association of Real Estate Boards."

Pre-payment privileges are the rule with a great majority of the companies. Only six companies refuse to allow pre-payment privileges under any conditions.

In general no very radical changes are seen in the current real estate loan policies of the life insurance companies from the policies reported a year ago.



Designed by N. A. Armstrong Co. Ltd., architects and engineers, this fine modernistic structure will be erected for the Noble Scott Co. Ltd., at 544-546 King St., west of Spadina Ave. Of fireproof construction, the building will be four storeys high with a frontage of 52 feet and a depth of 186 feet. Excavation operations will commence next month. The project, including purchase of site, will entail a \$200,000 expenditure.

Real estate, like every business, has its good markets and its bad markets; an owner of anything should attempt to keep himself in such shape that he would not be forced to sell on a dull market. Over a term of years real estate for the most part has always increased in value and always will. The reason is that we have only one earth and that is three-fourths water. The population is increasing with rapid strides, but the earth cannot expand and contract like the stock market.

Happiness, satisfaction and contentment go hand in hand with a house. The renter, in most cases, has to take what he can get, while the owner is able to buy what suits his requirements. We are experiencing a quiet period in our busi-

ness of its Brokers Division and its Mortgage and Finance Division. These 108 reports are statements of the presidents of the life insurance companies represented.

The subjects included in the outline of the insurance companies' loan preferences are: types of property on which loans are made, length of term of the loans, amortization requirements, pre-payment privileges, the practices the companies follow in making appraisals of property, the territory in which loans are made, the maximum amount loaned and the maximum percentage of the value of the property loaned.

Of the 108 companies reporting, eight cover with their loans all the usual types of properties. Where loans are made

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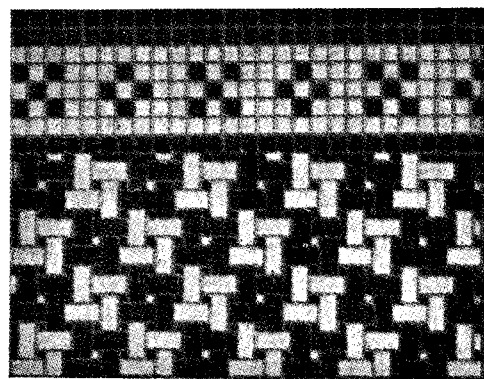
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EDITORIAL COMMENT

When a "Local" Improvement Ceases To Be Local

Evidence is accumulating every year in our larger cities, and in none more so than in Toronto, that a different method of dealing with so-called local improvements must be established. Verily, along with the old grey mare, the Local Improvement Act "aint what it used to be." Time was when a large percentage of municipal work could be equitably proceeded with under that Act—and still can be in the towns and smaller cities. But when a municipality reaches the size of the City of Toronto, the local aspect or value of many improvements frequently expands into a work of direct benefit to the whole city. Not infrequently such improvements are actually injurious to the property supposed and stated to be "immediately benefited."

During the past few months the attention of Toronto taxpayers have been focussed upon at least three municipal projects which well illustrate the inequalities of making the Local Improvement Act apply to works regardless of their true significance or value. One of these projects—the North Toronto sewage system is completed, the other two—the Church Street extension and Davenport widening and extension—have been recommended by Council. In the case of the North Toronto sewage, no objection was made or could have been justifiably made by the property owners against paying for the sewer in front of their homes and which they would use; but complaint was made by owners of corner lots against being assessed not only for the sewer on their frontage, but also for the sewer along their flankage, which they could not use and which never could be used by them owing to the fact that the depths of the lots (in the great majority of cases) prevented the erection of any building or house thereon other than the present dwelling. The appeals of these property owners found a sympathetic response from Commissioner Smith, and on the city's appeal to Judge Denton, His Honor confirmed Mr. Smith's position and ruled that properties could not be taxed as "specially benefited" by an improvement unless they are in fact specially benefited. And as the Toronto Star says, this would seem to be good common sense as well as good law.

Now when the Church Street extension and Davenport widening are considered, the placing of such a large percentage of the cost upon the property owners "immediately benefited" is even more plainly unfair. The urge for these street improvements did not originate with the property owners fronting on them. They are manifestly for the benefit of the whole city and are to be undertaken to relieve the traffic conditions of the city. In the case of Church Street, the taxing of properties even as far away from the actual extension as on Church below

Queen and Richmond Streets is stretching the "local" phase of an improvement to the point of absurdity.

Modern traffic conditions have given a new aspect to the whole street widening and street extension problem. A new or widened artery to accommodate "through" traffic does not necessarily benefit the residential properties on it or near it. Yet these are the ones that are specially taxable. They are taxed for the privilege of seeing a greater number of motor cars slip past their doors—more noise, more smell, more danger for children.

We must not blame our city officials for such taxation. They are only carrying out the by-laws of the City Council according to the Act. What is needed is that the Council view these improvements in their true light and place the major cost, if not the entire cost, where it belongs—upon the city as a whole. Let Judge Denton's decision be the guide for our city fathers.

Do It With Confidence

At the recent Quebec convention of the Canadian Construction Association, Mr. R. C. Ronalds, of the Ronalds Advertising Agency, Limited, Montreal, in an address on "Collective Advertising," urged those contractors who had already done some creative or collective advertising and who had established their prestige as Canadian contractors capable of carrying out Canadian works, to strive to enlarge the demand for such works as call for the services of construction firms. "But," said he, "if you advertise at all, do not do it half heartedly. Do it with faith and assurance, certain that your ideas will fall on fruitful ground, and confident that what benefits the industry as a whole will benefit each of you individually."

There you have it—do it with confidence. And the same faith and assurance is just as necessary in all departments of your marketing, including advertising. The man who comes boldly out now and goes after business with faith and confidence in himself, his organization and his country will get the business—and there's no two ways about that.

Thus far the Naval Conference looks all at sea.

To send it ahead, business has to be pushed.

Going out of your way, often causes things to come your way.

Officer: "How did the accident happen?"

Driver: "My wife was asleep in the back seat."

"I'm going to buy myself a harem."

"What do you mean?"

"Well, I saw a sign at a gas station that said 'Six Gals for a Dollar.'"

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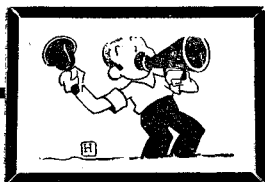
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The Ring of the Trowel and Hum of the Saw

(Continued from page 4)

East York Township. They will be two storeys, of solid brick construction, on brick foundations, and are expected to cost in the vicinity of \$16,000.

M. R. Mowers, 262 St. Leonards Ave., has the roof on two pairs and the walls under way on another pair of semi-detached residences at 222-32 Melrose Ave. They are to be two storeys, of solid brick construction, and will cost about \$19,000.

J. Williamson, 83 Ivey Ave., has the walls under way on a detached residence on the east side of Greenwood Ave., near Applegrove Ave. It will be two storeys, of solid brick construction, on concrete block foundations, and will cost about \$6,500.

H. S. Meredith, 311 Keewatin Ave., has the walls under way for four residences on the east side of Ronan Ave., near Wanless Ave. They will be two storeys, of solid brick construction, on concrete block foundations, and will cost about \$12,500.

McColl Brothers, Don Esplanade, have the roof on a new service station on the south side of Bloor St. West, near Willard Ave. It is a one-storey building of solid brick construction and when completed will cost \$12,500.

Summerville Construction Company, 2080 Danforth Ave., have the walls up on a new branch office of the Royal Bank of Canada on the south-east corner of Coxwell Ave. and Gerrard St. East. The plans were prepared by Herbert Horner, architect, 95 Sun Life Building, and call for a one-storey building, 25 x 75 feet, of brick and stone construction. The cost is estimated at \$25,000.

William H. Sharpe, 87 Petman Ave., will start work shortly on a pair of residences on the south side of Eglinton Ave., near Petman Ave. They will be two-storey dwellings, of solid brick construction, on concrete block foundations, and will cost about \$7,000.

Walter H. Davison & Company, Ltd., have the contract for making alterations to the assembly plant of the DeHaviland Aircraft of Canada, Ltd., on Dufferin St., north of the city. Work is in progress at present. The same company are handling the insulation of a board running track for the Amateur Athletic Union of Canada at the Coliseum, Exhibition Grounds. Work is also under way on this project.

Work is under way on the new St. Nicholas Church at 1512 Kingston Rd., Birchcliffe, Ont., and the walls will be started next week. It is to be of solid brick construction and is expected to cost \$10,000. Rev. T. W. Barnett, 65 Lakeside Ave., is pastor of the new church.

H. Stayner, 268 Gainsborough Rd., has the roof on a two-storey detached residence at 266 Gainsborough Rd. It is of solid brick construction on brick foundations and will cost \$6,000.

New Mantels Present Many Attractions.

W. Walker & Sons, Limited, Handle
Distinctive Line.

W. Walker & Sons, Limited, Toronto, distributors of Excelite Fire-Grates and Mantels, are carrying two different types at present which are enjoying unprece-

dent popularity. These mantels have brass facings, one being especially designed for a standard flush type grate, while the other is a special hearth type mantel designed for use with an electric fire basket.

There are two types of fire baskets, classified as type "A" and type "B". Type "A" is a basket of standard "mission" finish, while type "B" is the Excelite Fire Basket built to conform with furniture design Louis Fourteenth Period.

A special natural flame-shade glass is provided, giving the most realistic effect yet attained in electric grate construction. The heat rays spreading two ways across the front of the fire present a most alluring attractiveness.

All details of construction are the result of fifteen years' experience in grate manufacture and can be well counted upon to give the user years of steady, dependable service at minimum cost.

The Laugh Line

GALLANT BABY CAR.

A road hog, known for his determination never to be overtaken, was going at a good speed one day, when he heard an insistent "honking" behind him. He turned and saw just on his hind wheel a baby car driven by a wild-looking individual.

Back he turned to his wheel, down went the accelerator and up rushed the speed indicator. Seventy-eight miles an hour, but still the hooting continued. At last, worn out, the speed fan slowed down and drew to the side of the road.

Come on, then, if you must pass," he exclaimed.

"I'm sorry," said the driver of the baby car, "but I'm hooked on."—Fort William Times-Journal.

UPS AND DOWNS.

"At least once in my life I was glad to be down and out."

"When was that?"

"After my first trip in an aeroplane."
—Lethbridge Herald.

Judge (to street car motorman): "Say, buddy, can't you run faster than that?"

Motorman: "Sure, bo, but I have to stay in the car."

"She: "When first we were married we were only too glad to wash up the dishes."

He: "I know; but we only had two dishes then."

Judge: "Have you appeared as a witness in a suit before?"

Witness: "Yes, of course."

Judge: "What suit was it?"

Witness: "My blue serge."

Walter: "You'd never do for the talkies. You stutter."

Anthony: "B-but they c-c-could t-t-take me sl-slow m-m-motion."

Diner: "Waiter, bring me an ice with-out wafers."

Waiter: "I'm sorry, sir, we have no wafers."

"What is the most outstanding contribution that chemistry has given to the world?"

"Blondes."

A daily paper states that a new musical instrument combining bagpipes and a saxophone has been invented. That's not a musical instrument—it's a weapon.—Passing Show.

She: "I heard some one yell 'fowl'; where are the feathers?"

He: "Oh, this game is between two picked teams."

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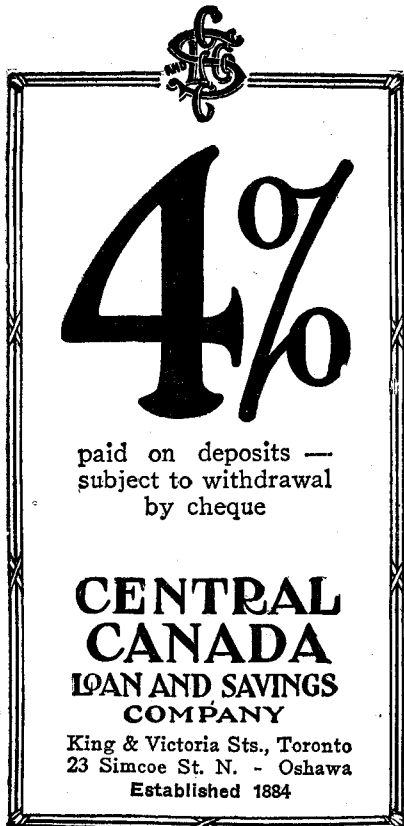
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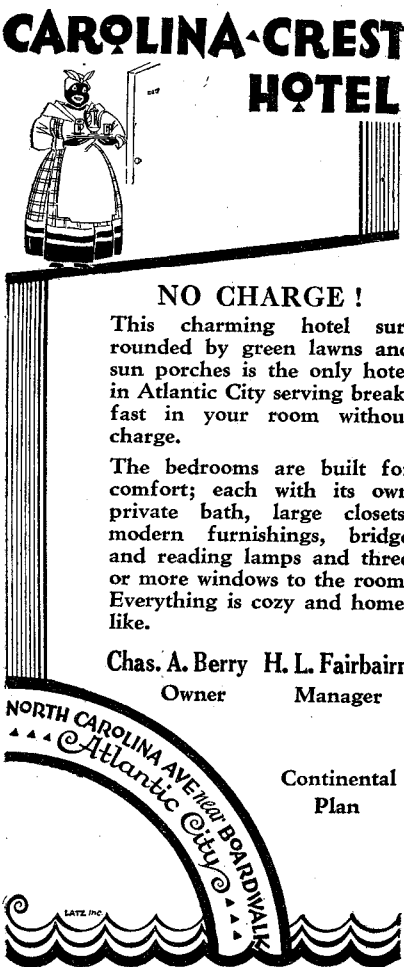
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No. 1 Light Flashed (Buff), Shade 32.....	32.00 per M
No. 1 Dark Flashed, Shade 41.....	32.00 per M
No. 1 Special Dark Flashed, Shade 31.....	45.00 per M
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Culls.....	19.00 per M
No. 1 Veltex Red.....	33.00 per M
No. 1 Veltex Mingled.....	33.00 per M
No. 1 Veltex Dark Range.....	33.00 per M
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Cooksville Bark Texture.....	\$35.00 per M
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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

Rockite.....	\$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 Shorts..... 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.....	30.00 per M
Pressed Brick.....	28.00 per M
No. 2 Red, Buff or Brown Flashed.....	28.00 per M
Pressed Brick.....	26.50 per M
Light Red Pressed.....	24.00 per M
Smooth Wire Cut.....	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.

**CURRENT PRICES ON
HARDWOOD FLOORING**

MAPLE—	3/8"	13/16"
First.....	\$ 85.00	\$120.00
Second.....	75.00	100.00
Third.....	50.00	75.00
BIRCH—		
First.....	\$ 85.00	\$115.00
Second.....	75.00	95.00
Third.....	50.00	75.00
QUARTERED OAK—		
First—White.....	\$140.00	\$250.00
Second—White.....	110.00	165.00
Second—White, 1 1/2" face.....	105.00	
PLAIN RED OAK—		
First.....	\$105.00	\$175.00
Second.....	90.00	130.00
Second 1 1/2" face.....	85.00	
Third or Shorts.....	60.00	90.00

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.....	52.00
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

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For beautiful, durable and permanent walls of tile at low cost use "Asbestoslate" Walltile. This tiling is made in sheets 48" x 48" and 48" x 96", and in four attractive and permanent colors. It is quickly and easily installed and is much lower in price than the usual cost of tiling.

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