

WEEKLY BUILDING REPORTER

And REAL ESTATE REVIEW

Vol. 7—No. 16.

TORONTO, APRIL 18, 1931

Price 10 Cents

Cost of Building Down 20 Per Cent Says Lumberman

Those Who Build Now Will Save Money,
is Claim.

A plea that business men take advantage of present low costs in the building and construction trades is voiced in a full-page editorial in the current issue of Canadian Lumberman. Low material costs and the fact that contractors are prepared to accept contracts at cost or thereabouts merely to keep their organizations together are advanced as the chief reasons why such a move is advantageous at the present time. The general level of costs is stated as being approximately 20 per cent. below similar figures eighteen months ago.

The editorial is as follows:

"The men who built in 1915—whether as individuals, companies or municipalities and whether it was houses, stores, offices, factories, bridges, roads or what not—when sixty and a half cents bought as much in the way of building materials as a dollar and forty-four cents did in 1920, have been congratulating themselves ever since on their good judgment. They have made big savings in interest and depreciation charges and at the same time have seen large appreciations in the value of their property.

"The low prices of 1915 were abnormal, of course, and are never at all likely to be approached again, but the fact is that right now we are passing through a correspondingly low cost period compared with which 1920 was very high, and compared with which, we believe, the next few years will find many people saying: 'I wish I'd built in 1931.' No wise man will prophesy whether prices will yet go lower, but there are many indications that the bottom has been reached. Compared with what \$1.44 bought in materials in 1920 is a cost of only 84 cents today.

"And the lower cost of materials is only one factor of labor costs. Though the wage schedule has not been reduced, the efficiency of labor is greater and improvements in the art of construction enable a mechanic to accomplish more and better work in the same time. Another very important consideration is the unquestioned fact that contractors are prepared to accept contracts at cost or thereabouts merely to keep their organizations together and contribute something toward general overhead expenses. This represents a clear saving to the customer that will automatically disappear the moment the volume of construction begins to approach normal.

"A number of contractors with whom we have discussed present costs estimate that they will accept contracts today for approximately twenty per cent. less than they would have asked eighteen months ago.

CHARMING GREER ROAD HOMES



Attractive, indeed, is this row of six detached homes situated on the east side of Greer Road between Fairlawn and St. Germaine Avenue. They are designed after the manner so popular in the small, moderately priced home these days, and present a very inviting aspect. T. F. Stevens, 454 Briar Hill Avenue, is responsible both for their design and construction. Cooksville Rough Texture Brick in varying colors and shades, supplied by the Cooksville Company, 26 Queen Street East, has been used throughout in their construction.

Now is the Time to Buy

Reasons Why Purchasers of Real Estate in Present Market Will Secure
Extraordinary Value.

The year 1931 is the year in which to invest in real estate; it is the most opportune time to buy a home. This is the consensus of business leaders.

During the past ten years we saw a continual and steady rise in real estate values until the last part of 1929 when all commodities began a readjustment. During the depression period prices fell steadily until the close of 1930. Since January 1931 we have seen an absolute stabilization of values. This is based on two very important factors, viz., supply and demand.

Among other causes for deflation during the depression was the condition that real estate found itself in in the year 1929 and the first part of 1930. That condition was a supply exceeding the demand. It was like other businesses in this regard—everything was overproduced.

During the past 18 months there has been little construction. During that time, even though there was little demand, it gradually caught up with itself. Today, we find a normal supply to meet a normal demand—a healthy condition. The residential market at least in my part of the country has a vacancy of only 2 per cent.

While it is true that we are still in the depression period, it is for the present only, and has its advantages to the buyer. His dollar at this opportune time, can buy its greatest value, more value than at any time within the last decade. Building costs are off 10 to 25 per cent.,

H.B.A. BROADCAST ON MONDAY NIGHT AT 8.30

Due to the fact that a hockey final will be on the air next Monday evening until 8.30 p.m., it has been decided to put the fifth radio broadcast featuring the 1931 Home Builders Annual on the air on that night, instead of at 8 o'clock as originally planned. It is felt that if the program goes on at the same time as the hockey game a great proportion of its audience would be lost, while on the other hand if it goes on immediately following the game a vast number of "listeners-in" will be all set to receive it.

a condition that is temporary. This is the time when extraordinary purchases can be made.

In this connection I should like to say that the very structure of real estate is so basic that it never goes far astray of its real value. Real estate has certain fundamentals—it is the basis of all wealth, it stands squarely on its own feet at all times, it is influenced less than all other commodities in periods of depression.

Real estate has never gone begging, therefore, do not misinterpret or misconstrue the recommendation that you can
(Continued on page 14)

ore Block at Church and Bloor Starts This Week

MacKenzie Waters Provides Outstanding Design.

Work began this week on the erection of a splendid new block of stores and professional suites at the southwest corner of Bloor and Church Streets. This is the first structure to be commenced in a contemplated building program which is expected, when completed, to develop the Bloor-Church corner into one of the outstanding intersections in the city.

MacKenzie Waters, architect, 96 Bloor Street West, has provided a modern design for this project calling for construction of limestone and black granite with shop fronts of white monel metal. The ground floor will be composed of high-class shops, while the upper floor will be used for professional suites. Plans for the building call for a frontage on Bloor Street of fifty feet and on Church Street of 120 feet.

Christman-Burke Limited, Canada Permanent Building, have been awarded general contract and have begun work. It is expected that about four months will be required to complete the building, which will be under the management of McWilliams and Broughall, realtors, Bank of Commerce Building.

The estimated cost of this project is placed at \$80,000.

Announces Reduction in Brick Prices

Prices on All Grades Are Substantially Lower.

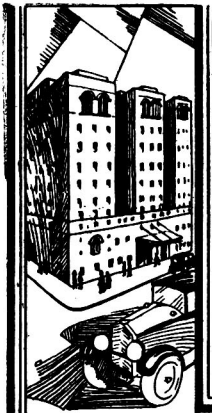
Announcement is made this week by Dr. G. J. Steele, president of the Standard Brick Company, 500 Greenwood Avenue, that substantial reductions in the prices of all their grades of brick will become effective immediately. This decision was reached on Tuesday of this week, and henceforth orders will be filled at the new prices.

They are as follows:

	New Price	Old Price
No. 1 Stock	\$27.00	\$29.00
No. 2 Stock	24.00	26.00
No. 3 Stock (Hard Common)	20.00	22.00
Insiders	17.00	none
Terms: Less 5% Tax Paid and Delivered on the Job.		

LOT BRINGS \$165 A FOOT

Announcement is made of the sale of a land parcel having an 80-foot frontage on Bathurst Street, south of the new bridge, to W. B. Isbester as a site for a new apartment house. Sold by the Realities Securities Co., the purchase price was \$165 a foot.



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WEEKLY BUILDING
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Broadcasts Featuring Annual Create Enthusiasm

Association Receives Numerous Enquiries Daily.

That the radio broadcasts featuring the Home Builders Annual, Official Year Book of the Toronto Home Builders' Association, are creating much interest in the ranks of the general public is evidenced by the fact that the Association has been literally deluged with enquiries regarding the forthcoming publication. The programs, broadcast each Monday and Thursday evening, have unquestionably been splendidly received by the public, and there is every reason to believe that a genuine and worthwhile interest in the Association and what it represents is being aroused by this series.

In an effort to further stimulate interest in home ownership an offer has been made by the Association to award a prize weekly of Ten Dollars to the person submitting the best letter on a subject announced over the air. The subject this week was "Why I Own My Own Home," and the first prize was won by Mrs. J. W. Stronge, 217 Blackthorne Avenue. An excellent letter was also submitted by Mrs. Geo. C. Williams, 140 Indian Grove, and so well was it regarded by the Association that it has been decided to publish it here along with Mrs. Stronge's letter.

The two letters follow:

Why I Should Own My Own Home.

Have a home
Own a home
Maintain a home
Enjoy a home.

I should own my own Home because—Having a home to return to at the close of day, in which I may relax or indulge myself, is a real compensation for my day's labor.

Owning a home gives me a sense of security, a pride of possession, a feeling of permanency, a knowledge of achievement, and marks me out as one who definitely contributes his share to the growth of a city in marked contrast to the transient rental-payer or apartment-dweller. It gives me the right to be heard in matters pertaining to the welfare of the community, and establishes me as an individual citizen.

Maintaining my own home gives me a purpose in life, for it houses my children, my treasures, my ambitions.

Enjoyment then comes to me, as the years roll by and I realize my little ambitions; improving my abode with a touch here or there, pottering around in home or garden, knowing it is mine to

shape or alter as I will. Better still is the knowledge that I have provided a "Home Sweet Home" for world-weary feet to return to, and have established a HOME to the rising generation which will mean the same to them as HOME did to me; for what is Home without a Mother, but what is a Mother without a Home?

Daisy Stronge.

Mrs. J. W. Stronge,
217 Blackthorn Ave.,
Toronto, 9.
7/4/31.

140 Indian Grove,
Toronto, April 9/30.
Toronto Home Builders' Association,
Toronto.

Dear Sirs:

In answering your question "WHY DO I OWN MY HOME?" — There are so many reasons I hardly know which one to give first. But if there were no other reason than the sense of PERMANENCY one gets from owning a home, that would suffice.

LIFE HAS A NEW INTEREST for the home owner. It is much more interesting to fix up your own possessions the way you wish to fix them, and when you want to fix them; you don't feel tremendously indebted to the landlord for the favor.

A JUSTIFIED PRIDE goes with owning your own home, which is good for the individual as well as the city he lives in. The keen joy of planting one's own garden on one's own soil, and watching each year for perennials, even the amateur can enjoy.

Lastly, IT IS A GOOD FINANCIAL INVESTMENT, and more secure than most investments (as many can testify).

No doubt when Edgar Guest wrote his poem "It Takes a Heap of Livin' in a House to Make It Home," he didn't have an apartment in his mind.

Very sincerely,

Viola Williams.

(Mrs. Geo. C. Williams)

Association to Make Membership Drive

Past-President "Bill" Kerwin Welcomed Home.

That the Toronto Home Builders' Association will embark on a Membership Campaign this Spring was decided upon at the regular April Executive meeting held at the office of the Weekly Building Reporter last Monday night.

The campaign will not be a "drive" in the sense that its main object will be

(Continued on page 14)

LET'S GET ACQUAINTED S. A. GRIFFIN

To those who have been engaged in building Toronto homes for the past ten years or more, S. A. Griffin needs no introduction. Born in Tara, Ontario, Mr. Griffin came to Toronto the year before the war, and almost immediately entered the building field. Since that time, eighteen years ago, he has erected many homes here and has acquired a keen insight into the many problems that confront builders in this city.

Mr. Griffin has built many homes in various parts of Toronto and during his earlier operations here he erected a large



(Photo by Milne Studios)
S. A. GRIFFIN

number in the west end of the city. During the past six or seven years he has confined his activities pretty closely to North Toronto and has built many homes of varying value in this fast-growing section. The majority of these might be said to be dwellings ranging in price from \$8,000 to \$10,000, although he has constructed some of much greater value than this.

Mr. Griffin is, of course, an active and enthusiastic member of the Toronto Home Builders' Association and serves in an executive capacity for that body. He is a member of the Huron and Bruce Masonic Lodge. By the erection of well-planned and thoroughly substantial homes, Mr. Griffin has contributed much to the rapid and vigorous growth of North Toronto in particular, and to many other sections of Toronto as well.

Telephone Operator: "I have your party. Deposit five cents, please."

Souse, at pay station: "Whazzat?"

Operator: "Please deposit your money."

Souse: "Listen, girly, wat I wan's a conversah'n from a fren', not financial advice from a stranger."

Among Our Members

MORRIS SMALL, 236 Annette Street, has begun work on the first storey brick-work for the erection of a two-family duplex dwelling at No. 1 Norma Cres. This will be a solid brick, two-storey structure containing two suites of five rooms each. There will be an attached two-car garage with a sunroom over it. Electric refrigeration, entirely modern tiling and oil-heating will be features of this dwelling which will be fully equipped to meet the high, modern-day standard of duplex construction. The cost of this structure is estimated at \$12,000.

S. A. GRIFFIN, 25 Golfdale Road, is just finishing three detached houses at 57, 59 and 61 Heddington Avenue. These are on the east side, north of Eglinton Avenue. They are two-storey, solid brick dwellings containing six and seven rooms, and are being built to sell for \$8,000 and \$8,500.

MAYBEE and FUGLER, 159 Shel-drake Boulevard, are preparing plans at present for the erection of a wholesale warehouse, office and showrooms on Breadalbane Street at Bay Street. It will be a brick and steel structure and will be completed at a cost of \$70,000. No further particulars are available at present.

W. H. AVISON, 176 Glendonwynne Road, intends to erect three detached dwellings at some time later in the season on the east and north sides of Wil-mot Avenue, in the Humber Valley Surveys. They will be two storey structures of brick or stucco construction on concrete blocks and will be built to sell at about \$10,000. Mr. Avison has two similar dwellings under way here at the present time, one being ready for the roof and the other just about finished up. These are both being built to sell at \$10,000 also.

HARRY GRAHAM, 307 Mossom Road, has foundations in for the erection of a detached dwelling on the west side of Berry Avenue near Lambton Road in the Kingsway. This will be a two-and-a-half storey dwelling of stone and stucco construction containing six rooms, a sun-room and a breakfast room. It is being built to sell for \$13,000.

CLINKER BRICKS GAIN POPULAR-ITY.

Clinker brick are those one-time cast-offs which in the burning become gnarled and discolored and not infrequently lac-quered from the fusing of the clay under the action of the intense heat to which they are subjected.

Until the advent of skintled brickwork they were thrown away as unsalable, there being no demand for them. Now it is vastly different. They bring more on the market than the best common brick, for while they are not altogether necessary in skintled brickwork, they do add tremendously to its effectiveness.

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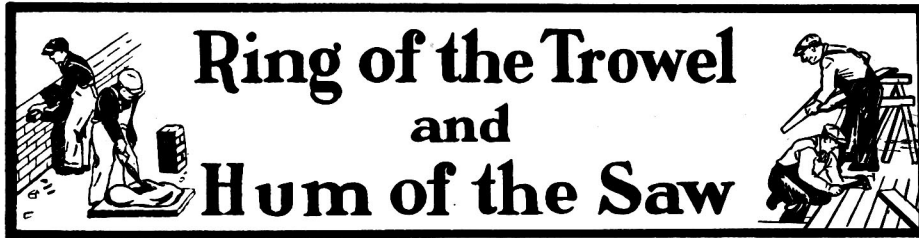
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H. E. THOMAS, 1 Belsize Drive, is calling for tenders at present on all trades except carpentering and painting for the erection of two large apartment houses on the west side of Bathurst St. near St. Clair Avenue West. These buildings will contain seventy-two suites of from one to five rooms each and will be in separate units of solid brick construction. There will be an underground garage between the two buildings which will have a capacity of about fifty cars. These structures will be completed at an estimated cost of \$300,000.

F. BALL, 198 Humbercrest Blvd., has foundations in for the erection of a detached residence on the south side of St. Marks Road near Watson Avenue. It will be a two storey solid brick dwelling and will cost about \$4,500.

HARRY DAVIDSON, 100 Adelaide St. West, has completed foundation work for the erection of two pairs of semi-detached residences on the corner of Rivercourt Blvd. and Don Mills Road. These will be two storey structures of solid brick construction on concrete block foundations and will be completed at a total estimated cost of \$6,500 per pair.

LESLIE RACEY, 490 Sammon Ave., is roofing a detached residence on Woodbine Avenue near Milverton Boulevard. This will be a two storey detached dwelling of solid brick construction on concrete block foundations and will be completed at an estimated cost of \$4,500.

J. E. HOARE, 136 Dawlish Avenue, has foundations in for the erection of two detached residences on the east side of Astley Avenue. These will be two storey brick dwellings on brick foundations and will be built at an approximate cost of \$6,500 each.

JOHN R. DIXON, Mossom Road, has roofing under way on the detached residence which he is erecting on the west side of Mossom Road near Weatherall Street. This is a two storey dwelling of solid brick construction on brick foundations and contains seven rooms. The estimated cost of its construction is placed at \$6,500.

S. BUNDOCK, 115 Redpath Avenue, has walls to the first floor joists in the construction of a detached residence on the north side of Sherwood Avenue near Mount Pleasant Road. This is a two storey brick dwelling. The cost of its construction is placed at about \$6,000.

W. HAINES, Roselawn Avenue, has walls started for the erection of a detached residence on the north side of Roselawn Avenue near Dufferin Street, York Township. It will be a two storey solid brick dwelling on concrete blocks and will be completed at a cost of \$4,600.

J. W. WALKER, 344 St. Clair Avenue West, has completed excavation operations for the erection of a detached residence on the east side of Raglan Avenue. This will be a bungalow dwelling of one storey solid brick construction on concrete blocks, and will cost about \$4,000.

ROBERT RUSSELL, 149 Bowood Avenue, intends to proceed soon with the erection of a detached residence on Brookdale Avenue. It will be a two storey dwelling of solid brick construction on concrete blocks and will be completed at an estimated cost of \$6,000.

G. M. BOLAND, 568 Brock Avenue, contemplates the erection at an early date of a residence on Glen Ayr Road, Forest Hill Village. It will be a two storey dwelling of solid brick construction and will contain seven rooms, sun-room and breakfast room. The estimated cost of this job is \$9,000.

W. PALMER, 151 Cranbrooke Avenue, has foundations in for the erection of a detached residence at 147 Cranbrooke Avenue. Robert Russell, 149 Bowood Avenue, holds general contract on this job, which will be a two storey dwelling of solid brick construction on concrete blocks and will cost \$6,000.

J. MELDRUM, 2341 Yonge Street, will begin work soon on the erection of a detached solid brick residence on the south side of Courtleigh Boulevard. It will be a two storey dwelling on concrete block foundations.

E. J. COLBOURNE, 186 Silverthorne Avenue, has foundations going in for the erection of two detached residences on Wanless Avenue near Ronan Avenue.

They will be two storey dwellings of solid brick construction. The cost of each is placed at about \$6,000.

E. C. FINCH, 24 Inglewood Drive, has completed excavation operations for the erection of a splendid residence at the corner of Elton and Deverall Avenues, Forest Hill Village. E. A. Leigh, architect, Bloor Street West, has prepared plans for this home specifying two storeys of stone and stucco construction on concrete blocks. The cost of this dwelling will be in the vicinity of \$12,500.

C. C. HURLBURT, 405 Manor Road East, will begin work soon on the erection of a pair of semi-detached residences on Glengarry Avenue near Greer Road. They will be one storey solid brick dwellings on concrete blocks. The estimated cost is placed at \$6,000 for the pair.

F. H. SMALL, 271½ Bartlett Avenue, is plastering a detached residence on the west side of Chamberlain Avenue near Bowie Avenue. It will be a two storey dwelling of solid brick construction on concrete block foundations and will cost about \$5,000.

A HUMANE ACT

The teacher of a Sunday school class had been reading them a story of the kind shepherd who found a lamb half-frozen on a hill-side and wrapped it in his coat and carried it back to the fold. "Now," said the teacher, "can any of you tell me of a similar act of kindness?" "Yes, miss," piped one boy, jumping to his feet. "I heard father say the other day that he had put his shirt on a horse that was scratched."

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Joseph A. Thatcher, 37 Cowan Ave., has been designing buildings in the City of Toronto and district for twenty years, ever since he first entered the architectural profession. He was born in Thorold, Ontario, came to Toronto at the age of seventeen years, and has resided here ever since. For many years



JOS. A. THATCHER

he designed and built residences of a high class, but has lately confined his attention to factories and apartment houses, with particular specialization in reinforced concrete factories. Among many of the splendid buildings in the city for which Mr. Thatcher has provided plans are the Patterson Candy

Company's plant on Queen Street West, the Jenny Lind Company's factory on Lansdowne Avenue, the Newsome and Gilbert building and Scales and Roberts building, both on King Street West, and the new Monetary Times building, now under construction at the corner of Church and Gerrard Streets. Outstanding among his apartment houses are the ten-storey, one hundred and twenty suite structure at 306 Jarvis Street, and the attractive building at the corner of Kenwood and Maplewood Avenues.

Relief Through Wood

Farm relief is one of the greatest problems before both the Canadian and American governments.

A phase of the farm problem can be solved, it is believed, through application of the ancient adage of self-help, as illustrated by the following jingle received by the National Lumber Manufacturers' Association from a slogan contestant:—

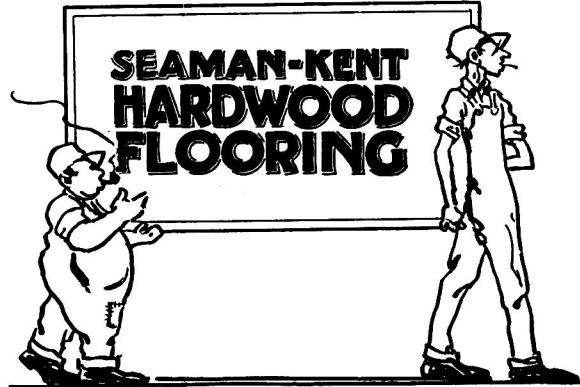
"A pen for the pigs,
A corral for the cow,
A crib for the corn crop,
A handle for the plow;
A rack for the hay-wagon,
A board for the floor,
A crate for the chickens,
A panel for the door;
A shed for the yearlings,
A rack for their feed—
How many more
Of the things that I need?
Where are they coming from?
This is the answer—
From the farm wood-lot."
What have I got?



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the houses
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Home-buyers want the comforts and conveniences that only a well-wired home can give . . . they buy "Red Seal" homes.

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Bill: "Wot grade?"
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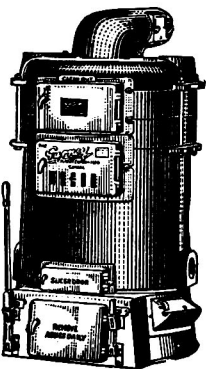
WALLACE AVENUE, TORONTO Phone LLoydbrook 3101

"I'll tell you why I'm happy about this heating question," said the builder

Years ago I thought it didn't matter what kind of heating I put in the homes I built. Prospects would go through the houses and admire features which I had purposely tried to make impressive and everything would go well until it came to the heating plant in the basement which, to tell you the truth, I had always skimped on a bit, believing money was spent to better advantage on many things upstairs which were more noticeable.

It was when the folks began to ask me for written guarantees of heating that I began to insist on the best I could get. And let me tell you that since I have been using Gurney Heating, I haven't had a come-back from anyone I have sold a house to.

That's why I specify Gurney on all my jobs and that is why heating is the least of my worries.



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- Generous Water Connections Between Sections.
- Free Water Travel.
- An All Fuel Grate.
- A One-Piece Ashpit.
- Tight Fitting Doors.
- Perfect Draft Control.

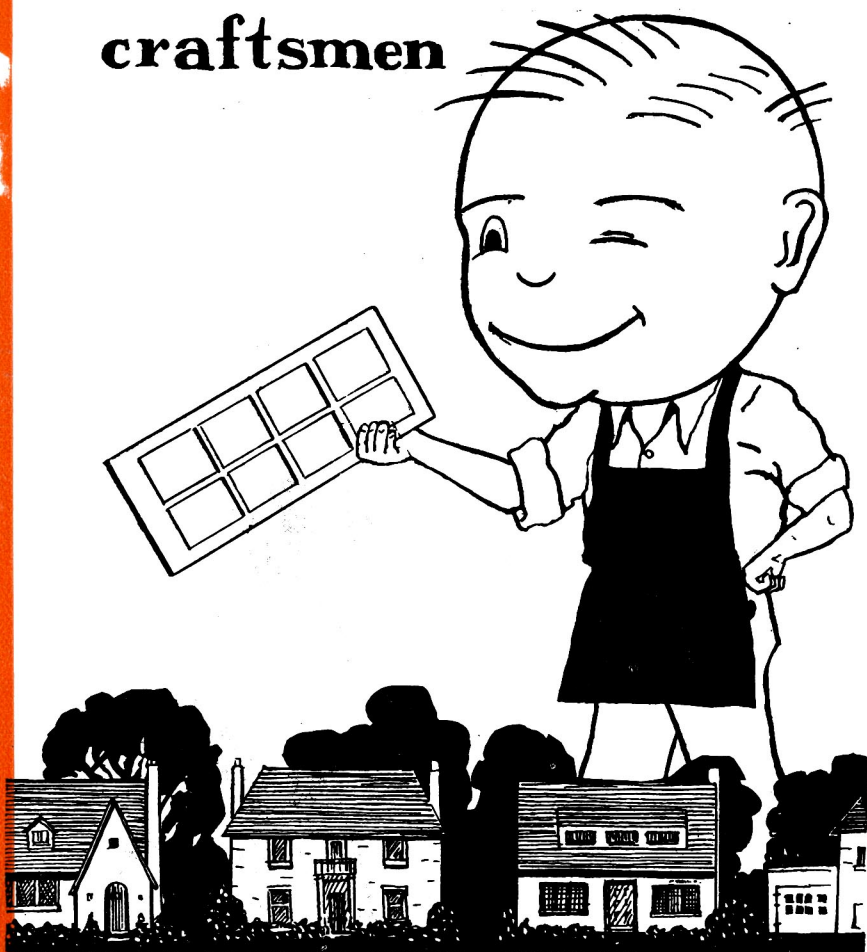
Gurney

The NAME
that
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HEATING
at its
BEST



Superior Sash

by superior
craftsmen



Superior Sash . . . the finest sash that long-experience specialists can make—that money can buy . . . yet they cost no more than the ordinary kind.

Prominent builders, the country over, specify these extra-value sash . . . with profit to themselves . . . with satisfaction to their clients.

SUPERIOR SASH CO.

450 Gilbert Ave., Toronto

KEEn. 3211

Evenings: G. F. G. Hope, KEEn. 2114J



TORONTO PERMITS.

S.S. DOUGLAS AVE., west of Greer Rd., Mrs. Annie Baird, 64 Rowanwood Ave., build four pr. semi-det. dwells., \$27,200.

317-23 WAVERLEY RD., near Kingston Rd., Mrs. E. G. Walker, 3 Wyndham Ave., build two pr. semi-det. dwells., also two det. and one pr. semi-det. private garages, \$14,000.

356A KINGSWOOD RD., near Lyall Ave., Edwin E. H. Hugli, 356A Kingswood Rd., build one storey addition to rear of dwell., all walls and ceilings to be lathe and plaster, footings to be 4 ft. below grade, \$650.

W.S. ROSEWELL AVE., near St. Clements Ave., Gerald G. Allen, 105 St. John's Rd., built det. brick dwell., \$4,500.

455-7 BALLIOL ST., east of Mt. Pleasant Rd., Andrew Reid, 5 Lawlor Ave., build one pr. semi-det. brick dwell., \$8,800.

BAY ST., n.w. cor. Lake Ave., Shell Co. of Canada, 620 Federal Bldg., build gasoline station, \$6,000.

225 STERLING RD., near Bloor St. W., Law Construction Co., 225 Sterling Rd., install underground gasoline tank, \$1,500.

312 CRANBROOKE AVE., near Elm Rd., Fred Beston, 351 Davisville Ave., build one det. brick dwell., \$4,000.

484 CARLAW AVE., near Simpson Ave., Hewitt Bros., 484 Carlaw Ave., make alterations to public garage by removing 8 ft. from front and building new brick wall, \$600.

4 LAXTON AVE., near Jameson Ave., James Hipkiss, 6 Laxton Ave., build det. private res. and one det. private garage, \$4,800.

321 HOWLAND AVE., near Bridgman Ave., Involute Gear Co., 321 Howland Ave., erect roof sign, \$930.

YONGE ST., s.e. cor. Blythwood Rd., J. H. McKnight, 88 St. David St., install three gasoline tanks and two gasoline pumps, \$1,250.

CARLTON ST., near Yonge and Church Sts., Teperman & Sons, 260 Van Horne St., dem. twelve houses and one store, \$600.

174 OLD ORCHARD GROVE, near Greer Rd., B. E. Knight, 180 Old Orchard Grove, build one det. brick dwell. and private garage, \$5,000.

W.S. YONGE ST., near Chaplin Cres., Wm. Pidgeon, 8 Broadway Ave., build apt. house, \$60,000.

W.S. JEDBURGH RD., s.w. cor. Douglas Ave., Stanley G. Horner, 155 Dinnick Cres., build one pr. semi-det. brick dwells. and one pr. semi-det. garages, \$6,600.

218 BRIAR HILL AVE., near Rosewell Ave., James McKernan, 240 Briar Hill Ave., build det. private res. and private garage, \$4,500.

1172 COLLEGE ST., near Sheridan Ave., Arch. Melhuish, 1174 College St., build addition and make interior alteration to dwell. for two families only, \$1,500.

S.S. SOUDAN AVE., near Petman Ave., Wm. G. McClean, 1008 St. Clarens Ave., build two det. brick dwells., \$8,200.

104 PARK RD., near Avondale Rd., W. O. Gibson, c/o General Steel Wares or c/o Architects, J. F. Brown & Son, 2 Bloor St. E., make interior alterations and build addition to rear of dwell. for garages with living quarters over, also dem. at front and build new verandah, \$6,000.

102 ROSEWELL AVE., s.w. cor. Briar Hill Ave., Mrs. Irene Dickson, 131 St. Germaine Ave., build det. brick dwell., \$5,000.

955 BLOOR ST. W., s.w. cor. Delaware Ave., Bank of Montreal, 4 Wellington St. E., alter store to bank by removing

two rear bearing partitions and altering front, also build vault (re-inforced concrete), \$2,000.

86 HAZELTON AVE., near Webster Ave., Lewis Duncan, 86 Hazelton Ave., alter dwell. to three family apt. house, \$2,000.

N.S. DELORAINE AVE., near Greer Rd., Alex. Lawrie, 334 Melrose Ave., build one det. brick dwell., \$4,000.

125 DINNICK CRES., near Rochester St., Harris E. Wallace, 15 Cornish Rd., make interior alterations to dwell. to be used as single det. private res., \$900.

N.S. BROOKDALE AVE., near Greer Rd., Jos. P. Brownridge, 190 Glengarry Ave., build two det. dwell. and two det. garages, \$9,000.

19-21 PRESTON PL., near Wanless Ave., Mrs. Jean C. Watson, 27 Preston Place, build one pr. semi-det. two family dwells., \$15,400.

28 ADELAIDE ST. W., near Yonge St., Dominion of Canada Gen. Insur. Co., 28 Adelaide St., build an addition to 7th floor of office bldg., \$4,000.

3154 DUNDAS ST. W., near St. John's Pl., Mark Smith, 117 Oxford St., build factory, \$6,500.

205 WOODFIELD RD., near Applegrove, Seaman O. Morgan, 241 Woodfield Rd., build one-storey addition to rear of dwell., \$500.

YORK TOWNSHIP PERMITS

WESTON ROAD, west side near York Avenue. Harris and Maxwell, Weston Road, a one-storey addition to present dwelling, \$1,200.

(Continued on page 12)



COMFORT WITHOUT
EXTRAVAGANCE

Beach Front Service at Moderate Prices. Service, cuisine and appointments equal to that offered at the best beach-front hotels.

FIREPROOF

ALL OUTSIDE ROOMS

With or Without Private Baths

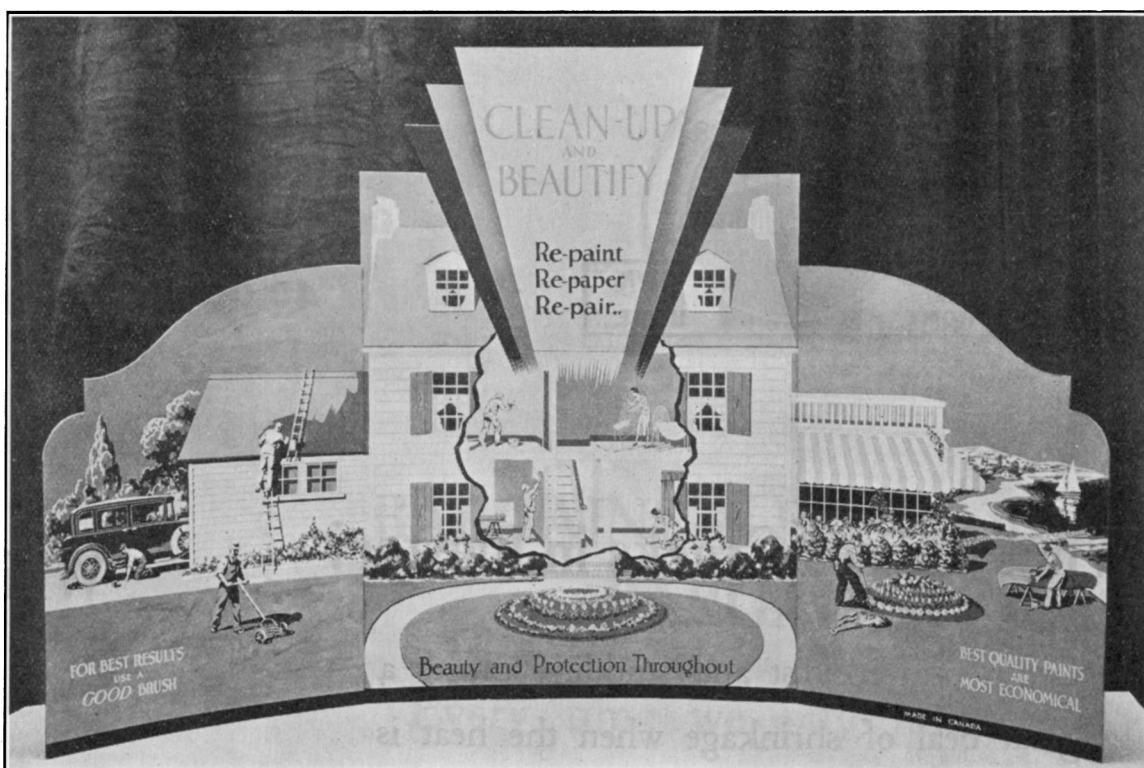
Phones in All Rooms

Garage

The Norris Co.

FRED. M. ALLGAIER, Mgr.

KENTUCKY AVE near BEACH



The price of the above card is 15c.

The banner at the right costs 50c.

New Homes or Ones Tastefully Modernized You Can Scarcely Distinguish One from the Other

Builders and Architects should get behind this "Clean-Up and Beautify" movement and educate the people to the many ways of producing beauty, comfort and increased value. This will stimulate their own trade and improve the appearance of the city. Every year many Toronto homes are revealing attractiveness that was not formerly theirs. The reason is modernizing. Paint does more than preserve the surface—it beautifies.

CLEAN UP-PAINT UP

Pictured at the top of this page is a beautiful, new, all-Canadian display card. It was prepared by this Association to help stimulate paint and varnish sales this spring and summer. Measuring 14" by 22" and printed in 12 rich colours, this attractive window card is proving a real buying influence with its powerful selling suggestions. Mail your order today—\$3.50, cheque or money order to any of the three following addresses—Hardware and Metal, Toronto; Canadian Paint and Varnish Magazine, Toronto, and

The Community Beautiful Association of Canada

ROOM 709, CASTLE BUILDING, MONTREAL, CANADA

IS HIGH LABOR COST RETARDING BUILD



	Money at 6 %				Earns
\$15,000.00	-	-	-	-	\$17.31 a Week
20,000.00	-	-	-	-	23.08 " "
25,000.00	-	-	-	-	28.85 " "
30,000.00	-	-	-	-	34.62 " "
40,000.00	-	-	-	-	46.15 " "

What Causes Cracks in Plaster?

Green or wet joist and studding causes a great deal of shrinkage when the heat is turned on.

JUST UNLOADING 1929
HEMLOCK FULL 2"

An ounce of prevention is worth a pound of cure.

Whitewood is Our Specialty

There is a growing tendency to this wood, as it offers the best value today for enamel-substitute, Walnut and substitute Mahogany. Our new doors will be ready soon.

All interior woodwork is
COWAN PROCESSED
TAGLIABUE TESTED
ELECTRICALLY MACHINED
BRICK HEATED STORAGE
CAREFULLY DELIVERED

These facilities are appreciated by the better builders.

Early to bed and early to rise,
Cut the weeds and swat the flies,
Mind your own business, tell no lies;
Don't get gay and deceive your wives,
Pay your debts and use enterprise,
Buy from those at home who advertise.

—Havelock Standard

THE GEO. RATHBONE LUM

DING AND THE LOWERING OF RENTS?

WHEAT

E. J. Garland, M.P., says in 1914, the value of an eight - foot binder equalled 194 bushels of wheat and to-day it costs 600 bushels.

**WHEAT IS THE BALANCE WHEEL
OF CANADA**



Does it pay to remodel the old home?

Value the land and the exterior, then decide.

Hire a good Architect—it pays.

Don't start unless you can make a complete transformation.

Good profits are going to be made from the bargains offered in older properties.

BARGAINS —BARGAINS— BARGAINS

Every time we buy lumber at bargain prices we just receive what we pay for.

One dollar today is only worth one hundred cents.

Home Modernizing Bureau, Minneapolis, is modernizing an old house purchased for \$1,500 and invested \$2,300 more to bring it to present-day standards. Raised \$11,000 first mortgage on property, when completed. March, 1931—NATIONAL LUMBER BULLETIN, Page 6

A GOOD ARCHITECT WAS
RESPONSIBLE

Architects' fees make speedy sales. That wise builder who thinks his own plans JUST AS GOOD makes the usual mistake of unbalanced proportions. Buyers are going to be far more critical and harder to please.

LUMBER CO. LIMITED

10 NORTHCOTE AVE.
LAKESIDE 0914

STORE BUILDERS
 95 x 100
 BLOOR STREET WEST
 Runnymede Section
GARTON & HUTCHINSON
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**IT WILL PAY YOU TO BUILD IN
 YORK TOWNSHIP**
 FOR FACTORY, APARTMENT
 OR HOME SITES
ASK E. T. JOU & CO.
 HILLCREST 7795
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 WE SPECIALIZE IN YORK TWP. PROPERTIES

**HOT WATER
 Automatically**
 NO FUSS
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 Just Solid Comfort
 You will be interested in our prices and special discounts.
Sepco
AUTOMATIC ELECTRIC HEATERS LIMITED
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ELLINS BROS.
 WATER WASHED SAND AND GRAVEL
 Delivered to all parts of city.
 PITS—Scarlet Rd. Phone LY. 2060

RICE-LEWIS & SON, LIMITED
 19 Victoria St., Toronto
 (Established 1847)
 Phone AD. 9281
 Complete Line of Hardware
 "From Excavation to Interior Finish"
 For Prompt Service
 Nights, Sundays and Holidays, Phone
 WES. DAVIS, AD. 9281
 J. P. RAHELLY LES. WALKER
 GR. 9865 KI. 4706
 TOM BURKINSHER, KE. 0504-J
 QUALITY and SQUARE DEALING



These attractive homes are situated on Rivercourt Boulevard.

Building Activity Prevails in Rivercourt Subdivision

Exceptionally Attractive Type of Moderately Priced Homes
 Being Built Here.

Situated north of the junction of Pape Avenue and Don Mills Road on a high plateau overlooking the east and north branches of the Don River and the beautiful ravines through which these water-courses flow, Rivercourt is ideally located in every respect and offers advantages to the builder of small homes that cannot be found elsewhere in Toronto.

Rivercourt is essentially a section of small homes, but these are as fine a type of small homes as can be discovered anywhere, having regard for cost of their construction. The majority of dwellings being erected in Rivercourt are detached houses ranging in price from \$6,000 to \$8,000. It might be said that average cost of a Rivercourt home is about \$7,000. About 300 of these houses have been constructed here during the past six years and of all this number very few indeed are unoccupied. Purchasers and tenants in Rivercourt show every evidence of complete satisfaction, and builders are enjoying as much success as ever in disposing of their jobs at satisfactory prices. The houses here, almost without exception, present a smart, high-class appearance as will be readily seen from the accompanying photographs.

Rivercourt is possessed of the advantages of convenient location insofar as

transportation, accessibility, stores and schools are concerned. The T.T.C. bus running from Yonge and Belsize to Danforth and Pape Avenues provides quick and easy means of exit and entry to the locality. Good roads, the Leaside viaduct, and the centralized location of Rivercourt make for convenience for the car owner. Excellent stores are rising in Rivercourt at present on Don Mills Road, where restrictions permit the erection of business properties east and west of Pape Avenue.

About 60 per cent. of Rivercourt is now built up. Many splendid lots are still available and all are exceptionally level with the exception of the ravine lots, which provide plenty of space for building with the added advantage of a beautiful wooded ravine at the rear. Prices for residential sites range from \$30.00 to \$40.00 per foot. Business sites are selling from \$40.00 to \$60.00 per foot. Terms have been made especially attractive to builders by the Suydam Realty Company, Excelsior Life Building, Toronto Street, who are agents for the sale of property in Rivercourt.

With the exception of pavements, which, due to the dry sandy nature of the soil, have been found unnecessary to date, all improvements are in. One

(Continued on page 11)



Looking south-east on Donlands Avenue, this photo shows the activity prevalent here.



**HUMBER
 VALLEY
 SURVEYS**

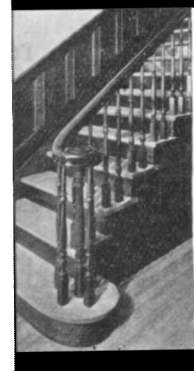
In the Beautiful
 Valley of the Humber

Kingsway Park is well located within easy access of downtown Toronto. It has all improvements. Homes erected here are readily sold. Frontages are from forty feet upwards.

HOME SMITH & CO.

Old Mill

LYndhurst 0691



STAIRS

Let us solve this problem for you. By specializing, we are able to give highest quality, speedy service, at an exceptionally low price.

**Embree
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Office and Factory:
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**HEADQUARTERS FOR
 PLAIN and COLORED
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 of every description
W. B. PETCH
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 Direct Importer of Best Quality
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 ASPHALT
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 IT'S THE BEST.

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 Manufacturers of
 STUCCOS and
 READY MIXED
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**CALEDON
 SHALE
 BRICK**
 1167 Bay St. - KIngdsdale 1431

Property Transfers

SOUDAN AVE., n.s., w. of Cleveland St., 5 new houses, 83 x 100, A. H. Sparrow et ux to Tina Poffler. Sale price, \$20,600.

AVENUE RD., w.s., No. 872, 35 x 120 ave.; Avenue Rd., w.s., No. 878, 35 x 120, Property Investments Ltd. to Inter-City Investments Ltd. Sale price, \$25,990.

AVENUE RD., e.s., No. 583, 36 x 174, S. T. Hayes and Co. Ltd. to Violet M. Sanderson. Sale price, \$20,000.

BRAEMAR AVE., e.s., s. of College View Drive, 70 x 130, Land Investments Ltd. to Chas. E. Moore. Sale price, \$5,600.

MT. PLEASANT RD., w.s., No. 600, 15.6 x 111, Mutual Life Assur. Co. of Canada to Kazinierz Celijewski, Wadyslaw Woloszczak. Sale price \$6,500.

HILLSDALE AVE. E., n.s., No. 420, 25 x 127, Acme Battery to John O. Harrington. Sale price, \$1,300.

MANOR RD. W., s.s., No. 45, 19.9 x 105, Nicholina J. Manning to Mary Veary. Sale price, \$2,000.

COLIN AVE., e.s., No. 125, 30 x 133, Adelaide V. Calvert to Nichelvina J. Manning. Sale price, \$7,700.

MANOR RD. E., n.s., No. 378, 25 x 122, Leslie D. Clarke et ux to Leslie D. Clark, Norah N. Clarke. Sale price, \$1,737.

CLIFTON RD., e.s., No. 107, 30 x 94, Mary M. Christie to Ernest L. Christie. Sale price, \$1,000.

BALLIOL ST., n.s., No. 586, 16.8 x 100.9, Grimshaw Bros. Ltd., to Lillian Howe, Lindsay L. Howe. Sale price, \$4,000.

HILLSDALE AVE. W., s.s., No. 167, 24.3 x 94, H. T. Fice et ux to Glendale Investments Ltd. Sale price, \$5,400.

WILFRID AVE., w.s., No. 32, 35.8 x 72, R. C. Doundell to Maud Watts. Sale price \$7,600.

INGLEWOOD DR., e.s., No. 5, 23.11 x 100.1, S. G. Farrow et ux to Isabel L. McMillan. Sale price, \$6,000.

FERNDAL AVE., w.s., No. 22, 25 x 125, Laura Pascoe et al to Wm. J. Dickson. Sale price, \$7,500.

HILLSDALE AVE. E., n.s., No. 106, 29 x 121, P. Robertson et ux to Flossie M. Horshaw. Sale price, \$6,000.

BRAEMAR AVE., e.s., s. of College View Ave., vacant lot, 35 x 130, Land Investments Ltd. to Chas. E. Moore. Sale price, \$2,450.

MT. PLEASANT RD., e.s., No. 669, 16.6 x 84, Bert Grant et ux to Philip Yaffa. Sale price, \$9,500.

BELLE AYRE BLVD., e.s., n. of Davisville Ave., new house, 25 x 118.6, G. C. Clouther et ux to Harry Wolfe. Sale price, \$5,500.

BALLIOL ST., n.s., No. 52, 25 x 140, Alive M. Pompe to Roy Hunt and Alex. Barclay. Sale price, \$3,750.

BELLE AYRE BLVD., e.s., n. of Davisville Ave., new house, 25 x 119, G. C. Clouther et ux to Harry Wolfe. Sale price, \$5,500.

HOYLE AVE., e.s., s. of Eglinton Ave., vacant lot, 24 x 150, J. O. Scott et ux to Joseph T. Turner. Sale price, \$720.

IMPERIAL ST., s.s., No. 45, 25 x 177, E. Camer et ux to Jessie A. Hughson. Sale price, \$3,500.

DAVISVILLE AVE., s.s., e. of Pailton Cres., vacant lot, 125 x 136; P. Nisbet et ux to Booth R. Bromley. Sale price, \$7,187.50.

HILLSDALE AVE. E., s.s., e. of Yonge St., vacant lot, 97.3 x 142.5; E. G. Law to John H. McGillivray. Sale price \$8,031.06.

LAWTON AVE., e.s., No. 97, 37.2 x 128; Jos. Stein et ux to Thos. R. Jeffrey. Sale price, \$22,550.

GRESHAM RD., w.s., Nos. 14 and 16, 46 x 125, Lawlor Ave., e.s., No. 159, 17.6 x 140; H. Davidson to Harry W. Rushby. Sale price, \$15,370.55.

CHAPLIN CRES., n.s., Nos. 130 and 132, 186.3 x 95; Property Investments Ltd. to Ina Clark. Sale price, \$28,500.

IMPERIAL ST., s.s., e. of Duplex Ave., vacant lot, 5 x 177; Jessie A. Hughson to Amy C. Sparrow. Sale price, \$350.

WHITEWOOD RD., w.s., n. of Davisville Ave., new house, 26 x 125; Andrew Reid et ux to North Toronto Homes Ltd. Sale price, \$5,300.



Activity in Humber Property Continues

Large Volume of Land Sales Reported This Week.

The fact that Home Smith and Company are experiencing a miniature Land Boom with their Humber Valley Surveys is attracting city wide attention. The fine type of homes being constructed, together with the ease with which they are being disposed of is attracting many new builders to this high class residential subdivision.

The following is a list of some of the properties sold this week.

47½ feet on the north side of King George's Road, purchased by Eustice F. Longfellow for \$2,137.50. 50 feet on the north side of Larkins Ave., purchased by Mrs. L. M. Clendenning for \$2,750.00. 120 feet on the east side of Gardhouse Ave., purchased by Norman R. Rome for \$4,200.00. 80 feet on the east side of

Gardhouse Ave., purchased by H. E. Wright for \$2,800.00. 240 feet on the west side of Silverthorne Ave., and 120 feet on the west side of Gardhouse Ave., purchased by Saul A. McGivney for \$12,600.00. 80 feet on the south side of Williams Ave., purchased by E. Small for \$2,800.00. 90 feet on the west side of Silverthorne Ave., purchased by Walter Stubbings for \$2,700.00. 50 feet on the west side of the Kingsway, purchased by Harry Graham for \$2,250.00. 80 feet on the east side of Gardhouse Ave., purchased by Morrison Small for \$2,800.00. 60 feet on the east side of Jackson Ave., purchased by J. B. Currie for \$1,800.00. Block A., Plan 2671, York Township, purchased by Wilfred H. Avison for \$4,750.00. 180 feet on the east side of Jackson Ave., purchased by T. J. Colbourne for \$5,400.00. 30 feet on the east side of Silverthorne Ave., purchased by Wm. Hall for \$900.00. 60 feet on the east side of Mossom Road, purchased by Walter G. Argent for \$3,000.00. 120 feet on the west side of Jackson Ave., pur-



Work commenced last Monday on the extension of Wilmot Avenue from Weatherall Avenue to Bloor Street, east of Mossom Road. Here we see a steam shovel at work on the removal of a portion of the 31,500 cubic yards of earth, which will permit the opening up of 2,000 feet of frontage here. R. Home Smith & Company, Old Mill, are owners of this property and it will be offered for sale when this work is completed at the end of this month.

Land Specials

GLENCAIRN AVE.—107 ft.—\$5,000

Restricted to 2 houses

MONA AVE. — 120 ft. — \$40 a ft.

Restricted to 3 houses

SUYDAM REALTY CO., LIMITED

36 TORONTO ST. Phone ELgin 1321

Evenings—HYland 0028

chased by Walter Argent for \$3,600.00. 120 feet on the west side of Silverthorne Ave., purchased by Walter G. Argent for \$3,600.00.

Several Building Projects in Township

York Industrial Commission Announces Developments.

New developments announced by the York Industrial Commission are four stores on Vaughan Road, west of Kenwood, a garage and service station at the north-east corner of Dufferin Street and Belgravia Avenue, and a store and welding shop on the west side of Jane Street between Dundas Street and St. Clair Avenue.

J. Stevenson will build the Vaughan Road stores at an approximate cost of \$20,000 in a new neighborhood, which has been largely built up with apartment houses.

The garage and service station to cost \$16,000 and have 7,500 feet of floor space will be erected by J. C. Urquhart, and the welding shop, costing around \$5,000, will be built by W. Newsom.

WILL WRECK STORES AND DWELLINGS.

Teperman and Sons have applied for permits to demolish six stores and thirteen dwellings, which must be razed to make way for the elimination of the College-Carlton jog at Yonge Street. The properties affected are: Nos. 6, 8, 10, 12, 14, 18, 46, 52, 56, 58, 60, 62, 64 and 66 Carlton Street; Nos. 443, 445, 447, 449 and 451 Yonge Street and No. 23 Wood Street.

MECHANIC'S LIENS

Week ending April 14, 1931.

William Magro, lien No. 12337, against Willingdon Court Realty, Ltd., et al, for the sum of \$61.

St. Clair House Wrecking and Construction Co., lien No. 12339, against Willingdon Court Realty, Ltd., et al, for the sum of \$1,520.12.

Edwin Field, lien No. 12340, against Willingdon Court Realty, et al, for the sum of \$1,416.

Wm. Graham, lien No. 12341, against Willingdon Court Realty, et al, for the sum of \$1,170.

David Stewart Keir, lien No. 12342, against Willingdon Court Realty, et al, for the sum of \$42.50.

F. De Marco, lien No. 12343, against Willingdon Court Realty, et al, for the sum of \$5,265.

Welsh Lumber Co., Ltd., lien No. 12344, against Chas. E. Moore, et al, for the sum of \$859.

Chas. F. McKinnon, lien No. 12345, against Walter L. Van Dyke, et al, for the sum of \$2,030.

H. R. Lepofsky, lien No. 13741, against Bathurst Realty Co., Ltd., et al, for the sum of \$488.59.

Cooksville Co., Ltd., lien No. 13742, against the Corporation of the City of Toronto, et al, for the sum of \$241.

Building Activity in Rivercourt

(Continued from page 10)

will look a long way in or near Toronto before finding a residential locality where the homes present such a smart, attractive, well-built and well-kept appearance in a district of homes for the man of moderate means.

York Township Permits

(Continued from page 6)

DUFFERIN STREET, west side near Bowie Avenue. J. J. Little, 2418 Dufferin Street. A 20 x 40 two-storey addition to rear of workshop. \$1,500.

ST. MARKS ROAD, south side near Watson Avenue. W. Ball, 198 Humbercrest Blvd., a one-storey brick dwelling. \$3,500.

GILPIN AVENUE, south side near Bicknell Avenue. J. Venchianutti, 63 Watson Avenue, one pair of two-storey brick dwellings and two brick garages at rear. \$7,800.

MIRANDA AVENUE, west side near Eglinton Avenue. C. Bedford, 22 Strader Avenue. One pair of two-storey brick dwellings. \$7,500.

ROSELAWN AVENUE, south side near Dufferin Street. W. Haines, 1146 Dufferin Street, a one-storey brick dwelling and garage, \$3,600.

JARSONE ROAD, east side near Ewart Avenue. E. J. Quick, 1604 Dundas Street West, four one-and-a-half-storey brick dwellings. \$14,000.

BICKNELL AVENUE, east side near Dufferin Street. E. J. Quick, 1604 Dundas Street, a one-and-a-half-storey dwelling. \$5,000.

RAGLAN AVENUE, east side near Maplewood Avenue. J. W. Walker, 344 St. Clair Avenue West, a one-storey brick dwelling and garage. \$4,100.

BOWIE AVENUE, south side near Ronald Avenue. A. Hailes, 250 Oakwood Avenue, a one-storey brick dwelling. \$5,000.

BABY POINT CRESCENT, west side near Baby Point Road. G. W. Ritchie, Hamilton, a two-storey tile and stucco dwelling and double garage. \$21,000.

LAUDER AVENUE, west side near Amherst Avenue. T. Baldwin, 84 Greensides Avenue, a one-and-a-half-storey brick dwelling. \$3,500.

BOWIE AVENUE, south side near Chamberlain Avenue. G. Patterson, 33 Chamberlain Avenue, a one-and-a-half-storey brick dwelling. \$3,500.

ELEANOR AVENUE, south side near Oakwood Avenue. A. Gadsby, 139 Pine-wood Avenue. A two-storey brick dwelling. \$4,500.

WESTON ROAD, north side near Regent Street. T. Capinsky, 752 Weston Road, a pair of semi-detached residences. \$7,000.

DYNEVOR ROAD, south side near Kirknewton Road. C. Male, 15 Dynevor Road. Make alterations to residence. \$2,000.

ELEANOR AVENUE, north side near Oakwood Avenue. A. Lord, 51 Raymond Avenue, one pair of two-storey brick dwellings. \$8,000.

GLOUSTER GROVE, south side near Alameda Avenue. H. Hudson, 41 Belvidere Avenue, a one-storey brick dwelling. \$3,500.

EAST YORK TOWNSHIP PERMITS.

WOODBINE AVENUE, 1071, near Milverton Boulevard. Leslie Racey, 490 Sammon Avenue, a solid brick dwelling. \$3,500.

CHILTON RD., 27, near Don Mills Rd. Geo. C. Mitchell, 895 Carlaw Avenue, a one-and-a-half-storey solid brick dwelling, at 27 Chilton Road, near Don Mills Road. \$4,500.

SAMMON AVENUE, 611, near Woodington Avenue. N. Richards, 1052 Woodbine Avenue, a solid brick dwelling. \$3,500.

DON MILLS ROAD, north side near Rivercourt Boulevard. Harry Davidson, 610 Comcourse Building, two pairs of solid brick dwellings. \$14,000.

NEALON AVENUE, south side near Broadview Avenue. Harry Dennis, 698 Danforth Avenue, a solid brick bungalow and garage. \$4,100.

ETOBICOKE TOWNSHIP PERMITS.

John S. Mitchell, a frame residence on Humbercrest Avenue. \$1,000.

Samuel Hickton, 10 Humbolt Avenue, a bungalow on Humbolt Avenue. \$3,000.

S. H. Bennett, King George's Road, Old Mill, a block and stone residence on the Kingsway. \$13,000.



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The above is a photo of ten newly completed Duplex houses, the interiors of which are finished with Pozzo Interior Stucco.

Each house contains four suites, an area of 1,700 square yards of Pozzo—a permanent wall finish that will not fade or brush off.

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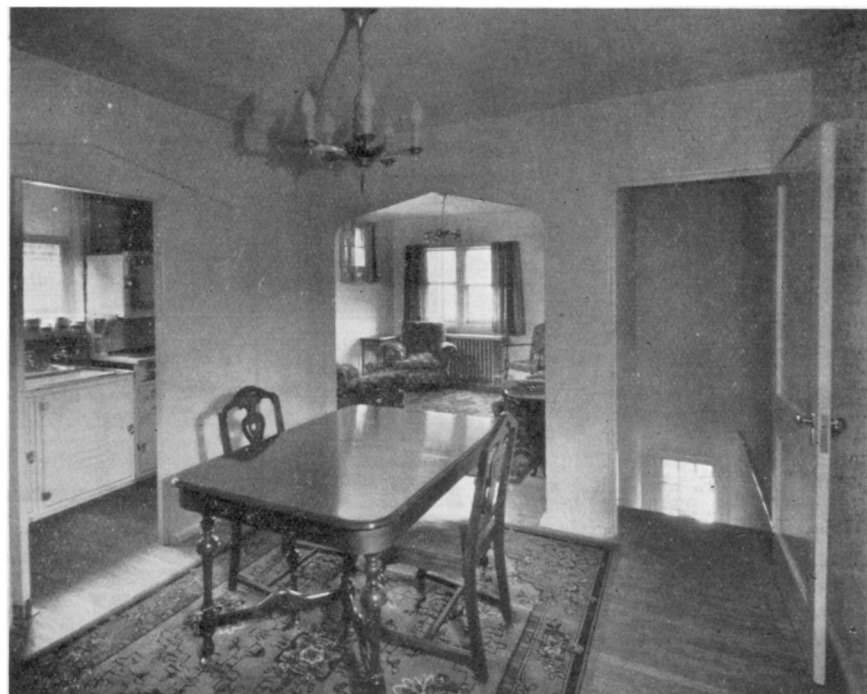


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Established 1924

A Weekly Paper for Architects, Builders, Contractors, Financial and Real Estate Firms

Subscription Rates:

\$3.00 per year to any address in Canada or United States. 10 cents per single copy.

Published every Saturday by

WHITTEMORE PUBLICATIONS LIMITED

31 Willcocks St., Toronto 5. Telephones: Midway 3527-3528

Official Publication of the Home Builders' Association, Toronto.

A. R. Whittemore - President
P. F. McCleary - Editor



H. W. Thompson, Vice-President
D. R. Shepherd - Assoc. Editor

Also Publishers of BUILDING IN CANADA (Issued Monthly)

EDITORIAL COMMENT

GET DOWN TO BRASS TACKS

WHEN a period of depression comes we are sure to be deluged with an avalanche of nostrums from financial, economic and social quacks who insist on telling us the whys, wherefores and therefores of the whole business situation

Banks that have profited by the very conditions that have brought about the debacle and that have called in loans to legitimate business enterprise and put them into securities, talk solemnly about the dangers of over-confidence and expansion and chatter mysteriously about "monetary standards" and "commodity values" as they stuff these securities into their strong boxes

Economists break out into abstruse discussions on trade theories, shake their heads sadly over "legislative interference," talk wisely about the law of supply and demand and put the blame upon nations and people hoarding gold

It affords a heaven-born opportunity for agitators of all kinds, Christian and bolshevist, to air their particular dogmas and proclaim their special panaceas for the social ills to which humanity is heir.

It is, nevertheless, a lamentable fact that with all the development of modern scientific and business thought we seem to be no nearer a solution of these troublesome fluctuations in business conditions than a generation ago

We are too prone to be satisfied with the statement that a readjustment is necessary every-so-often and are content to leave it at that. There surely must be a possibility, however remote, of improving upon methods so crude as to permit the periodical recurrence of business chaos to which we have apparently resigned ourselves.

Roger Babson seems to be nearer the mark than most others in his diagnosis of the disease and the method of alleviating, if not removing it altogether. He claims that the condition has its root in utter selfishness and lack of faith. It is founded, he asserts, upon a total disregard of everything but material things, which leads to the throwing overboard of spiritual eals.

"The collapse," he says, "was the result of the nation's high-keyed temperament. All of us got tired out. We couldn't keep up the fast pace. So automatically a recess was declared. The country decided to rest a while."

Let us ask ourselves: What is needed to put business back upon a sound, steady basis? All this talk about credits, deposit account balances, overproduction and the like is aside from the real issue.

It is confidence—faith—that is needed. We have lost our "grip" on things, and without that it is impossible to please God or man. Babson tells about a young man who came to him for help to get a job. He said to him: "What you lack is faith, courage, initiative and imagination. Moreover you can get these qualities if you will pray and work for them." That is good psychology, good Christianity and good common sense.

The next step is to get people themselves—producers, manufacturers, consumers, artisans—to give evidence of their faith and courage by putting brains, brawn and determination into what little they are doing in the way of work. With both employers and employees the curse of business to-day is the little care given to "to-morrow." We ought, by diligent effort and thoughtful care for the future, to make better provision than at present for the "lean" years. Indifference and haphazard methods are at the bottom of most of our troubles in life. Only about ten per cent. of us are "on the job."

This is a year fraught with great possibilities. Before we are half through 1931 fortunes will be in the making. There is not the least doubt that business is adjusting itself for a fresh "take off."

We are at the end of the road as far as depression is concerned. Last midsummer we predicted that by the end of 1930 the clouds would begin to lift, and already we are getting glints of sunshine.

When money and men both get back to real, honest, hard work and we forsake the will-o'-the-wisps that have led us astray we will again be on the highway to success. Let us quit talking and get down to work.

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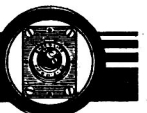
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Association to Make Membership Drive

(Continued from page 2)

to simply add to the membership roll, but will be a carefully worked out plan to bring in more builders who are conceded to be expert craftsmen and who are well and favorably known in the building industry in this district. Second Vice-President J. P. Cowie, as chairman of the Membership Committee, is in charge of the campaign, and a good start was made Monday night when four first class men were recommended and passed for membership.

R. D. Wood and J. W. Rowlinson, joint chairmen of the 1931 Picnic Committee, reported that in all probability the West Toronto Kiwanis grounds would again be available this year. Saturday, June 27th, is the date for this year's event. Watch the Reporter for future announcements. The Picnic Committee is comprised of the following: R. D. Wood and J. W. Rowlinson, Chairmen; and W. E. Maybee, W. H. Kerwin, W. H. Martin, J. P. Cowie, R. Muir, F. N. Carr, W. Salter, A. Copeland, H. C. Card, J. O. Scott and P. F. McCleary.

A motion of thanks to Past-President W. H. Martin for the splendid entertainment provided at the regular banquets was unanimously endorsed. "Bill" has certainly been offering some fine talent and his efforts are much appreciated by the boys.

A most welcome "visitor" for the evening was Past-President W. H. Kerwin, just returned home after a three months' stay in Florida. Bill was given a rousing welcome and it was a real treat to see his smiling countenance once again.

At the request of President Maybee, he recounted some of his experiences in the American South, dwelling particularly on business conditions as he found them in several cities visited. Building and realty conditions were very much better here in Toronto than anywhere in the Eastern or Southern States. In Florida, building and real estate transfers were practically at a standstill, and values had dropped almost out of sight. As a concrete example of how low realty values had slumped in Miami, he instanced the apartment building in which he and Mrs. Kerwin spent the winter. This apartment building was of modern construction throughout, and was comprised of eight suites each of five rooms. Every suite had a tiled bathroom, and

was completely furnished. The land alone on which the apartment was built had originally sold to the apartment builder for \$30,000. A month ago the building was sold for \$6,000. In an effort to hold whatever tourist trade there was, the storekeepers at Miami were offering goods at unbelievable low prices. A man's suit of clothes, guaranteed all wool, could be had for \$12.50, while no woman need ever pay more than \$10.00 for the finest of dresses.

In concluding his very interesting remarks, Bill impressed upon his hearers the fact that Toronto was by long odds in better shape from a business standpoint than any city in the United States at the present, and with the depression lifting this city faced a wonderful future in which the builders would play a most important and fortunate part.

Now is the Time to Buy

(Continued from page 1)

buy with profit. "Something for nothing," "a gift," "a steal," cannot be found in real estate. The most that you can expect is extraordinary value. Do not be fooled by advertisements, "bargain," "widow's sacrifice," "get it before the sheriff does," etc. The fact that the property has been foreclosed is no evidence that it is a gift. In the majority of instances you pay more for a sheriff-sold house than one purchased through private sources. The expenses on foreclosed property, in most instances, are large, and in reality the buyer pays more than had he purchased the house from the original owner.

I believe that real estate has cleaned its own house more so than any commodity; that the soundest kind of advice is to purchase now. The rise in values is imminent.

If a buyer will decide to buy at this time he will make a sound investment, one that should increase considerably in value and secure him permanently. He can know without question that prices at the present time are at their lowest ebb; that the trend is decidedly upward.

Waitress—"Oh, I'm sorry I spilled water all over you."

Patron—"That's perfectly all right, the suit was too large anyway."

"My wife says if I don't chuck golf she'll leave me."

"Hard luck, old chap."

"Yes—I'll miss her."

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**The Prospect's Viewpoint**

Some of the things that
buyers and tenants
look for to-day.

**Garage Doors Offer Color Opportunity.**

Its doors particularly may give the garage individuality. Stencil designs may be used to form a border or to decorate the centre of a panel. The designs may also introduce a note of color, such as buff colored body and a brown trim. The stenciled motifs may be finished in burnt orange and dull blue, a color combination which stands out effectively on the buff-colored doors.

Striping also makes a finish for the garage door that is suitable for decoration. Narrow bands of the color used for the trim or the roof of the house may be placed around the panels. Where narrow boards are used for the doors, a two-tone effect is created by painting the boards alternating colors, such as gray and dark green, tan and brown, or beige and maroon.

If the garage doors are at the front of the house, or in a position at all conspicuous, the decorative touch will dispel the effect of a broad, uninteresting wall space that garage doors sometimes produce.

Calking of Cracks Has Place in Modern Home.

Caliking, or the stuffing of cracks in framing, caused by shrinkage, or settlements of the building, has as much a place in the modern home as weather-stripping. Its functions are equally effective in obtaining the elimination of heat loss and stopping the infiltration of cold, soot-laden air.

It is only necessary to observe the dust streaks, which are often visible on the inside walls around the window and door frames of buildings, to obtain evidence of this leakage, which necessitates the application of a caliking compound.

As the compound must be forced into and not onto the joints, it is a man-sized job and should be done by hand rather than by a "gun." One company specializing in this work, maintains an installation crew who calk by hand and whose work is dependable.

The material used is an elastic, durable, adhesive and non-crumbling compound that retains its plasticity after

application. Once in place a skin or film forms over the exposed surface preventing the escape of oil.

Tile Has Become Popular in Home.

Forming a fitting background for the colorful cabinets, ranges, and furniture now in vogue, tile has become a popular kitchen wall covering. Particularly in the culinary department of the home is it desirable to have walls which can be easily cleaned as cooking and dishwashing are prone to leave their tell-tale marks, especially about stove and sink.

An effective tile for this purpose has a dull matt glazed surface from which grease can be easily removed with a damp cloth—leaving no permanent spots. The housewife will find it a simple task indeed to keep her kitchen looking bright and clean when so little effort is involved in keeping walls clean.

Dull matt glazed tile can be obtained in any of eighteen colors—three shades of pastel blue, canary yellow, shell pink, cloud gray, jade green, peach blossom, black and white. Tiles in several of these colors can be combined to make an attractive wall covering which will blend with any desired kitchen decorative scheme.

House Water Pipes Protected from Cold.

It is a very good practice to install water pipes in your home in such a way that they will not be in danger from freezing. The customary method is to run such pipes up in partitions keeping them as far from the outside wall as possible.

There are certain times, however, when it is not possible to keep away from the exterior walls. Particularly is this true with kitchen sinks, which are so often placed on outside walls under windows. Under these conditions the plumber will often run the water pipes up through the floor and leave them exposed in the room. There will be occasions, however, when these exposed pipes will prove objectionable, and then will have to go in the exterior wall. Under every such condition take the precaution to protect the water pipes from freezing by having them wrapped.

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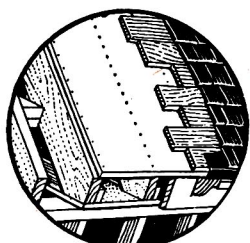
Brick, plaster or stucco are not good insulators. They cannot keep piercing winds out, nor prevent the escape of heat . . . In the perfectly insulated home you will find Donnacona Insulating Board applied under stucco, shingles or siding in the outside walls and under plaster in the inside walls.

Insulation is just as essential as electricity in the home. In the interests of comfort and economy, demand Donnacona insulation when renting or buying.

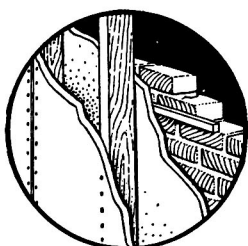
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Cross section of wall showing Donnacona nailed to the outside and inside of the studs.

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