WEEKLY BUILDING DE OFFICIER ORTER

Vol. 7—No. 14.

TORONTO, APRIL 4, 1931

Price 10 Cents

Improvement in Construction for March Recorded

More Than 12 Percent. Increase Over March, 1930.

According to MacLean Building Reports Limited, March construction contracts throughout Canada amounted to \$27,311,800. This was an increase of 5.3% over the awards for February and a 12.6% increase above the total for March, 1930. Prospects for spring work are at least equal to that of a year ago.

The construction of business buildings assumed a greater proportion of all contracts throughout Canada during March than any other group. \$10,080,300 worth of contracts were awarded in this group which was 36.9% of all construction. Engineering work continued high with \$9,993,800 or 36.6%. Residential took care of 20.4% or \$5,563,700 and industrial 6.1% or \$1,669,000.

The majority of the awards during March were shown in the Province of Ontario where 54.3% of the contracts were awarded and having a value of \$14,842,900. Quebec province followed with \$8,068,300 or 29.6%, while British Columbia accounted for 7.8% or \$2,127,-200; the Prairie Provinces \$1,399,700 or 5.1%, and the Maritime Provinces 3.2%or \$873,000.

To the end of the first quarter year, Ontario has shared in the contracts to the extent of 38.9% or \$28,579,000. 36.2% or \$26,621,000 has been the record for Quebec. The Prairie Provinces have taken care of 10.6% or \$7,832,700. British Columbia shows \$7,234,700 or 9.8%, and the Maritime Provinces \$3,-273,300 or 4.5%.

Engineering contracts exceed those for any other group for the first three months. So far \$36,219,600 worth of contracts have been awarded in this group or 49.2%. Business buildings have taken care of 29.2% of the work or \$21,460,800. Residential construction has accounted for 18% or \$13,213,900 and industrial \$2,646,700 or 3.6%.

TORONTO ELECTRIC CLUB

ELECT OFFICERS The ninth annual meeting of the Electric Club of Toronto drew four hundred members and their friends to the annual dinner in the Royal York Hotel.

The 1931-32 officers were elected as follows: Past President, W. R. Moffat; President, George Stewart, Canadian General Electric Co., Ltd.; Vice-Presidents, H. J. MacTavish, J. F. Neild and F. Francis; Secretary, M. White; Treasurer, W. J. Orr. Auditors—H. P. L. Hillman and Willis Maclachlan. Executive Committee—J. H. Brace, W. S. Ewens, M. J. McHenry, L. P. Stiles, A. Thormahlen, F. R. Jeffrey, C. W. Hookway, G. A. Brace, C. F. Publow, O. S. Mitchell, G. Patterson and J. S. Mc-Gregor.

CHARMING FOREST HILLS HOME



Situated at 328 Vesta Drive, Forest Hill Village, this is the beautiful new home of Mr. Frank Publow. Harold R. Watson, 19 Ferndale Avenue, registered architect, provided this splendid design, and the house was constructed by Carr & Barnes Ltd., 2498 Yonge St. Standard Red Stock Brick, supplied by the Standard Brick Company, 500 Greenwood Ave., was used in its construction.

Future Realty Trends

An Address Recently Delivered by H. A. Weinstein, President of Realty Shares Inc., Before the Cleveland Real Estate Board.

During the past ten years we have had two major industrial depressions and two minor business recessions. Real estate not being handled in an organized commodity market like the stock market or other commodity markets, does not as a rule react quickly to economic changes or disturbances, hence we often hear the maxim that real estate is the last thing to go up and as well, the last thing to go down when conditions warrant. So that, before we had a chance to recover from the industrial depression of 1920 and 1921, we were hit by the recessions of 1924 and 1927; and while still struggling under these blows, the panic of 1929-1930 is right upon us.

I have pointed out so far, gentlemen, six major blows that have been pounding away at real estate values during the last decade. I can think of three or four other blows such as the dislocation of values caused by modern transportation methods; rapid advancement in architectural designs, bringing the notion of styles into real estate, making many older houses obsolete as a consequence; over-production brought about by the rush to catch up with the so-called shortage that was said to exist after the war, and other equally disturbing influences which time does not

(Continued on page 10)

FIRST BROADCAST FOR HOME BUILDERS' ANNUAL

Monday Evening, April 6, 8 p.m.

Monday night next, April 6th at 8 o'clock, Toronto Home Builders' Association "goes on the air" over CFCA in the first of the Spring Radio Broadcasts featuring the 1931 Home Builders' Annual — the Official Year Book of the Association.

A splendid series of snappy programs has been arranged in which the best radio talent will participate.

The series will be opened Monday night by The Three Mortons —headline vaudeville actors who have played behind the footlights on the leading American and Canadian vaudeville stages.

The Home Builders will be on the air over CFCA every Monday and Thursday night at 8 o'clock.

BE SURE AND LISTEN IN-TELL YOUR FRIENDS

Builders Regret City's Report on Annexation

Had Hoped for Favorable Report From City Officials—Practically No Building Land Available Within City Limits.

The announcement that a majority of the city officials have reported against the annexation at this time of the Township of York and the Township of East York to the city, has been received with considerable regret by many builders throughout the city.

Builders and realtors conversant with the situation know that available building sites within the city limits are fast dwindling to zero, and it was hoped that the city officials, who have been asked for their opinion, would have taken the long view of the matter and recommended immediate annexation. While it is true that there is nothing to prevent builders from buying land in the townships and building there now, it is pointed out that many builders hesitate-indeed absolutely refuse-to invest in any extensive building operations in the townships unless they can be assured of building by-law regulations and property restrictions similar to those prevailing in the city. Home buyers, too, these builders state, are much more favorably disposed to buying in the city where they can be assured of "all city conveniences."

Those opposed to annexation say that the townships can offer practically "all city conveniences" now and that some of the finest residential streets to be found anywhere are situated in York Township. While this is undoubtedly the case, pro-annexationists contend that with a city-wide building by-law and city-wide street and service developments the townships would (if annexed) go ahead by leaps and bounds and would in short time become the most valuable property of the city.

Another phase of the question that has not been much noticed is that this year being the year for the taking of the Dominion Census, Toronto had a grand opportunity to boost its population and to make a very much more favorable comparison with Montreal had annexation of the townships been pushed through. This may be a small item, but it is just the sort of a "small" activity that old Montreal would play at 100 per cent. It generally does pay to advertise and if Toronto could have shown such a healthy growth the reaction on all local business might have proved very favorably.

Again we have one about a Scotchman who was invited to a party and told that each guest was to bring something. He brought his relatives.



MORTGAGE MONEY

For first mortgage loans on improved property in and about Toronto at current rates of interest.

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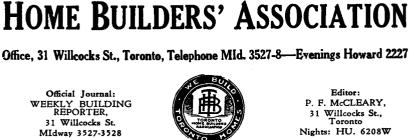
HYDROIL AMATIC HEATING CORPORATION LTD. oil burner that is preferred by those could pay more. \$375 Automatic trol. 6 Roxborough St. W. - RA. 7120



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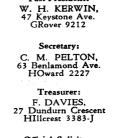


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HOW TO REDUCE SALES RESISTANCE BY CERTIFIED HOMES

If Present Efforts to Certify Construction Continue, Prospective Home Buyers Will Know Exactly How Sound an Investment They Are Considering

By W. H. MARTIN,

Chairman of the Certified House Committee, the Toronto Home Builders' Association.

It is with a great deal of interest that the writer has recently read the editorials which have appeared, from time to time, written by builders and realtors, giving their views on this great subject. While they are all agreed that it is a splendid idea, yet they offer a great many objections. For instance, one builder was willing to guarantee the workmanship, but would not be responsible for the materials entering into the same. Another would not be responsible for the sub-contractors and mechanical trades, and another could not see why they should be responsible for settlements in walls, or another for the length of time the guarantee should remain.

I shall, in as few words as possible answer these questions. The solution of the whole problem is the adoption of a document called the "Safe Guard Policy", which gives in detail the actual facts regarding the construction and materials used, where these materials were purchased and the names of the sub-contractors. A wise and conscientious builder will have no hesitancy in certifying to his work as he will have the guarantee of the different firms from whom he has purchased the materials. Several building supply firms in Toronto have already signified their willingness to co-operate with the builder to stimulate better home building. A movement for honest home building is of vital interest to all who plan to build. Those who know the truth about modern home building know that a revolution began with the house shortage of war and post-war days. Any sort of house would sell. The result was an inrush of inferior workmanship and materials. The good builders were helpless to prevent it, and the public would not protect itself. The Home Building Industry is still sound at heart, its ageold ideas are not easily destroyed. The products of most home builders are still honest products-safe to buy if you can see them. The fundamental trouble was that the average man or woman, unskilled in the complex mysteries of modern home construction could not tell a good house from a poor one. We must create a means whereby anyone, no matter how unfamiliar he is with home building principles, can know exactly what materials and workmanship have gone into the house he buys, and can thus know what he pays for. That is the safe guard policy.

What Is the Safe Guard Policy?

In addition to the above facts the safe guard policy would contain the following; Information similar to a set of specifications, drawn up by your architect, but in a more concise form so that the average layman or woman can readily understand them, namely: the necessary information about the lot, dimensions of same, if any portion is filled-in ground, nature of soil, drainage, etc. The next item of interest would be the size of footings and ingredients of mixture, (if of concrete), construction and size of basement walls, how waterproofed (if weeping tile was used), whether on inside or outside or both. Then the upper walls would be described as above, also whether same is insulated, how done and by whom supplied; the construction of the roof, size of the rafters, type of roofing and the insulating, etc. Next would come the inside partitions, whether plastered on No. 1 or No. 2 wood lath, metal lath or Gyproc Board. With the above information on the tips of your realtor's fingers, he is able to convince the prospective home buyer of the difference between a house of a known character and one of an unknown character. Visualize if you will, two houses alongside of one another. As far as you can see, which is only the surface, they seem to be worth about the same price. Yet, what is in those most important parts beneath their surfaces, under the floors, between the walls, down in the hidden foundations? There are myriad secrets which you would never know until you bought and lived in the house for some time. Then it would be too late to save yourself from loss and disappointment. The builder of one house may have been an honest builder, who put sound materials and sound workmanship into every hidden part. The builder of the other house may have built for appearances only. The honest builder has nothing but his unsupported word to

convince you that you should buy his house instead of the other. But, if he has a record, signed and sworn to before a Notary Public, he can prove and you can see exactly what you pay for. You also have a record in years to come, when you contemplate making additions and alterations. Which house would you buy, the house containing the sign of John Doe, Certified Home Builder, or the other one of unknown character? Now, you can know what you pay for by having a Safe Guard Policy, which means increased business and which inspires confidences in the minds of prospective home buyers.

For Homes of Permanent Value.

Certified construction does not increase the cost of construction. Most builders want to build well, they have a pride of honest accomplishment and workmanship. Just as you have in work well done, but at every step they run into the cold, hard fact of public lack of knowledge and appreciation as well as ignorance of true values. Some want a well built house but will not pay the price. They are the victims of shortsighted economy. Most want a wellbuilt home of permanent quality-good workmanship — dependable materials. But few know to tell whether a house is built in accordance with these sound standards. People do not demand sound



Suckling & Garrett Limited, 465 Bay St., Toronto, Ont., require Mortgage Representative, on commission basis. Prefer man with some knowledge of mortgage business and familiar with calling on building trade.

home building and certainly do not know how to secure it. Yet the public cannot justly be blamed. Till now, by the advent of the Safe Guard Policy, there was no way to judge any house, unless by an expert. You had to trust to luck, a dangerous guide to your home and your life's most important investment as well as a home.

Certified construction does not imply that you have to guarantee the house for any length of time, but simply the workmanship and the materials used, that you have made an affidavit to that effect and that you will do the work as set down in the Safe Guard Policy; nor are you expected to make good any defects through any cause beyond your control or the control of man. On the other hand, should any material become defective within a period of one yearfor instance, the enamel may start to peel off your plumbing fixtures-this would have to be made good by the plumber, who in turn would look to the manufacturer for redress. We have known of a case where no objection was

(Continued on page 14)

Among Our Members

ERNEST FRYER, 320 Keewatin Avenue, has just arrived back in Toronto this week following a four months' visit to the Old Country, where he spent several weeks with his "folks" at Suttonin-Ashfield. During his sojourn in England Mr. Fryer spent two months in London also. He reports that building conditions in England appear to be very good, with many improvements going ahead in the smaller towns-improvements both of a civic and private nature. Much building activity is in evidence in London, and Mr. Fryer tells of one builder who has completed the construction of more than a thousand homes. These dwellings have been built at a cost of about £1,000 each, and stand on thirty-five foot lots. They contain seven rooms and have attached garages. The remarkable angle is that all have been sold without difficulty.

H. E. McROBB, Glen Ayr Road, Forest Hill Village, will start work in about two weeks time on the erection of eight more semi-detached residences on Dewson Street near the corner of Roxton Road. These will be two-storey brick dwellings of solid brick construction on concrete blocks. Each will contain seven rooms, with hot-water heating and hardwood floors and trim. They will be built to sell at \$6,700 each. Mr. McRobb is plastering eight dwellings of similar design on Dewson Street near Ossington Avenue at the present time.

BELL AND WEBB, 77 Glenview Avenue, report that they have sold 277 Deloraine Avenue to W. Maxwell, the price being \$5,700 cash. This is a two-storey detached dwelling of solid brick construction on concrete block foundations and contains six rooms.

ACCOUNTING Specializing in builders', contractors' and sub-contractors' accounts. Will look after your books part time, or audit them. Reasonable charges.

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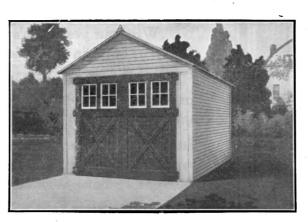
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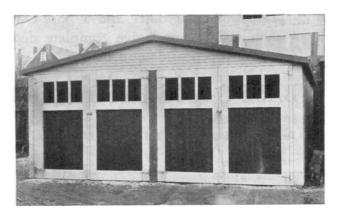


The "IDEAL"

This is the most popular garage in the Gordon S. Lee line. It is roofed with our new Rib Roll Roofing. The sides may be either Rib Roll or Clapboard. Doors



are of pine and are equipped with the best hardware. Generous windows at front and rear admit plenty of light.

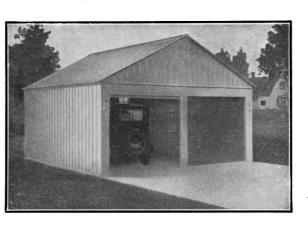


The "FAVORITE"

This is a favorite style and very reasonable in price. It is made in several sizes, has either wood or metal siding and two lights of glass can be placed at either side or rear. Doors are heavily constructed.

The "DUPLEX"

The fine appearance of this garage, together with the many conveniences offered with the rolling steel doors, make it especially attractive to the homebuyer. Both roof



and sides are covered with the attractive Rib Roll Galvanized Sheets. The size, 18 x 18 feet, gives good accommodation for two large cars. Other sizes in stock if preferred.





The office and plant of Gordon S. Lee at 33 Primrose Avenue.

Twenty Years a Specialist in Garages

Gordon S. Lee Offers Complete Line of Attractive Designs

In this day of automobile transportation, the garage is a factor as essential to the complete home as the furnace or the kitchen. To the average man the purchase of a motor car represents a big investment, and he is most particular that it receives a maximum of good care. The first consideration is the place in which it is to be kept. If he has no garage, he usually builds one. If he is moving into a new home he invariably seeks a house with a good garage, and no home without one receives even the smallest consideration.

A specialist in garage construction since 1912, Gordon S. Lee, 33 Primrose Avenue, has been building garages for almost twenty years. During this long period he has had ample opportunity to become well acquainted with the problems confronting the builder where the matter of the garage arises and is, by virtue of his long concentration on this particular branch of home construction, in a position to give remarkably attractive terms on the construction of garages for their homes.

For the past five years Gordon S. Lee has been located at his present address -33 Primrose Avenue—where his plant is equipped to meet all the demands of garage construction, and to do so quickly. Numbers of his standard garages are kept on hand, ready for immediate shipment, and orders are delivered on the same day as they are received. A staff of seven men ensures quick service on special jobs. All materials are kept on the premises and all lumber, carefully graded, is stored under cover.

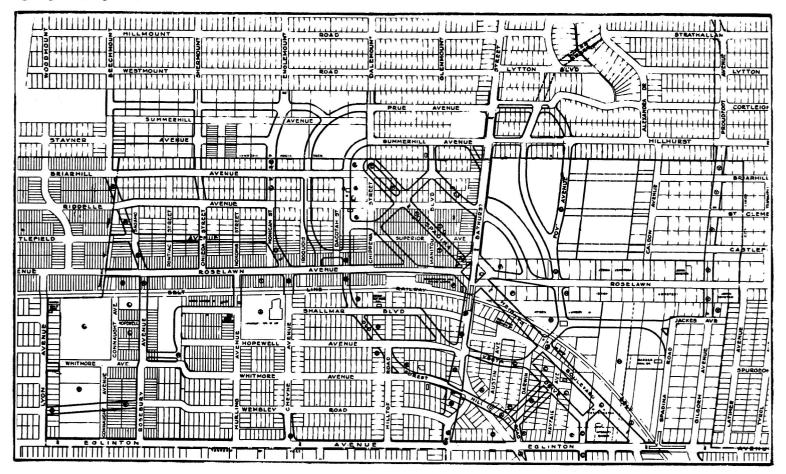
The Gordon S. Lee line embraces eight standard garages, ranging from the simplest type of utility garage to the Gordon S. Lee "Aristocrat" Garage, a job that would do credit to any property. It is of cottage roof design and is supplied with either wood or metal siding and wood or asphalt shingles. It is built of 2 x 4-inch studding, sills, rafters and plates; 7%-inch roof boards, sash at rear or side; six lights of glass to each door and three pair of hinges and two bolts and a hasp, all ready for the padlock. At a small additional cost a 2-foot 6-inch x 6-foot 6-inch door in side or rear is supplied. The cost of this excedingly attractive garage is surprising. ly low, and builders will find these garages as sturdily constructed and serviceable as they are beautiful. Double garages and multiple garages for commercial properties are also specialties of the Gordon S. Lee organization.

While specializing in garage construction, Gordon S. Lee also handles a com-

(Continued on page 15.)



One of Gordon S. Lee's trucks. Two of these vehicles ensure fast and ever-ready delivery service.



PROPOSED RE-ARRANGEMENT OF STREETS in the northern section of Forest Hill Village, as outlined in the village planning report submitted; by Norman D. Wilson, is reproduced in the architect's drawing above. With a view towards elimination of the "industrial area," Mr. Wilson has extended several of the older village thoroughfares in his plans. New streets are marked in the drawing with heavy lines, while the lighter lines denote existing streets. Although almost certain it will meet with strenuous objections from the railway company when the suggestion that the Belt Line be' removed from the north part of the village, Forest Hill authorities are determined to carry the scheme through.

Preservation of Forest Hill Village Is Strongly Urged

Would Eliminate All Industrial Concerns and Develop Village Along High-Class Residential Lines.

With the object of completely eliminating the industrial area which at present is regarded by many as a blight upon Forest Hill Village, plans of a proposed purely residential Village have been drawn up by Norman D. Wilson, of the City Planning Commission and were presented to the residents of that section and others interested in the progress and welfare of the Village in Dunloe Road School a short time ago.

This proposal has been under consideration for a number of months, and builders generally who operate in that section or who intend to erect houses there at a future date are in favour of maintaining the Village as a strictly residential community free from the various nuisances which invariably accompany the presence of manufacturing and industrial plants. Rather than mar the present beauty of this splendid locality by permitting the entrance of factories and the continued operation of plants already established here it is suggested that they be done away with, and replaced by new streets, drives, parks and all manner of improvements that would encourage rather than retard the further growth of this attractive community.

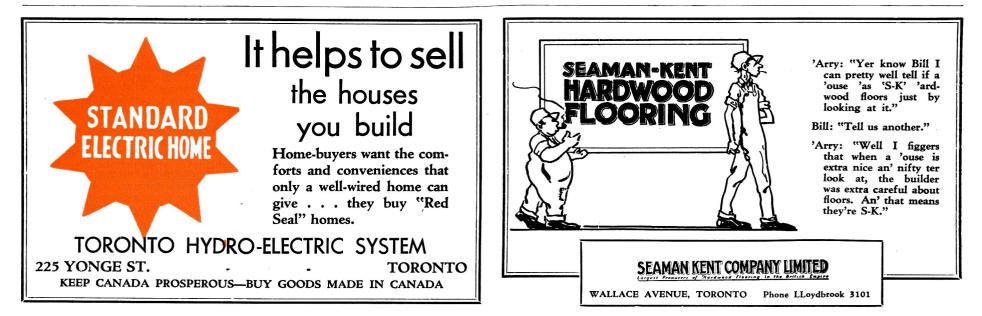
The industrial area in the village is, roughly speaking, the land flanking the Belt Line railway, north of Englinton Ave., and on the elimination of this depends the future of the village, whether it will be residential or industrial in character.

Mr. Wilson took the subject not only from the local standpoint but from its importance in the plan of Greater Toronto as well. By lantern slides he showed that from Davenport Rd., on the south, right up to North York Township, the tendency is for high-class restricted residences, with the exception of the narrow strip on either side of the Belt Line.

"I now recommend that the northern section of the village be replanned," Mr. Wilson stated. "The industrial area as it now exists, should be done away with and new zoning regulations passed to restrict the district, and make the entire village residential. "If the Village had the legal right and the financial ability to undertake these contemplated changes, I estimate that the expenditure necessary would be about \$1,800,000; of this, however, about 90 per cent. would be recovered by the resale of the land. Some \$200,000 net expenditure would be represented by over 30 acres of park land, school site, and other municipal properties."

The actual cost to the municipality will be \$680,000; he estimated; \$435,000 of this he would assess on the Village as a general rate over a period of 40 years. This would means 1.5 mills per year on the taxes.

(Continued on page 14)



AGAIN . . . **TEN/TEST** leads the way

HERE is a new insulating board. strong, rigid, highly resistant to heat and cold, which combines adequate insulation with effective Fire Protection.

PYRO/TEST Non-Inflammable Insulating Board is a TEN/TEST product . . . a product which emphasizes once again the leadership which, for over twenty years, TEN/TEST has maintained in the insulation field.

In insulating efficiency, in structural strength, PYRO/TEST is equal in every way to other TEN/TEST products. It comes in the same range of sizes and is applied in the same manner. It may be used as sheathing or as roof and wall insulation, and provides an stronger bond with plaster than TEN/TEST itself.

PYRO/TEST makes possible effective insu-lation in buildings where rigid fire-prevention requirements have heretofore prevented the use of fibre board insulation. Thorough tests in the TEN/TEST laboratories have amply demonstrated the high degree of protection which PYRO/TEST gives against the ravages of fire.

Write for samples and full information about PYRO/TEST . . , the new TEN/TEST product which combines insulation, structural strength — and FIRE PROTECTION.

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INSULATING BUILDING BOARD

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TORONTO

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TORONTO PERMITS

641 DANFORTH AVE., near Pape Ave., Glascow Bros., 287 Yonge St., build addition to store and dwlg., bldg. will be used as store with two-family dwlg. over, \$3,000.

85 BLACKTHORN AVE., near Rock-well Ave., Wm. Donnelly, 85 Black-thorn Ave., build addition to rear of dwlg. for bedroom and kitchen, also cut new window in south wall of living room, econ \$900.

535 QUEEN ST. W., s.e. cor. Augusta Ave., The Dominion Bank, King and Yonge St., build a one-storey garage, Ave., \$4,500

142 DAVENPORT RD., near Hillsboro Ave., Mrs. C. Varrell, 142 Davenport Rd., dem. front portion of store and rebuild, \$1.000

N.S. BROADWAY AVE., near Rawl-

N.S. BROADWAY AVE., near Rawl-inson Ave., A. Grace, 15 Rusholme Dr., build one det. brick dwlg., \$4,500. N.S. BROADWAY AVE., near Rawl-inson Ave., A. Grace, 15 Rusholme Dr., build 5 pr. semi-det. brick dwlgs., \$44,000. 269-271 DELORAINE AVE., near Elm Rd., Henry C. Hurley, 1609 Northern Ont. Bldg., build one pr. semi-det., two-storey brick dwlgs., \$8,400. 2020 QUEEN ST. E., n.e. cor. Wheeler Ave., Frank Passefume, Queen and Wheeler Sts., alter store front, \$500. 47 COLLIER ST., repair fire damage to roof of warehouse, \$500. 61-63 SCARBORO RD., near Queen St., Fred. J. Cornell, Scarboro P.O., build two det. brick dwlgs. and one pr. semi-det. garages, \$9,000. 165½-189 QUEEN ST. W., near Simcoe St., W. S. Wrecking Co., 1094 College St., dem 14 ctores \$1,000.

semi-det. garages, \$9,000. 165½-189 QUEEN ST. W., near Simcoe St., W. S. Wrecking Co., 1094 College St., dem. 14 stores, \$1,000. 126 HURON ST., near Baldwin St., Hymie Silverberg, 126 Huron St., repair fire damage to dwlg. also build verandah at front, \$800. 1478 BLOOR ST. W., near Dundas St. W., Canada Bread Co., 1478 Bloor St. W., make alterations to increase height of sign 9 ft. on east end of factory roof, \$500. \$500

sign 9 ft. on east end of factory roof,
\$500.
W.S. AVENUE RD., near Kelway
Blvd., Wm. H. Watson, 114 Fairlawn
Ave., build one det. brick two-family
dwlg., \$8,900.
160 BELLWOODS AVE., near Dundas
St., John Mastrangelo, 160 Bellwoods
Ave., repair fire damage to dwlg. \$700.
2607 DUNDAS ST. W., near Bradd St.,
Robt. Thornton, 39 Heintzman Ave., rebuild front wall of apt. house and construct new stairway, \$1,000.
97 GLENGOWAN RD., near Strathgowan Cres., M. O. Robinson, 100 Glengowan Rd., build one det., brick, private
res. with garage attached, \$13,000.
84 FRONT ST. E., near Church St.,
Soaps and Perfumes Ltd., 79 Front St.
E., repair and build addition to rear of
factory and additional storey, \$10,000.
785 SHAW ST., near Irene Ave., J. W.
Coleman, 25 Bulwer St., build verandah
at front of dwlg., also underpin front
part of dwlg. with 14 in. con. foundation, \$500.
2079 DAVENPORT RD., near Miller
Ave., Antoneo De Zorzi, build store with
living quarters for two families over, \$5,500.
15-17 GOREVALE AVE., near Queen

\$5,500.

55,000. 15-17 GOREVALE AVE., near Queen St. W., Amelius Fry, 151 Earlscourt Ave., alter and build to one det. five-suite apt. house to form one det. suite apt. house, \$1,500.

\$1,500. S.S. EASTERN AVE., near Don River, Lever Bros. Ltd., Eastern Ave., build found. for two soap-oil tanks, \$1,800. WANLESS AVE., s.w. cor. Addrossan Pl., Miss Bertha Reid, 111 Wanless Ave., build one dot duly with winter grange

build one det. dwlg. with private garage attached, \$5,150.

L.S. HERTLE AVE., near Kerr Rd., H. P. Price, 18 Hertle Ave., build two prs. semi-det. brick dwlgs., \$12,400. 49-53 APPLEGROVE AVE., s.w. cor. Highfield Rd., H. P. Price, 18 Hertle Ave, build two pr. semi-det. brick dwlgs.

and two pr. semi-det. private garages, \$14,000.

\$14,000.
381 QUEEN ST. W., near Peter St.,
Est. R. P. Crashley, New Toronto P.O.,
alter front wall of store bldg., \$500.
42 BEATTY AVE., near King St.,
Maurice Walsh, 42 Beatty Ave., build
addition and alter dwlg. for two families
column \$5,000

Matrice waish, 42 beatty Ave., build addition and alter dwlg. for two families only, \$5,000. 190 YONGE ST., near Queen St., T. Eaton Co., 190 Yonge St., build new fronts to elevator on ground floor and new front on all floors to north battery on Yonge St., \$10,000. 106-8 OLEVELAND ST., near Mill-wood Rd., Jos. C. Wilson, 1154A Dan-forth Ave., build two det. one-storey brick dwlgs, \$7,000. S.S. ROE AVE., near Greer Rd., Shirley Cons. Co., 1099 Bay St., build one det. brick dwlg, \$6.000. 722-4 KINGSTON RD., near Walter St., Moore and Gostlin, 38 Keystone Ave., build one pair semi-det., brick dwellings, \$5,900. S.S. CRANBROOK AVE., near Greer Rd., Mrs. Agnes Harrison, 113 Gledhill

Rd., Mrs. Agnes Harrison, 113 Gledhill Ave., build two det. two-storey brick dwlgs. and one pr. semi-det. garages, \$8,000.

443 MERTON ST., east of Mt. Pleas-ant Rd., Wm. Wettelings, 2489 Yonge St., build one det. brick two-family dwlg.,

St., build one det. brick two-ramity dwig.,
\$9,000.
W.S. RUSHOLME RD., near Dundas
St., Davis & Freeman, 578 Dundas St. W.,
build two pr. semi-det. dwlgs. and one pr. two car semi-det. private garages, \$13,600.

YORK TOWNSHIP PERMITS.

LAUDER AVENUE, east side, near mherst Avenue. J. King, 106 Bude Amherst Avenue. J. King, 106 Bude Street, a two-storey brick dwelling, \$4,-500.

500. BELGRAVIA AVENUE, south side, near Dufferin St. J. J. Little, 2418 Duf-ferin Street, one pair of two-storey brick dwellings, \$8,000. VAUGHAN ROAD, south side, near Kenwood Avenue. J. Stevenson, 178 Woodycrest Avenue, four one-storey, brick stores, and wreck three old dwell-ings, \$21,000. MIRANDA AVENUE, east side poor

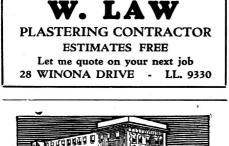
ings, \$21,000. MIRANDA AVENUE, east side, near Eglinton Avenue. M. Smith, 27 Miran-da Avenue, a two-storey brick dwelling,

da Avenue, a two-storey brick dwelling, \$4,000. ROCKCLIFFE BOULEVARD, east side, near Marshall Boulevard. B. Deakin, 60 Guestville Avenue, a one-and-a-half storey brick dwelling, \$3,000. BATHURST STREET, west side, near Claxton Boulevard, Kensington Build-ings Limited, 3 St. Clair Avenue, a thir-ty-two suite apartment house with a fire escape and two extinguishers in each corridor, \$75,000. ATLAS AVENUE, west side, near Vaughan Road. J. T. Grange, 282 Atlas Avenue, add a top storey and alter low-er storey inside, \$1,500. DUFFERIN STREET, east side. near Belgravia Avenue. J. Urquhart, 35 Bel-videre Avenue, a one-storey brick garage and two gasoline pumps, \$16,000. ST. MARK'S ROAD, north side, near Watson Avenue. T. W. Howe, 108 Wat-son Avenue, a two-storey brick dwelling, and frame garage at rear, \$4,600.

and frame garage at rear, \$4,600.

EAST YORK TOWNSHIP PERMITS. DON MILLS RD., 212, near Chilton Road. E. Dodson, 214 Don Mills Road, a solid brick store and dwelling, \$4,500. DONLANDS AVENUE, east side, near Aldwych Avenue. A. V. Paddon, 51 Linsmore Crescent, one pair of brick and shingle dwellings, \$7,000. MINTON PLACE. east side, near Hopedale Avenue. Robt. Hughes, 881 Yonge Street, a three-family apartment house, \$7,000. NEALON AVENUE, south side, near Jackman Avenue. Mrs. J. A. Boyd, 27 Jackman Avenue, one solid brick dwell-ing and garage, \$7,500.





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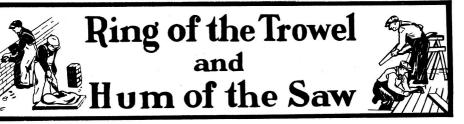
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KENTUCKYAVE near BEACH



B. ALEXANDROFF, 450 Clendennan Avenue, is contemplating the erection of eight or ten residences on Bicknell Ave., near Old Weston Road, York Township, this spring. He intends to proceed with the erection of the first of these within a week or so, and at present has not decided whether they will be detached, one-storey bungalows or semi-detached dwellings. Solid brick construction on concrete block foundations is planned, at an estimated cost of \$3,500 each.

A. GREENSPON, 298 Dundas Street West, has the walls to the first floor joists for the erection of a detached residence at the corner of College View Avenue and Larratt Street. It will be a two-storey dwelling of brick and stone construction on brick foundations and will be completed at an estimated cost of \$8,500.

GEORGE GROVES, 450 Concord Ave., has completed excavation operations for the erection of a detached residence on Glengarry Avenue, near Greer Road. It will be a six-roomed home of two storeys, and will be of solid brick construction on concrete block foundations. The estimated cost is placed at about \$6,500.

B. DOUGLAS, 25 Rowland Avenue, will start work within a few days on the erection of a duplex residence on the south side of Lawrence Avenue East, near Mount Pleasant Road. Benjamin Swartz, architect, 336 Dundas Street West, is responsible for the design of this structure, which will be of solid brick construction containing two suites of five rooms each. The estimated cost of construction is placed at \$12,000.

BEGGS ARCHITECTURAL & EN-GINEERING COMPANY, 465 Bay St., intend to begin work soon on the erection of ten stores with apartments above on the west side of Sherbourne Street, near Wellesley Street. These will be three storeys of brick and steel construction, the design being supplied by N. C. Beggs, architect, 9 Glenforest Road.

KENSINGTON APARTMENTS LTD., 1454A Yonge Street, has completed excavation operations for the erection of a large apartment house on the west side of Bathurst Street, north of St. Clair Avenue. The design for this structure is supplied by V. L. Morgan and Company, 1454 Yonge Street, architects, and calls for four storeys of brick and wood joist construction. D. C. Kay, 18 Strathearn Boulevard, holds the general contract. Cost of this project is placed at \$150,000.

SUPERTEST LIMITED, London, Ontario, plan the erection at an early date of a new gasoline service station on Lakeshore Drive, New Toronto. It will be a very completely equipped structure of brick and concrete construction on concrete blocks. J. P. Wallace, architect, has prepared plans for this structure, which will cost about \$9,500.

JAMES KING, 104 Bude Street, has brickwork started for the erection of a detached residence on the east side of Lauder Avenue, York Township. It will be a two-storey dwelling of solid brick construction on concrete blocks, and will cost about \$5,000.

J. KING, 106 Bude Street, has foundations in for the construction of a detached residence on the east side of Lauder Avenue near Amherst Avenue. It will be of solid brick construction on concrete blocks, containing seven rooms. The estimated cost is placed at about \$6,000.

JOHN STEVENSON, 178 Woodycrest Avenue, will commence work shortly on the erection of four stores on the south side of Vaughan Road near Kenwood Avenue. These will be one-storey brick structures. The cost is estimated at about \$20,000.

J. J. LITTLE, 2418 Dufferin Street, has commenced the construction of a pair of semi-detached residences on the south side of Belgravia Avenue near Dufferin Street. They will be two-storey solid brick dwellings and will be completed at an estimated cost of \$8,000.

M. SMITH, 27 Miranda Avenue, has foundation work under way for the erection of a detached one-and-a-half storey brick dwelling on the east side of Miranda Avenue near Eglinton Avenue. It will cost about \$4,000.

B. DEAKIN, 60 Guestville Avenue, has walls started for the erection of a detached one-and-a-half storey dwelling of solid brick construction on the east side of Rockcliffe Boulevard near Marshall Avenue. It will be completed at an estimated cost of \$3,500.

J. URQUHART, 35 Belvidere Avenue, will begin work shortly on the erection of a garage building and service station on the east side of Dufferin Street near Belgravia Avenue. It will be a onestorey brick building with two gasoline pumps, and will be completed at an approximate cost of \$16,000.

T. W. HOWE, 108 Watson Avenue, has foundations started for the erection of a detached residence on the north side of St. Mark's Road near Watson Avenue. This will be a two-storey brick dwelling of solid brick on concrete blocks, and will contain six rooms. The cost is placed at about \$5,000.

HENRY MASSIE, builder and real estate broker, reports the sale of three dwellings on Donlands Avenue to Messrs. M. Simestar, John Munro and Walter S. Lloyd. The price in each transaction was \$5,800. Mr. Massie intends to proceed during the coming season with the erection of about twenty homes in North Toronto and eastern portions of the city.

BANK OF NOVA SCOTIA, 39 King Street West, will shortly proceed with the erection of a new branch office building at the corner of Danforth and Greenwood Avenues. Murray Brown, architect, Confederation Life Building, has prepared plans for this structure.

W. J. UNGER, 43 DeForest Road, Swansea, has completed excavation operations for the erection of two detached residences on Larkin Avenue, Swansea. They will be solid brick two-storey dwellings and will be completed at an estimated cost of \$15,000.

Homes Modernized by Shifting Partitions

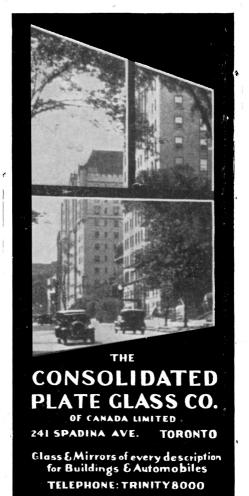
To tangle up the ancient adage, people who live in old houses should throw out some of the partitions.

Most older dwellings are cut up into small rooms which are out of keeping with modern design and convenience. Nothing will bring such dwellings up to date quicker than removing some of the partitions and giving the home fewer but more generously dimensioned rooms.

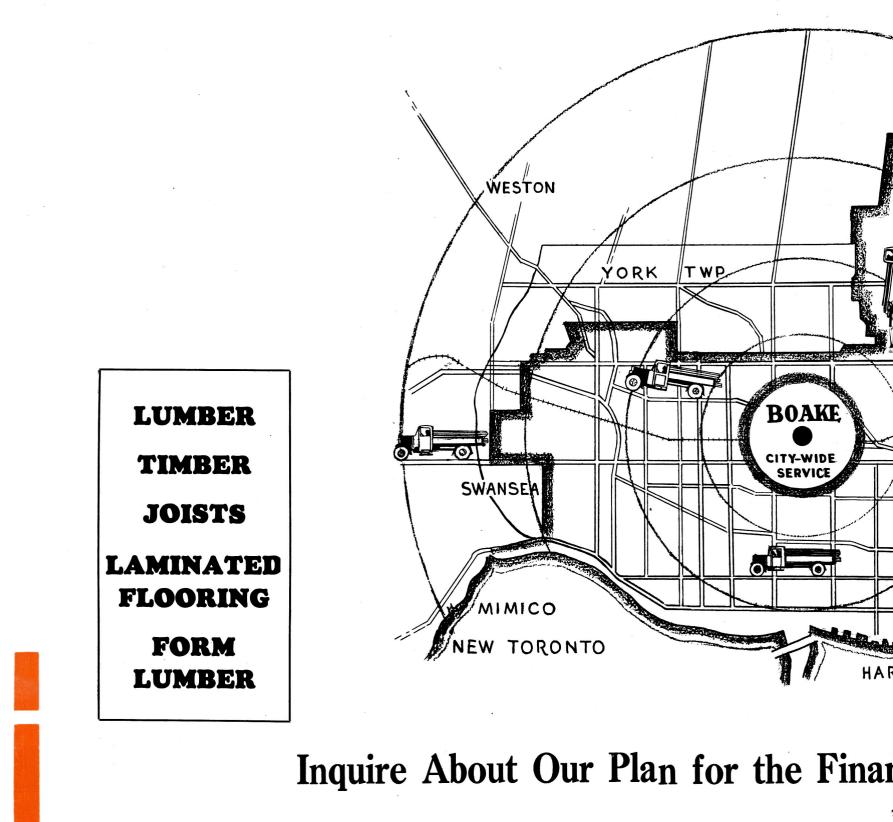
Rearranging the partitions, however, does not always mean making rooms larger. For example, in older dwellings the kitchen usually takes up a great deal of floor space and yet contains less equipment than its smaller, modern counterpart. One corner of larger kitchens can frequently be partitioned off and converted into a breakfast room. Built-in equipment can then be installed in the remaining portion to make it more convenient and save the housewife many steps in the course of the average day.

A wide doorway or no doorway at all between dining and living rooms will often add to the attractiveness of a home's first floor. Such an arrangement makes a house seem more spacious and also makes cross-ventilation possible. Frequently the wall between hallway and living room can also be removed, thus adding to the livable space. In this case, stairs can rise from one corner of the living room, another modern touch.

Mounting to the second floor we find perhaps a large closet which can be converted into an additional bathroom or shower room. If there are a number of small bedrooms, two of them can be thrown together to make a master bedroom in the present-day style.



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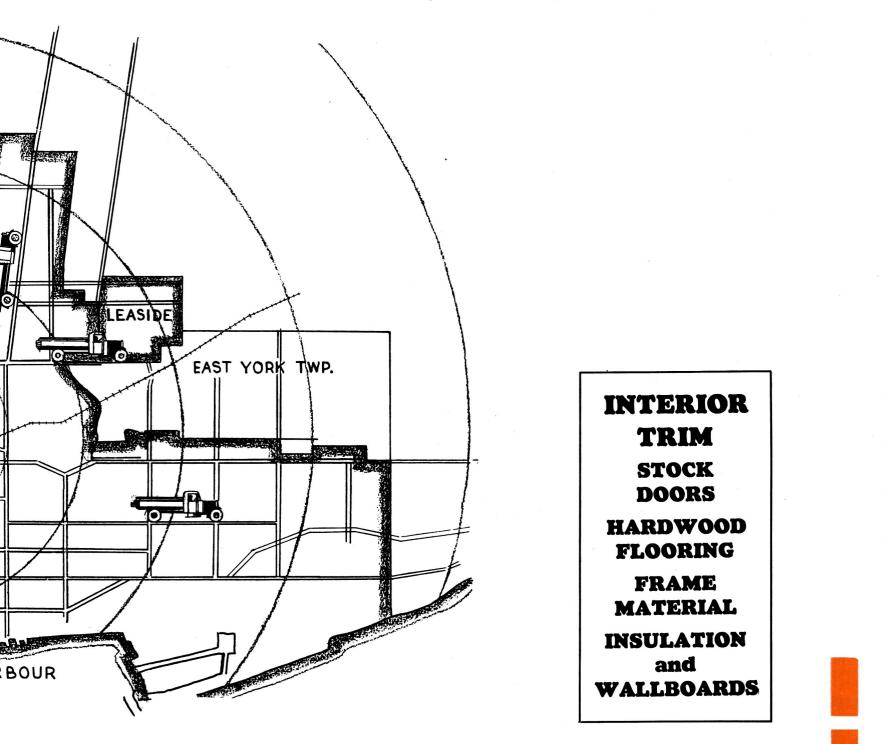


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Future Realty Trends

(Continued from page 1)

permit me to enumerate, let alone discuss.

Suffice it to say that all of these blows have produced some scratches and pains and aches, here and there, but in return have served and should serve as unshakable proof that well-bought, wellselected real estate in our large cities, being able as it does to withstand not one blow but many at the same time, still is, as it always was, the safest security in existence.

Real Estate Best Investment.

That the heads of banks and insurance companies accept this statement as quite true is evidenced by their eagerness to loan freely on this type of security, even now. But we would be greatly at fault if we stopped right here content with this situation. On the contrary, it is now, more than ever, our duty to broadcast this gospel into every home and fireside to the end that we prevent the wrong impression to become fixed in the minds of boys and girls now in our high schools and colleges, who hear their parents wailing about their losses in real estate, actual or imaginary, and who are your customers of tomorrow. If you fail to educate these boys and girls to the inherent strength and safety of your commodity. you will have yourselves to blame if you have to look for another business. The very foundation of society seems now to rest on a universal private ownership of real estate.

Comparison With Stocks.

In order to facilitate the widespread ownership of real estate, we must sell it on the same basis as other securities are being offered and sold. Let us examine stocks, for instance, and compare the methods of the stock broker with those of the real estate broker.

To sell 50,000 shares of say U.S. Steel stock, all the holder has to do is to call his broker over the telephone and put in an order to sell In a few minutes or hours he receives his brokers' confirmation of the sale. He then delivers the certificate, signs his name on the back of it by way of an endorsement, and receives his check in payment. The whole transaction can be completed within ten minutes. This procedure is explained by the fact that stock certificates, which represents the equitable or direct ownership of corporate enterprises, are held in negotiable form.

Compare that procedure with the antiquated conveyancing method still prevalent in the real estate field, where it takes anywhere from a week to three months to get a certificate of title complete, where both the buyer and the seller have to employ competent lawyers to look over the transfer of any parcel of land, large or small—sometimes even the agent in the transaction has to hire a lawyer.

If we are going to compete with other investment markets for the dollars that are here to be invested, we must make our market just as attractive and as easy to do business in as we possibly can. The trend shall be toward corporate ownership of real estate instead of individual ownership. Where a property is held by a corporation, all that has to be done to convey this property to some one else is to hand over the stock certificates, duly endorsed.

Statistics Easily Available. If a man wants to buy one share of stock in an oil company he can go to the library or any broker's office, and in either Moody's Manual or Standard Statistics, on one sheet of paper, he'll find everything he wants to know about Bamboo Oil, from its inception to the present time-earnings, management, record of dividends, and highs and lows made by the stock during every year of its existence. He knows that if he is buying that stock at the market from a responsible broker, he is not paying a cent more than anybody else, that throughout the country people are buying the same stock at the same price at that moment. He can pick up a newspaper every day of the year and see this stock listed in its proper place-how much of it was sold and at the price it was sold-along with other investments, day in and day out. If he is interested enough, he can write to Babson asking his opinion as to what a certain stock will do next month, or during the next eight months, and he will get an intelligent reply. It may not be the correct reply, but it will be based on sound reasoning, nevertheless. The only reason it may not be correct is that Babson may fail to foresee certain forces that will come into play.

Again, a man who buys a half-million dollars of stock in any company is not expected to roll up his sleeves and start pumping oil in that company, or rolling steel. All he does is buy the stock, put it away in a vault, and go right ahead attending to his own business, confident that his investment is being expertly and honestly managed.

Compare this situation with that in our own field of endeavor. In the first place, we have not made our commodity easily negotiable; we have very little, if any, statistical information available, no daily cumulative publication of what our commodity is doing, no intelligent forecasters to tell what our property should do in the future.

No Expert Management.

Once you have bought a piece of property, the first thing you have to do is to roll up your sleeves and go to work. You don't buy expert management when you buy property as you do when you buy stocks. Expert management is not attached to a warranty deed, as it is to a stock certificate. The first thing you do after you buy the property is to go to see the tenant, and what does he say? "Oh, I am so glad to meet you, Mr. Weinstein. The house needs a new furnace and the plumbing is out of order; my front bedroom must be immediately papered or else I will move."

If we are going to educate the people to the thought that well-selected real estate in large cities is safe and sound for investment, we will make our work easier if we will bend our efforts to make this investment as attractive as any other.

Stocks could never be sold as an investment on the same basis on which real estate has been sold in the past. No one would buy stock as an investment if he had to roll up his sleeves and go to



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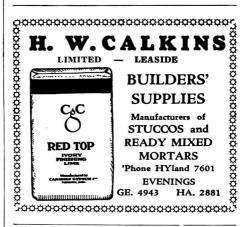
Angle Lintels

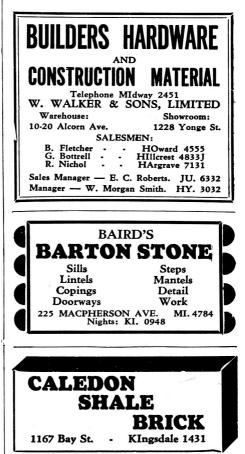
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Property Transfers

GLENMANOR DR., w.s., No. 338, 57.6 x 113, Benjamin F. Cook to Gordon J. Millen and Ann Millen. Sale price, \$12,-000.

GLENWOOD AVE., n.s., No. 28. 30 x 120, Wm. W. Gunn to Bell and Webb Ltd. Sale price, \$8,000.

HILLHURST BLVD., s.s., west of Courtleigh Blvd., vacant lot, 50 x 133, John E. Hoare to Edmund R. Hoare. Sale price, \$2,500.

GLENDONWYNNE Rd., s.s., north of Norma Cres., vacant lot, 25 x 102.2, John M. Walkey to Edgar J. Moore. Sale price, \$1,750.

BINGHAM AVE., e.s., No. 271, 19.2 100, John E. McMillin to Chas. R. Woodard and Caroline L. Woodard. Sale price, \$4,400.

SCARBORO RD., e.s., No. 469-471, 29.6 x 100, Manus Goodman to Abraham Goodman. Sale price, \$1.

MADISON AVE., w.s., No. 24, 25 x 126.4, Andrew G. Crawford to Robt. D. Crawford. Sale price, \$1.

Crawford. Sale price, \$1. DAVISVILLE AVE., s.s., west of Bay-view Ave., new house, 17 x 148, Harford Wilder to Wm. A. Dewar and Ethel B. Dewar. Sale price, \$4,500. BEDFORD RD., e.s., No. 95, 23.5 x 127, Estate of Francis Wallace to Edwin Mit-chell. Sale price, \$6,500.

KENNETH AVE., n.s., No. 56, 28.9 x 60, Jennie Lyall to Jennie Lyall and Edith I. Davidson. Sale price, \$1.

DAVISVILLE AVE., s.s., west of Bay-view Ave., new house, 25.7 x 148, Robt E. Moule to John W. Bridger. Sale price, \$4.600.

GLENCAIRN AVE., n.s., No. 84, 50 x 174, Montreal Trust Co. to John Muir. Sale price, \$8,500. KENILWORTH AVE., w.s., north of

Queen St., vacant lot, 32 x 169.5, Estate of Joseph Russell to Alfred T. Taylor and Mary A. Taylor. Sale price, \$1,280. QUEEN ST. E., n.s., east of Lee Ave., vacant lot, 22.8 x 124, rear 27 x 30, Bank of Nove Sactis to Indonendent Bldge. Ltd

of Nova Scotia to Independent Bldgs. Ltd. ale price, \$7,700. BOWOOD AVE., s.s., No. 181, 25 x 150,

Sale price, \$7,700.
BOWOOD AVE., s.s., No. 181, 25 x 150,
Edward McCrinnon to Donovan F. Carey and Hilda Carey. Sale price, \$4,900.
GLENGROVE AVE., n.s., No. 102, 34.9
x 125. Estate of Margurite Haddon to Herbert J. Haddon. Sale price, \$1.
INDIAN RD., w.s., No. 616, 20.3 x 120,
Wm. H. Dawson to Joseph H. Forester.
Sale price, \$6,500.
KEEWATIN AVE., n.s., No. 402, 18.4
x 206.11, Patrick R. Owens to John A.
Owens. Sale price, \$2,350.
SYMINGTON AVE., e.s., No. 355, 132.6
x 125, George W. Boake to C.P.R. Sale price, \$18,000.
HELENA AVE., s.s., No. 115, 20 x
140, Sam'l T. Davies to John G. Gardiner and Jane A. Gardiner. Sale price, \$4,500.
GLENGROVE AVE., n.s., No. 102, 34.9
x 125, Herbert J. Hadden to Edythe M.
Gibson and Joseph Gibson. Sale price, \$11,000. \$11,000.

Gibson and Joseph Gibson. Sale price,
\$11,000.
KINGSTON RD., n.s., No. 846, 38.3 x
90 aver., Frederick J. Coultice to Mary
E. Brown. Sale price \$9,000.
CRAIGHURST AVE., s.s., No. 19, 23.4
x 124, Wm. W. Robinson, et al, to Joseph
Gillespie. Sale price, \$5,500.
CRAIGHURST AVE., n.s., No. 182, 45
x 134, Arnold Sutton to Independent
Order of Foresters. Sale price, \$1.
ORIOLE PARKWAY, e.s., south of
Roselawn Ave., vacant lot, 30.3 x 113,
Jennings Land Co. Ltd. to George S.
Petrie. Sale price, \$1,700.
GALT AVE., w.s., No. 96, 20.6 x 100,
David Scott to Myrtle Moon. Sale price,
\$1,840.

\$1,840.

\$1,840. BRIAR HILL AVE., s.s., No. 151, 25 x 131.6, Ada Jerreat et al to Katie A. Smith. Sale price, \$1. ST CLEMENTS AVE., w.s., No. 120, 25 x 131, Marshall O. Robinson to Alice Teeter and Clarence G. Teeter. Sale price, \$7,600.

Teeter and Clarence G. Teeter. Sale price, \$7,600. HEDDINGTON AVE., e.s., south of Spurgeon Ave., vacant lot, 60 x 110.10, Stanley A. Griffin to Walter A. Griffin. Sale price, \$1. ROYCE AVE., n.s., No. 240, 18.7 x 100, Philip Zelisko et al to Matilda Kolaczynski and Ignatius Kolaczynski. Sale price, \$1.



Much Activity on Shores of the Humber

More Land Sales This Spring Than Ever Before.

That residential construction is going ahead with a vengeance and revival of building is most decidedly upon us at last is indicated by recent reports concerning the Humber Valley Surveys and particularly the Kingsway district. Grading operations for the splendid new roadway that will greatly assist in opening up this section commenced this week. Thirty-three new houses are at present under construction in this section. A greater quantity of land has been sold here than ever before in the history of the Humber Valley Surveys, and building activity in this peerless residential locality is evident on all sides.

Among the high-priced lots sold in the Kingsway Park area this week by Home Smith and Co. was the northwest corner of Jackson Ave. and King George's Road, measuring 50 by 150 feet, which was purchased by Robert Murray for \$6,450; a lot having a frontage of 150 feet and a depth of 181 feet on King George's Road, west of Lambton Ave., sold to J. R. Dixon for \$6,750; a lot having a frontage of 160 feet and a depth of 125 feet on the south side of Queen Mary's Dr., north of the Kingsway, sold to Edward Small for \$5,600: a lot having a frontage of 100 feet and a depth of 140 feet on the south side of King George's Road, near Berry Ave., sold to Steven Barrett for \$4,500, also a lot directly opposite, with a 47-foot frontage and a depth of 158 feet, to the same purchaser for \$2.137: a lot having a 50-foot frontage and a depth of 125 feet on the north side of Queen Mary's Dr., north of Kingsway Dr., sold to A. Howden for \$1,750; and a lot having a frontage of 45 feet and a depth of 125 feet on the east side of Silverthorn Ave.. north of King George's Road, to R. M. Wills for \$1,575.



Typical of the splendid type of home being built in the Humber Valley section, this Colonial residence is situated on Strath Avenue in the Kingsway. It was designed by the architectural department of Home Smith & Company, and constructed by John Carroll, Sr., 292 Kennedy Avenue. Home Smith & Company report greater real estate activity in this section this year than ever before.



Fine homes to cost \$12,500 to \$22,000 are scheduled for erection on these properties, in addition to thirty dwellings which are now being erected in this area at an average cost of \$15,000. The new thoroughfare, 4,000 feet in length and 66 feet wide, is now being surveyed, with Messrs. Speight and Van Nostrand, Temple Building, preparing the plans. Grading operations on this new artery, which will connect Bloor Street West with Weatherell Ave., go under way this week.

Future Realty Trends (Continued from page 10)

work to pump oil. The fact that there have been thousands of millions of dollars invested in real estate with all these defects again proves the tremendous appeal that land has had in the past, and which I know it will continue to have for us in the future.

It would behoove us, nevertheless, to do a little more dressing up of our security. It would behoove us to try to see if we really can't have statistical information available in the future. The hip-hip-hooray bunk has been used altogether too long to attract the intelligent investor, and I am not surprised we don't attract them when we can't give them statistical knowledge, daily cumulative publication of market levels, intelligent forecasts, and expert management of property. The fact that a man has money to invest shows that his time is valuable, and he cannot be bothered with leaking roofs, defective sinks, and smoking furnaces.

There is another important difference between stocks and real estate that I wish to point out, in conclusion. In the stock market the sum of \$5,000 can be so diversified as to purchase a small number of shares in each of 20 different companies. If one goes wrong, or if one-half of them go wrong, he can still count upon the remaining shares to pull him out. But if he goes in with \$5,000 in the real estate market he can only buy one parcel, and that heavily mortgaged. In other words, there is no diversification of risk-he puts all his eggs in one basket.

Trusts Capitalization \$2,000,090,000.

The tendency toward diversification in investments cannot be overestimated, when you examine the number of investment trusts in stocks that have been organized in this country during the past five years. There are at least thirty different trusts that have come into being, having a total capitalized value of \$2,000,000,000.

In Cleveland recently there was organized the first investment trust for the purpose of selling to small and large investors alike a small share in each of a large number of properties, rather than buy one outright.

This then is the latest trend in real estate, namely the organization of investment trusts. I would stress at this time the obvious necessity that these investment trusts should only come into existence when headed by an expert of unquestionable integrity, who knows as much as there is to be known concerning the scientific choice and management of real estate-one who has proven in his own operations the ability to cope with all phases of the problems involved, and then only in coordination with a group of capable, responsible men.



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Reducing Sales Resistance by Certified Homes

(Continued from page 3) raised to making good expenses of replacement. Again, if a brick wall shows signs of settlement and cracks, then it is up to the contractor to make good, as it clearly shows that he did not take proper precautions in putting down his footings and in securing proper tests

and data on soil conditions. Certified construction will stimulate better workmanship and create more interest in home building. Sub-contractors will be more careful to do their work well, otherwise they will be called upon to make good as they are the link between builder and supply dealer and are responsible to the builder and will have to give the necessary guarantee to the builder.

What It Means to the Builder.

As builders, what does the Safeguard Policy mean to us? It means that when we sell our houses we place ourselves on a higher level than heretofore. We immediately lift ourselves above ordinary competition-we can talk quality at fair price instead of price only. We can give money's worth in any price class-and prove it. We can sell our homes easier and more profitably. If the house is being sold by our realty broker, he can speak with authority, as he has all the facts before him, as finally built, and being signed and sworn to, its statements can be proved or disproved. You hold the weapon of perjury over any one should they attempt to deceive you with a Safe Guard Policy.

Mortgage and loan companies can render an appreciated additional service to their clients by urging them to obtain a Safe Guard Policy, and at the same time it would encourage the honest builder by assisting him in the proper valuation of his house.

Your material men, knowing that you build "Certified Houses," would not attempt to unload on you anything that was not of the best. They also have your confidence and know that your credit is good.

Suppose you build or buy a house now -the old way, the blind way. A few years from now you may want to sell that house, profitably. Will you be able to do so? Master house standards are rapidly becoming the familiar, accepted standards by which home buyers judge. The "Certified House" is becoming the only house anyone will buy.

Why should they buy a house of unknown value when they can buy on the basis of certified facts? Another point to be remembered is the re-sale value when certified.

Preservation of

Forest Hill Area

(Continued from page 5)

"The increased assessment due directly to the improvement undertaken would more than wipe this out in five years," was his prophecy.

The remaining \$245,000, he apportioned as a frontage tax on the northern section of the municipality. This would be equal to 35 cents a foot frontage annually over a period of 20 years. Going back to the formation of the

Village in 1924, Mr. Wilson pointed out that at that time the Village was undeveloped and its future still doubtful. At this time the industrial area had been considered and finally left intact and was included in the Village because it was expected that this industrial and business development would be necessary to assist the municipal finances. He disproved the fallacy of this reasoning by figures showing that in 1924 the industrial area, which constitutes about 11.3 per cent. of the area of the Village, had an assessment which was 3.7 per cent. of the total assessment. In 1930. however, its percentage of total assessment, instead of outstripping the other parts of the municipality, had fallen to 2¼ per cent.

"That a private realty company having a capital of not less than \$300,000 be organized to carry out to the greatest possible extent, independent of the Village Corporation, the real estate transactions essential to the scheme," was Mr. Wilson's suggestion. "Such a realty company would have powers no greater or less than any ordinary realty company under the Companies Act. It would be operated by its directors in the normal way, save that their interests, subject to ensuring the safety of the shareholders' investment and a pair return othereon, would be to confine their operations to transactions that would hasten the bringing into being the new plan. Lands held by it would be taxable like any other private lands," Mr. Wilson said.

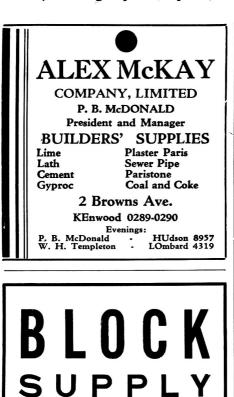
A desire to co-operate with the Village authorities of Forest Hill in the proposed taking over of industrial sites for convertion into residential districts was shown by statements of officials of factories and plants located in the Village. Provided fair compensation was forthcoming, little or no opposition to the proposed purchases would be met, it was indicated.

In addition to the elimination of the Industrial Area, it is proposed to abanddon the operation of the Belt Line from Roseberry Avenue to Lescelles Boulevard, the right of way of which will be converted into a ravine walk or drive. Spadina Road is to be extended northwesterly from its junction with Eglinton Avenue, in a straight line to the top of the rise north of the Belt Line and west of Bathurst Street, while Bathurst Street is projected in a straight line from Eglinton Avenue to Roselawn Avenue.

With Bathurst Street crossing the railway right-of-way at natural level, the bridge over the Belt Line would be eliminated. On the northeast corner of Eglinton Avenue and Old Forest Hill road, a site for municipal offices was picked out.

LEASE MORE OFFICE SPACE

Following the amalgamation with the Minneapolis-Honeywell Regulator Co., Ltd., of the Time-O-Stat Controls Co., which includes the control division of the T. McDonald Co., Ltd., of Toronto and Montreal, new and enlarged offices have been leased on the tenth floor of the York-Piper Building, where the new company has taken 2,500 square feet with an option on an additional 6,500 square feet for possible expansion.

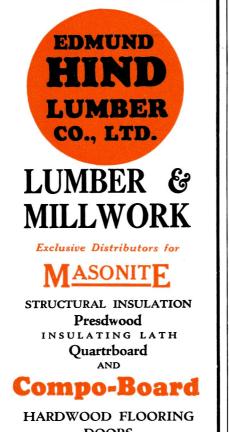




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Could You Sell the Boss?

They tell a lot of stories about John H. Patterson, founder of National Cash Register, but one of the best concerns Joe Crane.

Crane was one of the company's earliest salesmen. He differed from the other men in one important respect: He so'd cash registers. Sold them regularly and consistently, and at such a rapid rate that Patterson's curiosity was aroused. He sent for Joe and asked him how he did it.

Well, as usual in such cases, the star salesman didn't know. He was rather surprised to learn that he was doing anything out of the ordinary.

"Sell me a cash register," Patterson finally suggested, "Let's see how you work." And then the secret came out! Joe Crane simply used all of his sales ammunition. He met every objection with a new and stronger selling point. Crane had developed seventeen of these basic selling points and checked them off mentally as he went along. Of course he didn't give them in set-speech rotation, but he never left a prospect until he got those seventeen points out of his system. The result was that the prospect learned so much about a cash register he simply sold himself!

The Five-Year Look.

Early last Fall when the market was at its lowest depths, someone asked Sir Henri Deterding, the Dutch oil man, for his opinion of the present business depression. "I am not interested," was the rather surprising response. Then Deterding went on to say: "Just now business is not so active. Last year (1929) it was very active. Next year it will be active again. In the meantime, we are busy with our plans for the next five years. That is what counts —the results over long periods."

Perhaps it might be rather a good thing for those of us engaged in selling to adopt a bit of the Deterding philosophy. Let's stop worrying about tomorrow and next week, long enough to make constructive plans for next month and next year.

Where will 1932 find us? And 1933? And 1935? Are we laying a firm foundation of increasing contacts and goodwill that will advance us year by year, in good times and bad?

After all, that is the important thing. There always have been good years and bad years. But let's see that our personal progress goes steadily forward.

But How About New Friends?

Remember, not many weeks ago, when you sat down to check over the list of friends and acquaintances to whom you wished to send holiday greeting cards. Weren't you a bit surprised at the changes that a year had brought about? Some of these people, perhaps, had died; others had moved; and still others, for no definite reason had drifted away from your circle.

But when you had subtracted these names, how many new ones did you add? This is important. For a man who makes no new friendships will sooner or later be bankrupt in one of his most precious possessions.

And so it is in selling. No business and no salesman—can go for long on the momentum of past contacts. You must make new friends, develop new prospects, to replace those who drift away, or you are doomed to disaster.

How is your new contact score? Are you making new business friends faster than you are losing old ones? If not, you are losing ground. And something ought to be done about it right now.

Make the Call-Back Count! You remember the tale of the peddler

who spread out his wares and gave an elaborate demonstration at a certain home. No sale! Half an hour later he returned, rang the doorbell, and started in to repeat his sales talk.

"But," exclaimed the irate head of the house, "I just told you I didn't want any tapestries!"

"Oh," shrugged the peddler, "I thought maybe you might have changed your mind."

A good many salesmen apparently operate on the same system. But a well known sales manager recently pointed out the fallacy of this procedure. "If you can't sell him the first time," he asks, "how do you expect to land him with a re-hash of your old sales talk?"

The solution, obviously, is to have a real reason for your call-back; some new point of contact that holds promise of kindling the prospect's interest.

And don't take a chance of stumbling onto this contact after the girl at the switchboard says, "Just step this way; third door to your left." Have you approach thought out in advance. Make each call-back really mean something!

TWENTY YEARS A SPECIALIST IN GARAGES.

(Continued from page 4)

plete line of ready-cut summer cottages, metal building materials lumber sash and doors, rolling steel doors, roofing, asphalt shingles, hardware, etc. Builders will find it to their advantage to investigate Gordon S. Lee's garage propositions. Excellent workmanship, first class materials, quick delivery and erection, and the vast wealth of experience gathered during twenty years of specializing on garages combine to make the Gordon S. Lee service valuable, convenient and economical.

NEW INDUSTRY FOR YORK TOWNSHIP

Ornamental Stone Company to Open Up On Dundas W.

J. Robbins, Industrial Commissioner, York Township, announces the securing of a new industry trading under the name of "Ornamental Stone Company, Limited," incorporated for \$100,000, and which will manufacture artificial stone, garden furniture, cement burial vaults, surveyors' posts and memorial stones, on property purchased by them from the township, and situated on Dundas St.

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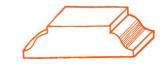
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