



LARGEST LINER: The Empress of Scotland, 26,300-ton flagship of the Canadian Pacific fleet is shown here passing under the Jacques Cartier Bridge at the entrance to Montreal Harbour to make history as the largest vessel ever to arrive in the world's largest inland port. The big luxury liner and cruise ship, which had to have her masts shortened by almost 45 feet to clear under the

bridge and power lines on the way up-river from Quebec, will make Montreal her Canadian terminal for the remainder of the 1952 St. Lawrence navigation season. The 666-foot long vessel carries 663 passengers, and will make one trip every three weeks between Liverpool, England, Greenock, Scotland, and Montreal. The inset shows Capt. C. E. Duggan (in uniform),

master of the largest and fastest vessel on the St. Lawrence route, being welcomed to Montreal by Capt. J. P. Dufour, (second from right), Montreal harbourmaster, while looking on are A. C. MacDonald (left), managing director of C.P.S., and Andre Gauthier, river pilot, who was aboard the vessel for the 130-mile run up river from Quebec

Oddfellows, Rebekahs Worship at St. John's

Last Sunday was Whitsunday, the religious significance of which is that it is the commemoration of the day of Pentecost, that great day in the life of the Christian Church, which changed its whole outlook and attitude. Rev. John M. Smith chose as his theme, "The Challenge of Pentecost" and based his meditation on the facts of Pentecost, as recorded in the second chapter of Acts, showing what bewildered and dispirited Christian men and women, were able to do when the Power of the Holy Spirit was revealed to them, causing them to lose their fear, regain their confidence and go out and tell others what they knew of Jesus; starting something which founded the Christian Church as we know it today, with all its power and influence for good in our world. Jesus in his life here, the early Christians at Pentecost, John Wesley in his day saw, as see the young men and women of today who are giving themselves to full time Christian ministry, the need of a sick world for a cure and believe that cure is the practice of the teachings of Jesus and the living of His way of life. The Holy Spirit, still living gives them the inspiration and the challenge to do something about it, and then the power to accomplish at least a great part of their task. It challenges us to be realistic Christians, not just church Christians, to be confident in what we have to give to the world, and to be enthusiastic in passing out knowledge of Jesus, on to others, counting the cost wisely, then giving ourselves to the work without looking back.

The choir's anthem "Faste and see how gracious the Lord is" The Junior's Offertory "Children Pray this Love to Cherish"

In the evening, St. John's was privileged to have worshipping with them, the Oddfellows and Rebekahs of town, with visiting lodges and members of the Girls Pipe Band, the large number present being an inspiration for sincere worship. Rev. John M. Smith's subject was "Where ever you walk" exhorting those present "to walk and live as true Oddfellows and Rebekahs, living up to the Christian principles of your order, true to the vows you have taken, knowing that others are taking notice of how you live and do, expecting noble things from you." Your orders were probably founded through the vision of noble universal ideals of some person or small group, with great zeal and a capacity for leadership, inspiring others to become faithful followers, and now the needs are the same if you are to survive and accomplish worthwhile tasks; a vision of universal ideals, zealous leadership and faithful followers. A good Oddfellow or Rebekah should be a good churchman, a good Chris-



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SIXTH OF EIGHT ARTICLES ON

The History of Assessment and Municipal Taxation in Ontario

The proper assessment of farm property to help bring about not only an equalization of assessment but also of taxation is one of the main problems which rural assessors have to contend with today.

While it will cost over \$20,000 to erect the buildings (including the dwelling) on a 100 acre general purpose farm, yet the farm will only sell for on an average of from \$7,000 to \$10,000. If the soil on a farm is poor, hard to work or too wet to work until late in the spring this lessens the value of the farm, no matter the cost of the buildings.

The same would apply to a farm in an area where the climatic conditions caused a short growing season. For instance, while the soil texture of Northern Ontario is similar to that of some of the Southern Ontario counties yet the short growing season prevents the raising of certain crops. This is an example of how location affects the farm value not only due to climatic conditions but also due to lack of markets.

Then we have farms which are termed overbuilt or underbuilt where in the first case there are too many buildings or the buildings have too large an area for the amount of acreage available for production and in the second case where there are too few buildings or the buildings have too small an area to properly stock the produce stock or machinery.

Study Soil Value

For these reasons, assessors have in the past few years been devoting more study to the value of the soil from the productivity angle and less to the elaborate spread of buildings. They believe that if soil cannot produce, the buildings do not greatly increase the value of the land because no farm has value except as a means of production. This of course does not include the farms, which because of their proximity to urban centres have a potential value as future industrial sites or for subdivision purposes.

Undoubtedly the biggest headache that rural assessors face today is the problem created by the influx of urban dwellers into the formerly rural townships. This entry made possible by the develop-

ment of motor transportation and good roads has resulted in the growth of urban hamlets.

Unfortunately, the natural desire of these new residents to enjoy some of the amenities they enjoyed in the urban municipalities from whence they moved has created school problems and the installation of municipal services which were formerly not provided for by the farming community. This has caused some distress to the farm areas as taxation has risen but it really is a taxation problem and not an assessment problem, for as suggested before the same rules of assessment and equalization which govern urban municipalities also apply to rural areas.

In other words, if a dwelling in an urban municipality has an actual value of \$15,000 and is assessed at 50 per cent of value or \$7,500, then a farm which has an actual value of \$15,000 must also be assessed for \$7,500.

Industrial Buildings

Industrial property is in somewhat the same category as farm property. It has its greatest value when it is enjoying its best use. If the buildings are not suitable for the type of manufacturing being carried on, the cost of production is naturally higher and therefore the industry finds it difficult to meet competitive prices.

This factor creates a loss in actual value which is reflected in the assessment. Industrial machinery changes rapidly and industrial buildings are generally designed to fit the machinery and not the reverse. So if the value of farm land is lessened because it cannot produce, then it follows that if industrial buildings are outmoded, part of their value is lost. The same, of course would apply to retail stores, etc., where the trend of population has changed or where modern shopping centres which have been opened up in a nearby area have attracted the trade. Fortunately, these conditions are not nearly as applicable to residential property.

(In the next article, you will be told the steps you may take to adjust what you consider an unfair assessment.)

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