

By STAN FITZNER

The ranks of pensioners from the appalling Halifax Explosion of Dec. 6, 1917, have thinned to 91 from the original 1,020, and the size of their relief fund has dwindled to \$1,457,000 in reserves and assets from an original \$37,133,000 — and uncertainties surrounds the fate of the Halifax Relief Commission and its "surplus" funds.

In recent years, civic and provincial authorities have urged that the commission be transferred from federal to provincial control, since pension recipients were all Nova Scotians — mainly Haligonians — and Halifax felt it had a right to any residual funds whenever the commission was disbanded.

The commission, itself, believes it should be allowed to remain in business as long as there is a substantial number of recipients — perhaps 50.

If a decision is then taken to disband the commission, its chairman Allan M. Butler would prefer to see recipients and pension funds placed under civic responsibility rather than under a federal department such as Veterans Affairs.

His reason: the tradition and historic background are embedded in this city.

Mayor Charles Vaughan agrees with the latter suggestion — but he thinks the time to bring the whole thing under provincial control is NOW.

He fought for this when he was in office — during the Stanfield days of provincial government and the Diefenbaker prime ministership at Ottawa, and came within a whisker of accomplishing it. Only to see final negotiations come to a standstill when Mr. Diefenbaker left office.

Technically, says the commission's A. M. Butler, there really is no fund "surplus," ... and technically, says Mr. Vaughan, he may be right.

But the former mayor quickly adds that the city has a legal claim to any residual monies from the fund that should not be denied. And morally, he says, there's no question but that the "surplus" should go to Halifax.

The commission was appointed Jan. 22, 1917, by the

Governor-in-Council, and reports annually to the Governor-General.

It was set up by Order-in-Council and subsequent federal and provincial Acts, and received \$1,655,000 from the United Kingdom, \$370,000 from insurance companies, and \$1,000,000 from other sources — all outright gifts.

The federal government approved an appropriation of \$10,000,000 — not vested in the commission but provided for its use — and not in a lump sum but as the need arose. The first instalment of \$6,000,000 was paid in the early 1920s.

All of the outright grants were spent years ago, says Mr. Butler, and since then the commission has been operating on the funds placed in its hands by Ottawa. Control of the fund, administration and expenses was retained by the federal government.

And "in a sense," says Mr. Vaughan, the commission did turn over some of its surplus funds to the city, in such ways as paying for repaving of streets in the Hydrostone area, repaving of Dartmouth and Devonshire streets, refurbishing of Fort Needham and contributing \$100,000 toward construction of the North End Memorial Library.

Now, says commission chairman Butler, after enough money has been set aside to last after pensioners die, in perpetuity there is \$354,511 "left over" — if we worked up tomorrow, that amount would go back to Ottawa.

But with each passing year, he says, inflation can and undoubtedly will deflate that "left over" total.

Reserves set aside for explosion pensioners total \$1,033,376, and for staff (of two) pensions, \$100,000. Administration in 1969 totalled \$32,500 — including salaries, salaries, maintenance and operation of his office, plus medical services.

Pension expenditures from the fund totalled \$77,000 in 1967, \$103,000 in 1968, \$97,000 in 1969 and \$116,000 in 1970.

Besides the 91 pensioners, 19 of whom are over the age of 75, an unincorporated association of 100 members provides.

Pensions range from \$50 to a maximum of \$150 per month. The latter would go to a male recipient with total disability.

* Over the years, general increases in the cost of pensions — which never matched DVA pensions — hit an 87.5 per cent boost in 1959, 15 per cent hike in 1957, a 10 per cent hike in 1958 and a 40 per cent boost in 1960. As for 1964, an increase of about 7 per cent to blind recipients in 1967, and changes in the compassionate allowances — assistance given to help tide them over until they were in receipt of Old Age pensions.

There appears enough money in the fund to care for all remaining pensioners in perpetuity, with perhaps a third of a million dollars "left over."

While some might argue that technically the money in the funds belong to Ottawa, there is strong argument that morally, and legitimately, the money should go to the City of Halifax.

In every sense, says Mr. Vaughan, the federal money were a contribution to Halifax to help compensate for the death, injury and damage suffered by this city in the explosion.

It was "in no way a loan," he says, but rather a contribution specifically earmarked for Halifax and its explosion victims.

Strengthening the city's case, he says, is the fact that in 29 years or so, the city collected no tax revenues from Hydrostone homes because they belonged to the Crown and Ottawa paid no taxes on Crown property.

As well, he says, the city lost out in the early 1920s claims to the commission for city property damaged in the explosion, in that it was forced to settle for a flat sum of \$100,000 less than the replacement costs of the buildings or machinery.

On their credit side, he says, the federal government eventually sold the Hydrostone homes to the commission at a price below the market value.

Adding to the city's case, he says, the provincial government

Memo from

D. B. HYNDMAN

TO

Mr. G.H. Jamieson
Mayor's Office

☐

Your information & return.

☐

Your approval & return.

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Please take necessary action.

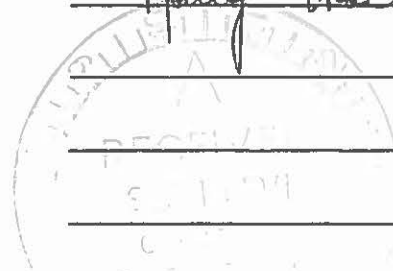
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Please see me with attached.

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For your files

Henry the 1st



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Mr. D. B. Hyndman, Director of Finance

The Mayor's Office

September 13, 1971.

In accordance with our telephone conversations of September 10 and 13, I am enclosing the following:

1. The Mayor's "BROKE" Speech, delivered to the Traders Club, November 13, 1970.
2. A copy of the letter and attachment from the Hon. Peter M. Nicholson to the Mayor, dated January 28, 1971, respecting a Provincial contribution of \$827,500 in respect of four schools under the DREE program.

Also attached please find a copy of a report from Price Waterhouse & Company to the Halifax Relief Commission, dated March 13, 1963. I showed this to the Mayor and he suggested I send it along to you. When it has served your purpose (if it is not too old!!), would you return it to me, as it is the only copy in the file. Many thanks.

(Miss) Elizabeth H. Jamieson
SECRETARY TO THE MAYOR.

Encl.

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PRICE WATERHOUSE & COMPANY

5435 Spring Garden Road,
Halifax, N. S.

March 13, 1963.

The Commissioners,
The Halifax Relief Commission,
Halifax, Nova Scotia.

Dear Sirs:

In accordance with your instructions we have examined the accounts of the Halifax Relief Commission as at December 31, 1962 and attach hereto the following statements:

Balance Sheet at December 31, 1962	Exhibit A
Comparative Statement of Revenue and Expenditure for the years ended December 31, 1962 and 1961	Exhibit B
Statement of Properties at December 31, 1961 and 1962	Exhibit C
Statement of Investments in Government and Other Bonds, Debentures and Certificates of Deposit and of Revenue therefrom for the year ended December 31, 1962	Exhibit D
Statement of Mortgages Receivable and Agreements of Sale and interest thereon for the year ended December 31, 1962	Exhibit E
Statement of Reserve for Pensions and Summaries of Pensions paid for the year ended December 31, 1962	Exhibits F - F3
Comparative Statement of Upkeep of Properties for the years ended December 31, 1962 and 1961	Exhibit G

In connection with the attached statements and our examination in general we submit the following comments:

BALANCE SHEET

A condensed statement of assets and liabilities of the Commission as at December 31, 1962 and 1961, in comparative form, is shown hereunder:

<u>ASSETS</u>	<u>December 31</u>		Increase or (Decrease) 1962
	<u>1962</u>	<u>1961</u>	
Properties	\$ 56,428.04	\$ 87,427.37	\$(30,999.33)
Reserve for fire loss	(15,000.00)	(40,000.00)	25,000.00
Investment in bonds, etc.	1,073,289.85	1,008,706.60	64,583.25
Investment in mortgages, etc.	454,459.59	399,511.01	54,948.58
Provision for discount	(14,309.20)	(15,971.70)	1,662.50
Furniture and fix- tures (net)	4.00	5.00	(1.00)
Cash	28,888.36	18,039.18	10,849.18
Accrued interest on investments	16,957.05	15,904.86	1,052.19
Accounts receivable	29.21	32.03	(2.82)
Deferred charges, etc.	6,832.83	5,833.40	999.43
	<u>\$1,607,579.73</u>	<u>\$1,479,487.75</u>	<u>\$128,091.98</u>
<u>LIABILITIES</u>			
Reserve for pensions	\$ 878,000.00	\$ 955,000.00	\$(77,000.00)
General reserve	609,625.45	413,246.76	196,378.69
	<u>\$1,487,625.45</u>	<u>\$1,368,246.76</u>	<u>\$119,378.69</u>
Reserve for staff superannuation	104,000.00	102,000.00	2,000.00
Accounts payable	15,954.28	9,240.99	6,713.29
	<u>\$1,607,579.73</u>	<u>\$1,479,487.75</u>	<u>\$128,091.98</u>

PROPERTIES - \$41,428.04 (net):

Changes during the year in the book value of properties are summarized on Exhibit C.

Seven hydrostone flats, four containing 4-room flats and three containing $5\frac{1}{2}$ -room flats, were sold during the year. The sales prices aggregated \$125,760.00, of which \$24,060.00 was paid at the time of sale and the remainder of \$101,700.00 was covered by mortgages registered by the Commission against the properties. The Book Value of these properties, including improvements totalling \$3,545.33, amounted to \$33,045.33 and the resulting profit of \$92,714.67 has been credited to general reserve.

The three remaining lots in the Hartlen sub-division, 1000 - 1052 Robie Street, were sold for cash during the year at prices totalling \$11,250.00. The book value of these properties amounted to \$3.00 and the resulting profit of \$11,247.00 has been credited to general reserve.

A parcel of land which lay diagonally between Rector and Vestry Streets was sold during the year at a cash price of \$12,000.00. This property was carried on the books of the Commission at a value of \$701.00 and the resulting profit of \$11,299.00 has been credited to general reserve.

The book value (\$1.00) of land near 1616 - 1620 Barrington Street was written off to general reserve during the year as the property could not be physically located or identified.

Improvements totalling \$2,751.00 for oil burners, electric water heaters, tiling, cupboards, etc. were purchased from tenants during the year. These improvements have been added to the book value of the houses and will be recovered upon the sale of the houses.

As shown on Exhibit C, fire insurance coverage of \$28,000.00 is carried on wooden houses owned by the Commission and \$50,000.00 is carried on the Commission's office building. No fire insurance is carried on the unsold hydrostone flats, the book value of which at December 31, 1962 was \$27,079.04. At December 31, 1961 a balance of \$40,000.00 remained in an insurance reserve carried on the books of the Commission against this self-insured risk. During the year under review the Commissioners decided to reduce the insurance reserve to \$15,000.00 in recognition of the reduction in the number of hydrostone properties owned by the Commission and, accordingly, an amount of \$25,000.00 was transferred therefrom to general reserve.

INVESTMENTS IN GOVERNMENT AND OTHER BONDS
AND SECURITIES - \$1,073,289.85

Changes in investments during 1962, and interest earned thereon for the year, are summarized on Exhibit D.

The securities comprising the investments at December 31, 1962, held by the Commission in a safety deposit box at the Bank of Nova Scotia, Halifax, were examined by us. Interest earned on the investments during the year ended December 31, 1962, has been accounted for.

Based on quotations furnished by the Bank of Nova Scotia, Halifax, the approximate aggregate market value of the securities as at December 31, 1962 was \$1,043,320.00, as compared with the book value of \$1,073,289.85.

A substantial portion of the Commission's investments are in bearer form and we recommend that consideration be given to registering all negotiable investments in the name of the Commission. We understand that this matter is receiving the attention of the Commissioners and that action is being taken, progressively, to meet our recommendation.

MORTGAGES RECEIVABLE AND AGREEMENTS OF SALE - \$454,459.59:

Seven new mortgages, aggregating \$101,700.00, were taken by the Commission during the year ended December 31, 1962. All of these mortgages arose from the sale of seven sets of hydrostone flats referred to earlier in this report. We have examined the registered mortgage deeds, together with the relative fire insurance policies in favour of the Commission.

Under the terms of sale agreements entered into prior to 1954, purchasers of hydrostone houses who occupied their properties for five years might, at the end of five years or at any time thereafter, if not in default, pay the balance of the purchase price, less a discount of 5% of such purchase price, and acquire full title to the properties. A provision for the discount on the sale price of houses sold previous to 1954 has been deducted on the balance sheet from the balances owing on agreements of sale in order to reflect the net amount of the principal collectible over the life of the agreements.

During the year eleven purchasers of hydrostone houses paid off the balances of their sale agreements and we are informed that only one of them claimed the 5% discount referred to above. This claim was rejected by the Commission on the grounds that the purchaser had, on occasion, fallen in arrears on his monthly instalments and, therefore, was not entitled to the discount. These discounts, aggregating \$1,662.50, were transferred during the year to general reserve.

Taxes and insurance on properties covered by agreements of sale or mortgages were paid by the Commission and charged to the debtors' accounts. The insurance coverage carried against these properties is summarized hereunder:

General mortgages	\$309,800
Wooden houses	31,600
Business properties	128,300
Hydrostone houses	276,000
	<u>\$745,700</u>

We requested positive confirmation of the balances as at December 31, 1962, in respect of a selected number of mortgages and agreements of sale. The results of the circularization may be summarized as follows:

	<u>Number</u>		<u>Amount</u>	
Total mortgages receivable and agreements of sale outstanding at December 31, 1962	<u>125</u>	<u>100%</u>	<u>\$454,459.59</u>	<u>100%</u>
Confirmation requests mailed:				
Confirmations returned confirming the balances	68	54%	\$343,761.00	75%
Confirmations returned reporting minor differences which were subsequently cleared	<u>2</u>	<u>2%</u>	<u>28,888.75</u>	<u>6%</u>
	<u>70</u>	<u>56%</u>	<u>\$372,649.75</u>	<u>81%</u>

Interest charged during the year in the amount of \$25,456.39 (Exhibit E) was test-checked by us. Following the practice of previous years, interest earned during the period from the latest interest due dates up to December 31 has not been accrued and included in the year-end financial statements. A test-check was also made of the monthly payments of principal and interest received during 1962, as recorded in the subsidiary ledgers, with the amounts called for by the related mortgages and sale agreements. Two cases were noted where the monthly payments had fallen in arrears for more than three months; these accounts were discussed with the Secretary-Manager, Mr. E. W. Crooks, and we satisfied ourselves that appropriate action was being taken and that the Commissioners were kept informed of the position. The balances due appear to be adequately secured.

FURNITURE, FIXTURES AND EQUIPMENT - \$4.00 (net):

During the year a floor sanding machine carried at a net book value of \$1.00 was sold for \$25.00 and the resulting profit of \$24.00 has been credited to general reserve.

CASH ON HAND AND IN BANKS - \$28,888.36:

The cash and bank balances at December 31, 1962 are summarized as follows:

Bank of Nova Scotia, Halifax -		
Current account, per bank	\$12,115.13	
<u>Less: Outstanding cheques</u>	<u>950.27</u>	\$11,164.86
Nova Scotia Savings Loan & Building		
Society - Savings Account		15,787.50
Petty cash fund		300.00
Undeposited receipts		: <u>1,636.00</u>
		<u>\$28,888.36</u>

The above mentioned bank balances have been confirmed by certificates received by us direct from the depositaries. The petty cash fund and undeposited receipts were counted during the course of our examination and were found to be in agreement with the amounts called for by the records.

The savings account previously carried with the Eastern Trust Company was closed during the year and a savings account was opened with Nova Scotia Savings Loan and Building Society.

ACCOUNTS RECEIVABLE - \$29.21:

The accounts receivable at December 31, 1962 compare with the corresponding figures for the previous year as follows:

	<u>December 31</u>	
	<u>1962</u>	<u>1961</u>
Receivable from sundry tenants (debit balances)	\$159.00	\$188.50
Less: Reserve for uncollected rents	<u>159.00</u>	<u>188.50</u>
	\$ -	\$ -
Sundry debtors and persons	<u>29.21</u>	<u>32.03</u>
	<u>\$ 29.21</u>	<u>\$ 32.03</u>

The amounts due from sundry tenants as at December 31, 1961 included \$96.00 in respect of tenants who had vacated their houses; payments of \$44.00 were received during the year, reducing the balance to \$52.00 at December 31, 1962.

RESERVE FOR PENSIONS - \$878,000.00:

The pension fund was originally set up at June 30, 1928 at the amount of \$1,500,000.00 which sum was then considered to be sufficient to provide for future pensions payable. The present value of the pensions and bonuses, at the current scale, has been

calculated by the Department of Insurance, Ottawa, on a 3% basis to be \$878,000.00 and, in conformity with the practice adopted last year, the Commissioners have decided that the liability in this connection is to be shown on the balance sheet at the amount determined by the Department of Insurance. Accordingly, as shown on Exhibit F, \$61,702.90 was transferred to general reserve to reduce the balance in the reserve for pensions to the amount of the estimated liability as at the end of the year.

A comparison of pensions paid in 1962 with those paid in the previous year is as follows:

	<u>1962</u>	<u>1961</u>
Widows' and dependents' pensions	\$29,693.40	\$32,378.40
General disability pensions	13,153.10	13,202.70
Eye Disability pensions	<u>33,864.50</u>	<u>36,439.50</u>
	<u>\$76,711.00</u>	<u>\$82,020.60</u>

A summary of the payments in respect of each of these groups for the year 1962 is submitted on Exhibit F1 - F3. Special compassionate allowances in respect of eight generally disabled and blind pensioners were approved for 1962 by the Commissioners.

During the year the Commissioners decided to discontinue the policy of paying certain pensioners on a half-yearly basis and beginning September 1, 1962 all pension allowances, with one exception, were paid on a monthly basis; the one pensioner still paid on a half-yearly basis lives in England and is subject to exchange charges on her allowance cheques.

The Commissioners also decided to grant a special ten per cent compassionate allowance to all pensioners under seventy years of age, effective from June 1, 1962 in respect of those pensioners receiving their allowances on a monthly basis and from September 1, 1962, in respect of those previously receiving their allowances on a half-yearly basis. This special allowance is calculated on the total of the basic and bonus portions of the pensions and is to be withdrawn when the pensioner reaches the age of seventy.

RESERVE FOR STAFF SUPERANNUATION - \$104,000.00:

In a letter dated January 3, 1963 the Department of Insurance, Ottawa, advised that, on the assumption employee contributions will continue on the same basis as in the past and that the only other credit to the fund will be interest at the rate of 4% per annum, assets of \$104,000.00 at December 31, 1962 would be sufficient to meet all obligations of the fund. The Commissioners have decided to continue the policy adopted last year of showing the liability in this connection on the balance sheet at the amount determined by the Department of Insurance. Accordingly, an amount of \$7,320.38 was transferred from general reserve to bring the balance in the reserve for staff superannuation into agreement with the amount of the estimated liability as at the end of the year.

The changes in this account during the year ended December 31, 1962 were as follows:

Balance December 31 1961	\$102,000.00
Contributions made by the staff in 1962	<u>2,426.58</u>
	\$104,426.58
<u>Deduct:</u> Pension payments -	
W. E. Tibbs at \$292.14 per month	\$3,505.68
A. M. Byrne at \$142.49 per month	1,709.88
F. M. Butcher at \$210.95 per month	<u>2,531.40</u>
	<u>7,746.96</u>
	\$ 96,679.62
Transfer from general reserve	<u>7,320.38</u>
	\$104,000.00

The Commissioners have decided to discontinue interest contributions to the fund until such time as contributions by the Commission may become necessary to meet the obligations of the pension plan.

GENERAL RESERVE - \$609,625.45:

Particulars of changes in the general reserve account during the year ended December 31 1962 are summarized hereunder:-

Balance December 31 1961	\$413,246.76
<u>Add:</u>	
Profit on sales of hydrostone flats and building lots	\$115,260.67
Discounts not allowed to purchasers who paid off their sale agreements during the year	1,662.50
Transfer from reserve for pensions	61,702.90
Transfer from reserve for loss by fire	25,000.00
Proceeds from sale of scrap materials	50.00
Profit on sale of floor sander	<u>24.00</u>
	<u>203,700.07</u>
	\$616,946.83
<u>Deduct:</u>	
Transfer to reserve for staff superannuation	\$ 7,320.38
Book value of land written off	<u>1.00</u>
	<u>7,321.38</u>
Balance December 31 1962	<u>\$609,625.45</u>

ACCOUNTS PAYABLE AND ACCRUED LIABILITIES - \$15,954.28:

Particulars of the above amount and a comparison with the corresponding figures of last year are set out hereunder:-

	<u>1962</u>	<u>1961</u>
Rents received in advance from tenants	\$ 457.00	\$ 789.67
Sundry liabilities	838.36	500.00
Deposit on offer to purchase Hartlen Industrial land	6,449.32	6,199.32
Accrued sick-pay allowances	1,209.60	1,752.00
Deposits received on property sales not completed	<u>7,000.00</u>	<u>-</u>
	<u>\$15,954.28</u>	<u>\$9,240.99</u>

During 1957 the Commission received an offer for a part of the Hartlen Industrial Land owned by the Commission and an amount of \$5,000.00 was paid to the Commission as a deposit on the purchase price of the property. We are informed that the City of Halifax intervened in this transaction and, consequently, the sale has not been completed. In the meantime, as will be noted from the above summary, the deposit of \$5,000.00 was still held by the Commission at December 31 1962; this deposit bears interest at the rate of 5% per annum and the interest accrued to December 31 1962, amounting to \$1,449.32, has been reflected in the Commission's accounts for the year under review.

Expropriation proceedings by the City of Halifax covering the Hartlen Industrial Land owned by the Commission culminated during 1962 in a decision by the Courts awarding the Commission a sum of \$39,496.17 for this land. The Commissioners have decided not to accept the award and to appeal the decision of the Courts, on the grounds that the compensation is inadequate.

At December 31, 1962, the Commission held four deposits aggregating \$7,000.00 in accordance with property sales not completed at the end of the year. Two of these, against which deposits of \$3,000.00 each had been made, were completed in January 1963. One deposit of \$500.00 was received on an offer to purchase which was subsequently withdrawn; the deposit is being held by the Commission to meet any loss or expense arising from the cancellation of the offer. Another deposit of \$500.00 is being held by the Commission pending the outcome of a re-zoning application made by the proposed purchaser.

We examined the 1963 vouchers recorded to March 1, 1963 and satisfied ourselves that all known liabilities of the Commission, of material amount, at December 31, 1962, were properly recorded on the books as at that date and we have been furnished with a certificate to that effect signed by the Secretary-Manager.

REVENUE AND EXPENDITURE

RENTALS FROM PROPERTIES:

A comparison of rentals from properties during the years 1962 and 1961 is as follows:-

	<u>1962</u>	<u>1961</u>
Hydrostone properties	\$17,544.17	\$27,309.50
Wooden houses	3,528.00	3,218.00
Vacated balances	<u>29.50</u>	<u>371.90</u>
Per Exhibit B	<u>\$21,101.67</u>	<u>\$30,899.40</u>

STIPENDS AND SALARIES:

Stipends and salaries paid during the year were as follows:-

Stipends - Chairman and Commissioners	\$ 7,600.00
Salaries - Secretary-Manager and office staff	<u>13,120.00</u>
Per Exhibit D	<u>\$20,720.00</u>

Salary increases retro-active to April 1 1962 were approved by Order-in-Council P. C. 1962, 2/273 dated May 17 1962 and by the Commissioners on May 2 1962. These increases, which apply to the three members of the office staff, aggregate \$480.00 for a full year, of which \$360.00 is included in the above figure for the year ended December 31, 1962.

FIDELITY INSURANCE:

Fidelity insurance covers staff members in the following amounts:-

E. W. Crooks	\$5,000.00
Miss M. A. Young	2,000.00
Mrs. G. C. Ross	<u>1,000.00</u>
	<u>\$8,000.00</u>

UPKEEP OF PROPERTIES:

For comparative purposes we have submitted Exhibit G analyzing the property expenditures as classified in the subsidiary ledger of the Commission.

Although the Act incorporating the Halifax Relief Commission provides that no rates or taxes shall be assessed against the properties of the Commission, the Commissioners have again voluntarily paid municipal taxes for 1962 at the full rate.

SCOPE OF OUR EXAMINATION

Our examination was confined to a verification of the statement of assets and liabilities of the Commission as at December 31 1962 together with a general review of the revenue

and expenditure accounts for the year ended on that date, which included a test examination of the detailed transactions recorded in the books during periods selected by us. So far as our test examination extended we found the recording of the transactions to be in order.

We report that we have obtained all the information and explanations which we required and, in our opinion, the attached balance sheet (Exhibit A) is properly drawn up so as to exhibit a true and correct view of the financial affairs of The Halifax Relief Commission as at December 31 1962, according to the best of our information and the explanations give to us and as shown by the books of the Commission.

Yours very truly,

Sgd. Price Waterhouse Co.

THE HALIFAX RELIEF COMMISSION

BALANCE SHEET - DECEMBER 31 1962

<u>ASSETS</u>		<u>LIABILITIES</u>	
Properties, at revised valuations placed thereon by the Commission on November 16 1948 (Exhibit C)	\$ 56,428.04	Reserve for pensions, stated at the estimated liability determined as of December 31 1962 by the Department of Insurance, Ottawa, on a 3% basis, assuming continuance of pension bonuses presently in effect (Exhibit F)	\$ 878,000.00
Less: Reserve for loss by fire on uninsured properties	<u>15,000.00</u>		
	\$ 41,428.04		
Investments:		Reserve for staff superannuation, stated at the estimated liability determined as of December 31 1962 by the Department of Insurance, Ottawa, on a 4% basis	104,000.00
Government and other bonds, debentures and certificates of deposit at book value (Exhibit D)	\$1,073,289.85		
(Quoted market value \$1,043,320)			
Mortgages receivable and agreements of sale		General reserve, arising from property sales and other operating income, held for account of the Government of Canada and retained to meet any future adjustments or reclassifications of pensions and the costs of medical services to pensioners	609,625.45
Exhibit E)	\$454,459.59		
Less: Provision for discount on sale price of houses sold	<u>14,309.20</u>	Accounts payable	15,954.28
	440,150.39		
	1,513,440.24		
Furniture, fixtures and equipment	\$ 7,901.09		
Less: Accumulated depreciation	<u>7,897.09</u>		
	4.00		
Current assets:			
Cash on hand and in banks	\$ 28,888.36		
Interest accrued on bonds and other securities (Exhibit D)	16,957.05		
Accounts receivable	<u>29.21</u>		
	45,874.62		
			<u>\$1,607,579.73</u>
Deferred charges:			
Pensions for January 1963 paid in advance	\$ 6,398.35		
Insurance premiums unexpired	407.38		
Supplies and materials on hand	<u>27.10</u>		
	6,832.83		
	<u>\$1,607,579.73</u>		

APPROVED BY THE COMMISSIONERS:

<u>Sgd. A. M. Butler</u>	Commissioner
<u>Sgd. F. H. Flinn</u>	Commissioner
<u>Sgd. W. E. Tibbs</u>	Commissioner

THE HALIFAX RELIEF COMMISSIONCOMPARATIVE STATEMENT OF REVENUE AND EXPENDITURE
FOR THE YEARS ENDED - DECEMBER 31 1962 AND 1961

	Year ended December 31		Increase or (Decrease) 1962
	1962	1961	
Revenue -			
Rentals received from properties	\$ 21,101.67	\$ 30,899.40	\$ (9,797.73)
Interest earned on securities	54,074.80	52,360.52	1,714.28
Interest earned on mortgages	18,918.64	7,418.38	11,500.26
Interest earned on agreements of sale	6,537.75	8,354.70	(1,816.95)
Interest earned on deposit receipts, etc.	1,456.16	-	1,456.16
Discount on taxes, purchases, etc.	-	1.82	(1.82)
Sundry revenue	1.25	100.95	(99.70)
Profit or (loss) on sale or redemption of securities (net)	(100.50)	(188.50)	88.00
	<u>\$ 101,989.77</u>	<u>\$ 98,947.27</u>	<u>\$ 3,042.50</u>
Expenditure -			
Upkeep of properties (Exhibit G)	\$ 12,527.39	\$ 19,943.68	\$ (7,416.29)
Stipends and salaries	20,720.00	19,590.00	1,130.00
Printing, stationery and advertising	414.76	344.37	70.39
Lighting and heating	976.11	855.03	121.08
Insurance	191.28	289.74	(98.46)
Telephone	121.63	130.27	(8.64)
Postage	125.78	120.71	5.07
Legal fees and expenses	388.00	1,769.50	(1,381.50)
Audit fees	1,500.00	1,500.00	-
Office and general expenses	1,605.77	1,956.91	(351.14)
Upkeep of graves of unidentified dead	115.00	115.00	-
Contribution of staff superannuation fund	-	5,650.28	(5,650.28)
Medical services to pensioners	1,219.40	544.50	674.90
Travelling expenses	450.00	474.95	(24.95)
Survey fees	220.75	21.00	199.75
	<u>\$ 40,575.87</u>	<u>\$ 53,305.94</u>	<u>\$ (12,730.07)</u>
Excess of revenue over expenditure, carried to Reserve for Pensions (Exhibit F)	<u>\$ 61,413.90</u>	<u>\$ 45,641.33</u>	<u>\$ 15,772.57</u>

THE HALIFAX RELIEF COMMISSION

STATEMENT OF PROPERTIES AT DECEMBER 31 1961 AND 1962

	Number of Units			Book Value	Book value	Book value of	Book value	Fire
	Dec.31	Sold	Dec.31	December 31	of additions	sales and	December 31	insurance
	1961	1962	1962	1961	in 1962	deductions	1962	coverage
						in 1962		
HYDROSTONE PROPERTIES:								
Flats -								
4 rooms, at \$4,000.00 each	8	4	4	\$32,000.00	\$ -	\$16,000.00	\$16,000.00	\$ -
5½ rooms, at \$4,500.00 each	5	3	2	22,500.00	-	13,500.00	9,000.00	-
Business property, Young and Isleville Streets	1	-	1	15,000.00	-	-	15,000.00	50,000.00
Improvements to properties				2,921.37	2,703.00	3,545.33	2,079.04	-
				<u>\$72,421.37</u>	<u>\$2,703.00</u>	<u>\$33,045.33</u>	<u>\$42,079.04</u>	<u>\$50,000.00</u>
WOODEN HOUSES:								
205-209 Russell Street				\$ 5,650.00	\$ 3.00	\$ -	\$ 5,653.00	\$15,000.00
74-76B Gladstone Street				<u>5,000.00</u>	<u>45.00</u>	<u>-</u>	<u>5,045.00</u>	<u>\$13,000.00</u>
				<u>\$10,650.00</u>	<u>\$ 48.00</u>	<u>\$ -</u>	<u>\$10,698.00</u>	<u>\$28,000.00</u>
BUILDING LOTS:								
All lands between west of Devonshire Avenue, north of Richmond Street, east and north of Union Street extension, Dartmouth Avenue and Mulgrave crossroads				\$ 1,200.00	\$ -	\$ -	\$ 1,200.00	
All lands between Mulgrave crossroads, Dartmouth Avenue, Roome Street and Acadia Street east, not including lots sold to Halifax Housing Commission and individuals				1,200.00	-	-	1,200.00	
All lands between Devonshire Avenue and Dartmouth Avenue, not including lots on Albert Street sold to Halifax Housing Commission and individuals				1,250.00	-	-	1,250.00	
Hartlen industrial land, approximately 2½ acres located north of Memorial Drive				1.00	-	-	1.00	
1616-1620 Barrington Street				1.00	-	1.00	-	
1000-1052 Robie Street - Hartlen subdivision				3.00	-	3.00	-	
Parcel of land between Reckor And Vestry Streets				701.00	-	701.00	-	
				<u>\$ 4,356.00</u>	<u>\$ -</u>	<u>\$ 705.00</u>	<u>\$ 3,651.00</u>	
				<u>\$87,427.37</u>	<u>\$2,751.00</u>	<u>\$33,750.33</u>	<u>\$56,428.04</u>	

Description	Book value Dec. 31 1961 stated at cost	Profit or (loss) on disposal	Purchases and (Sales/Redemptions) during 1962		Balance December 31 1962			Interest earned for the year 1962	Interest accrued at Dec. 31 1962
			Par value	Book value	Par Value	Book value stated at cost	Quoted market value		
Brought forward	\$ 564,865.00	\$(400.00)	\$(39,500.00)	\$(40,902.50)	\$ 528,000.00	\$ 523,962.50	\$ 507,090	\$24,795.31	\$ 8,388.84
Municipality of the County of Halifax - 4 $\frac{1}{2}$ % Serial Bonds, October 1 1963-76	72,590.00	89.50	(5,000.00)	(4,910.50)	70,000.00	67,679.50	65,100	3,503.13	831.18
Municipality of the District of Barrington, 5 $\frac{1}{2}$ % Serial Bonds, October 1 1967-69	23,000.00	-	-	-	23,000.00	23,000.00	21,620	1,322.50	330.62
Municipality of the District of Digby - 5 $\frac{1}{2}$ % Serial Bonds, September 1 1968-72	16,619.10	-	-	-	17,000.00	16,619.10	15,130	935.00	311.65
Municipality of the District of Lunenburg - 5 $\frac{1}{2}$ % October 1 1971	-	-	17,000.00	16,936.25	17,000.00	16,936.25	16,320	225.62	244.37
Nova Scotia Savings Loan & Building Society - 6% July 1 1965	100,000.00	-	-	-	100,000.00	100,000.00	101,000	6,000.00	3,000.00
Nova Scotia Trust Company Guaranteed Investment Certificate 3 $\frac{1}{2}$ % May 1 1965	40,000.00	-	-	-	40,000.00	40,000.00	37,600	1,500.00	500.00
Nova Scotia Trust Company Guaranteed Investment Certificate 3 $\frac{1}{2}$ % August 1, 1965	25,000.00	-	-	-	25,000.00	25,000.00	23,500	937.50	312.48
Province of New Brunswick 5% December 1 1974	24,812.50	-	-	-	25,000.00	24,812.50	24,000	1,250.00	104.16
Province of New Brunswick 5 $\frac{1}{2}$ % May 15, 1981	-	-	100,000.00	102,250.00	100,000.00	102,250.00	101,000	5,255.74	718.75
Province of Newfoundland 5 $\frac{1}{2}$ % October 1 1980	39,400.0	-	-	-	40,000.00	39,400.00	38,800	2,200.00	550.00
Town of Sydney Mines 6% Serial Bonds, September 1 1963-73	83,420.00	210.00	(7,000.00)	(6,790.00)	79,000.00	76,630.00	75,840	5,020.00	1,580.00
Town of Sydney Mines 6% Serial Bonds, December 1 1963-71	19,000.00	-	(2,000.00)	(2,000.00)	17,000.00	17,000.00	16,320	1,130.00	85.00
	\$1,008,706.60	\$(100.50)	\$ 63,500.00	\$ 64,583.25	\$1,081,000.00	\$1,073,289.85	\$1,043,320	\$54,074.80	\$16,957.05

THE HALIFAX RELIEF COMMISSION
STATEMENT OF MORTGAGES RECEIVABLE AND AGREEMENTS OF SALE AND
INTEREST THEREON FOR THE YEAR ENDED DECEMBER 31 1962

	Rate of interest	Balance at December 31 1961	New mortgages 1962	Further advances for taxes, insurance, etc.	Interest charged for 1962	Payments received for 1962	Balance at December 31 1962
General mortgages	5½%, 6%, 6½%, 7%	\$239,793.78	\$101,700.00	\$ 3,911.75	\$18,918.64	\$35,708.21	\$328,615.96
Agreements of sale, wooden houses	5%, 5½%	8,592.31	-	1,282.60	394.47	3,640.54	6,628.84
Agreement of sale, business property	4½%	31,070.10	-	5,638.62	1,296.15	8,753.09	29,251.78
Agreements of sale, hydrostone houses	4½%, 5½%	120,054.82	-	16,450.38	4,847.13	51,389.32	89,963.01
		\$399,511.01	\$101,700.00	\$27,283.35	\$25,456.39	\$99,491.16	\$454,459.59

THE HALIFAX RELIEF COMMISSION
STATEMENT OF RESERVE FOR PENSIONS
FOR THE YEAR ENDED DECEMBER 31 1962

Balance at December 31 1961			\$ 955,000.00
<u>Add: Excess of revenue over expenditure</u> for the year (Exhibit B)			61,413.90
			<u>\$1,016,413.90</u>
<u>Deduct: Pensions paid for the year</u>			
Widows and dependents (Exhibit F-1)	\$ 29,693.40		
General disability (Exhibit F-2)	13,153.10		
Eye disability (Exhibit F-3)	33,864.50		76,711.00
			<u>\$ 939,702.90</u>
Amount transferred to general reserve to bring the balance in the reserve for pensions into agreement with the valuation of pension liabilities made as of December 31, 1962 by the Department of Insurance, Ottawa			61,702.90
			<u>61,702.90</u>
Balance at December 31, 1962			<u><u>\$ 878,000.00</u></u>

THE HALIFAX RELIEF COMMISSIONSUMMARY OF WIDOWS' AND DEPENDENTS' PENSIONS
FOR THE YEAR ENDED DECEMBER 31 1962

	<u>Number</u>		<u>Monthly Rate</u>	<u>Amount</u>
Cases remaining unchanged				
During Year:	2		\$ 38.70	\$ 928.80
	1		51.60	619.20
	1		72.30	867.60
	1		77.70	932.40
	1		90.60	1,087.20
	18		103.50	22,356.00
	<hr/>			<hr/>
	24			\$26,791.20
Cases where pensioners died				
during the year:				
Deceased April 16 1962	1	4 months at	103.50	414.00
Deceased April 25 1962	1	4 months at	103.50	414.00
Deceased June 8 1962	1	6 months at	103.50	621.00
Deceased July 4 1962	1	7 months at	155.10	1,085.70
	<hr/>			<hr/>
	28			\$29,325.90
	<hr/>			<hr/>
Special monthly compassionate				
allowances terminating at				
age 70:				
Commenced June 1 1962	5	7 months at	10.50	367.50
	<hr/>			<hr/>
				\$29,693.40
				<hr/>

THE HALIFAX RELIEF COMMISSIONSUMMARY OF GENERAL DISABILITY PENSIONS
FOR THE YEAR ENDED DECEMBER 31 1962

	<u>Number</u>	<u>Monthly Rate</u>	<u>Amount</u>
Cases remaining unchanged during year:	2	\$ 12.90	\$ 309.60
	1	15.60	187.20
	1	19.50	234.00
	1	20.70	248.40
	1	27.30	327.60
	2	38.70	928.80
	1	40.00	480.00
	1	45.30	543.60
	1	64.80	777.60
	2	77.70	1,864.80
	1	90.00	1,080.00
	2	90.60	2,174.40
	2	129.30	3,103.20
	<hr/>		
	18		\$12,259.20
Case where pensioner died during year:			
Deceased January 8, 1962	1	1 month at 50.40	50.40
Special monthly compassionate allowance, unchanged during year:			
William Howard Walsh	-	25.00	300.00
	<hr/>		
	19		\$12,609.60
	<hr/>		
Special monthly compassionate allowances terminating at age 70:			
Commenced May 1 1962	1	\$ 12.90	\$ 103.20
Commenced June 1 1962	2	1.30	18.20
	1	1.60	11.20
	1	2.00	14.00
	1	2.10	14.70
	1	3.90	27.30
	1	6.50	45.50
	2	9.10	127.40
	2	13.00	182.00
	<hr/>		
	12		\$ 543.50
	<hr/>		
			\$13,153.10
	<hr/>		

THE HALIFAX RELIEF COMMISSIONSUMMARY OF EYE DISABILITY PENSIONS
FOR THE YEAR ENDED DECEMBER 31 1962

	<u>Number</u>	<u>Half- Yearly Rate</u>	<u>Monthly Rate</u>	<u>Amount</u>
Monthly pension cases remaining unchanged during year:	1		\$ 17.40	\$ 208.80
	2		25.80	619.20
	1		38.70	464.40
	1		51.60	619.20
	1		64.80	777.60
	10		77.70	9,324.00
	4		129.30	6,206.40
	<hr/>			<hr/>
	20			\$18,219.60
Half-yearly pension cases changed to monthly basis from September 1 1962	67	\$103.50	17.25	11,557.50
Half-yearly pension cases remaining unchanged during year	1	41.40		82.80
Special monthly compassionate allowances, unchanged during year:				
2 at \$10.00 per month	-			240.00
3 " \$15.00 " "	-			540.00
2 " \$25.00 " "	-			600.00
	<hr/>			<hr/>
	88			\$31,239.90
Cases where pensioners died during year:				
Monthly pensioners -				
Deceased April 28 1962	1		64.80	259.20
Deceased May 17 1962	1		77.70	388.50
Deceased Sept 15 1962	1		77.70	699.30
Half-yearly pensioner -				
Deceased Oct 13 1962	1	\$103.50	17.25	138.00
	<hr/>			<hr/>
	92			\$32,724.90
	<hr/>			<hr/>
Special monthly compassionate allowances terminating at age 70:				
Commenced June 1 1962	1		1.60	11.20
	1		2.60	18.20
	7		7.80	382.20
	4		13.00	364.00
Commenced Sept 1 1962	52		1.75	364.00
	<hr/>			<hr/>
	65			\$ 1,139.60
	<hr/>			<hr/>
				\$33,864.50

THE HALIFAX RELIEF COMMISSIONCOMPARATIVE STATEMENT OF UPKEEP OF PROPERTIES
FOR THE YEARS ENDED DECEMBER 31 1962 AND 1961

	D i s t r i b u t i o n				T o t a l s		Increase or (decrease) 1962
	Payrolls	City taxes	Insurance	Suppliers' Invoices Etc.	1962	1961	
<u>REPAIRS, MAINTENANCE, INSURANCE, ETC.:</u>							
Hydrostone houses and properties	\$4,774.50	\$ -	† -	\$1,299.23	\$ 6,073.73	\$ 9,568.63	\$(3,494.90)
74-76B Gladstone Street	-	-	23.44	82.34	105.78	521.89	(416.11)
205-209 Russell Street	-	-	25.00	57.58	82.58	131.16	(48.58)
<u>TAXES</u>		5,713.99	-	-	5,713.99	8,470.44	(2,756.45)
<u>SUNDRIES:</u>							
Holiday pay	208.40	-	-	9.30	217.70	537.55	(319.85)
Provision for sick-pay allowance	-	-	-	249.60	249.60	374.40	(124.80)
Sundry expense	-	-	-	19.23	19.23	239.95	(220.72)
Workmen's Compensation assessments	-	-	-	64.78	64.78	99.66	(34.88)
	\$4,982.90	\$5,713.99	\$48.44	\$1,782.06	\$ 12,527.39	\$ 19,943.68	\$(7,416.29)

ms June 3/71

The Massachusetts unit leaves for home

(Concluding Instalment)

At 9 a.m. Dec. 14, the unit left Halifax for home. The return was punctuated by two events worthy of record. As a mark of appreciation the following Canadian officials came to the station to pay their respects as the train passed through Saint John: Sir William Pugsley, the Governor of New Brunswick, Mayor John Hayes of that city, Sir Leonard and Mrs. Tilley, and the Hon. H. Hazen, commander of the railways in the Dominion. Unfortunately, because the train was so delayed, these personages could not wait for our arrival and had left the station when we reached their city. But their spirit of welcome was felt and was none the less appreciated because they had been forced to leave.

During the last morning of the return journey the members of the unit met in the dining car, where they formed themselves into a group known as the Massachusetts-Halifax Relief Associates. The association took birth spontaneously and shows in a certain degree the spirit of good fellowship and mutual effort at helping one another in the performance of our common task which were in evidence throughout the entire trip.

We were welcomed in Boston by a reception committee which had provided automobiles to take us to the Algonquin Club, where we were delightfully entertained by the acting chief surgeon and presented to His Excellency Governor McCall. At the close of the luncheon the party broke up and returned to their respective homes, each feeling profoundly grateful for the privilege which had been accorded him to help unfortunate Halifax.

Too much praise cannot be given those at home who joined with you in backing up this expedition in the raising by subscription, made payable to Robert Winsor, treasurer of the Halifax Relief Committee, of about \$700,000; and by

forwarding supplies as fast as they could be gathered, under the able leadership of Henry B. Endicott, executive manager of the Massachusetts Public Safety Committee, and his large corps of volunteer assistants. Whatever supplies were needed were dispatched by special train, regular train and two relief steam ships, and consisted of all kinds of building material, supplies, food, clothing, shoes, ten (two and three ton) motor trucks, thousands of blankets and bedding, a large wrecking crew fully equipped with necessary machinery, and a score of glaziers with enormous quantities of glass, etc.

Great thanks should be given the Hon. Edmund Billings, collector of the Port of Boston, in whose charge was the relief steamship "Calvin Austin," carrying a large cargo of supplies. Great thanks are also due to John F. O'Connell of the Massachusetts Public Safety Committee, who was in charge of the relief Steamship "Northland" and its large cargo of supplies, and who did such faithful work in getting supplies forwarded in the two steamships within a few days of the disaster; also to the captain and crew of the above-mentioned steamships for their faithful services.

All this work was going on for about 10 days, during which period your relief committee was in Halifax, being aided from the beginning by Premier Borden, Governor Grant, General Benson, Admiral Chambers and Colonel McKelvie Bell, and to whom the Massachusetts unit of the Halifax Relief Committee will be forever grateful for their untiring efforts, loyalty and assistance.

Gradually order and regulation began to appear, immediate wants having been cared for. The personnel of the committees having been selected with great care, with the assistance of your representatives work proceeded until such time as we felt that the citizens of Halifax were able to carry on the work. The American Hospital was turned over to

another unit and we gradually withdrew from the committee, leaving the citizens in charge.

The evening before our departure Governor Grant entertained at dinner our entire Massachusetts unit at the Government House. He was assisted by General Benson, Admiral Chambers, Colonel McKelvie Bell and Chairman R. T. MacIlreith of the Relief Committee.

All voiced the sentiments of the people of Halifax in praise and gratitude for what Massachusetts had done — first on the scene of a great catastrophe, going only when its citizens were able to cope with the situation — and presented the following resolutions, passed by the Halifax Committee, representing all its citizens and published in all its papers:

That the heartfelt thanks of the citizens of Halifax, as represented by this Executive Committee, be telegraphed to the Commonwealth of Massachusetts for their overwhelming sympathy, most generous gifts of relief supplies, the sorely needed services of doctors and nurses and hospital units, and especially for the thought of accompanying said gifts with the services of A. C. Ratshesky, whose generous and expert advice have greatly helped to solve many of our problems, and whose sympathetic activity and tact will, we trust, soon assist us to bring comparative order out of the chaos resulting from the terrible loss of life, crippling of the living and terrible devastation of our city.

To which, that night, I had the honor of replying in the following message to the citizens of Halifax:

Gentlemen: — The resolution passed by your committee at its session yesterday afternoon so appealed to me that I felt before leaving the city of Halifax I should make the statement how glad I am that the Commonwealth of Massachusetts has been of assistance to you in helping in this disaster befalling your city. In my letter of introduction, His Excellency Governor McCall of Massachusetts instructed me to do anything and everything that was possible to alleviate the suffering and distress in the different departments in which I have gained experience in the crises in other cities.

It is fair to state that the different committees that I have come in contact with are so organized that after a few days they will be in fairly perfect running order, and will be able to handle the large volume of affairs that will come before them. While it may from time to time appear as if the overlapping of work does exist, it will not take long to unravel each case as it comes up, and make possible co-operation by each committee through the executive.

I wish to state that the men who have charge of the committee have shown that interest and willingness which augur well for the success of the work. They have been willing to listen to suggestions and have applied themselves in such a way as to bring to the situation that business judgment which must prevail to bring about a satisfactory result.

I wish to thank Premier Borden, Governor Grant, General Benson, Mayor Martin and all members of the general committees and citizens for the great assistance which they have afforded in the creating of organization.

I wish to acknowledge the fine co-operation of Colonel McKelvie Bell and his department in the ready and hearty assistance afforded the medical men of Massachusetts, culminating in the establishment and maintenance of Bellevue Hospital. I am quite sure that Major Giddings and his staff of doctors and nurses are deeply grateful to him for all the attention and thought that he has given, and if the hospital has proved the success which has been set for it by all who have been close to its work, I feel that Colonel Bell

and his staff should participate in any praise that is given.

I wish to extend thanks to the officials of the railway and telegraph companies for their co-operation and assistance to the Massachusetts unit, and for the magnificent service that they performed, although greatly hampered in their operations.

I also wish to thank A. S. Busby, chief inspector of customs, and A. S. Mitchell, collector of customs for the Port of Halifax, for the extreme courtesies extended to the Massachusetts unit relative to customs.

The newspapers and their staffs have our sincere thanks for their kindness and attention.

What Massachusetts has done is symbolic of what it stands for, — not only to help its own citizens but to help all those who may need assistance, — and when the word came that Halifax was in distress, she could not do otherwise than help. The hearts of her people have gone out to your citizens, not only in her generous supply of clothing, food and money, but, better than all, in that fine sentiment of affection for the people of your city that will bring about a strengthened friendship that will last for generations to come.

I am proud of what my State has done. I am also proud of what your citizens have done, and sincerely trust, when your city is once more established on more normal lines, that Halifax will be a bigger and better city.

God bless you in your endeavors.

I have authorized the Massachusetts-Halifax Relief Committee to enter my personal subscription for the sum of \$1,000.

Yours very truly,
A. C. Ratshesky.

When it is considered that in this terrible catastrophe 1,800 lives were lost, 10,000 people were injured, 2,500 homes were entirely destroyed, together with many churches, schools, hospitals, asylums, public buildings, factories and warehouses, (not a building, practically, escaping without some damage, all glass in the greater part of the city being shattered), a loss of above \$30,000,000 — your vision and foresight in realizing the importance of acting quickly meant everything to Halifax. Your instructions to me to "go the limit" were carried out to the letter, and the Massachusetts relief train was the first to enter the devastated city. The results were almost incredible. The Commonwealth of Massachusetts can well feel proud of its achievement.

We shall always be very grateful to you for the privilege given us to do our part in alleviating the intense suffering which followed in the wake of the catastrophe. We were proud to be the standard bearers on the errand of mercy, and the fact that (quoting from your letter of Dec. 6) "the Commonwealth of Massachusetts stood back of us in every way" spurred us on to do the best that within us lay.

I cannot refrain at this time from commending to the people of Massachusetts, through you, the entire unit of the relief party — the great service and devotion to the work in which they so cheerfully enlisted; the representatives of railroads; the trainmen who rescued us from long delay by their willingness to help, at great discomfort to themselves; representatives of the press; and last, but not least, the magnificent spirit exhibited by all the people in Halifax, who realized that your Relief Committee came as brothers and sisters to help them in relieving those who were so sorely stricken.

Respectfully submitted,
A. C. RATSHESKY
Commissioner-in-Charge, Halifax Relief Expedition.

Injuries mainly to face from flying glass

(Fourth Instalment)

Arrangements were then made between Major Hough your representative for the transfer of the hospital to the Island contingent at 7 o'clock that evening. During the noon the doctors and nurses from Rhode Island visited and we pointed out to them its organization and of operation. At 7 that evening the transfer was fully made.

In the afternoon of the 12th there came a request from Ratskesky that the commanding officer visit Miss Helen am, daughter of George E. Graham, General Manager of the Dominion Atlantic Railways. Miss Graham had a hand, which had been neglected, the result of being by flying glass at the time of the explosion. It was necessary to open the hand, and that she might have suitable after our unit left Halifax, we were able to have her taken to the Red Cross Hospital under Dr. W. E. Ladd of N.

The general character of the wounds treated at the hospital is of interest. They were very largely injuries of the face caused by flying glass, and included many injuries of the eyes. In fact, there were more of these than of any other kind. The explanation of this is as follows. Two explosions occurred; one was a comparatively minor affair, but was sufficiently severe to bring people to their windows to see what had happened; then came the terrific explosion which shook the city and created so much havoc. It was at this time that so many people were injured by the glass.

A number of cases of insanity were reported following the disaster, but at Bellevue we had only one such. This was a man who finally created so much disturbance that it was necessary to transfer her to the hospital for insane at the harbor, at Dartmouth. Cases of mild shell shock, not officially appearing on the hospital records, were frequent. This type of case was well illustrated by a man who came to work at the hospital. At the time of the accident she was but a short distance beyond the severely affected district. After working part working the morning of the 12th (the explosion having occurred on the 6th) she was in such a nervous state, trembling, and crying and utterly unable to concentrate or to operate the typewriter, that it became necessary to send her home and to bed.

There were certain bright spots in all the suffering which we saw at Bellevue. Social workers, mostly from the Red Cross, were constantly coming to the hospital, distributing food to the children and clothing to all who needed it; and the work was surely very great.

During our first twenty-four hours in the hospital there were many people who were but slightly injured but who had no homes. Of course all such were taken in, and every attention, and kept at the hospital until the committee had made arrangements to supply them with food and with accommodations.

One patient we had in the hospital was a little girl of five years who was the only existing member of her family, and who could not understand why her calls for "Grannie" were heeded.

Another pathetic instance was the following. A little child three years old had had both eyes removed. When she

of the guard at one of the piers. When he saw the munition ship in flames he turned out the guard. As the guard came down the pier the explosion occurred, and every man except Combeau was killed. He himself was blown in a cloud of debris a distance of fully one-half mile. When he came to us we found that he had a fracture of the right thigh, and a ragged piece of steel was embedded in his left shin; in addition, there was a lacerated wound of the left elbow.

The work of no individual member of the unit stands out pre-eminently. Perhaps the one surgeon whose services were of the most help was Captain Loring. This was because of the great number of eye injuries, already referred to. Captain Loring was called upon to do work not only at Bellevue but at the Military Hospital, the Halifax Infirmary and at Camp Hill Hospital, where he saw, at the request of Lieutenant-Governor Calvin Coolidge of Massachusetts, Miss Bertha Ferguson, an American girl of Boston. Dr. Loring's presence was most urgently needed when we arrived, and his work received much favorable comment.

Arrangements had been made for the care of the hospital at night by one medical and one surgical officer. The work was done voluntarily throughout our time of occupation by Dr. Harrington and Dr. Shea.

On the afternoon before we left Halifax, Major Baker, Captain Nathaniel Morse and Captain Lapham assumed the role of Santa Claus and carried to the children in the hospital a generous contribution of toys.

The day of Dec. 13 was given over to visiting various parts of the city and in general getting ready for our departure for home on the morning of the 14th. Up to this time several members of the party had not had the opportunity to see the devastated area. Through the courtesy of the provost marshal of the city, Major Edward Mooney, a most charming and genial officer, we were supplied with automobiles and drivers to take us through the district, which was, of course, a trip of the greatest interest. That evening His Honor Lieutenant-Governor and Mrs. F. McCullum Grant, of the Province of Nova Scotia, gave to our

party a delightful and informal dinner, which was in the nature of an official recognition of the work the unit had done. Lacking other means of conveyance to the Governor's home, the doctors were carried in one of the new automobile trucks, the gift of our state, which that day had reached Halifax from Boston.

In addition to the members of our own party there were present at the dinner General Benson, commanding the military district of Halifax, Admiral Chambers, representing the naval forces there, Colonel F. McKelvie Bell, from the medical department of the Dominion, the Hon. R. T. MacIlreith, chairman of the Halifax Relief Committee, Mr. John F. Moors, of the American Red Cross, and Colonel Edmund Billings, who had arrived at Halifax on the "Calvin Austin" the night before.

Speeches were made by all of the above-mentioned guests, and in addition Captain Harrington and your representative were called upon. The occasion, at which cordiality was the keynote, was a most delightful one. Besides the speaking already alluded to, a toast was proposed by His Honor the Governor to "The President and the King," and both the British and the American national anthems were sung. Thus the event assumed certain international significance. In fact, Governor Grant during the course of his remarks expressed what we all felt, namely, that lamentable as the disaster was, it had undoubtedly furthered the cordial relations between Canada and the United States.

At the dinner Mr. MacIlreith read the following letter, which he afterwards presented to the commanding officer of the unit:

Halifax, N.S., December 13, 1917.
H. G. Giddings, Major, Medical Corps, State of Massachusetts, Halifax, N.S.

Dear Major Giddings: — At a meeting of the Executive of the Relief Committee, held this afternoon, it was the earnest desire of all the members that before the Medical Corps of the State of Massachusetts took its departure from

Halifax a formal minute should be placed on our records, which in the future will be the basis of the official history of the Halifax disaster, expressing the committee's deep appreciation of the prompt and humane action of the authorities in Boston in dispatching your corps to Halifax, and of the professional efficiency and noble spirit which you and all members of your unit have exhibited since coming to our stricken city. We shall always bear you in grateful remembrance, and wish you a safe journey home.

Yours truly,

R. T. MacIlreith,
Chairman, Relief Committee.

Major Giddings concludes his report with the following summary of the work done by the unit:

Total out-patients treated,	167
Visits in homes,	53
Hours spent in advisory capacity,	23
Combined surgical and medical service: —	
Total house admissions,	75
Total operations done (exclusive of eye service),	10
Total discharges,	17
Total ethers,	46
Total ether used (pounds)	3½
Total cases turned over to Rhode Island unit,	58
Eye service, Dr. Loring: —	
Total cases seen at Bellevue,	27
Total cases seen at Cogswell Street Military Hospital	85
Total cases seen at Halifax Infirmary,	10
	—122
Total operations at Bellevue,	18
Total operations at Cogswell Street Military Hospital	15
Total operations at Halifax Infirmary,	2
	—35

In addition to these, 68 others were admitted, of whom no clinical records were kept.

(To Be Continued)

"She said it was perfectly okay as long as the sandwich did the job.

"A week went by and I had a visit from the secretary. She told me the army personnel in the department felt that "The Goldfinger" should also have lettuce and tomato on it. I explained that if you added lettuce and tomato you would have to have larger slices of rye bread and heavier caraway seeds which would bring up the cost of the sandwich to \$2.95.

"She approved it, but the next day I got a call saying that because of the overrun they wanted to cut back on the order of sandwiches from 150 to 50 and asked if I would eliminate the chicken altogether.

"The afternoon before the affair I received another call. The aerospace job for the man for whom they were giving the party fell through and they were canceling the party.

"I told them I was stuck with \$300 worth of merchandise and would have to lay off four employees because of the cancellation.

M/S June 1/71

House-to-house canvass of stricken area

(Third Instalment)

Major Giddings and Colonel McKelvie Bell, acting at my request, in company with leading doctors of the city, found a large building near the center of the city known as the Bellevue Building and used as the officers club house. The building was turned over to us in very bad condition, — not a door or window remaining whole, and water and ice on the floor of every room. Apparently, under ordinary circumstances, it would have been impossible to have put it into shape for a long time. But by 12:30 o'clock on the first day of our arrival, Major Giddings with his quartermaster, ably assisted by about 50 of the crew of the United States training ship "Old Colony," who had arrived under an officer in charge with orders to report to me for service in any way required, together with a company of Canadian soldiers, ordered by General Benson, immediately set to work cleaning the rooms, covering the windows with paper and boards, as best they could, washing floors and woodwork, and removing all furniture to the upper part of the building. By 6 o'clock that night we had installed an operating room and had fitted up wards with one hundred beds and medical supplies taken from our relief train. On account of the urgency of the situation we received about 60 patients at 9 o'clock that night, and by noon the next day after our arrival the fully equipped American Bellevue Hospital, flying the American flag, was caring for 100 patients and in full running order. This hospital received the worst cases from the different hospitals, which had become so overcrowded that proper attention could not be given them. This was especially true of the military Camp Hill Hospital, which ordinarily could care for only 300 patients but which was now caring for approximately 1600. Such equipment as was required in the nature of bedside tables, rubber sheets, dishes and silverware was furnished from the British Medical Stores Depot. The British authorities also furnished us with cooks, kitchen detail, and, from their commissary, supplied the hospital with food. They also detailed us a corps of trained clerks and orderlies.

On the day of our arrival we were entertained by Premier Sir Robert Borden at the Halifax Club, where the Premier made arrangements for the housing of the doctors of the unit, the Red Cross people, the newspaper men and myself. The club ordinarily has no sleeping facilities, and I am told that it is the first time in its history that beds have been set up. The nurses were quartered at private homes near the hospital, four of them being entertained at Government House, which is the Governor's private residence.

In order to give you a report on the medical aspect of the mission on which you sent me I am herewith including in my report to you the report of one of my assistants, Major Harold G. Giddings, to the acting surgeon general. I wish also to note that the following nurses, in addition to those who came with us, worked with our unit, and to whom great credit is due: Miss Phillips, Miss Chambers, Mrs. Leonard Tilley, Mrs. Allison, Mrs. Bowman, Mrs. Davidson, Mrs. Brock, Mrs. McIntyre, Miss Harrington, Miss Donville.

Major Giddings in his report says:

We took formal possession of the Bellevue Military Hospital on the morning of Dec. 9. That afternoon the hospital was officially visited by Sir Robert Borden, Premier of Canada. After his inspection His Excellency issued the following statement: "This afternoon I visited the hospital established at Bellevue by the Massachusetts hospital unit. They took possession yesterday afternoon at 2 o'clock, and within a few hours had every arrangement made for receiving patients, of whom nearly 75 are now being accommodated. All the arrangements were wonderfully planned considering the shortness of the time and difficulties that had to be overcome. The hospital is a triumph of organizing ability."

On the evening of Dec. 9 the commanding officer attended by request a meeting of Red Cross representatives — Lieutenant-Colonel F. McKelvie Bell, Mr. Ratschsky and

representatives of the Boston Red Cross unit, which with the independent contingent of Dr. E. A. Codman had reached Halifax that morning. Dr. Codman was also present at this conference. That day a medical relief committee had been appointed, with Lieutenant-Colonel F. McKelvie Bell as chairman. Among other things discussed at the meeting were ways and means of best caring for the sick and wounded of the city. As a result of observations made on the 8th by various members of this unit, who had visited many people in their homes, we were able to suggest the mapping of the city into districts, with the recommendation that a house-to-house canvass be made, first, by the social worker, who would report as to whether medical or surgical help was needed, the case then to be seen by a doctor or nurse. This suggestion was made because our doctors found that large numbers of injured people requiring surgical aid had sought the shelter of buildings near the devastated area, where they were content to stay. So dazed were they by the disaster that they did not realize that help would come to them for the asking. Also, the members of our staff had found that many people could not leave their places of refuge for dressings because they had literally lost all their clothing.

Another observation made by our doctors was that contagious diseases would be likely to make an early appearance, due to the complete destruction of toilet facilities, the huddling together of large numbers in small quarters and the general physical demoralization. Because of these conditions we recommended the immediate establishment of a contagious hospital. That our surmise of early contagion was correct was proved by the fact that on Dec. 12 three cases of throat infection, cultures of which immediately were made, were proved to be diphtheritic.

Our suggestions, as above indicated, were both accepted, the house-to-house canvass being made by members of the United States medical units, which went to the aid of the city between the time of their arrival in the city and the establishment of their respective hospitals. While doing this work their headquarters were at City Hall.

The morning of Dec. 10 saw the Stars and Stripes flying over the hospital, the first time they had appeared in the city following the disaster. The flag was secured for us by Mr. Ratschsky. It is fitting here to record an incident in connection with the flag. It was brought to our attention that at the Camp Hill Hospital there was a woman from Lowell, Mass., Miss Martha Manter, so far as we know, with one exception, the only Massachusetts person injured in the disaster. Captain Harrington, whose home was formerly in Lowell, obtained permission to have Miss Manter transferred to Bellevue. After a good deal of effort the transfer was officially made. A laundry sleigh was commandeered, as all ambulances were engaged. As the patient was removed from the sleigh and carried into the hospital she broke down and cried. When she finally gained control of herself, Captain Harrington, who thought perhaps the jarring of the sleigh had caused her pain, asked her what was the matter. Her reply was "The sight of the American flag was too much for me, and I could not control myself. It looked so good to me."

On this same day we received an official visit from Samuel Wolcott and Dr. W. E. Ladd, the respective civil and medical heads of the Massachusetts Red Cross unit, who were establishing a hospital and were anxious to learn how we had proceeded. We supplied them with copies of all our orders, which they very much appreciated, and explained to them in detail the workings of our hospital, of which they made a complete inspection.

On the afternoon of Dec. 11 the volume of work had become so great that additional nurses were required. We notified medical headquarters of this fact and they detailed to us the following ladies, all from Saint John, and all with one exception, graduate nurses: Miss Chambers of St. Luke's Hospital, New York; Miss Phillips, V.A.D., two years, England; Miss Donville, Newport Hospital Rhode Island; Miss Harrington, Newport Hospital, Rhode Island; Mrs. Tilley, Royal Victoria Hospital, Montreal; Mrs. Allison, Newton

Hospital, Newton; Mrs. Bowman, Waltham Hospital, Waltham; Mrs. Davidson and Mrs. Brock, Royal Victoria Hospital, Montreal; and Mrs. McIntyre, Massachusetts General Hospital, Massachusetts. These ladies remained with us until we surrendered control of the hospital, and did very valuable work.

A pleasing incident occurring this same day was a request from Colonel Bell that the commanding officer personally visit at Government House, the official residence of the Lieutenant-Governor, the son of Admiral Charles E. Kingsmill, who had been injured at the time of the explosion. The lad was more or less cut about the face, but fortunately was not seriously injured, and was taken to Ottawa the next afternoon by his father.

Another pleasant occurrence on the 11th was the arrival of Mrs. Wendell Barrett from Boston, who brought a considerable quantity of clothing for distribution, and certain needed hospital supplies, the gift of Mrs. Charles D. Sias of Boston. Mrs. Barrett was met at the train by Dr. Lewis, who brought her and Mrs. Archibald, a prominent Halifax lady, to the hospital, where we were able to offer certain suggestions toward the accomplishment of the work they had in mind.

On the morning of the 12th there came to the hospital a sailor from the Norwegian boat concerned in the collision. He walked lame and one eye was injured. Examination failed to disclose any serious trouble, but for the purpose of observation it was decided to keep him in the hospital 24 hours. Late that afternoon, during the confusion incidental to the inspection of the hospital by the Rhode Island contingent, to whom the plant was to be turned over that evening, Johnson was observed limping toward the stairway from the top floor. He was sent back to his ward by our medical officer. Later in the evening he offered \$25 to one of our volunteer nurses if she would allow him to go home. She informed Captain Lapham of this, who then placed a guard over the man and immediately notified the provost marshal of the man's actions, with the result that his arrest was ordered, and the man is now in custody awaiting the result of the inquiry. On being searched a letter written in German, badly incriminating the man, was found on his person, also many notes concerning the catastrophe.

On the morning of Dec. 12, after a conference with Mr. Ratschsky, it seemed that the situation as regards medical aid was so well in hand that our unit might with propriety withdraw. In addition to the Massachusetts and Rhode Island Red Cross divisions, already referred to, there had arrived in the city a large number of doctors and nurses from Maine, prepared to establish a hospital. Other doctors had come independently, and altogether there was an abundance of professional help at hand.

After this conference we held another, attended by Colonel Potter, medical department and staff officer from Ottawa; Colonel F. McKelvie Bell and Major Garry DeN. Hough, commanding the Rhode Island division of the Red Cross. At this latter conference both Colonel Potter and Colonel Bell agreed that even without the aid of Massachusetts there were doctors enough to cope with the situation. Major Hough also expressed his willingness to take over the command of Bellevue. That this arrangement might be official, I sent the following letter to Colonel Bell:

Bellevue Military Hospital,
Halifax, N.S., December 12, 1917.

Lieutenant-Colonel F. McKelvie Bell.

The medical unit of the Massachusetts State Guard came to Halifax at the time of the disaster as a relief expedition to help until the relief work could be thoroughly organized and until sufficient surgical help had been obtained to take care of the situation.

Since there are at the present time sufficient civilian doctors and nurses in the city to cope with the situation, and because of the serious conditions in Massachusetts requiring the presence of the unit there, the commanding officer of the Massachusetts State Guard unit respectfully requests

permission to withdraw from Bellevue Military Hospital and to transfer said hospital to the Rhode Island Red Cross division, which has signified its willingness to take over the work of the hospital.

Since the above was dictated, I am in receipt of a telegram from Colonel Brooks stating: "It is very important that you and others of the State Guard unit return as soon as Mr. Ratschsky is willing, and you can get proper accommodations."

Harold G. Giddings,
Major, M.C., M.S.G., Commanding.

Very shortly afterward there came the following reply from Colonel Bell:

Halifax, N.S., December 12, 1917.

Major H. G. Giddings, M.C., M.S.G.,
Officer commanding Bellevue Hospital, Halifax.

Sir: — I have the honor to acknowledge receipt of your communication of Dec. 12, 1917, informing me that it is necessary for your unit to return at the earliest possible date to take up your military work in Massachusetts.

As the Rhode Island Red Cross division will be able to replace your unit at Bellevue Hospital, it will be quite satisfactory for your unit to transfer the hospital to them on the 12th instant.

Permit me to assure you and the other members of your unit that the city of Halifax is profoundly grateful for the valuable assistance which you have rendered during this crisis. Would you kindly convey Colonel Brooks our heartfelt thanks for sending us a unit which was most capable and efficient in every branch of the medical work, and whose organization was perfect. It is with great regret that we see your unit leaving us, but we realize that the emergency is now over, and your services are needed at home.

Again thanking you on behalf of the Medical Relief Committee and the Department of Militia and Defence for your excellent services, I have the honor to be, sir,

Your obedient servant,

F. McKelvie Bell, Lieutenant-Colonel,
Assistant Director Medical Services, Medical District No. 6

In reply to this letter from Colonel Bell I sent the following, with a copy of my report to you dated Dec. 10. The report was forwarded with the letter, at Colonel Bell's request.

Bellevue Military Hospital,
Halifax, N.S., December 12, 1917.

Colonel McKelvie Bell, Church of England Institute, Halifax, N.S.

My Dear Colonel Bell: — I am enclosing a copy of my initial report to Colonel Brooks. I wish also to take this opportunity to express to you, on behalf of the Massachusetts State Guard medical unit, the profound thanks of each and every member of the organization for the many courtesies and very great help which you have extended. Had you not come to our aid as you did when we arrived here ready for work, it would have been quite impossible for us to have accomplished our modest contribution in relief work. I would make special mention of the services rendered, if I may so term them, by Captain Barrett. His tireless energy, his thorough knowledge of military hospital organization, and his unfailing courtesy were indeed a bright spot.

I would also take this occasion to acknowledge with deep thanks your very courteous letter authorizing me to hand the command of the hospital to the Rhode Island division of the Red Cross.

With sincere regards, believe me,

Most cordially yours,

Harold G. Giddings,
Major, M.C., M.S.G.

P.S. I am very sure that Colonel Brooks would sanction in any way that you see fit the use of the enclosed report.

(To Be Continued)

M/S May 31/71

Organization becomes the first necessity

(Second Instalment)

While at Saint John we received the first intimation of the awfulness of the disaster, together with the information that all telegraph and telephone wires were down and that no word had been received from Halifax, except in a roundabout way — by relay — of what had happened. I immediately wired Mr. Endicott to forward at once a trainload of glass, putty and building materials of all kinds.

At Saint John we encountered a heavy snowstorm, one of the severest of the winter, accompanied by a gale of terrible velocity. The snow was piling up and progress was difficult. We lost considerable time between Saint John and Moncton. At this point, to insure getting through to Halifax, a large freight engine was attached to the train. Beyond Truro and Moncton the storm increased and was a veritable blizzard. We were also delayed several hours while our engine, which had broken down, was repaired. The climax was reached when we came up Folleigh Mountain, and the conductor in charge, C.H. Trueman, accompanied by C. K. Howard, general agent, Canadian Government Railways, stated that, as an enormous snowdrift lay across the track, it was impossible to proceed farther. I then showed them the telegram from the official of the railroad, in which orders were given for the right of way to the special train. I pleaded with them to do everything in their power known to railroad men to clear the track. Under general conditions no attempt would have been made to keep the train moving, but the need was tremendously urgent. The men realizing this, and knowing that every moment was precious, worked like Trojans. Within an hour, by hard shoveling, the use of steam and ramming, and amid great cheers from all on board, we went through the drift, which extended higher than the door of the baggage car. We succeeded in reaching Truro, and found another engine and crew waiting for the final haul to Halifax.

We reached Halifax about 3 o'clock in the morning of Dec. 8, with about 65 passengers, which included those taken on board at Fredericton Junction for Halifax. On account of the destruction of the depot at Halifax we were obliged to make a detour around the city. This was accomplished on tracks which, fortunately, had been prepared to connect with the new deep-water terminus, then in process of construction.

We landed at Rockingham Junction, which is six miles from the terminus. Mr. Howard and I had remained up all night. We got out of the train, but, as none of the officials connected with the affairs of the city were near, we returned and were obliged to wait about three hours for the snowplough to clear the line to the terminus. We aroused all who had retired and ordered an early breakfast.

We arrived at the terminus about 7 o'clock. Mr. Howard and I left the train, and, as well as we could, proceeded up the main road to the building which had been taken by the Canadian Government Railways for temporary headquarters. It was our good fortune to find there C. A. Hayes, general manager of the Canadian Government Railways — the first man we met in Halifax, and to whom I showed your letter to the mayor. He was so affected that tears streamed down his cheeks. He arose and greeted me with: "Just like the people of good old Massachusetts. I am proud of them. I was born in that state, having formerly been a resident of West

private car of Sir Robert L. Borden, Premier of Canada, was on the tracks very near to ours.

Accompanied by Mr. Hayes we went back to the road, near our car, and Mr. Hayes dispatched a message to the Premier, with the suggestion that members of the relief party from Massachusetts would be very glad to call upon him in his car as soon as possible. His answer came most informally. He joined us in person in a very few minutes, expressing to us in appropriate words his profound appreciation of the quick action on the part of the Commonwealth of Massachusetts, and stating that this was the first relief to arrive in Halifax. He asked us to join him in proceeding to City Hall in order to present your letter to the mayor and to learn what disposition we should make of

our party and supplies. I requested John F. Moors of the Red Cross, Major Giddings of the medical unit, Mr. Hayes, general manager of the Canadian Government Railways, and Mr. Howard to accompany us.

The conveyance that we took, we were informed, had been used day and night in carrying the wounded to hospitals, and the dead to the morgue. The young man driver had lost all the members of his family, consisting of his wife and four children. It was a gruesome start. Debris had not been removed from the streets, and after a great deal of difficulty we arrived, at about 9 o'clock, at City Hall, which is located in the centre of the city. An awful sight presented itself — buildings shattered on all sides; chaos apparent; no order existed.

We were ushered into the office of the mayor and introduced by Premier Borden to His Honor Governor McCallum Grant of Nova Scotia; General Benson, military commandant of the district; Admiral Chambers, naval commandant of the district; Colonel McKelvie Bell, military medical officer; Chief Justice Harris of the Supreme Court of Nova Scotia, Chairman R. T. MacIlreith and members of the temporary relief committee.

The mayor's secretary informed us that the mayor was out of the city, and that Colonel McKelvie Bell and his committee were in full charge of the medical relief of the entire city. In this room, which was about 12 by 20, were assembled men and women trying to organize different departments of relief, while the other rooms were filled to their utmost capacity with people pleading for doctors, nurses, food and clothing for themselves and members of their family. Everything was in a turmoil, and apparently the first necessity was organization.

In conference with Premier Borden, Colonel Bell, Major Giddings, Mr. Moors, Mr. Hayes and Judge Harris, we decided that organization was our first duty, but it was necessary to broach the subject very carefully, as the situation was delicate and we did not wish to appear as intruders. We suggested that a building away from City Hall should be secured for headquarters for the relief committee, and as a result the City Club house, centrally located, was selected.

The above-named conference committee then proceeded to the City Club, where they held a conference with other citizens in relation to the appointing of committees and to properly organizing for relief work. From the time of the conference I was requested to join in the organization of different committees, to run the departments of the city and for relief. The immediate need was a transportation committee, on account of the large number of people coming to the city for relief work and the arrival of great quantities of food, clothing and supplies which were being forwarded from all parts of Canada and the United States; a committee on supplies, to take charge of supplies of all kinds coming into the city, divided into food and clothing; a finance committee, to take charge of all moneys that were being sent in from all parts of the world; a committee on construction, to take charge of buildings that were partially destroyed, that either had to be demolished or that could be temporarily repaired, and to get building supplies and labor from Canada and the United States; a medical department, to divide up members of the Red Cross, headed by Mr. Moors, took an active part, and to which they, with their experience, were particularly adapted; a housing committee, to care for those whose homes had been entirely destroyed or which could not be repaired, and whose efforts must be directed to caring for the large number of people entering the city from Canada and the United States; a medical department, to divide up the work of the surgeons, doctors, nurses and assistants; a warehouse department, to properly sort, store and distribute all the supplies being rushed into the city.

We then found that there was a great demand for doctors and nurses, which demand was partly filled by sending the members of our unit to different quarters of the city, with instructions to leave addresses so that all members of the unit could be readily gathered together that night. my