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Canada's 9,500 towns and villages are home to five million persons. This book is a timely counterpoint to the common perception of Canada as an archipelago of metropolitan regions. The authors' subject is, inevitably, large helping from the smorgasbord of Canadian society. For one thing, Canada's towns and villages span and reflect a cultural, economic, and political regionalism which defies synthesis and challenges description. Moreover, these 9,500 communities range from minor places with fewer than a hundred inhabitants to urban centres with as many as ten thousand residents. In their attempt to comprehend the totality of this mosaic of small places, the authors are apt to disregard the character and size of its constituent elements.

The book is an outgrowth of a report prepared for the Ministry of Urban Affairs in 1978. It has evidently been extensively revised to include information from the 1981 Census. The chapter organization is topical, and anchored on close to one hundred tables of data. The authors' intent is descriptive, "to explore conditions that prevail in small communities in Canada rather than testing hypotheses about them" (p. 13). Thus their second chapter, devoted to population shifts, reveals, but falls short of explaining, an overall rapid growth of towns and villages (a net increase of one million population in one generation) coupled with population decline in one half of these centres between 1961 and 1976.

The bureaucratic pedigree of the book is evident not only in its tabular excess, but in the text as well. The mind reels from towns and villages "integrated in the multichannelled national spatial system and washed over by urbanism" (p. 54). To be fair, the authors have excised such word-salad from several sections; I was particularly impressed by the last four chapters, which are a refreshingly clear outline of planning issues and approaches in small communities.

The authors' treatment of social structure is primarily an exercise in basic demography, leavened by a discussion of patterns of educational attainment. The evidence leads support to the notion of increasing social convergence in Canadian society. But it ignores much that is not measured, or perhaps not measurable. Chapter Six, which follows, concerns town and village life. It draws, properly, on the work of Canadian authors who have tried to encapsulate small town life. But it is much too short and, curiously, lifeless.

In contrast, the authors' treatment of economic issues in the third and fourth chapters is good. They provide a balanced treatment of historical background and current forces, notably the correlates of population size within and outside the orbits of metropolitan regions. Throughout the book, the special circumstances of primary resource or manufacturing centres are given insufficient attention, despite their central role in several Canadian regions.

Despite its shortcomings, this book fills a key void in Canadian urban studies. Hodge and Qadeer have assembled a reasonably coherent body of evidence, much of which dispels the preconception that small places are losing ground. One hopes that their work will stimulate further investigation of the impressive resilience of Canadian town and village society in the late twentieth century.

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Packed with an abundance of factual riches, *Toronto Since 1918* rises above narrative. James Lemon presents forthright views benefitting from an analytic understanding of cities, knowledge gained as a teacher who encourages and credits research by able students, participation in civic affairs as a concerned citizen, and his great affection for Toronto. His thematic strings pull events and personalities into patterns of observations that will leave an attentive reader with a deepened understanding of the city's recent physical, social, and cultural development. Several of the underlying points of view that inform the analysis make the study controversial, but it is hard to imagine any worthwhile account of Toronto that could evade disputation. To outsiders, for example, it may seem that the "hogtown" dimensions have been soft-peddled, though certainly not ignored, for Lemon critically details across all chapters an account of consolidations in banking and in the English-language media. References to the importance of the provincial government as employer and builder helping to effect Metro Toronto's prosperous development come as welcome concessions to views held in Ontario's other cities, but he judiciously steps back to scorn mayors of adjacent centres who "vie with one another for development with nineteenth-century boosterism." It is hard to be a Torontonian and not a trifle smug; it's also hard to bestow laurels of wisdom upon a Torontonian when he criticizes other communities' leaders.
In Lemon's portrait, the awesome metropolis wears a largely benign countenance, especially when its all-Canadian features come under scrutiny. Toronto turns particularly unhealthy and menacing when distorted or seduced by the metropolitan power of New York and — most recently he warns — of Washington. Maritimers and westerners have had similar reactions of alarm to their regions' relationships with an outside force — namely Toronto. So they might shed only crocodile tears upon learning that "hogtown" could be beholden to foreign capital or brought low by thrusts from an alien culture. It is unfortunate that the book's time frame misses the 1911 federal election. Would Toronto's noble 18 have appeared as patriots? Or, to move up to 1985, would David Peterson have figured as a nationalist and Peter Lougheed as anti-Canadian in talks about free trade? Conditioned, I suspect, by contemporary issues in American domestic politics and foreign relations there flows too powerfully a reading back into history. This produces indictments or slightings of American influences and a preference for the British heritage. In this portrayal, he joins interesting eastern-Canadian company that includes George Grant, Northrup Frye, and Kenneth McNaught. Despite a tip of the cap to FDR there seems an excessive desire to distribute goodness and evil, innocence and corruption, intelligence and stupidity in greatly unequal portions along the border. Perhaps Lemon is generally correct in pursuing this thesis; personally I doubt it. At the very least, the contrasts are expressed with untroubled boldness. Before picking up further on the book's attacks on an allegedly monolithic and essentially destructive American value system and the implicit celebration of a supposedly British Canadian one of order, restraint, and decency let us dwell on the considerable achievements.

Toronto Since 1918 possesses a smoothly encyclopedic quality. There are reminders that the famous came, including Rupert Brooke and Ernest Hemingway; that Toronto once held authentic English-Canadian institutions like Foster Hewitt — and, yes, the Leafs; that Marshall McLuhan was an international institution. The book serves as a convenient reference source answering, for example, when major office buildings were constructed; when the apartment construction waves occurred; when the Leafs and Argos knew their glory years, and much more. Remarkably enough in an economically crafted text, space opens in a caption for a celebration of Bill Barilko's overtime goal that beat the Canadiens in the seventh game of the 1951 Stanley Cup. Lemon, no dry academic, knows what set the city talking and brought out the crowds: the CNE (which he aptly describes as lumbering on), the Santa Claus parade, the struggle for Sunday sports, and beer at the ball park. The author exercises an affectionate touch, a feeling for the people of the city that extends from understanding the pull of nostalgia, to a genuine appreciation of recreation, and to a strong and original emphasis on the history of education and social services. The photographs form a thoughtful counterpart to these textual qualities. Where politicians appear, it is as near caricatures of themselves and their times: an oversized cigar-chomping Big Daddy Gardiner, boss of Metro, Ltd.; a passive and dignified Nathan Phillips; a vigorous John Sewell in leather jacket; an askew Paul Godfrey slouched in a seat at Exhibition Stadium and triumphantly hoisting a brew. These men changed the city, symbolically or materially, though Lemon is quick to add that grassroots activity often had prepared the way. History, he reminds us, is not always fashioned by the prominent people. Suggestive of the author's concerns in his citizen capacities and in scholarship — his roles of activist and writer are inseparable twins — there appear numerous children at school, at play, in slum housing, and in festivals. Their frequent appearances constitute a charming touch; they also bolster the educational and social history contributions of the text. Scenes of labour, of immigrant arrivals, of immigrant city-builders, of assemblies of social purpose, and of the changing cityscape account for most of the balance of photographs. The written account and illustrations reinforce each other purposefully.

Chronological ordering, the detection and presentation of trends in urban social and material change, is a challenge nicely met by James Lemon. Sixteen tables aid in following the changes by covering population (size, age composition, ethnic composition) and the economy (manufacturing, construction, cheques cashed). The quantitative and qualitative materials settle into five periods. The "silver age" of 1918-1929 represents an era of great restraint encompassing fiscal retrenchment, smothered social reform, a surge of the free-market ethos, the growth of American branch plants, and the strengthening of Toronto-based banks. The subdued culture is described with irony: "music, too, mostly European and British and mostly consisting of concerts by large church and school groups and by the Mendelssohn Choir, took the edge off Toronto's dour side." These events were, of course, dour enough by today's standards; but, like much of the city's sports, they came from community organizations with ranks filled by amateur volunteers. In keeping with one of the book's themes — indeed, its message — Toronto's restraint became a foundation for its habitable features today. In this regard, the transit system is considered unique and important both in its transfer from the private to the public sector and in its dedication to streetcars. In this chapter, ambiguities about British order, seldom in evidence elsewhere, become apparent. They could not have been avoided by someone so scrupulous about civil liberties as the author. Orangism, antisemitism, and the abrogation of free speech were obverse sides of the coin that he claims represented the British order suffusing the city and helping to bring less "chance in sorting out the city's landscape than in American cities." There is a mood here and elsewhere of dour limitations being prerequisites for current attainments. Whig history of sorts, it evades the criticism of old Toronto expressed by, ironically, that British-Canadian exponent of collectivism, Humphrey Carver. Carver wrote of Canadian cities in the 1920s, 1930s, and 1940s that "there was little emotional content, no central places of the heart and spirit. Just the streetcar tracks..."
along the narrow dreary miles of Yonge Street and the bleak three-way corner of Portage and Main.” It is difficult, yet it is sobering, to attempt to see things through the eyes of contemporaries rather than from the way things turned out.

The 1920s present a forgotten decade in historical writing: Lemon has done well to find workable themes that integrate detail. The “dirty thirties” pose fewer challenges. What is new is the notion of Toronto’s ability to do better than carry on in difficult circumstances. Toronto, we are informed, extended public services and made modest improvements in the quality of life of its citizens. The temporal changes within the depression were not covered, but Lemon makes the important point that the employed middle class enjoyed prosperity amidst falling prices. Integrated strongly into the book’s message, the chapter “planning for growth” which covers 1940 to 1953, chronicles labour’s gains, the beginnings of massive immigration from continental Europe, social welfare planning, and the mounting authority of the province, including its creation of Metro whose council is depicted as a provincial commission as much as a municipal government. A paragraph on the Toronto regiments during the war would have been welcome, potentially folding into the British-character theme or youth’s escape from the depression. “Toronto’s mosaic,” 1954 to 1966, advances previously treated themes and adds the boom in education that saw the construction of new colleges and York University.

In “multicultural metropolis,” the final chapter, Lemon outlines the dramatic growth of the late 1960s and early 1970s and the reform politics that were aided by the abolition of strip wards; he then moves on to evaluate critically the recent cross currents of grand spectacles and declines in social services, warning of an inversion of the very priorities which he has found intrinsic to Toronto’s success. Quite early in the book, Lemon asserts that the Toronto variation of the North American city derives from a toleration for controls and a culture that “makes do” much more than has the Yankee culture. Interestingly, the most tangible examples of civic excess that he cites were not Yankee, but sprang from the fertile mind of Jean Drapeau: Expo ’67 and the Olympic Games. To an outsider and perhaps to a concerned James Adams, let go by a Canadian government that had no place for planned order, went on to direct preparation of the volumes of the New York Regional Plan circa 1930. Many American plans of the 1920s had long term comprehensive features and shared the 1943 Toronto one in making forecast errors and being only partly implemented. The multifarious influences on Toronto have been filtered selectively. When Regent Park is appraised, the American influence recorded is the dismal design. Nevertheless — and this point is neglected — Chicago’s Elizabeth Wood had inspired Toronto’s Harold Clark and the Citizen’s Housing and Planning Association to a rare Canadian drive for social action. It may be useful to have national myths and it is important to record local initiative, but were the American classics indicting the course of urban growth, environmental disasters, and laying out strategies of community action unimportant to the urban reform atmosphere of the late 1960s and early 1970s? This international context of reform is left blank.

Toronto’s “public environment” that Americans find so “refreshing” cannot be attributed solely to wealth, for Lemon properly notes that “many U.S. metropolises have plenty of wealth and some are richer than Toronto.” What, though, is meant by public environment? Public safety would surely be an element; however, nowhere does this book broach the topic of Toronto’s low crime rate — dramatically lower rates for serious property crimes than rates in other Canadian cities — and the enforcement of order by Toronto’s finest. Even if policing had been considered, it too could not have explained the exceptional public environment. Affluence, institutions, and Lemon’s reliance on something as shadowy and ephemeral as a predilection for order (Is it tautological to explain order as a result of a preference for order?), fail to satisfy. He could have considered also the processes of immigration and migration. When American cities boomed in a temporally compressed and dramatic fashion beginning a century ago, they had opened widely to poor immigrants with some misgiving and then, after many decades, changed to quotas. Racial restrictions or the Canadian point system prevailed during Toronto’s great post-war immigrant reception phase. Poor rural blacks and whites began to flow into American cities early in this century; Hispanics fleeing from brutality...
and poverty continue to move to “el norte” in spite of immigration barriers. The scale, social variety, racial diversity, and the racist views of an era, therefore, came together in America through unique dynamics whose tragic results have meant fragmented cities. Canadian cities have had scant experience with the great social struggles, heroic civil rights movement, and white middle-class fears still working in American cities. British order, getting by, and an inclination toward collectivism strike me as dubious, and self-satisfied routes to explaining contrasts, but marginally more deserving of reflection than I had believed before reading the book.

Political and cultural differences are exceedingly complex, involving processes poorly understood if one assumes patriotic superiority. On the other hand, the material culture of architecture and design as well as the basic operations of city-building capitalism are remarkably similar in Canada and the United States. Toronto Since 1918 ought to contribute to another round in the debate over whether or not there is a North-American city. It would be unfair to leave the impression that this will be its sole service; the social history inclinations and social democratic outlooks are ones that I share. For that reason, they have not been discussed in the depth of the one track that was singled out for debate. In addition to its other merits, Toronto Since 1918 is a courageous study by someone who cares about the people of the neighbourhoods. Whether or not they are the heirs of British order, eschewing American excesses, they have been brought to the heart of the book. And that is as it should be.

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Late in August, 1985, the Report on Business Magazine published an anecdotal overview of the Canadian banking system’s “rutted road to respectability.” Complete with sepia photographs, the article painted bank failure in Canada as an historical curiosity, something that had happened way back in 1923 to the Home Bank and was unlikely to rear its embarrassing head again. In the wake of a spate of nine bank collapses between 1900 and 1923, Canadian banking had put its house in order. Besides, the government had acted after the Home Bank’s demise to strengthen its vigilance over banking operations by creating the office of the Inspector General of Banks. In the unlikely event of another bank failure, The Globe and Mail assured its readers, the government would appoint an overseer with the charmingly antiquarian title of “curator” to unravel the mess. The article left one with a sense of smug security about our “respectable” banks and a few historical vignettes to mull over in the line-up on the next trip to the bank.

For some Canadians there would be no more trips to their favourite bank. Two days later, the Canadian Commercial Bank failed. Announcement of the failure was made on the Sunday of a long weekend to diminish the chance of a bank “panic,” another phenomenon that had supposedly died in the 1920s. Ottawa appointed a curator and the nation turned its attention to the death agonies of another Alberta bank, the Northland, which eventually succumbed in October. Amid charges of political ineptitude and connivance on the part of the “big five,” most commentators drew the lesson that regional banks in Canada were vulnerable banks, susceptible to regional depressions and unable to spread their risk on a national basis. If Canada had a “respectable” banking system, it was because it had a national banking system.

There is much that is amusing and instructive in Ron Rudin’s Banking en français, not only because it sheds light on the development of Canadian banking and its periodic failures but also because it illuminates and at times upsets prevailing interpretations of our commercial and ethnic development. It is a lucid and valuable book.

For students of the drama of bank failure, Rudin has presented a lively tale. There is, for instance, the spectacle of the Banque d’Hochelaga riding out “the panic of 1899” under the unflappable leadership of its general manager, Marie-Joseph Alfred Prendergast. Timorous customers of the Hochelaga were greeted at their local branch by “the confident air of the officials,” who met all claims while placing “heaps of gold” at each teller’s wicket as an ostentatious symbol of the bank’s solidity. An episcopal letter from Archbishop Bruchési reinforced the message that his parishioners’ money was safe in the Hochelaga. Other Quebec regional banks were not so blessed. Of the nine Quebec banks Rudin studies in the period from 1835 only two survived after 1925.

Rudin has provided more than a good read, more than a competent institutional history of early Quebec banking. He has contributed valuably to broader themes of Canada’s regional, ethnic and commercial development. Banking en français reflects the time-worn debate over Quebec’s economic inferiority from factors of strict ethnicity to “market considerations.” If Quebec’s regional banks failed, it was because they failed to achieve a commercially viable base; size, not cultural deficiency, dictated their fate. Ethnicity only outweighed size in the sense that French-Canadians invariably placed their savings at the disposal of their regional banks. Throughout good and bad times, French Canada’s banks — unlike regional banks elsewhere in Canada — had “a solid clientele which assured their survival.” If in the end they collapsed or merged, as the Hochelaga and Nationale...