

fully situated, bounded on the north by Carlton St., south by Gerrard St., east and west by Sherbourne and Jarvis, all handsome residential streets, easily reached from all parts of the City, and able to transfer to the Belt Line of electric cars, which pass on Sherbourne St. every five minutes. As there are a number of band concerts given there during the summer months, this pleasant resort is taken advantage of by a large number of the citizens. There are also Denison Park, on Denison, between Augusta and Bellevue; Clarence Square, corner Spadina and Wellington; the Lacrosse Grounds, in Rosedale; Riverside, east side Humber River; Kew Gardens, south side Queen St. East, City limits, and Stanley Park, Wellington Ave.

A trip to the Island in Toronto Bay, opposite the City, will repay the visitor; at the west point will be found the hotel and home of the world-renowned and famous oarsman, Edward Hanlan. The portion named Centre Island, with its inviting park, possesses many attractions; there may be seen daily private and public picnic parties, and many other amusements, such as lacrosse, baseball, foot races, lawn tennis, boat racing, merry-go-rounds, etc. Large and commodious boats ply every few minutes between the different points in the City and Island. About one hour's sail to the west brings us to the beautiful park at Long Branch; slightly further to the west is Lorne Park. Both are considered to be splendidly adapted as summer resorts and are liberally patronized. A sail across the lake of about two hours brings us to the old and memorable village of Niagara, which about 1788 was the seat of government and headquarters of the military in those days. A short trip thence on the electric railway brings us to the Monument of General Brock, on Queenston Heights. Further on we come to one of the greatest marvels of the age, the far-famed and world-renowned Niagara Falls, with its roar like the sound of distant thunder; the visitor becomes awe-stricken with amazement and wonder when he gazes upon the mighty volume of water as it comes rushing down with irresistible force, carrying everything before it over the falls, down the Niagara River, and out to the vast waters of Lake Ontario.

The first railway to enter Toronto was the Northern, being partially built in 1853 and completed in 1855, in which year connection was made between Toronto and Hamilton by the Great Western Railway. About this time, also, the Grand Trunk Railway was built between Montreal and Sarnia, thus providing rapid means of transit to Toronto from the north-east and west. Later a number of smaller railways were built, and finally the greatest Canadian

achievement of an industrial kind, the Canadian Pacific Railway, extending from ocean to ocean, was completed. Later, nearly all the smaller roads fell into the hands of the Grand Trunk and Canadian Pacific Railways, making them two of the greatest systems of railway on the continent of America.

In lake shipping Toronto has rare facilities, being supplied with a first-class service to all points south, east and west.

Of manufacturing industries Toronto can justly lay claim to a goodly share. In the manufacture of agricultural implements the Massey-Harris Co. have here large and extensive works, equal to any in Am erica. Here also is one of the largest tin and s amping works in Canada. Stove foundries, furniture shops, rolling mills, boiler shops, engine and other machinery works and manufactories are situated here, able to compete with any in America.

In the business portion of the City, turn where you may, the name of some insurance company will strike the eye. The older and most reliable companies of the United States and Great Britain do a most extensive business here, notwithstanding that the City is well furnished with home companies whose capital is supplied by her own citizens, who carry on their business in a sound, economical, and thoroughly business-like manner. Among the home institutions may be mentioned the Confederation Life, the Canada Life, the British America Assurance Co., the North American Life, the Manufacturers' Life, the Western Assurance Company and several others.

Toronto is well supplied with banks; her financial institutions possess a wide reputation for the eminently sound and safe principles on which their business is conducted; prominent among them are the Bank of Montreal, with a paid-up capital of \$12,-000,000; the Canadian Bank of Commerce, with a capital of \$6,000,000, all paid-up, and b:anches in the different parts of the City for the convenience of their customers; the Dominion Bank, with a solid paid-up capital and rest, having branches scattered in the different business sections of the City, to the very great advantage of their numerous customers; the Bank of Toronto, one of the strongest institutions; Molsons, Traders, Ontario, and Imperial Banks, with paid-up capitals of from \$1,000,000 to \$12,000,000 each.

Toronto has been called the City of Conventions, and truly the title is not ill deserved. Among the most notable of the gatherings within her borders was the occasion on which the Knights of Pythias visited the City, in June, 1886. This, we have been