W. J. MCARTHUR, Dealer in Best Plymouth Goal, Gut and Split Wood Offices and Yards: 161-163 Farley Ave., Telephone 910 and 580 to 584 College Street

INTRODUCTION.

44086

In order to keep in touch with the progress shown in other things in our beautiful city, and to do better for our patrons, we have this year made our advertising pages much more attractive than usual. Notwithstanding the great efforts made by newspaper and other advertising men to draw our advertisements from us, we are pleased to be able to state that our Directory is steadily growing in favor, on its own merits, as an advertising medium. Although many constitutional grumblers are crying out "hard times," etc., our advertising is in excess of any previous year, and we expect it will continue increasing from the fact that we know, and our manufacturers and business men generally, are finding out for themselves, that better value is received for the amount invested with us in advertising than from any other source.

There is no doubt Toronto is the finest city on the continent for its size. Our citizens generally are more respectable in appearance; our laws are better observed and more strictly enforced; we have more beautiful residence streets with substantial and comfortable homes, surrounded by fine lawns, ornamental shrubs and shade trees; we have more handsome and healthy-looking ladies, and our female clerks, stenographers, factory-girls, etc., have a finer appearance on the streets than those of any

Our climate is very healthy. Our winters, though generally cool, are not of the severe type, the thermometer very rarely falling as low as zero, while our springs, summers and autums are delightful, the weather being all that can be desired.

As a summer resort there is no more delightful place than Toronto, with its Bay, Island and lagoons, Humber Bay and River, and its numerous parks. Boating of every description from the smallest single canoe, to the largest steamboat, can be indulged in at a very slight cost. From the fact that Toronto covers more ground in proportion to population than other cities, it necessarily follows that our expenditure for street cleaning and repairing, fire and police protection will be heavy, as is shown in the table following, but the advantages gained in the health and comfort of the citizens more than compensate for the amount so expended. Our fire and police protection is very efficient.

Our population is steadily increasing. Although our book may appear smaller, a part of it being printed with smaller type, yet we have sixty pages increase over last year. We have 3,003 names more in our 1894 than in our 1893 Directory. This number multiplied by three, which is about the lowest multiple used by Directory publishers, gives us an increase of 9,009 during the year. There are 73,051 names in our 1894 Directory, which multiplied by this low multiple of three, gives us a present population of 219,153. While we are aware that this is a very much higher estimate than is made by either the assessors or the police, we are satisfied it is very much nearer correct, and we would here take the liberty of stating that in our opinion, anything like an accurate estimate of the population can never be obtained from the City Hall, even though they should leave slips at all places and collect them as well, as there are so many of the opinion that full returns would mean an increase of water rate or taxes in some form.

SCHOOLS, COLLEGES, ETC.

The public schools are governed by a Board of Trustees, each of whom is elected for a term of two years, the election taking place at the time of the municipal elections. There are four representatives on the board from each ward, half of whom retire as the end of each year.

The school buildings of Toronto are of a very high order, being well built, heated,

ventilated, and having the best sanitary equipment known. The public school system is under the supervision of two inspectors, and has about 600 teachers (including principals.) The total amount paid out for salaries for the year 1892 was \$294,304; for new buildings and sites, \$12,770.36; for fuel, \$19,603.25; for repairs and alterations, \$19,084.89, and for school maintenance, other than these, \$25,011.65, making a total expenditure of \$370,774.15 for the year. Value of public school buildings, furniture, etc, \$1,418,131.

Liverpool & London & Globe Ins. Co.

OF HARTFORD. ASSETS.

There are 18 separate mation obtainable at the ti

MONTHLY TOTAL

December
February
March
April May
May
June
July
August
September
October
November
Total

CITY ASSESSME

	Year.	Assessed Valuatio
1873. 1878.		 *44,764,88 49,058,78
1883 . 1888 1893		61,954,63 98,514,46 150,766,03

*Inclusive of \$3,730,000, exempt ever since.

to mills remitted under C The debt for the year en ready at the time of going to Value of city property \$4,000,000) = \$12,000,000.

This department is under the the county judge, the mayor and

There are seven police static The force numbers 270 m inspectors, 1 sub-inspector, 15 detectives and 224 constables.

Guardian Fir

ASSURANCE CO.