

there are several schools of elocution and oratory. The Veterinary Medical College here is largely patronized by students from all over the Dominion and from almost every state in the Union. Of business colleges there are several of excellent standing; among them being Spence's Business and Shorthand Academy on King Street, the British American Business College, Toronto Business College, and Central Business College. There are also many private boarding schools, dancing schools, riding schools, boxing and fencing schools. In the Young Women's Christian Association there is also a first-class cooking school.

MUSICAL EDUCATION.

Toronto is admittedly the great musical Centre of the Dominion, many of the leading events of the season being held here. Notably amongst these may be mentioned the Massey Musical Festival to inaugurate the opening of the Massey Music Hall, the erection of which is due to the munificent gift of its founder, Mr. H. A. Massey, of \$100,000 for this purpose, and students from far and near annually attend the two splendidly equipped Musical Institutions, viz.: the Toronto College of Music and the Toronto Conservatory of Music, besides many lesser musical schools and colleges. A very noteworthy feature of Toronto's musical education is the formation some years ago of the Toronto Orchestral School where players of all grades are admitted free, and which has already acquitted itself well on the concert platform in orchestral work and bids fair to be the recruiting body for the professional orchestras of the city, for which Toronto is already well known.

COMMERCE AND FINANCE.

The large warehouses and wholesale houses are situated principally between King Street and the Esplanade, and are massive stone monuments of Toronto's commerce and enterprise. The Board of Trade building at the corner of King and Front Streets, on the site of the old American Hotel, is a handsome structure recently built at a cost of about \$400,000. The Canadian Bank of Commerce, in the modernized Italian Renaissance style of architecture, is a handsome building. The Toronto branch of the Bank of Montreal both without and within is very artistic. The Imperial Bank is a large and commodious building, as are also the Standard Bank, Molsons' Bank, the Traders' Bank and the Dominion Bank, together with the Bank of Toronto and many other monetary and loan institutions. The banking system of Canada is established on a very sound and reliable basis, and panics are unknown. The city of Toronto is one of the chief banking centres of Canada. A glance at the following table will show the magnitude and importance of its banking