

denomination in the City, and they have just reason to feel proud of it. With its well kept and spacious grounds it is a monument to their good taste and love for the beautiful; there is not its equal in the City. The Presbyterians have in New St. Andrew's Church, on the corner of King and Simcoe Sts., one of the finest specimens of Norman style architecture in the Western Hemisphere, its entire effect being vividly imposing. The Jarvis Street Baptist Church is undoubtedly the best building of that denomination in the City. It is a beautiful, brown stone structure, designed in the most modern and convenient style, and situated on one of the finest residential streets in the City, close to the Horticultural Gardens. There are many other churches of remarkable beauty, but want of space makes it impossible to adequately describe them.

As a literary and educational centre Toronto's pre-eminence is admitted on every hand. At the head of her institutions of learning stands the national and far-famed University of Toronto, with which are affiliated various colleges, medical and otherwise. Her stately pile, erected after the Norman style of architecture, commands the admiration of tourists from every clime ; a recent distinguished English

traveller pronouncing it "the only piece of collegiates architecture on the American continent, and worthy of standing room in the streets of Oxford." There are also Trinity University (Anglican), having in affiliation St. Hilda's College for lady art students, etc.; St. Michael's (Roman Catholic), conducted by the Basilian Fathers, and which is acknowledged by all to be one of the best colleges to-day in the Province; Victoria College (Methodist), a grand and imposing structure, and well worthy of such a strong and influential body; Knox College (Presbyterian), McMaster College (Baptist), Wycliffe (Episcopal), Upper Canada College—"the Canadian Eton," the Normal School, besides numerous public schools, convents, colleges of music, College of Pharmacy, College of Veterinary Surgery; the School of Practical Science, in connection with the University, its aim being, like that of Columbia College or the Boston School of Technology, to train not alone young men's minds, but also in the arts necessary to the mechanic—a need felt very much in these days.

Among Toronto's most prominent business streets may be mentioned Front, Esplanade, Yonge, King, Queen, Church, Bay, Scott, Toronto, Adelaide and Richmond, with their massive and imposing buildings, wherein are carried on all kinds of manufactures, banking, insurance, wholesale and retail business of every description. A visitor passing through any of those streets at any time of day, and seeing the throngs of people hurrying to and fro, would think that there was a constant holiday, so vast is the concourse of men and women on business.



RESERVOIR PARK.

9

Among her most beautiful residential streets are the following: Jarvis, Sherbourne, St. George, Bloor, College, Church, Carlton, Gerrard and Wellesley streets, Spadina avenue, Wilton Crescent, Rose avenue, and numerous others. with their well kept lawns and spacious grounds, are not surpassed, and but rarely equalled on the continent.

Continued on page 13.

CONFEDERATION LIFE ASSOCIATION.

This handsome building, a cut of which will be found on the opposite page, is the Head Office of the above prosperous and progressive company. This institution has, under the able management of Mr. J. K. Macdonald, reached a position in the twenty-two years of its existence unprecedented in the history of life insurance in Canada. The Directors have ever been ready to accord policyholders all possible privileges consistent with safety, and the last great advance was made in 1893, when the Association commenced to issue its new unconditional and automatically non-forfeital¹⁶ policy.

For information as to rates, etc., apply to the Head Office, Toronto, or to any of the Association's agents.

CONFEDERATION LIFE BUILDING