



This is not, however, the average picture of old age. Toronto.

Walk along our streets any day, and it will be noticed that many of the workmen who are wielding pick and shovel are men whose years should claim for them greater ease. Walk into our great stores, and we see old men who are struggling to keep pace with young men behind counters. Commercial offices have also their quota.

These men would enjoy the autumn of life as well as the others, but circumstances have otherwise decreed. In some cases the causes can be traced to the lack of "getting on," and in many other cases the cause is that they were born into the wrong family—into poverty and never got a foothold—never got a grip for this world's climb.

We pity the man whose last years are cursed with poverty and the knowledge that no one wants him.

Youth is the time to prepare for the days of the coloured leaf and hoar frost.

It is a law, severe in its workings but met with in every sphere of human activity,— "Whatsoever a man soweth that shall he also reap."

The spendthrift of youth has an old age of want awaiting him. How often we have heard it said, with a twinge of sadness, "If I only had saved my dimes when I was young I could have an Endowment policy come to my aid now when I feel the weight of advancing years."

Young men do not realize the seriousness of the need to lay aside in youth for old age, else more of them would face this problem and solve it in youth.

A fixed determination to have enough for comfort in the autumn days, made by the young man in the days when money is but little thought of, would temper the chilling evening winds by comforts that are then most appreciated.

The subject of the illustrations of this issue is Toronto. In industrial importance, wealth and population, this "Queen City" ranks second in Canada; and, if the confident hopes of its patriotic and enterprising citizens are fulfilled, it will soon occupy the premier position. On that point, however, a loyal Montrealer may be permitted to have a doubt.

In point of age Toronto falls far behind its Eastern rival. Montreal was a city with ten thousand people and with a history of a century and a half, when Governor Simcoe first spread his tent on the silent shores of Toronto Bay in 1793, and began to lay out a new capital for the western province. The French, indeed, with their usual prescience, had nearly fifty years before noted the strategic importance of Toronto, "the meeting place," as its name means in the Indian tongue, and had established a fort there to control the fur routes from the west and the north. The post, however, had not been maintained by the British after the conquest.

The loyal Simcoe named his infant town, York, after George Third's soldier son. His plans for it were evidently ambitious. We read that he forbade the erection of any house that was not forty-seven feet wide, two stories in height and of suitable architectural design. It would be interesting to learn whether these early building regulations were more honoured in the breach or in the observance.

For a time the growth of York was slow. When the town was sacked by the Americans in 1813 its people did not number a thousand. As the richness of the surrounding country, however, began to attract a large immigration, the natural advantages of a fine harbour, a commanding position on the inland waterways, made it the great distributing point for the trade of the central and western parts of the province, and by 1834, when it was incorporated under the name of Toronto, the population had risen to nearly ten thousand. The first mayor of the new city was that redoubtable little Scotsman, William Lyon Mackenzie, the vehement Reformer, who, a few year later, achieved wide notoriety as the leader of the Upper Canadian rebellion.

The commercial prosperity of Toronto was greatly enhanced by the development of the Canadian canal system, and by the completion of the Grand Trunk Railway about the middle of the last century. It was not, however, until after the establishment of the National Policy in 1879 that the city began to be a great manu-

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