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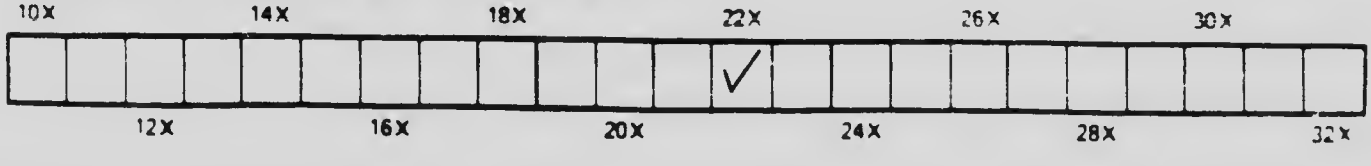

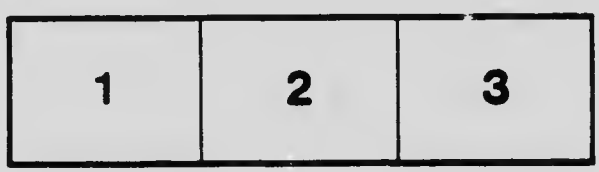

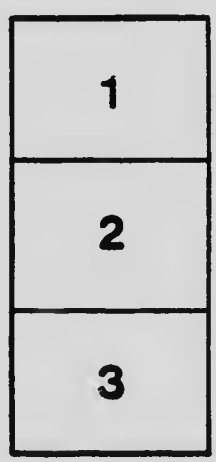

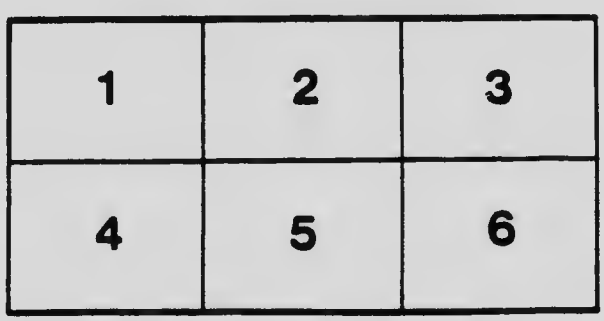

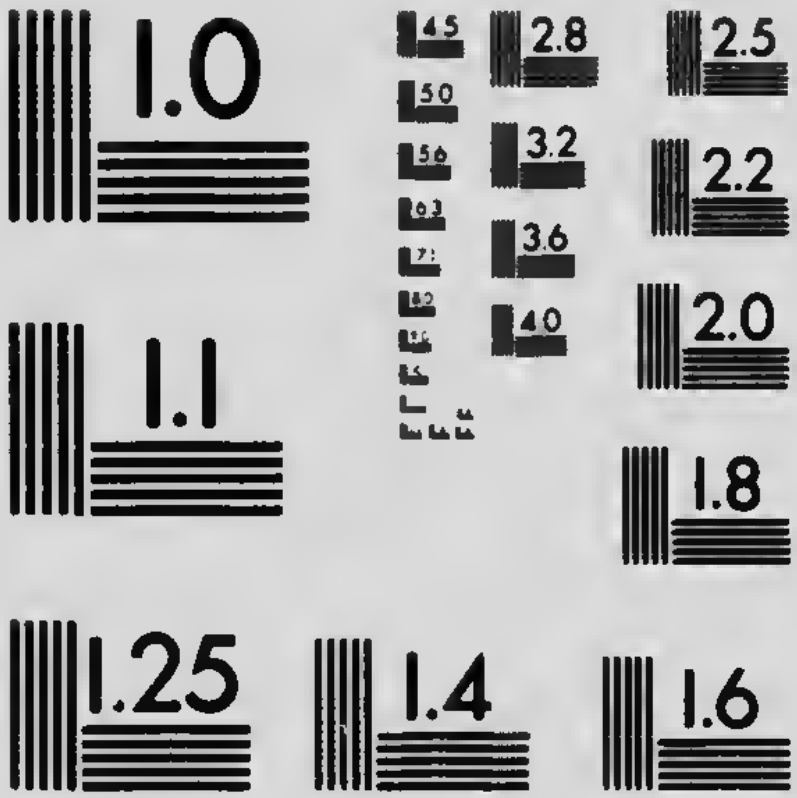

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Toronto City Hall, a noted show-place.

TORONTO: FAVORED FIELD FOR FACTORIES

PUBLISHED BY CANADA'S CENTURY
CO., LIMITED, TORONTO, CANADA

Issued with the authority of the Department of Industries and Publicity,

JOSEPH E. THOMPSON, Commissioner, Toronto,

With whom those desiring further information on any point should communicate.

Entered according to Act of the Parliament of Canada in the year 1907, by CANADA'S CENTENNIAL CO., LIMITED, at the Department of Agriculture.

TORONTO TAKES THE MANUFACTURING OPTION.

A new Kind of Progress

Toronto's progress, which has been so marked during the last ten years, goes on with greater momentum than ever. But there is a striking change in its character. Instead of proceeding equably as it did before, it is now making much the greatest headway on the side of manufacturing industry. Here it has found the line of least resistance. Gifted as Toronto is to excel in all enterprise open to a city, and foremost as it has been in all, its aptitude for manufacturing pursuits is more pronounced than for any other. The city of homes, the seat of culture, the great wholesale centre of Ontario, has now definitely struck out on that career which has always offered it the easiest road to distinction. In the language of the colleges, it has taken the manufacturing option. Among the alterations that on all hands and in all forms the rapid growth of Toronto is effecting, no other so impresses the observer as the transformation that is being wrought in the downtown quarter by the disappearance of dwelling houses and small mercantile shops to give place to large factories. It is Toronto's good fortune to have as eye-witness and chronicler of this change a citizen who ranks among the chief historians of the time and who is undoubtedly the greatest of living writers of English prose. In the April number of the Canadian Magazine Mr. Goldwin Smith writes pensively of the steadily-pressing advance of manufacturers upon the city's old residential area. That charming bit of writing by the keen-visioned historian is a record of a notable transition and it will become a Toronto classic. In the opening paragraph he says: "The announcement that manufacturers are going to build a thousand houses for additional hands seems to mark a turning point in the history of Toronto. Is she henceforth to be a residential or a manufacturing city? She can hardly be both, at least in a special degree. Apparently, by this announcement, the die is cast and Toronto is to be a manufacturing city."

Then follows an account of some of the changes that have taken place in the period of his residence in Toronto: "It can hardly be said that Toronto has not hitherto in her own line been progressive. When a stranger came to settle in her thirty-four years ago, the population was barely a third of what it is now. Dundas Street, where the newcomer lived, was still rural. Cows pastured on the street. In the neighborhood there was just society enough to make up a rubber. Rosedale with its fanciful variety of villas was not, nor was St. George Street with its lines of mansions. There was little east of the Don. On Queen's Park rose no massive pile of Parliament Buildings, no bright parterres of flowers met the eye.

The Toronto of the Past

No new City Hall on Queen Street bespoke the plethora of city finance. The Island now with its countless villas, is the Summer paradise of opulence, and at the same time the scene of those enjoyments the extension of which to the less wealthy class, the whole family sharing them, is one of the pleasant features of the age. In those days, it is believed there was on the island, besides the lighthouse, one solitary bungalow, in which the writer spent an evening with its owner. Three mansions in the characteristically English style, built half a century before, stood, antiquities among mushrooms."

* * * * * * * * *

"With its centres of Government, administration and law, its banks, its agencies of commercial distribution, and its university, Toronto was not only attractive, perhaps as much so as any city on the continent, but was thriving, and seemed assured of increasing prosperity in the future. Pleasant was the picture which it presented to the eye of a visitor coming in over the lake and looking at it with its towers and spires, lit up by the evening sun.

Toronto's citizens were proud of her and were forming plans for her embellishment; an association with that object was on foot. She was becoming a centre of art as well as of Government and finance. She had a school of painting, in landscape and portraiture at least, the reputation of which was not confined to her. She had a school of sculpture which had shown its capability. She had a very flourishing school of music."

After lingering on the pleasing retrospect the writer turns to the present: "Now comes a change. The visitor approaching over the lake sees, not the bright city roseate with the evening sun, but a vast volume of smoke, betokening a change, perhaps an inevitable change, in the destination of our city. Materially the change is for the better. At all events it has come. Commerce must have its way. It has its way with Niagara, turning a wonder and a glory into a power."

He concludes as follows: "There is no use in repining. Our best policy practically seems to be that of supporting the City Council in its effort to locate factories for the future on Ashbridge's Bay, where, at all events, they could hardly annoy us with their smoke. Why was this policy, obvious as it now seems, not adopted before? Because the forecast necessary for the adoption of any policy is not possible with a government, the members of which hold their office by so brief a tenure and must be always thinking of re-election. The occurrence of the present crisis in our fortunes may be salutary, as it practically impresses on us the necessity of exchanging the present system for an expert, stable, and really responsible government."

A BIG MANUFACTURED OUTPUT NOW.

How the City has Grown

Of the strides Toronto has already made towards the goal of her ambition as a manufacturing city, the census figures give us the approximate measure. The showing of these statistics under their chief heads is as follows:

Year	Capital	Value of Products
1881	$11,691,700	$19,562,931
1891	31,725,313	44,963,922
1901	52,114,042	58,415,498
1906	75,000,000	84,689,253

From the report of the City Treasurer, presented in the early part of May, the following reference to this subject is quoted:

"Her (Toronto's) factories are being enlarged, the output increased, and the supply maintained. So has the ratio of employees, the wage earners, whose requirements furnish a large home market of their own. In 1904, it was estimated that 50,000 hands were employed in our factories; in 1905 the number reached 60,000; in 1906 the increase was still marked, reaching 65,000. The capital invested in our industries amounts to $75,000,000, the annual pay roll to $29,000,000, and the horse power utilized reaches the large but conservative figure of 53,362.

TORONTO'S OUTLOOK.

No danger of Inflation

The City Treasurer is able to show this cheerful picture of Toronto's present condition and outlook: "The prospect never was brighter. The country, as a whole, is prosperous, and Toronto shares fully in the general prosperity. Business—trade and commerce—is growing larger and maintaining an excellent margin of profit. There does not appear to be cause for apprehension as to the future; on the other hand never was there better reason to hope for the continuation of the good times we now enjoy. It is gratifying to know that our business men have been observing commendable caution during the year and that the increase in their business is not due to over-production and forcing of markets, but to real expansion—to the ordinary balancing of demand and supply. The fact is that the country is growing. Public works on a large scale are giving unwonted occupation to working men; the forest and the farm are attracting their portion of workmen and settlers; the mines in Northern Ontario are drawing large numbers of people; and Toronto, from which so many of the necessary supplies reach these classes, is being thus rapidly, but solidly, built up. Vacant land is being occupied and made profitable; dwelling houses are in demand; office and factory accommodation is scarce, so that the advance in the building trade is healthy and not overdone. Thus, while business has vastly increased, it is being built up on a firm foundation, and so far as the City is concerned, further expansion may be confidently expected without the danger of inflation."

TORONTO'S TERRITORY IS ALL CANADA.

The Dawn of Canada's Century

To form a conception of what a city Toronto is it is first necessary to grasp the large idea of what a country Canada is. That idea can be only very partially conveyed by statistics. Even so recently as a generation ago statistics would have given a very faint foreshadowing of the material greatness of the United States as it is to-day. Yet by that time the United States had collected its energies for the wonderful advance which has since kept the world marvelling. Canada has entered upon such an onward movement as that which has brought its great neighbor to its present high place among the nations. If they are spared, the Canadian young men and young women now beginning life will find themselves in a rush of nation-building such perhaps as never went on before. Until recent years the proximity of the United States was a drawback to Canada. The immense mass of the American population attracted immigrants and capital, and Canada was comparatively neglected. But when the United States became so fully peopled that good land was no longer obtainable at low prices, Canada's merits came into notice. Americans were among the first to appreciate the prospects here, and from their teeming population scores of thousands have come to our side of the line.

Intelligent and patriotic Canadians did not need to be told that their country had a splendid future. They believed in it from the first, and unstintedly supported their Governments in constructing the great foundation works of the Canada which the great majority of them were not to live to see. In Canada's struggling days, when its great West was yet a wilderness, $100,000,000 was expended to build its splendid system of canals, and the first truly transcontinental railway in North America was built in Canada when the country had but little more than 4,000,000 inhabitants. This shows the stuff of which the Canadian people are made, and indicates the strength of their faith in their country. And no one needs to be told that their faith has been abundantly justified, for when the main highways were opened the country was ushered upon the career of prosperity which now makes it so conspicuous.

Canada had its costly national plant completed in time to take care of the overflow of population from the United States, and throngs of farmers from the border States have come into the Canadian West in the last five years. From Great Britain and from the continent of Europe immigrants are coming by the shipload, and in the present year it is estimated that 300,000 people will come from other lands to make their homes in Canada. Lord Strathcona, Canada's High Commissioner in England, made a speech in London a short time ago in which he confidently predicted that Canada will have 80,000,000 people at the end of the present century. James J. Hill, the railway

Looking to a population of 50,000,000

king, himself a son of Canada, prophesies that Canada will have 50,000,000 of a population in another fifty years.

As gauges of Canada's growth its railway figures are impressive. Twenty years ago the country had 12,184 miles of railway in operation. It has now 22,000 miles. Up to June 30, 1906, the amount expended on Canadian railways was $1,332,498,704. Railway earnings in 1906 amounted to $125,322,265. More than 6,000 miles of new line are now actually under contract, and many thousands of miles more are projected. In a recent newspaper article Mr. J. L. Payne, Dominion Comptroller of Railway Statistics, Ottawa, predicted that the country's railway mileage would be more than doubled by the end of the next ten years.

In its final report, submitted to Parliament on April 25th of the present year, the Commons Committee on Agriculture and Colonization summed up as follows: "A careful survey of the entire field demonstrates that agriculture, the cornerstone of national wealth and power, is in a more prosperous condition at present in Canada than in any other country of the world, while the yet unmeasured territory of rich virgin lands awaits settlement ready to respond bounteously to the industry and intelligence of many millions of willing hands. In a word, Canada is the world's greatest bread field of the day."

Addressing the Royal Society of Canada at its annual meeting on May 14th, Dr. Wm. Saunders, C.M.G., the president, said that the progress of Canada in agriculture in the last twenty years was unprecedented throughout the world.

A volume just issued by the Canadian Bureau of Census and Statistics shows that the aggregate earnings of the 922,591 persons recorded by occupations as wage earners were as much as $321,500,000 in 1901.

The following table tells the story of Canada's progress in the present century as well as figures can tell it:

	1901	1906
Paid-up capital of chartered banks..	$ 67,035,718	$ 91,074,505
Bank note circulation.....	49,119,479	69,366,505
Dominion note circulation.....	27,671,452	49,941,427
Chartered banks' assets.....	528,304,110	861,602,330
Deposits in chartered banks.....	315,775,426	536,769,519
Deposits in Post Office savings banks	39,950,813	45,736,488
Deposits in other Government savings banks.....	16,098,146	16,174,134
Deposits in special savings banks...	19,125,097	27,399,194
Total deposits.....	390,949,482	626,079,335
Chartered banks' discounts.....	318,240,549	559,338,229
Number of letters sent.....	191,650,000	323,644,000

A Toronto Hotel.

A Toronto Office Building.

A Toronto Bank and Office Building.

The Tale the Figures Tell

Railway freight carried (tons).....	36,999,371	57,966,713
Value of imports.....	186,878,231	287,207,412
Value of exports.....	194,509,143	246,657,802
Total shipping (tons).....	60,474,604	81,056,234

Canada's fiscal year is now the twelvemonth ending March 31st, having previously been that ending June 30th. Her trade figures for the year ending with last March are as follows:

Total exports.....	$272,206,606
Total imports.....	340,374,745

The last monthly statement of Canada's chartered banks—that for April, 1907—indicates continued expansion. The notes in circulation in April, 1907, were $72,842,909, against $76,346,013 in March, and $66,530,677 in April, 1906. The deposits payable on demand increased by over ten million dollars in the year, the figures being:—

April, 1907.....	$167,217,947
March, 1907.....	163,637,868
April, 1906.....	157,147,012

The deposits payable after notice also show a substantial increase. In April, 1906, they totalled $373,376,049; in March, 1907, $404,299,184; and in April, 1907, $407,370,491.

Dominion note circulation increased by nearly $3,000,000 in the month, and by nearly $9,000,000 in the year, the figures being:—

April, 1906.....	$ 36,689,185
March, 1907.....	42,631,694
April, 1907.....	45,407,377

Current loans in Canada have increased by nearly one hundred millions in the year. In April last they totalled $586,149,738, against $579,057,554 in March, and $486,683,324 in April, 1906. Current loans elsewhere, on the other hand, show a decline from $35,578,156 in April, 1906, to $33,305,188 in March, 1907, and $28,933,174 in April, 1907.

The total assets of the Canadian banks in April were valued at $951,053,5[illegible], against liabilities of $773,904,327. The comparative figures are:—

March, 1907, assets, $943,695,386; liabilities, $765,737,503; April, 1906, assets, $843,599,867; liabilities, $681,700,156.

Gratifying as their showing is, statistics testify only as to what has been accomplished. They give no forecast of the expansion which is to be the history of Canada throughout the twentieth century.

Toronto, as the second city in this grand country, must bound forward in the period of Canada's mighty youth. If the predictions of Lord Strathcona and James J. Hill are fulfilled for the country at large the day when there will be a million people at this vital centre

Toronto the old Meeting Place

of Canada's trade cannot be far distant. For those who would share in the benefits of the country's growing time there is no spot more favored than Toronto. Now is the time for enterprises to be established in the city. The growth of Canada, this second Young Giant of the West, will make the fortunes of all capable manufacturers whose works are located in Toronto. Here Canada's prosperity comes to a head.

Toronto lives up to its Indian name. If it could be revisited to-day by the spirits of red men who knew it as a landing-place on one of their most frequented routes, they could find no more appropriate term to describe it than the Huron word by which it is called. What was the "meeting place" of hunting parties, war parties and trading parties before the pale faces occupied the land remains still essentially the *rendezvous*. As scattered bands of savages repaired to it to traffic in the products of the wilderness, so to-day men from all parts resort to it to trade in the staples of which it is the mart. Many of the great highways of trade on this continent follow the trail of the native pathfinders, and many a flourishing city stands where the lodges of the Indians clustered, but it is doubtful if the first inhabitants ever picked out a "gateway" with truer discernment than in the case of Toronto. From this point, which was the key to the country of the Hurons nestled in the district east of Georgian Bay, railway communication now stretches to the farthest West, and to the farthest North of Canada's settled belt. In and out of Toronto's port is constantly pouring a commerce whose volume is equalled by that of few of the interior cities of North America. This metropolis of Ontario is the commercial centre of gravity of Canada.

A NATURAL AND A NATIONAL HARBOR.

Toronto's Great Harbo

One of the natural features that pre-determined Toronto's destiny as a place of trade is its harbor. Among all the basins on the Canadian shores of the Great Lakes it would be impossible to find another in which are combined to many excellences as the practically land-locked inlet at Toronto's doorstep. With the exception of the channel on the east and that on the west, it is, as has already been said, enclosed by land. In its ample space accommodation could easily be made for all Canada's lake marine. A programme of improvements has now been entered upon that will make the harbor an ideal shipping place. Appropriations aggregating $150,000 have this year been voted by the Parliament of Canada for the deepening of the eastern and western approaches, so as to give safe passage to vessels of the deepest draught. The City Council has been authorized by the ratepayers to divert the Don River from its present harbor outlet into the open lake. This will put an end to the discharge of river silt into the harbor and will give finality to the dredging operations that are going on. As this dredging continues, the shallow landing places will be made accessible for the loading and unloading of vessels of the largest burthen. The improvement of the two channels for which the Dominion Government has provided will enable large vessels to get into the harbor in any kind of weather, for if the sea is violent on the east the Western Gap can be used, and if the tempest is from the west vessels can come in through the Eastern Gap.

In the year 1906 there were brought into the harbor 3,406 vessel cargoes with a total tonnage of 1,524,827 tons. This traffic consisted mainly of general merchandise, coal, lake stone, bricks, grain, lumber, oil, live stock, ice and fruit.

Besides its other advantages, the harbor is open during a longer period of the year than are the majority of the shipping points on the lakes. In the last season of navigation it was frozen over for only 82 days. Unlike some of the lake ports, that of Toronto is connected with the lake by extremely short channels, mere cuttings across a bar. There are therefore none of the dangers of the long, narrow and devious approaches that have to be threaded before some of the lake ports can be entered. In short, Toronto narbor was marked out by nature as a place of concourse for trading vessels. It is the "meeting-place" of marine traffic. As far back as 1850 Sir Sandford Fleming, one of the most distinguished of Canada's civil engineers, the engineer-in-chief under whom the Canadian Pacific Railway was carried out, thus referred to Toronto harbor: "To the last therefore (the natural harbor) must we ascribe the beginning of Toronto, and to the unequalled excellence of this harbor, forming on the north shore of Lake Ontario, the most facile outlet for the productions of the back country, is principally due the rapid and un-

The Opinion of a great Engineer

interrupted progress in commerce and in wealth of the western capital."

In 1872 the Deputy Commissioner of Public Works for Canada made a report on Toronto harbor, in which report occurs this passage: "There can be no doubt of the fact that the city of Toronto owes its existence and the surrounding country its present growth and prosperity mainly to the fine natural harbor of Toronto, and it must be admitted that, while this harbor has served to develop local trade, it has also served the important purpose of a harbor of refuge for the shipping and general commerce of the lakes."

In another reference to the harbor Sir Sandford Fleming said: "The formation to which this bay is due was entirely consistent with the most admirable provisions of harbor capacity, shelter, anchorage and the conveniences of navigation. Up to such a period (and it is demonstrated by the charts) nature was engaged in work eminently useful, and in a manner most fortunate and unimpeachable; nor did our predecessors fail to discover how excellent a haven had been formed, as to its inducements may be traced the selection of the site for the city, just as surely as to its influence may be attributed the rapid growth and great prosperity of this metropolis."

Extremely important as an adjunct to the harbor is the fine roadstead from which the western channel is entered. It may well be said that the location of the city was decided by natural selection. Toronto's site is her fortune.

ON THE HIGH ROAD OF THE WATERWAY.

A fine Strategic Position

Situated where it is, this magnificent harbor gives Toronto a commanding place on the greatest natural artery of trade on the continent—the waterway made up of the Great Lakes and the St. Lawrence. This grand physical feature has contributed its part to the building up of Canada, and is one of the mediums of the enormous traffic now originated in the prairie provinces. That traffic is swelling year by year and will continue to mount up throughout the most extended lifetime of any persons now living. The more the waterway is used by growing Canada, the more will the chief ports and stopping-places on its course flourish.

As Ontario's front door, Toronto is bound to be one of the busiest places on this natural route. Every improvement of the waterway will add to Toronto's lake-borne commerce. When the Dominion Government completed the work of deepening the series of canals by which the rapids of the St. Lawrence are overcome, there was a marked increase in the tonnage of freight passing in and out of Lake Ontario, and this increase added materially to the business of Toronto harbor.

A short time ago a deputation waited on the Prime Minister of Canada with a petition for the deepening of the Welland Canal so as to afford a 20-foot channel between Lake Erie and Lake Ontario. A very encouraging answer was given and it is not improbable that six feet will be added to the depth of the Welland Canal in the near future. The expansion of Canada's productive industries has outrun the development of its carrying facilities, remarkable t' ugh this latter has been. If only as an auxiliary to the overworked ra'' ay system of the country, the waterway will have to be made ready at all points for vessels of deep draught. The necessity for this adjustment to new conditions was pointed out by the Royal Commission on Transportation, whose report was submitted to the Dominion Government last year. To Toronto the deepening of the Welland Canal would be of immense advantage, facilitating, as it would, the delivery to the city of raw material from the West, and the shipment of manufactured product on return trips.

But, irrespective of the bett ments of the navigable channels which are to be carried out, t' e waterway can always be depended on to keep increasing the volume of its tribute to the second city in Canada. The country is but at the beginning of an epoch of prosperity which may continue for generations. Thriving towns and cities are springing up at various points in the long course of the lake system, and at these business is being made for the lake freighters. In response to the new traffic demands thus created Canada's lake marine is steadily adding to its tonnage. At Toronto, at Bridgburg, at Collingwood, at Sault Ste. Marie, shipyards are busy on con-

The Light-house of the Lakes

tracts for vessel companies operating on the lakes and the St. Lawrence. Another large shipbuilding company is about to establish works at Fort William. All parts of the country will be more or less benefited by the progressive enlargement of the lake carrying fleet, but none more than Toronto.

Of very great advantage to Toronto as a marine city is the location within its bounds of the Meteorological Office of the Dominion. The city is thus the official headquarters of the weather service, whose warnings of approaching storms have added a new insurance against the hazards of navigation. Mariners place great value upon that single advantage of this port. They are able to consult the weather authorities without expense and can lie safely in harbor if these give advice of coming dangerous gales. The Dominion Parliament has just voted $25,000 for a new building to be erected in Toronto for the observatory purposes of the service.

A RAILWAY CENTRE.

On Three Main Lines

A place that became a great emporium by the force of its advantages for waterway traffic was bound to be an important railway terminal, and Toronto is now one of the main nerve-knots in the railway system of Canada. Far the greatest part of Canada's 22,000 miles of railway mileage is within the sphere of influence of Toronto's everyday trade. As the outward movement of this immense country's commerce, with a comparatively small exception, is towards the Atlantic seaboard, and the inward movement by way of the same frontier, Toronto is in the path of a very great part of the country's export and import trade. It is the main gathering point of the traffic swept up and distributed by the Grand Trunk lines which literally gridiron the rich and populous Province of Ontario, of which Toronto is the capital.

It is to be borne in mind that there are few places on the lower lakes formed by nature for the reception and despatch of freight-carrying vessels, and a port so admirably endowed for these purposes as is that of Toronto cannot but be a point of railway convergence. The city has back of it, not only the ramifying Ontario lines of the Grand Trunk, the Canadian Pacific and the Canadian Northern, touching every port, manufacturing centre and important source of raw material in the settled province, but it has also behind it the lines which span the provinces between the Great Lakes and the Pacific. Its railway reach makes it, indeed, a city of wide sway.

Manufacturers situated in Toronto occupy a vantage ground which is probably superior to that afforded by any other town or city in Canada. They are at the provincial centre of the Grand Trunk and Canadian Pacific Railway systems, and at the head centre of the Canadian Northern. These lines, as has been already mentioned, afford communication with every place of industrial activity within old Ontario, and thus serve a market of tremendous capacity.

Ontario, whose inhabitants outnumber, as well as surpass in average wealth, those of any other province, maintains astonishingly large consumptive demand for all the staple products of manufacture and for every variety of special lines. In addition to the network of steam railways which makes it so easy for Toronto manufacturers to minister to this demand, the province has a large and constantly-extending mileage of electric railway lines, which are promoters of trade.

Beyond the thickly-peopled area known as Old Ontario stretches to the north and west the vast region called New Ontario. Into this hinterland of stupendous ascertained resources and still greater potentialities, railways springing from Toronto penetrate. The Grand Trunk Railway Company's northern line runs from Toronto

Two Important Railway Developments

to North Bay, a point on the main line of the Canadian Pacific Railway. From this town on Lake Nipissing the provincial Government's road, called the Temiskaming and Northern Ontario Railway, runs 175 miles further north, and is to be carried on to a point of junction near Lake Abitibi, with the National Transcontinental Railway. The country traversed by this Provincial Government road is wonderfully rich. The Temagami Forest Reserve, through which it passes, is the finest and most extensive tract of white pine remaining in North America. The true stories of the production of silver mines in the Cobalt field sound fabulous, but we cease to marvel at the veins uncovered in that field, when we hear the reports that come almost daily from other localities near the railway line, such as the shores of Lake Temiskaming, Larder Lake and Lake Abitibi.

North of the zone in which the most sensational mineral finds have been made the railway passes over a wide clay belt, which promises to be the seat of a large agricultural population. The mining country along the route of the provincial railway is filling up incredibly fast and is so spreading out as to call for the construction of branch lines. Some of these are already in hand.

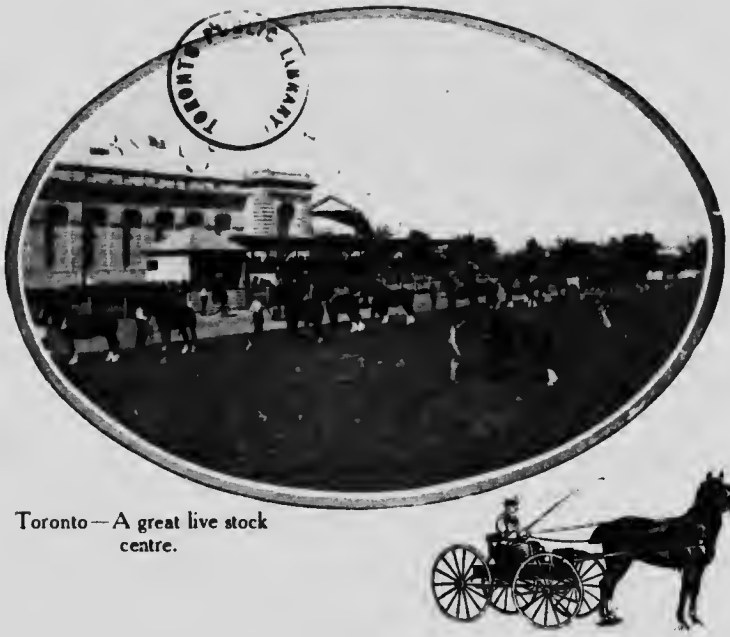
No other town or city has benefited more by the opening up of this mining country than Toronto, which lies at the Lake Ontario end of the north-and-south-running railway on which Cobalt is situated. The development of that country is not, however, to be left to the Provincial railway alone. At the annual meeting of the Grand Trunk Railway Company on the 11th April it was announced by Sir Charles Rivers Wilson, the President, that a branch is to be built from North Bay on the Grand Trunk to a point on the National Transcontinental Railway. Surveys have been completed for the building of that branch paralleling the Provincial road across the timber tract, the mineral zone and the clay belt of the Nipissing District. This will be one more railway tributary to Toronto, bearing raw material to that city and distributing merchandise shipped from Toronto's factories and warehouses to the miners, lumbermen and settlers in the District.

Two other railway developments are approaching completion whose value to this city it is scarcely possible to overestimate. These are the building of a connection between Toronto and the Canadian Pacific Railway main line at Sudbury, and the joining of the same two points by a line of the Canadian Northern Railway. The latter work is expected to be finished this year and the C. P. R. branch not much later. Both are in an advanced state of progress, and operations on both are being pushed. These two lines will open up mineral and timber tracts of large possibilities along their route and will unlock there other natural resources which want of railway communication has kept in a latent state. These results, considerable

CHARLES ST. POST OFFICE

One of Toronto's Branch Post Offices.

A carrier of Toronto's lake-borne commerce.



Toronto—A great live stock centre.

Street Scene in Toronto.

though they are certain to be, are but incidental to the main benefit which the construction of the two lines will bring to Toronto. They place the city on the great highway of the transcontinental system.

Grasping the Trade of the West

Heretofore the division of the traffic between two carriers has been a drawback to Toronto in its dealings with the country west of the Great Lakes. Naturally the C. P. R. desired to keep as far as possible the through traffic on its own lines. Its influence would be exerted in favor of routing to Montreal all traffic bound from the West, because it could not well favor Toronto for the reason that by doing so it would detract somewhat from its own earnings. Similarly in the matter of freight bound for the West, the C. P. R. could not but show some partiality to eastern cities on its own main line. When its branch between Toronto and Sudbury is ready for operation, it will not have even a sentimental motive for discriminating against Toronto, which indeed it must cultivate as the reservoir receiving the contributions of the company's Ontario lines. Unquestionably the C. P. R. Toronto-Sudbury branch will be a great spout of traffic.

The Canadian Northern's branch from Toronto to Sudbury is a parallel route which will produce good local results within its own lateral range. It is to be a link in another transcontinental system whose mileage already spreads from the head of Lake Superior quite to the foot of the Rocky Mountains, traversing the most choice and fertile areas in the Canadian Northwest. There remains to be spanned the gap between Port Arthur and Sudbury in order to make the Canadian Northern a continuous railway from the city of Toronto on Lake Ontario to the City of Edmonton in the far West. The section between Port Arthur and Sudbury will be built in the near future, and the construction of it is already being provided for. When that section is built Toronto will have two competing railway lines entering it from the Northwest. When the National Transcontinental, whose construction is now being hurried by the Government of Canada, is ready for operation, it will be tapped by the Grand Trunk's projected extension from North Bay, thus giving Toronto a third railway route into the prairie country. The railway building which makes Sudbury a portal of transcontinental traffic will give Toronto a new grasp on the trade of the expanding West.

A MAGNET FOR IRON ORE.

The Headquarters of a Transcontinental Road

In Toronto is the head office of the Canadian Northern Railway Company and in Toronto, too, are the homes of Mr. William Mackenzie and Mr. Donald D. Mann—the two men of whose enterprise that transcontinental system is the creation and whose interest in it is the paramount one. These two chiefs of transportation can be depended on to assist the further upbuilding of the city. At a banquet given in their honor by the Toronto Board of Trade on December 14, 1906, the occasion being the opening of their line from Toronto, Lieutenant-Governor Sir Mortimer Clark made a speech in the course of which he referred as follows to the effect the Canadian Northern will be sure to have on Toronto:

"The mineral wealth of the Province, so suddenly found, seems to be fabulous. Mines of great richness, vast forests and stretches of fine farm land lying in our Northern Ontario attract the capitalist and the settler. This new northern road will do much to turn all this hitherto undiscovered wealth to account, and to bring to our city the treasures of the north. It may soon bring us into communication with the tide waters of the Hudson Bay, with all that this implies. Few realize what this will mean to us.

"Some of the audience will remember the construction of the Toronto, Grey and Bruce and the Toronto and Nipissing Railways. The fact that these roads had their termini at Toronto, instead of merely passing through it, had an immense effect on Toronto. Indeed the rise of our city seemed to date from that time. . . . Now, the guests of honor (who, by the way, are Canadian Scots, are your fellow citizens, having their interests among ourselves) have organized a great transcontinental road, having its head office and one of its termini in Toronto and the others on the Atlantic and Pacific. The importance of this to the City and Province cannot be exaggerated, for it opens new fields for the employment of our inhabitants in countless directions and builds up and increases the commercial prosperity of our whole commonwealth."

From Mr. Mackenzie's speech in reply to the toast to the Canadian Northern Railway the following passage, in which he emphasizes Toronto's advantages for iron and steel making, is taken:

"As you know, we have just opened the Canadian Northern Railway from Toronto to Parry Sound. We have the grading on our line practically completed through to Hutton Mines, which is in the neighborhood of 300 miles north of Toronto, which makes the territory tributary to the railway along its whole length also tributary to the City of Toronto. The Hutton Mines road will be a great factor in providing freight for the railway, and I also hope that it will be a great factor in the building up of a great iron and steel industry in the City of Toronto. In a much smaller way than we might

A Railroad Builder's Pledge to Toronto

expect in Toronto, the iron deposits on the Canadian Northern Railway, about 130 miles west of Port Arthur, have induced the people interested in some of the iron deposits in the Atikokan district to invest capital and we have joined with them, though it is not strictly railway business. We often find we have to help outside industries in order to develop traffic for the railway. In talking with people who understand the steel and iron business and the development of these industries in the United States I am informed that Toronto is the natural point for their manufacture, as being the natural distributing point for the great Province of Ontario, and the point where the ore and necessary materials can be assembled to the best advantage, and if in any way we can be instrumental or helpful in establishing any works or industries in the City of Toronto we will be only too glad to do all in our power."

Hon. G. W. Ross, ex-Premier of Ontario, and now a member of the Dominion Senate, made a speech in which occurred these remarks as to the bearing of Messrs. Mackenzie and Mann's enterprise upon the welfare of Toronto:

"When the railway is opened to Sudbury and extended to the iron mines about 30 miles to the north, as intended, Toronto will be the base of a smelting plant and iron industries equal to the best in Canada. In fact, it will be in the interest of the railway to provide such industries equally with Toronto, as carrying the iron ore to the lake front will furnish freight for the road, an important factor in its ultimate success. To meet this condition it is to be hoped the Mayor and Board of Control will encourage the scheme in every way. In this age of progress and enterprise it will be unpardonable if Toronto is not able to boast of rolling mills and foundries on a gigantic scale within the next few years."

Mr. B. E. Walker, president of the Canadian Bank of Commerce, was another of the speakers who dwelt on the part the road is to play in Toronto's prosperity. He had this to say on that point:

"However national a railway system may be, it is difficult to avoid certain advantages accruing to the city where the board and the executive officers chiefly reside. Through the decision of the authorities of the Canadian Northern, Toronto is to be the governing centre of this transcontinental system, and we may well congratulate ourselves on the fact."

THE NERVE CENTRE OF CHEAP POWER

Toronto and Niagara Power

A phenomenon of nature which throughout Toronto's past history has been the resort of its citizens and visitors who are attracted by scenic grandeur is the great cataract of Niagara. From one of the sublime spectacles of the earth the falls of Niagara has become one of the great economic forces of our age. It is now pressed into the service of Toronto, and is already playing its part in the further building-up of the Queen City. Only initial effects are yet experienced, but in the next two or three years an industrial revolution will have been accomplished by the currents pulsating from the world's mightiest waterfall. The thunder of the cataract can be heard a few miles away, but its lightning is now being spread over a great territory. To no point does the development of Niagara's energies mean more than to the chief city of Ontario. Hydro-electric power generated at Niagara Falls will henceforth be one of the main permanent factors in the growth of Toronto. The transmission line of the Ontario Electrical Development Company is now delivering power at the company's Toronto sub-station, whence it is distributed over the Toronto Electric Light Company's related system to consumers in the city. The street railway service of Toronto, which last year carried 78,000,000 passengers, is operated over its hundred miles of track by power furnished from Niagara Falls. Niagara electricity lights the streets of Toronto and many of its private buildings. It supplies the motive power in a very large number of the manufacturing works in the city, but it is only in the beginning of its influence in the making of the greater Toronto.

At the annual meeting of the Electrical Development Company of Ontario, held in February last, the Vice-President and Managing Director referred as follows to the consummation of the company's enterprise: "During the construction period of what has been referred to by eminent engineers as one of the most difficult engineering feats ever conceived, your directors have had many anxious moments, and it was not until one day in November last that we were able to demonstrate to the public that what we had promised had been successfully accomplished, and that Niagara power delivered in Toronto was an accomplished fact. On that day your directors and the chief officials of the Toronto Electric Light Company and the Toronto Railway Company waited at the receiving transformer station in Toronto with almost breathless anxiety for the first flash of electric current to be transmitted from Niagara Falls, and when, in obedience to our signal, our receiving sub-station was brilliantly illuminated by Niagara power, we felt that the expectations of our shareholders had at last materialized and that our engineers and construction staff had fairly won their laurels. It is true that delays in

construction have been experienced, but we were dealing with the unknown."

Cutting Down the Cost of Power

A year ago the Ontario Power Commission submitted its report. That Commission was charged with the business of inquiring into the cost at which hydro-electric power could be supplied to seven urban municipalities tributary to Niagara Falls, Toronto being chief of them. The Commission found that the industrial use of hydro-electric power would mean to the manufacturer in these municipalities an economy equal to 69 per cent. of the cost at which their power was then being produced. In other words, hydro-electric power would cost but 31 per cent. of what coal-produced power was then costing. Commenting on this reduction the Commissioners say:

"The effect on industrial development of the savings in question is, however, so important that it is worthy of special consideration. The municipalities represented by your Commissioners are pre-eminently manufacturing and industrial communities. They are equipped by nature to excel. They enjoy a high degree of efficiency in the manufacturing arts. The overflow of their aggressive and self-reliant enterprise has pushed their products into many lands. The barriers of cheaper labor and other natural conditions, which might have kept them out, have been overcome. From the great economic leverage that Niagara power—unloaded by corporation tribute—will give, an incalculable stimulus to the productive and competitive efficiency and enterprise of their manufacturers will be derived. These economic conditions will not only, in obedience to a natural law, beget an increasing activity, but they will also attract to the district the enterprise of others. Just as virgin pine on the banks of carrying waters attracts the lumberman and as the choicest fishing grounds attract the fisherman, so will unique manufacturing conditions attract the manufacturer. As a result, therefore, of such development as is herein considered, a great stimulus to manufacturing activity may confidently be expected."

Of the superior advantages of hydro-electric power as the motive force in manufacturing works, Professor R. A. Fessenden, electrical engineer, Washington, D.C., who was a member of the Commission, speaks as follows: "In the factories themselves the use of electric motors for driving electric machinery, by doing away to a large extent with pulleys and countershafts, has made machine rooms healthier, cleaner and better lighted.

"As a result of an investigation covering more than one hundred plants, varying in size from Baldwin Locomotive Works down to plants employing not more than one hundred horse power, it was found that the introduction of electric power reduced the average power needed in factories running at varying loads to one-third of what was required when steam was used. This reduction, much

Power Plants Costing $27,000,000

greater than was anticipated, was found to be due in part to the fact that in the great majority of such factories the power used in turning the shafting and countershafting absorbed the largest part of the energy.

"Another unanticipated advantage, but one which experience has shown us is a very important one, is the fact that a much greater output is obtained under the improved conditions from the same machinery, owing to the increased facility for operating at maximum output. Another is that more machinery can be employed in the same floor space. Other incidental advantages are greater flexibility of operation, the fact that one section of factory can work overtime without the necessity of running the entire power drive, the ease in changing the position of the machinery, the saving of the floor space which would otherwise be used by engine and boiler, the saving in the cost of the heavy structural work necessary to support long lines of shafting and the increased facilities for using cranes in consequence of the absence of much overhead shafting."

Seventeen million dollars has already been expended upon the generating works of the three power companies established on the Ontario bank of the Niagara River at the Falls. Ten million more is to be expended upon increased equipment of these works. At least half the output which is to flow unceasingly from that $27,000,000 group of plants is to be at the service of Ontario. This is provided in the leases the three power companies hold from the Provincial Government, which has right of eminent domain on the west bank of the river. According to the calculation of the International Waterways Commission, the capacity of the works on the Ontario bank is 415,000 horse power. Half of this immense quantity is enough to give commercial assurance of low rates to Ontario power consumers, for, besides the magnitude of output reserved for use in Ontario, there is the obligation upon the producing companies to compete. At all events their agreements with the Provincial Government prohibit them from combining or entering into any arrangements for the upholding of rates.

But a much more trustworthy guarantee that Niagara power will be *cheap power* is the Ontario Act passed in 1906 to institute the Hydro-Electric Power Commission, and to enable municipalities to secure power at the very lowest cost. By this measure the Hydro-Electric Power Commission is authorized to enter into contracts for the supplying of municipalities with power at rates which yield no more than a moderate profit on the cost of production and transmission. On their part, besides being thus enabled to contract with the Commission, municipalities are authorized to distribute among private parties the electricity supplied in wholesale quantities by the Commission. To ensure that private consumers get the benefit

of equitable rates, the Act empowers the Commission to supervise and check the local rates.

The Government Guarantees Cheap Power

At the present time the Commission holds applications from municipalities calling for a total of 44,000 horse power. Before these applications were put in estimates had been given to the municipalities of the rates at which power could be delivered to them respectively by the Commission. Toronto had signified a preliminary demand for 15,000 horse power. The Commission's engineers calculated that this could be delivered at a Toronto storage station for at most $18.10 per horse power. It is now stated that upon later investigation into the elements of cost, the Commission finds it can substantially shade this rate. It has drawn up a schedule of charges, graded according to quantity taken, to be paid by consumers to whom the Toronto block of power is distributed.

It is of no concern to contracting municipalities how the Commission obtains the power that it undertakes to furnish to them. The Act allows a choice of methods subject to the approval of the Lieutenant-Governor in Council.

Though there are points nearer to the Niagara source of energy than Toronto is, the city is not therefore placed at a relative disadvantage. It has, in fact, been the study of the Hydro-Electric Power Commission to endeavor as far as possible to put on the same footing all the municipalities within what is known as the Niagara Power District. If the difference in the cost of transmission is slightly against Toronto as compared with places nearer to the Falls, other advantages turn the scale in Toronto's favor. For one thing, Toronto has a labor market such as no other point on the transmission system can offer. A manufacturing city with a population exceeding 300,000 souls must be the home and resort of more wage-earners than can be congregated in a number of smaller municipalities whose joint population is less than that. Toronto is, so to speak, the catchbasin of the work-seeking immigrants who stop short of the Canadian West. It is the centre to which Canadian-bound labor from the lake cities of the United States tends to drift. It has an enviable reputation for labor peace, being seldom embroiled in any notable strikes and originating few of its own. Toronto workingmen are not malcontents, and Toronto unions are not trouble-makers. In the April number of the Labor Gazette, which is issued by the Department of Labor at Ottawa, Mr. Phillips Thompson, the Toronto correspondent, reports in part as follows: "Labor was well employed during Ma[illegible]n all indoor trade, and the building season, which promises to be a very active one, has opened early, and at the end of the month a large proportion of the men engaged therein were at work. A steady influx of immigration has set in, and although

A Great Labor Market

most of the new arrivals are speedily absorbed, there are always a number out of work."

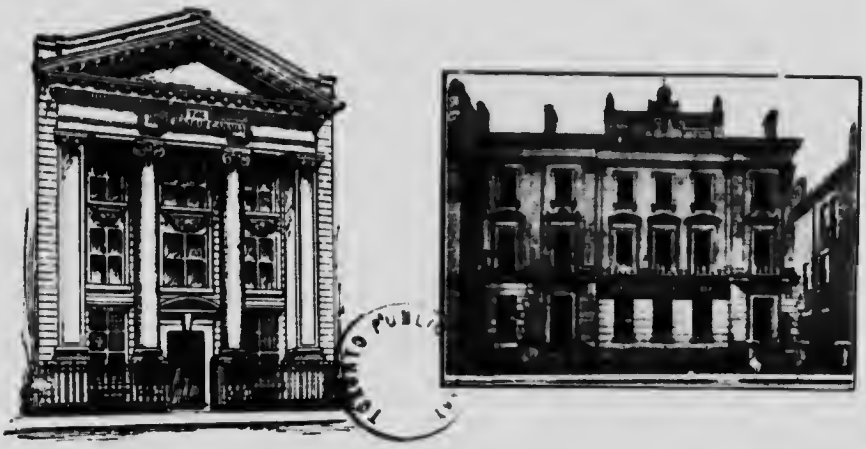
Visitors are always enthusiastic over the charms of Toronto, which has become a most popular Canadian resort of Americans of means and taste. Every year larger numbers of these temporary residents have to be accommodated and the favorite hotels and boarding-houses have always more than they can do in the summer. At all times of year, in fact, the city is a pleasant place to live in, and its quota of visitors is large in winter as well as in summer. The climate, the scenery, the sports, the entertainments, the social life and the other agreeable elements in the city's make-up exercise their fascination strongly all year round. And their effect upon outsiders coming and going is not more telling than upon people who are casting about for a spot in which to make their livelihood. Workingmen yield to Toronto's attractions as everybody else does. Hence its recreative aspect invites as do its workshops and thus operates to maintain the labor market in a healthy state.

Toronto never loses its charm for its citizens any more than it fails to captivate visitors. Its numerous, ample and always refreshing parks, its delightful island, its beautiful bay and the scores of attractive resorts within a short steamboat or railway run are alive with its people every summer day. Toronto holds the population it attracts. Labor settled there does not soon flit away.

Toronto's admirable street railway system with its hundred miles of track has an importance in the labor situation that can scarcely be exaggerated. Its extending lines, connected with suburban electric railways under the same control, widen the circle of the labor camp that Toronto has to depend upon. Specially low fares in the morning and evening hours of workers' transit to and from the factories are a boon to wage-earners and a great factor in the local industrial economy. It is doubtful if in any city on the continent the daily mobilization of labor is effected with more despatch than in the compact city of Toronto with its well laid out and well operated rapid-transit system.

By an Act placed on the Dominion Statute book in the last session of Parliament strikes and lockouts on public utility works, at mines and on transportation lines are interdicted. In all cases of dispute between employers and employes on such works with reference to labor, work must go on. Upon the application of either party to the Minister of Labor a Board of Conciliation and Investigation will be appointed, and its finding is to be accepted. Such board is to consist of three members—one chosen by the employer, one by the employes and the third by these two. An employer who causes a lockout in contravention of this law is liable to a fine of not less than $100 or more than $1,000 for each day the lockout lasts. The penalty

How Toronto's New Reference Library will look when completed.



Types of Toronto Bank Buildings.

for striking on the part of employees is to be not less than $10 or more than $15 per day for each striker.

While this Act is restricted to public utility works, to mines and to transportation systems, its operation with respect to these tends to bring into general adoption the practice of settling differences by conciliation and arbitration without cessation of work.

THE EDUCATIONAL CENTRE OF CANADA.

A Fine Educational Equipment

Closely connected with the labor phase is the educational equipment of the city. Toronto has an educational outfit such as challenges comparison with that of any industrial city on this side of the Atlantic. The University of Toronto with its great group of federated and affiliated institutions is a far-famed seat of learning whose scholars have distinguished themselves in every department of knowledge and can be counted by the score filling responsible positions in the United States. Last year the constitution of the University, which is a State establishment, was revised and simplified by the Legislature, and the institution was more liberally endowed. Several noble buildings have recently been added and others are in course of construction. University College, now a venerable pile, is one of the most beautiful specimens of Norman architecture on the continent.

To the manufacturer one of the most interesting institutions in the system of Toronto University is what until lately has been known as the School of Practical Science. Last year, when the University's new plan of government was inaugurated, this School was constituted the Faculty of Applied Science and Engineering. The change was made upon the recommendation of a Royal Commission from whose report the following passage is taken: "In recommending the union of the School of Practical Science with the Provincial University the belief of the Commission is that closer relations will be of advantage to both. In a new country like Canada, with an era of constructive undertakings before it, with undeveloped wealth in farm, forest, mine and water power, the practical part of the University course is of importance. The Provincial system of education must take into account all the educational requirements of the country. The development of the natural riches of our northern region creates many openings in engineering and industrial work. This provides careers for men with the requisite skill and training. There has been, during the past few years, a large increase in the number of students in the School of Practical Science. For the Province to turn a deaf ear to the need of greater support for this class of training would be a mistaken policy. The scope of usefulness for the Faculty of Applied Science and Engineering is widening. The Science Faculty must not only perform its University functions, but, if possible, administer to the popular demand for special technical instruction. Its laboratory equipment might be employed for the benefit of those who intend to apply their knowledge to the manufacturing arts and industries without being registered students of the University. The extension of training in science by means of lectures delivered at the chief centres of the Province, and the enlargement of museum facilities for the study and display of our natural resources, are questions which also press for early consideration. The exact relation

which the Science Faculty should bear toward the primary technical schools of the Province, so that its equipment may stimulate and serve this department of state education, calls for thorough inquiry and decision."

In accordance with the suggestions made in the foregoing extract from the Commission's report, the Legislature provided for the technical side of higher education, and the Science Faculty is now part of the public system for the instruction of all who would improve the knowledge they desire to apply to the manufacturing arts.

On its part, the City of Toronto has not been neglectful of the primary and secondary courses of technical education. For several years it has maintained an excellent Technical School whose pupils have been passing out of its class-rooms into the works of manufacturers in Toronto and other parts of the country. A very great improvement is now to be made in this useful teaching institution. The Toronto Board of Education has just purchased for $62,500 the site for a new Technical School, which is to be made as efficient as possible.

Another agency for promoting technical education is the Toronto Public Library's fine collection of books on the mechanical and manufacturing arts, works to which all artisans have access in the Library's reference department. Of the library itself it should here be said that it is the largest and best assorted anywhere open to the public in Canada. A magnificent new building is being erected for it at a cost of $300,000, and every year an amount equal to 10 per cent. of this capital sum is to be expended upon its maintenance by the city.

In the admirable Public and High Schools of Toronto the children of the citizens have the best of educational advantages. Text-books are supplied at the public expense, as is the whole cost of education in the Public Schools. In the High Schools the fees are quite moderate.

An influence that has counted and is counting tremendously in the industrial making of Toronto is the city's importance as a financial centre. Of Canada's 34 chartered banks 13 have their head offices in Toronto. The aggregate paid-up capital of these 13 banks is almost exactly $40,000,000 and their total rest fund comes very close to $30,000,000. The deposits of these thirteen on the 31st March, 1907, amounted to $249,992,431, and at that date they had outstanding on current loans $237,931,775. That is to say, they had this latter large amount engaged in mercantile and industrial operations. Significant though these figures are, they convey no idea of the range of Toronto's financial power. The banks centring in Toronto reach as far as the railways converging on Toronto. That

Toronto the Banker of Canada

is, they have an all-Canada scope. This is a result of the branch feature, a resource of banking economy which has been developed to the utmost advantage in Canada. It distinguishes the Canadian system from the American, and affords a breakwater against financial storms such as proved so disastrous to the United States in 1893. Nothing did more to shelter Canada's affairs against the consequences of the silver panic of that year than the solid monetary system of which the big banks and their chain of branches are the pillars. Toronto's thirteen chartered banks have 270 branches scattered through the Dominion. By means of these outposts the head offices are kept constantly informed of the state of trade and industry in all the districts in which the branches are located. A Toronto manufacturer can generally obtain from his bank reliable intelligence of the commercial situation in any part of the country in which he thinks of pushing business. More than that, he can feel assured that the savings of the country will, as far as possible, be put at the service of legitimate business through the medium of the banks. Those 270 branches are so many pistons through which the local savings of these prosperous times are pumped into the main storage basin at Toronto. Through the instrumentality of branches the thrifty people of Canada have got into the habit of using the banks to an extent that was scarcely dreamed of ten years ago. These custodians of the people's surplus cash are, therefore, more than ever the regulators of the financial power that is applied to industrial enterprise. And here another point of excellence presents itself. As the directors of the chartered banks are business men—the majority of them being connected with some department of manufacture—and as the general managers through their branch managers are always in the closest touch with the productive business of the country, there is no lack of sympathy with deserving applicants for money on manufacturing account. It is not too much to say that each of the leading banks of Toronto is looked upon as the nourishing mother of many a proud manufacturing concern of to-day. Of course, the leading Toronto banks could not have become the great institutions they are if they were not always careful in their use of the funds entrusted to them by depositors. But while duly regardful of depositors' interests they have always watched over the interests of worthy customers, and have always felt their responsibility for the forwarding of manufacturing industry. When they have to choose between tempting Stock Exchange business and the supplying of legitimate mercantile requirements they invariably prefer the latter. As a result, Toronto's manufacturing industry has steadily advanced, pace by pace, with Toronto's banking business.

Besides the banks which have their head offices in Toronto there are there the chief Provincial offices of the other leading banks of the

country. Thus Toronto is the centre at which more than half the banking capital of Canada, more than half the bank reserves, and more than half the bank deposits of the whole country put forth their collective strength. Toronto is the fulcrum of Canada's greatest financial leverage.

Second only to Chicago

Nor are the banks the only accumulators and distributors of financial energy. Toronto is the headquarters of the leading insurance companies, the largest loan companies, and the chief trust companies of the country. These fiduciary corporations have always funds available, and their reserves and investment moneys play a great part in the upbuilding of the city.

As an index of the growth of business in Toronto the bank clearings are impressive. They are here given for the ten years ending 31st December, 1906:

1897	$ 371,456,867
1898	437,661,651
1899	504,872,846
1900	513,696,401
1901	625,228,306
1902	809,078,559
1903	808,748,260
1904	842,097,066
1905	1,047,490,701
1906	1,219,125,359

It should be added that these figures are not inflated by excessive dealings in securities, for though Toronto has an excellent Stock Exchange—as much as $20,000 having been paid for a seat upon it—its business is conducted on conservative lines. Thus the bank clearings represent commercial business.

With the exception of Chicago, no other city on the Great Lakes can exhibit bank clearings whose aggregate rises to an equality with those of Toronto. Toronto's showing relatively to that of the chiefest of the cities on the American shores of the lakes appears as follows:

Bank clearing for 1906:

Toronto	$1,047,490,701
Buffalo	396,268,182
Cleveland	837,548,334
Detroit	670,130,702
Milwaukee	493,415,885

Among the cities of the continent Toronto stands twelfth in order of bank clearing totalities. It leads Minneapolis and New Orleans, and is not far behind Cincinnati, Kansas City and Baltimore.

COMMAND OF RAW MATERIALS

The Wealth of Ontario

As has been sufficiently shown, Toronto is largely the creation of the country's transportation system. By their centripetal action the great waterway and the chief railways bear a very large part of their traffic to Ontario's capital city. As the detritus of Scarborough Cliffs has been deposited by eastern currents for the building of a sand-bar which locks in Toronto's harbor, so the raw material produced by labor on the lands traversed by the railways have been borne in to Toronto to build up her great assemblage of industries. Canada's whole railway mileage may be said to be rivetted upon tracts abounding in natural resources. Of all the provinces none has a richer natural heritage than Ontario, and in none are the elements of wealth more diversified. Further, the development of its resources is in a more forward state than is that of any other province's. Agriculture, lumbering, mining, fishing and the various industries and trades which these support are in a most healthy state in Ontario. As shown by the Government Bureau of Industries the values of the chief staples of Ontario agriculture produced and marketed in 1905 were as follows:

Field crops	$142,804,431
Cattle	25,871,468
Sheep	2,584,209
Horses	7,419,783
Swine	22,202,233
Poultry	1,300,253
Wool	764,762
Cheese	17,417,757
	$220,364,896

To this is to be added not less than $20,000,000 for fruit, butter, eggs and other farm products not included in the Bureau's valuation. In the same year the mines of Ontario yielded product valued by the Ontario Bureau of Mines at $17,854,296. It is difficult to estimate the timber output, but as in 1905 the amount paid in timber dues to the Ontario Government was $1,480,910, the yield of the year's operations of the Crown Land limits could have been worth not less than $15,000,000. From the fisheries of the Province the return was $2,000,000.

A survey of these items affords an idea both as to the nature of the raw materials provided by Ontario's natural industries and as to the capacity of the market that province affords for manufactured products. When it is considered that Toronto is the centre of the cobweb which the railways have thrown over this rich province, the manufacturing advantages of the city must be manifest. Starting from the city, the Northern line of the Grand Trunk plus the

Near the Source of Raw Materials

Ontario Government's Railway puts Toronto in direct connection with the silver fields of Cobalt and the camps to the east, west and north. The Canadian Northern and the new Northern branch of the Canadian Pacific join Toronto with Sudbury, the famed nickel city. Rich mineral tracts and timber belts are crossed by the three lines spoken of. The Canadian Pacific's Sudbury-Toronto branch, and the Canadian Northern's line coupling the same two points pull grain and live stock from the West into the channels of Toronto traffic. It can safely be said that every class of manufacturing industry that has to do with the making of staple products would find its raw material within economic reach from the city of Toronto. Manufacturers of lumber, of pulp and paper, of woodenware articles, and of furniture, can bring their material by rail or water from the great timber expanse of Nipissing and Algoma. Manufacturers of iron and steel can bring their ore by either means of transportation from the same districts. Refiners of silver, copper and nickel have the mines of Cobalt, Sudbury district and various other northern areas to draw upon. -facturers of flour have the varieties of wheat grown in Onta· the western provinces into which to form blends of superi breadstuff. Makers of prepared foods, canned goods, and like e·ible articles can obtain any quantity of raw material within a few miles of their Toronto factories. So far no important coal deposits have been found in Ontario. Bodies of lignite are known to occur in various parts of the north, and good coal may yet be found among the wonderful natural treasuries that, one after another, are being unearthed in the region north of the C.P.R.'s main line. Some intimation was given last year by the Minister of Lands and Mines that he had advice of the discovery of a coal seam in the north, but so far no definite information has been given out on this point. But Ontario does not miss this talent, which may remain buried a long time yet. The coal of Pennsylvania and Ohio is within as short a distance of Toronto as is the iron ore of Moose Mountain, and both can be cheaply laid down in the city. Anthracite coal is free of duty; bituminous coal for ordinary factory purposes is subject to a moderate duty for coke-making purposes it is on the free list. Toronto is a heavy importer of both anthracite and bituminous coal from the United States.

But even if coal were farther out of the city's reach, Toronto's manufacturing industry wou·· be assure l of cheap motive power by the hydro-electrical development at Niagara Falls and by the Provincial Government's power policy.

WEALTH OF THE HURONIAN ROCKS.

The Great Mining Country

The economic importance and metalliferous character of the rocks of the Huronian system are well known. From the eastern boundary of Ontario a great tract of this formation extends. Nearly half a century ago Sir William Logan, the founder of Canada's Geological Survey, marked this out as an area of great possibilities of production. In 1895 Dr. Dawson, Director of the survey, spoke thus of that large mineral belt: "There can now be very little doubt that every square mile of the Huronian formation of Canada will sooner or later become an object of interest to the prospector, and that industries of considerable importance may yet be planted upon this formation in districts far to the north, or for other reasons at present regarded as barren or useless."

As Ontario has the largest known of the Huronian areas, so it probably has the richest. The prediction quoted above from Dr. Dawson's report is now being fulfilled, perhaps beyond his most extravagant dreams. The country about Lake Temiskaming and long distances to the west and north is being eagerly prospected and rich veins are being laid bare. Silver, copper, nickel, cobalt, gold, iron, zinc, antimony, arsenic, and molybdenum are being produced at various spots in Nipissing and Algoma Districts. Up to the present, of course, the yield of all other localities is overshadowed by that of Cobalt. Of non-metallic metals in which the Huronian formation is rich the following abound: Granite, sandstones, quartzites, flagstones, roofing-slates, serpentine and dolomite marbles, jasper, mica, asbestos, graphite, actinolite, barytes. North of the Huronian rocks are those of the Upper Laurentian. Upwards of sixty different minerals have been found in this formation.

Works for the reduction of the ores taken from the numerous mines already operated in sections of the Huronian area are springing up here and there at convenient points. Toronto ought to be the chief seat of such industries, and its advantages must attract metallurgical works. Besides the extremely favorable natural conditions there are special incentives to the development of smelting and refining works. The Dominion Government now pays the following bounties on iron and steel produced in Canada from domestic ore:

Pig iron	$2.10 per ton
Puddled iron bars	1.65 per ton
Steel ingots	1.65 per ton

If the pig iron is made from foreign ore the bounty is $1.10 per ton.

In addition to this public aid the Provincial Government gives a bounty of $1 a ton on pig iron. An Act passed in the last session

Scene at Toronto's great Industrial Exhibition.

Toronto has the Greatest Annual Exhibition in the World.

of the Provincial Legislature provides for the payment of the following bounties on other metals refined within the Province:

Refined nickel	per lb.	6 c.
Refined nickel oxide	"	6 c.
Refined metallic cobalt	"	6 c.
Refined oxide of cobalt	"	6 c.
Refined metallic copper	"	1½c.
Refined sulphate of copper	"	1½c.
Any copper product carrying 95% copper	"	½c.
White arsenic from mispickel ores	"	½c.

Section 46 of the Act to supplement the Revenues of the Crown, passed in the last session of the Ontario Legislature, provides that the tax upon the profits arising out of the mining of iron ore are to be remitted in every case wherein it is shown to the satisfaction of the Government that the ore has been delivered at a blast furnace in the Dominion.

Everything points to an immense growth in the metallurgical industries of Canada, especially of Ontario. So much of that Province's huge northland as has yet been explored is found to be richly veined with minerals of nearly every variety, and geologists believe that discoveries up to the present are but faint intimations of what will be revealed when the hinterland of Ontario is carefully gone over. Great refining industries such as those built up in the United States are bound to evolve in Ontario, and Toronto must become one of their chief seats.

IRON AND STEEL.

An Opening for a Blast Furnace

Mention has been made of the bounties given by the Dominion Government and by the Ontario Government for the production of iron and steel. The encouragement of these products is further provided for by liberal Customs duties, the regular duty on pig iron being $2.50 a ton and that on crude steel the same. On forms of these commodities more advanced towards the finished product the duties are correspondingly high. Canada's extraordinary industrial expansion has outrun the progress of some of its most necessary concomitants. Tremendous as are the efforts and expenditures of the railway companies they are overwhelmed by the traffic. A basic industry that must grow enormously before it will come up to the proportions of the trade that is increasingly being provided for it is iron and steel-making. The three transcontinental railways of Canada are maintaining a demand for rails with which Canada's two mills cannot be expected to keep pace. Thousands of miles are being added to the railway mileage every year. This extension of the country's steel highways will continue indefinitely, for Canada is a country of magnificent distances, and the railway mileage must easily become ten times as great as it is to-day before the country's vast productive area is sufficiently served. It is true, the domestic supply of steel rails can be supplemented by importation, but a duty of $7 a ton is a bar to importation. This large protection of a market of such great and lasting capacity should ensure the early construction of new rail mills in Canada, and of course rail mills will involve steel hearths and blast furnaces.

For such a plant Toronto offers an ideal location, combining, as it does, easy transportation, access to convenient sources of raw material with the best facilities for distributing the product in the most hungry market. Rails would not be the only steel output that could be made and sold here to the best commercial advantage. Other rolled products could be turned out. The Dominion Government now pays a bounty of $6 a ton on wire rods produced in Canada.

On account of the present insatiable demand for steel rails, structural forms, plates, rods, etc., the blast furnaces are giving their main attention to the production of Bessemer pig, the result being a chronic shortage of pig iron for casting purposes. Canadian foundries are thus put largely in dependence upon foreign sources for their supply of raw material. Toronto and the country immediately surrounding it could keep it least one large blast furnace running on foundry iron exclusively.

Large deposits of iron ore have been uncovered at many points in Ontario. One of the most important of these is brought into direct connection with the city by the building of the Canadian Northern road from the city northward. The deposit in question is the famous

Moose Mountain property, which lies about 25 miles north of Sudbury. If ore for mixing purposes is needed it can be brought to Toronto from the Lake Superior mines of Minnesota as cheaply as to Pittsburgh, for iron ore is free of duty. Coke likewise is free of duty, as is coal for coking purposes.

Electro-Metallurgical Industries

In the last session of Parliament provision was made for the special encouragement of the electrical smelting of iron ores and the electrical manufacture of steel. Bounties on these are to continue until the year 1912. Ontario has any amount of low-grade iron ore from which the best of pig iron and steel can be economically produced by the electrical method. This was proved by extended tests made upwards of a year ago under Government auspices in an experimental plant at Sault Ste. Marie. The Héroult process was there proved a success, the tests demonstrating that by its means the lean, refractory ores that overlie a great part of Southern Algoma can be utilized as material for the cheap manufacture of high-grade iron and steel. With hydro-electric power obtainable in Toronto at the lowest cost, the city ought to take a prominent place in the electrical manufacture of iron and steel, as well as in the other electro-metallurgical industries.

EQUIPMENT MANUFACTURE.

A Workshop for Railroads

A great division of industry which has years of work ahead of it in this country and one of whose logical headquarters Toronto undoubtedly is, is that engaged in the manufacture of the various forms of equipment. Freight cars, passenger coaches, locomotives and other requisites of an operating railway system are at present in demand far beyond the capacity of existing works to produce them. Yet this demand is only in the early stages. Its voracity will keep on increasing for years to come. The output of Canadian car shops and locomotive works, taxing though it does the resources of these plants, will look insignificant by comparison with that of such works a few years hence. Manufacturers who want a share of this expanding department of trade ought to lose no time in establishing workshops in Toronto. Here they are within striking distance of a market that is going wild because of inadequate attention.

Besides rolling stock, etc., for railways in actual operation, outfit for railway construction is wanted in excess of the present supply. Railway contractors' demand never before approached its present magnitude, and it is probably not larger now than it will normally be for a long time to come. The C.P.R. is building extensions at the rate of eight or nine hundred miles a year. The Canadian Northern is stretching its system east, west and north from its great central trunk lines between the Rocky Mountains and the Lakes. The National Transcontinental, both throughout the 1,800 miles of the Government division and the equally long division of the Grand Trunk Pacific, is being pushed rapidly to completion. When the backbone of the last-named railway is finished then will be begun the construction of the great ribs, 5,000 miles of which the Branch Lines Company has undertaken to build. When this outline of the broad features of railway construction is filled in with the numerous smaller undertakings now being carried out or projected, it will be seen that the saturating power of the market for railway construction equipment is one that can be depended on to keep many works going.

Another extremely important branch of the equipment business is that of manufacturing outfits for the multiplying working mines of Canada. The value of Canada's mineral output in 1906 was upwards of $63,000,000. There is every indication that the annual yield of the mines will continue on the upward pitch for a long time to come, for it is the opinion of competent judges that the surface of this country has only been scratched with the pick-axe. Diamond drills, machines for separating or concentrating ores, hoists, engines, automatic feeders, pumps and mining machinery of all kinds are figuring largely in the trade of this country, and Toronto, the gate to one of the richest camps in the world, is a fine spot for manufacturers of such appliances.

A guarantee of Ample Business

Enough has been said in foregoing pages to show that a great era of electrical development has opened in Ontario. The towns which are being strung together by the trunk and branch lines of transmission systems radiating from Niagara Falls will give much occupation to manufacturers of electric plant and equipment. The continually increasing mileage of the electric railway lines and the building of power works at various centres all over Canada guarantee ample business to manufacturers engaged in the production of this class of equipment.

IMPORTS OF MANUFACTURED GOODS.

The Trade of a Great City

In the year 1906 there were received at the Customs port of Toronto imports of the total value of $58,116,363, upon which the duty paid amounted to $9,731,165. A very large part of this foreign merchandise consisted of manufactures which could be made in Toronto if full advantage were taken of the Customs duty. The following presentation of the items in this total will indicate gaps that need to be filled in the city's industrial system:

Manufactures of cotton	$3,108,958
Earthenware and china	549,517
Fancy goods	1,555,066
Manufactures of flax, etc	878,917
Manufactures of glass	674,967
Manufactures of iron and steel	5,266,510
Manufactures of metals	448,604
Paper and manufactures of	1,163,935
Silk and manufactures of	2,068,237
Wool and manufactures of	5,240,016

The articles in the foregoing list are all subject to duty. Of the total $58,000,000 of imports into the city $36,218,342 represented the dutiable part. It is to be remembered that for far the greatest proportion of the imports destined for country tributary to Toronto entry is made at other frontier Customs ports and their volume does not figure in Toronto's total entries. That is to say, the importation of manufactured goods within the area over which Toronto's trade extends is much greater than is indicated by Toronto's Customs figures. These figures, therefore, give a very inadequate idea of the amount of imported manufactures that could be displaced by the output of new plants operating in Toronto. During the last five fiscal years the imports by way of the Customs port of Toronto have been as follows:

1902	$38,191,850
1903	42,971,437
1904	47,671,288
1905	50,838,296
1906	58,116,363

To avoid the tax which the Canadian tariff imposes on the business they do in this country many American manufacturers have established branches of their works at Canadian points. Thus are the duties overcome and the American manufacturers in question are put in closer quarters with a market whose solvent power grows greater every year. Toronto is building up a colony of such branch works, and if its merits are duly recognized it will soon have large additions to that colony.

The Trade Outlook is Cheerful

In a communication to his Government in May the American Consul at Three Rivers thus comments on the enlarging capacity of the Canadian market for manufactured goods: "The prosperity of Canada, the inauguration of ways and means to develop by the building of numerous new railways and arteries the mineral resources of the Dominion, the successful operation of all kinds of mines, as well as steel works, shipbuilding concerns, and the unusual prosperity of manufacturers generally, is giving an impetus to trade here that must greatly increase the need of imports during the year 1907."

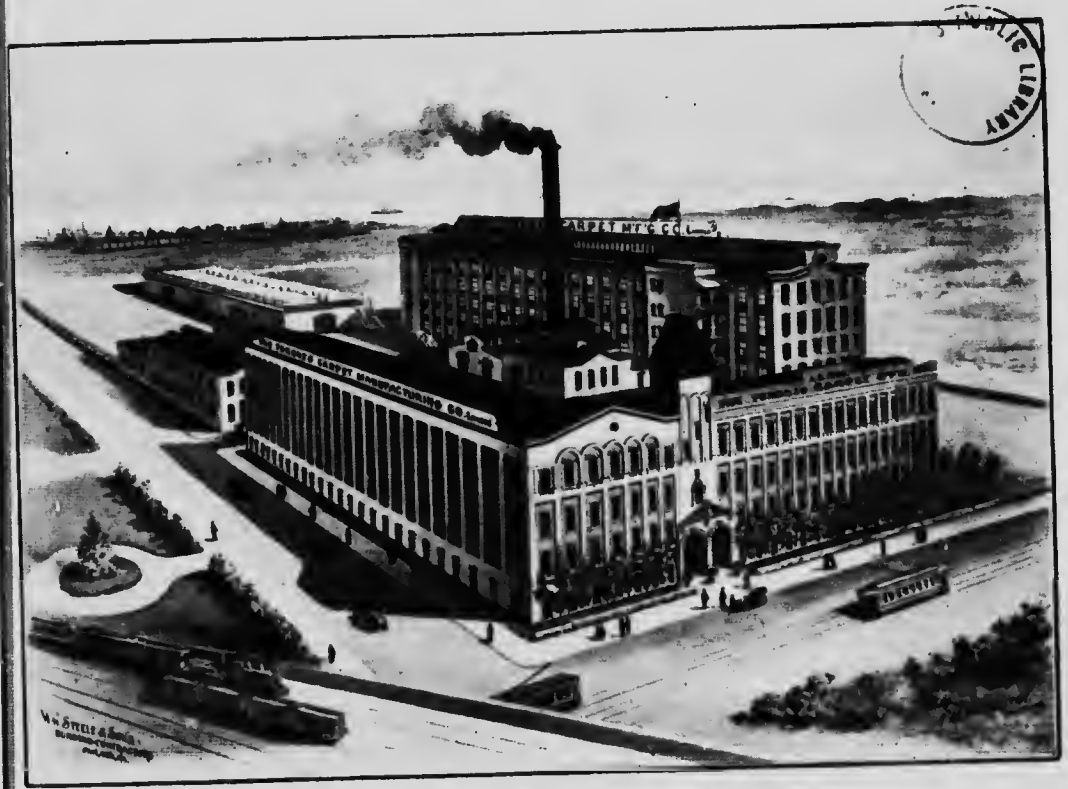
MANUFACTURING FOR EXPORT.

Toronto as an Exporting Centre

For the carrying on of an export trade Toronto is no less favorably situated than for the carrying on of a domestic trade. For the pouring of goods into every nook and corner of the ever-yawning home market there could be no position more convenient, and when the home market has been surfeited foreign markets are within easier reach of Toronto than they are of some of the large exporting cities of the United States. A Toronto offshoot of an American manufacturing concern would have free range of the internal market of Canada, and would, generally speaking, have as good a chance at the export markets as would the parent house itself. Take the manufacture of steel and its products, for example. Ore from Minnesota and coke from Pennsylvania or Ohio can be laid down in Toronto, as in Lorain, free of duty. If there is an excess of product above the requirements of the Canadian demand it can be shipped abroad as cheaply from Toronto as a like surplus could from the plant on the south side of Lake Erie. The St. Lawrence route lies open to the sea, and the time may not be far distant when that route may be sufficiently improved to afford a clear channel for vessels doing a regular transatlantic trade. By this it is not meant that the canals will ever be so deepened as to admit the largest liners into Lake Ontario, but there is a probability that for ocean freighters of rather large tonnage the route will be made deep enough in the not distant future. At the beginning of the present season of navigation two vessels built in England for a steamship company operating on the upper lakes were sent across the Atlantic with cargoes of iron to be unloaded at Toronto. If considerable shiploads can now be despatched from England for direct passage to Toronto, what will be the water traffic possibilities for Toronto when the St. Lawrence canals are deepened another six feet?

But the easy means of exit for output bound to foreign markets is not the only condition in favor of manufacturing for export in Toronto. The Canadian tariff has special features for the encouragement of manufacturing and at the same time promoting exportation. There is a refund of 99 per cent. of whatever duty was paid on the imported material entering into any finished product that is exported. If a Toronto manufacturer of structural steel were to import billets from the United States he would have to pay a duty of $2.50 per ton upon them. If he exports the forms into which he rolls the billets he is entitled to a refund of $2.47½ out of every $2.50 of duty he paid on the constituent billets.

Besides this 99 per cent. refund there are drawbacks of duty on imported material used in the Canadian manufacture of products which may be sold for use in the home market. Among the most important of the articles to which these drawbacks apply are the following:



Specimens of factories that have prospered in Toronto.

Niagara power in Toronto—The Transforming Station.

Toronto's Technical School.

Oil, fuel and other articles not machinery, when entering into the cost of binder twine manufactured in Canada.

Toronto's Offer to Manufacturers

Rolled iron, rolled steel and pig iron, when used in the manufacture of mowing machines, reapers, harvesters, binders and attachments for binders.

Steel, when used in the manufacture of cutlery, files, augers, auger-bits, bit braces, hammers, axes, hatchets, scythes, reaping hooks, hoes, hay or straw knives, agricultural forks, hand rakes, skates, stove trimmings, bicycle chains and windmills.

On all the above mentioned articles, used for the manufactures respectively specified the drawback of duty is 99 per cent.

A HIVE OF INDUSTRY.

Sites for New Factories

As if reserved for the industrial era which has now more than dawned for Toronto and the country as a whole, a large tract of land on the city's waterfront has remained unoccupied up to the present time. This tract, which is known as Ashbridge's Marsh, is in all about 800 acres in extent. It is divided from the Bay of Toronto by a narrow belt of sand and gravel beach. Lakeward it is protected and separated by a long narrow sandy beach. The marsh, thus fortified from the waters of the bay and lake, has always been regarded as an easily reclaimable area. As a matter of fact, the process of filling in has been going on for some time, and soon a large tract will be available for factory sites. When the work of diverting the Don to a point of discharge on the open lake is completed, the building up of the whole marsh will be facilitated. At all events the city is now able to offer on the most liberal terms building locations to parties desiring to establish industries in Toronto. Without exaggeration, it can be said that Ashbridge's Marsh has few equals as a strategic position for manufacturing operations. So much is the present importance of Ashbridge's Marsh appreciated that all the railway companies are making efforts to run spur lines into it, as it is foreseen that this waste is soon to be a great hive of industry. It is estimated that the reclaimed land will afford sites of an acre each to 190 factories, sites of six acres each to twelve factories and a few ten acre sites. By a plan now before the City Council the tract is laid out in these parcels, with a lane on the east side of each lot and a street front of 100 feet. Railway facilities, including sidings, tracks for the electric shunting of cars, and transfer yards are provided for. On the west front, that is on Toronto Harbor, the plan shows 15 docks 150 feet wide and any length up to 600 feet, and 250 feet apart. Tracks are to run out on each dock. It is further provided in this draft that each railway company shall have two tracks into the marsh, making six in all, these connecting lines to be controlled by the city. Fronting on the harbor on its western side with a separate sheltered basin on its eastern side, the built-up marsh is well placed to get the full benefit of water transportation. At its docks vessels can unload their burden of raw material for the factories situated there. Coal and coke from Pennsylvania and Ohio; limestone from the cliffs of the Niagara peninsula; iron ore from the Rainy River District, Minnesota, Algoma and Nipissing; nickel-copper ore and matte from Sudbury locality; silver ores from Port Arthur; pulpwood, pulp, cabinet woods and pine lumber from the north shore; wheat from the prairie provinces—these and other materials can be laid down by lake carriers at blast furnaces, refineries and export flour mills in eastern Toronto. By the Grand Trunk Northern line with the connecting Provincial road, by the Canadian Pacific's

Toronto-Sudbury branch and by the Canadian Northern's parallel line, like materials can be delivered at factory sidings on the marsh. And, of course, for the distribution of finished products the position of the marsh is no less advantageous than for the assembling of raw material. Its shipping facilities, whether by rail or water, cannot be excelled, for it stands on the highway to all markets.

But what has been said as to the manifest manufacturing destiny of Ashbridge's Marsh applies to the whole eastern front of Toronto. As if also in anticipation of the industrial development awaiting Toronto the railway companies were not permitted to get possession of this section of the city's lake shore. Hence the large acreage of solid land skirting Ashbridge's Bay and the lake front farther east is not out of the market. This, added to Ashbridge's Marsh, offers a field for manufacturing industry that leaves nothing to be desired.

The class of industries for which Ashbridge's Marsh sites are specially favorable is that of the iron and steel group, of whose heavy commodities it is desirable to minimize the handling as much as possible. The ore, coke and fluxing material for blast furnaces could practically be hoisted from the vessels into the works, and the output could similarly be loaded with the maximum economy. All the ore required for the operating of such plants could be brought forward in the season of navigation, the advantage of water rates being thus ensured upon the whole incoming freight of iron and steel manufacturers. For the shipping of pig iron, steel billets, blooms, slabs, rails, bridge material, structural forms, plates, rods, bars, wire, nails and castings the advantages of water transportation would be no less available. As the western grain growers and grain shippers endeavor to get the product of the harvest out of the prairie before the closing of navigation so manufacturers of iron and steel on Ashbridge's Marsh could plan to get the bulk of their product delivered while the waterways were open.

A point also in favor of iron and steel industries is the fact that the slag can be used for the further extension of the marsh's reclaimed area.

It is scarcely necessary to add to what has been said in other parts of this pamphlet as to the functional part the iron and steel industries must take in the stupendous work of making Canada the country it is to be. The iron and steel plants within the Dominion are but an atomic part of what will be required in the constructive work now in its first stages all over Canada. The capitalists who seek to establish great iron and steel works on Ashbridge's Marsh will show an unerring judgment that may be likened to the instinct which guides the bird to build its nest in the right place. Situated on the marsh, such works have every advantage that commercial environment can give them.

A MEAT AND FLOUR CENTRE.

Packing House and Allied Industries

If the marsh on the city's eastern front is a magnet for the attracting of steel industries, a spot on the city's western front has already the nucleus of an industrial group of another kind, namely, works for the preparation of the various hog and cattle products for the markets. The spot in question is what is known as the Western Cattle Market. This fine live stock exchange is not kept up by private enterprise, but is a public utility affair. The land given up to it for stockyard and trading purposes is the property of the city, and the place is kept open for business by the city, under whose auspices and in accordance with whose by-laws the market is managed.

Ontario is famed for its extensive grazing lands. These support its magnificent dairy industries and its complement the production of beef cattle. The trade in these beeves centres largely in Toronto. The twice-a-week meetings of buyers and sellers on the grounds of the Western Cattle Market soon built up a great trade, and in time car-loads from Manitoba and from the ranches farther west became a regular feature of the market's offerings. The growth of the live stock business on the municipal market eventually induced private parties to open a market in Toronto Junction, one of the city's suburbs. At the yards of this company, as at the city's yards, the receipts are very large and steadily increasing. As well as beeves, they include calves, hogs and sheep. These swarming deliveries of live stock which are making Toronto known everywhere as an important cattle and hog market, must bring about the evolution of great packing houses and allied industries. The live raw material is now arriving at such a rate as almost to force such a development in the immediate future.

It is scarcely necessary to dwell on Toronto's surpassing advantages as a flour-manufacturing city. Those advantages have been in part indicated, though not with particular reference to that industry, in the notice that has been given to the transportation system which enables Toronto to rake the fields of the whole grain-growing area of Canada, and to be a hopper of the western grain output as of the Ontario yield. When it is considered that the export flour markets are to be sought chiefly in the United Kingdom, in Newfoundland and in the British West Indies, and when account is taken of the fact that the cool water route is specially favorable for the moving of flour in good condition to the seaboard, Toronto's merits as a flour manufacturing centre will require no elucidation. Last winter commissioners acting for the leading Boards of Trade in Canada, including the Toronto Board, visited the West Indies to explore the markets of the British islands there for Canadian products. Their report presented quite recently is most favorable to

the establishing of closer commercial relations between the islands and Canada. They advise the putting on of an improved and more frequent steamship service, reciprocal market preferences, and a more careful study of the needs of the islanders. A Canadian product whose sale in the British West Indies could, in the opinion of the Commissioners, be greatly increased is flour. They are convinced, indeed, that for very many Canadian manufactured products the British West Indies offer an excellent market. As Toronto has the wheat fields both of Ontario and the prairie country behind it, it is to be doubted if there is any city where flour that is the result of the careful blending of a number of varieties of wheat can be manufactured and marketed with greater economy.

Facilities for Preparing Foodstuffs

All that has been said of Toronto's advantages for the making of flour can be understood as applying equally to the manufacturing of cereal foods of all kinds.

CENTRE OF GOVERNMENT

The Legislative Capital of Ontario

Toronto being the Provincial capital, its public opinion bears more directly upon the proceedings of the Legislature than does that of any other part of Ontario. In its three morning and three evening newspapers these proceedings are amply reported and ably discussed, and Toronto public interest in measures and policies is thus kept in a state of greater or less keenness. That interest will make itself still more strongly felt in the Provincial Assembly when the city's representation there is increased—possibly doubled—by the Redistribution that is expected to be made next session. With such a delegation as Toronto will then have her views on public questions are likely to prevail even to a greater degree than they do now. Certainly her interests will be well safeguarded, and legislation that appears to be conducive to the well-being of her manufacturers without being detrimental to any other legitimate interest will be likely to go through. In the admirable revision of the Company Law which was effected last session the modifying suggestions that were adopted came mainly from legal practitioners and company officers in Toronto. Manufacturers carrying on business in Toronto can co-operate promptly against proposed legislation that is hostile to them, or can act together to further legislation that is favorable to them. Nowhere else would they have the Provincial law-makers within such close range. The Government offices, too, are at hand for ready reference whenever public information is wanted on the thousand and one points of concern to manufacturers. The Department of Lands, Mines and Forests, for example, is constantly being applied to for particulars as to available sources of raw material on the public domain. Facts as to iron ore deposits, copper veins, timber berths, etc., etc., can be obtained from the Department.

In Toronto, too, the Temiskaming and Northern Ontario Railway Commission, a Government body, has its head office, where every kind of question relating to the road's freight service will be promptly answered. The obtaining of company charters, the securing of authority to increase capital stock, etc., are facilitated when the parties are in Toronto, the Government centre of the Province.

TORONTO'S GREAT EXHIBITION.

Canada's Exhibition and Canada's Manufacturers

As an agency for developing trade it would be difficult to speak too highly of the Canadian National Exhibition. That annual fair has long been celebrated, and is ungrudgingly on all hands admitted to be unrivalled. For 28 years it has been a growing institution, each of its great festivals of industry exceeding the last one both in its display of the progress of the useful arts in Canada and in its assemblage of visitors. The point can not be too strongly emphasized, that nowhere else has there ever been anything like the succession of great yearly fairs which makes up the history of the Canadian National Exhibition. The Exhibition is the annual illustrator of Canada's industrial growth. It draws to Toronto multitudes of exhibitors and multitudes of spectators, and the meeting of these two classes originates an enormous amount of business. Retailers are not permitted to make exhibits. That privilege is confined to producers, and no manufacturing concern that takes space there fails to book a lot of orders from buyers who mingle in the throngs of sightseers. The beautiful and substantial exhibition buildings, to which every year others are being added and the ample grounds sloping to the lake front would of themselves draw crowds in the lovely September weather. Buildings of particular concern to manufacturers are the Manufacturers and Liberal Arts Building, the Process of Manufacture Building, Machinery Hall, Automobiles and Motor Vehicle Building, Stove Building, Agricultural Implement Building, Transportation Building, Dairy Machinery Building. The Toronto Exhibition is the core of a great trade. It usually begins in the last week of August and continues into the second week of September. For information about it Dr. J. O. Orr, Manager and Secretary, may be communicated with at the City Hall, Toronto.

THE CANADIAN MANUFACTURERS' ASSOCIATION

A Great Organization

Another organization that bulks largely among the factors that are now accelerating Toronto's growth is the local branch of the Canadian Manufacturers' Association. The Association is a powerful national league made up of such branches established at central points of the Dominion. It deals with questions of every magnitude that affect the manufacturing industry of the country. Labor, technical education, freight rates, customs dut , fire insurance, factory laws, cheap power, internal trade restrictions, the pushing of foreign trade, etc., are matters in respect to which it may be said to focus the manufacturing sense of the country at large. It is progressive—aggressive, one might almost say—in the best sense of the word. Every investigation it undertakes, every compilation of statistics it sets about, is carried out with thoroughness, and for this the Association has a reputation that adds greatly to its weight. The Toronto branch is especially enterprising. Manufacturers who join it connect themselves with a strong fellowship. Like the Board of Trade the Toronto branch of the Manufacturers' Association is a power on the city's side against all attempted abuses.

As illustrating Toronto's popularity as a convention city and at the same time the estimation in which it is held as a mining headquarters and iron centre, the facts that the American Institute of Mining Engineers has its summer meeting here this year, and that the American Foundrymen's Association is to hold its annual meeting here in 1908, are worth noting. The convention of the American Chemical Association and that of the Canadian Manufacturers' Association also meet here in the present year.

These factories have found prosperity in Toronto; there is room for others.

Two of Toronto's great retail stores.

TORONTO'S BOARD OF TRADE.

A Force in Toronto's Affairs

Toronto's Board of Trade has a larger membership than any other commercial association of similar character in the British colonies. Twelve hundred and sixty prominent business men belong to it. The collective influence of the citizens forming this body has always been loyally enlisted on the side of Toronto progress and it would be difficult to overestimate the Board's part in the making of the city. In the carrying out of important reforms and improvements, in resisting encroachments upon the municipality's rights, and generally in forwarding Toronto's welfare, the City Council could always count on the co-operation and assistance of the Board of Trade. Especially in promoting the civic advantage in relation to matters coming within the extremely wide purview of commerce has the Board's help been effective. Cheap power, the extension of railway connections, the developing of railway competition, the amendment of the Assessment Law, harbor improvement, the planning of railway terminal accommodations, the remedying of freight greivances, the increasing of fire protection—these and many other objects that touch the commercial life of the city have been advanced by the active efforts of the Board of Trade. The Board is a real force in the affairs of Toronto.

LIGHT TAXES.

A Low Tax on Manufacturers

Under the laws of Ontario manufacturers and traders are fairly dealt with in the matter of taxation. A few years ago the Assessment Act was thoroughly revised and an equitable basis of taxation was established. Machinery, stock on hand and movable assets of all kinds are excluded for assessment purposes, the sole property assessed being the real estate. The full levy on their real estate must be paid by all land owners. The manufacturing or mercantile businesses carried on upon the property are likewise taxed, they having to pay a levy upon a proportion of the assessable value of the realty. Thus, suppose the land and building occupied by a manufactory be assessed at $100,000, and the rate in a given year be 18 mills on the dollar. The landlord to whom that realty belongs would have to pay $1,800 taxes in that year. The manufacturer occupying the premises has to pay a tax as well. The basis on which he pays—unless he is a distiller or brewer—is 60 per cent. of the assessable value of the realty. That is, he pays his 18-mill rate on $60,000, which makes his taxes as a manufacturer $1,080 for that year. Of course, if he owns the real estate on which he operates, he pays the tax on it and the manufacturing tax as well, the total in the case supposed being $1,800 plus $1,080, that is $2,880. This arrangement has proved much more acceptable to the manufacturers and wholesale traders than the former method of levying upon their capital.

The tax rate in Toronto is approximately constant, fluctuating little above or below the rate being collected this year, namely, 18½ mills. On this subject the City Treasurer says in his annual statement: "A point of no small importance in this connection is that a uniformity of the rate from year to year is appreciated by manufacturers wishing to settle in the city from outside localities, and by others who desire to invest in real estate. A uniform rate, or a rate varying but little, enables such men to calculate on the taxes property here has to bear, with the assurance that there is little probability of sharp increases."

A Nest Egg for Toronto

By its agreement with the Toronto Railway Company the city participates in the earnings of the company, thus having a guaranteed income that tends to lessen the burden of general taxation. The following table not only shows to what an extent the street railway company has contributed to the city's income in the past, but throws an interesting sidelight on the increased business of the company, a sure sign of increasing population and prosperity:—

	Mileage.	Percentage	Total.
	$ c	$ c.	$ c.
1891 (four months only)..	18,134 94	22,967 10	41,102 04
1892.....	55,134 00	65,239 38	120,373 38
1893.....	56,340 00	72,234 51	128,574 51
1894.....	58,170 00	76,385 70	134,555 70
1895.....	60,000 00	78,196 76	138,196 76
1896.....	60,000 00	78,921 67	138,921 67
1897.....	60,000 00	85,673 96	145,673 96
1898.....	64,000 00	98,361 46	162,361 46
1899.....	64,000 00	111,425 66	175,425 66
1900.....	64,000 00	127,128 10	191,128 10
1901.....	68,000 00	145,209 24	213,209 24
1902.....	70,274 52	165,172 69	235,447 21
1902 (arrears of mileage under judgment)...	37,236 16	.....	37,236 16
1903.....	71,986 33	206,934 25	278,920 58
1904.....	73,873 60	249,511 42	323,385 02
1905.....	73,982 00	292,706 72	366,688 72
1906.....	78,445 08	348,963 48	427,408 56
1906 (arrears of mileage)..	2,520 57	.....	2,520 57
	1,036,097 20	2,235,032 10	3,261,129 30
1907 (estimated).....	80,500 00	402,500 00	483,000 00

CHEAP GAS.

Toronto's Cheap Gas Supply

Of large industrial interest is the fact that the price of gas in Toronto is only 75 cents per thousand cubic feet. In no other city on the continent of America is that manufactured fuel and illuminant sold at a lower price. Under the company's charter the price falls automatically with a specified ratio of accumulated earnings, and by the gradual reductions thus provided for the price has been brought down until it now challenges comparison with the lowest quoted in cities of the United States. As gas is capable of wide application in the manufacturing arts the cheapness of it comes in for mention in an enumeration of Toronto's manufacturing advantages. In the company's last fiscal year 1,537,818,000 cubic feet was supplied to consumers, this quantity being nearly 12 per cent. more than the total output of the year immediately preceding. Also in the last fiscal year 16 miles of new main were laid, bringing the total length of the mains up to 318 miles. Besides these indications of the growing use of gas, incidental to the lowering of the price and the expansion of the city, there is to be noted the fact that the company is completing large additional works. It has been stated above that the company's charter requires the price to shrink as earnings accumulate beyond a given proportion to capital. It is to be added that the city is a holder of gas stock and that the Mayor has a place on the company's board as the city's representative.

The use of the mails reflects the state of a community's prosperity more or less accurately. Toronto's figures under this head for the fiscal year ending June 30th, 1906, are as follows:

From postage stamps, etc., there was derived from June 30th, 1905, to June 30th, 1906, $1,194,382—an increase over the previous fiscal year of $143,469.

The Money Orders issued from the 30th of June, 1905, to 30th June, 1906, were 117,446 in number, amounting to $1,213,595—an increase in number of 19,245, and in money of $172,297.

The Money Orders paid from the 30th of June, 1905, to the 30th of June, 1906, amounted (in number, to 382,926—a decrease of 30,498 over the previous fiscal year.

The cash amount of Orders paid from June 30th, 1905, to June 30th, 1906, was $6,192,278—an increase over the previous fiscal year of $1,082,102.

For purposes of comparison the figures at Montreal are here exhibited, and the relative positions can thus be determined.

Toronto's School of Practical Science.

University of Toronto.

Toronto's Postal Returns

The Postmaster-General's Report for the fiscal year ending 30th June, 1906, gives the following data:

	Gross Postal Revenue.	No. of Money Orders Issued.	No. of Money Orders Paid.	Cash amount of Orders Issued.	Cash amount of Orders Paid.
Toronto....	$1,194,382	117,446	382,926	$1,213,595	$6,192,278
Montreal...	806,140	84,625	195,949	1,096,887	2,976,867
In favor of Toronto..	$388,242	32,821	186,977	$116,708	$3,215,411

TORONTO'S BUILDING GROWTH.

Building Statistics of Toronto

No statistics give more trustworthy evidence of a city's growth and prosperity than those that relate to the building trades. A new house means a new family, or the bettering of the condition of some old family; and on this basis it will be seen that the people of Toronto are becoming more prosperous and more numerous every month.

Since 1896 building permits of the following value have been issued:—

1896	$657,168
1897	951,130
1898	1,701,630
1899	2,011,000
1900	1,888,066
1901	3,568,883
1902	3,854,923
1903	4,356,457
1904	5,896,120
1905	10,347,915
1906	13,160,398

In the year 1905 there were 3,065 new buildings erected in the city, at a total cost of $10,347,915, the great majority of them being homes, and the average cost being $3,376. For the month of May, 1905, there were building permits to the value of $1,104,154 taken out, and 311 new buildings erected. In 1906, the people of Toronto spent $13,160,398 upon 4,710 new buildings, the permits for May amounting to $1,502,160 invested in 468 buildings. The total for 1906 placed Toronto first among the cities of Canada in the expenditure on buildings and seventh on the continent of America. The gross and average value of the stores and dwellings far surpassed that of any city in the United States of the same approximate size. The increase over 1905 promises to be duplicated or surpassed by the increase of 1907 upon 1906. At the time of the preparation of this statement, only the figures to the end of May, 1907, are available. They show a gratifying condition, for in May, 1907, building permits to the value of $2,457,964 were taken out, representing 607 buildings; while for the five months from January 1st to May 31st, the total value of the 2,437 buildings contemplated and now under way, reaches the huge sum of $7,574,665. Last year something less than $5,000,000 was spent in the corresponding five months. The increase, therefore, is more than $2,500,000. Only five cities in the United States equalled or surpassed Toronto's building record for May, and if the same rate of progress is maintained throughout the year, the position of the Queen City will be

even better in 1907 than it was in 1906, by comparison with the largest of the cities in the United States. Predictions are proverbially dangerous, but little is risked in the assertion that in 1907 the city of Toronto will spend more on new buildings than any city in America, whose population is within 100,000 of that of Toronto.

One of the healthiest features of the activity in building is that it is fairly spread over all classes from the skyscraper to the little factory, and from the costly residence to the workingman's home. Toronto, like most other large cities, is divided into certain fire districts according to the danger and consequences of a fire spreading. In certain of these districts, only buildings of stone, reinforced concrete or brick may be erected. In others frame, or rough cast houses are permitted; but in a rough cast district, residents by petitioning may have a certain street or block placed in the brick limit, thus guaranteeing their property against the depreciation an inferior type of house would inflict. Not more on this account, than because the city is built upon, and surrounded on two sides by, brick clay beds, the number of brick houses in the city probably surpasses that of any other city of similar size in America. On the outskirts where future industries may be expected to locate, city restrictions give way to county latitude, and a man can put up a house to match his purse, and without consulting any authority but his own convenience.

A testimony to the solid character of the city's growth is the order of the Ontario Railway and Municipal Board, issued May 17, that the company operating the street railway system add 15 miles of double track to its existing lines and that it put another hundred cars into service. This additional mileage and equipment is called for, the Board held, to make the company's carrying capacity commensurate with the increase in population, whose present annual increment of 15,000 souls is regarded by the Board as practically certain to be at least maintained. Placing the present population at 300,000, the Board looks forward to one of not less than 450,000 ten years hence, and its order is framed accordingly.

A CITY BOUGHT FOR A SONG.

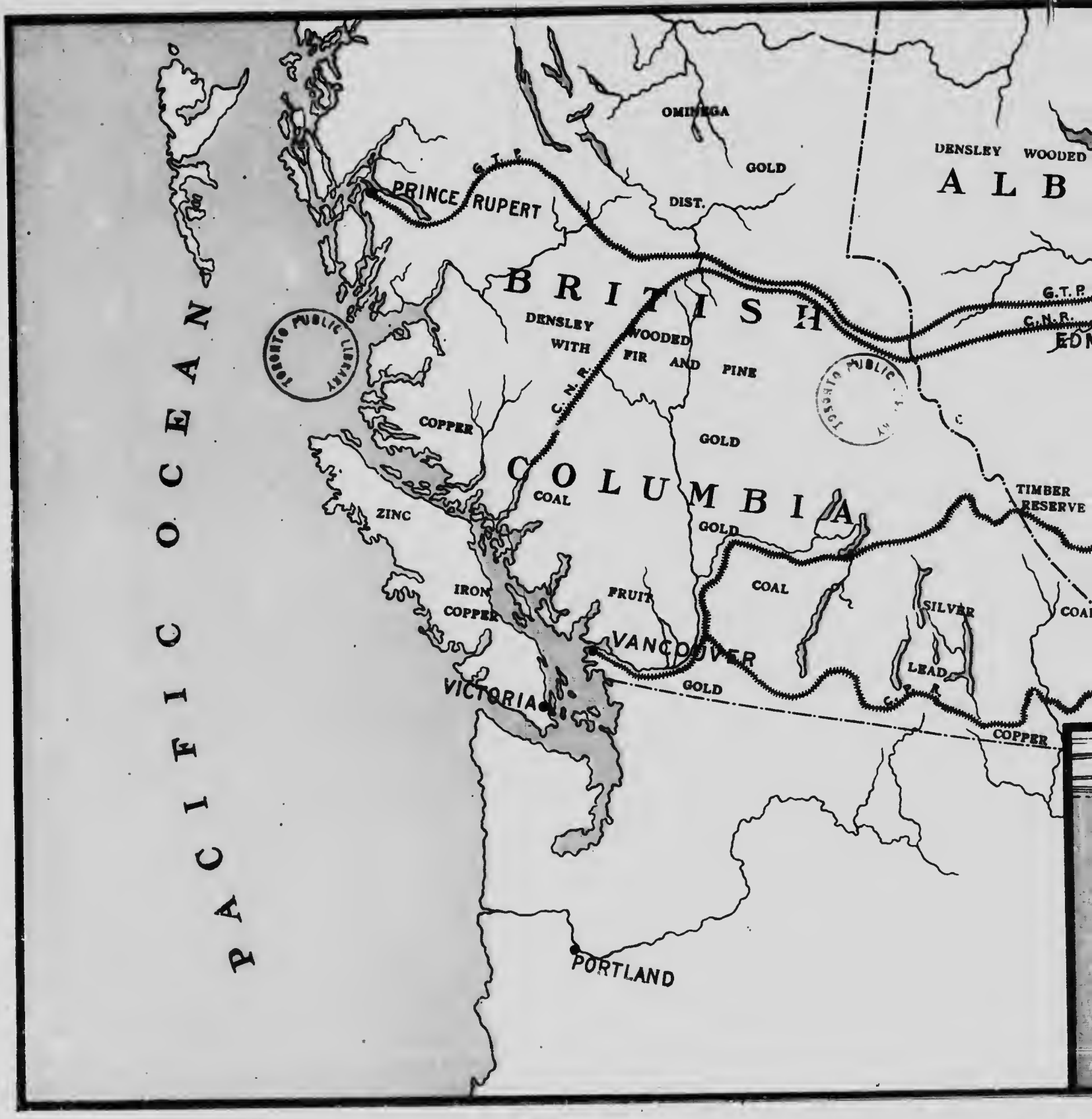
A Famous Real Estate Deal

A little more than a hundred years ago (Aug. 1, 1805) the purchase of the site of Toronto from the Mississaga tribe was completed by the Indian Department. Ten shillings (colonial currency) was the sum which closed that notable bargain with the aborigines. It is sometimes, said, therefore, that the site of Toronto and its suburbs, including the waterfront belt as far east as Scarboro Heights, and making in all 250,880 acres, was acquired for $2. An extant copy of an Indian treaty shows, however, that the purchase of the land was really effected in 1787 by Sir John Johnson "for divers good and valuable considerations," but because of some defect in the transfer then obtained a confirmatory deed was secured in 1805, the ten shillings being the nominal sum necessary to make the sale binding. The "divers good and valuable considerations which Sir John Johnson exchanged for this precious piece of territory are not specified in the treaty, but we may be sure their money value was not great. A few years later, a block of 3,000,000 acres, extending westward from a point near the mouth of the Niagara river, was relinquished by the Indians for £1,180 7s 4d, which is a little less than $4,722. It is questionable if any cash except the $2 mentioned passed between the buyers and sellers of the Toronto lands, sundry cheap nick-nacks, comforts and hunting supplies making up the balance. In a little more than a hundred years the real property of the city whose site was thus purchased for an inappreciable sum is assessed on a two-thirds basis for $184,632,463. In the past ten years the assessment has increased at the rate shown in the following table, which also notes the tax rate each year:—

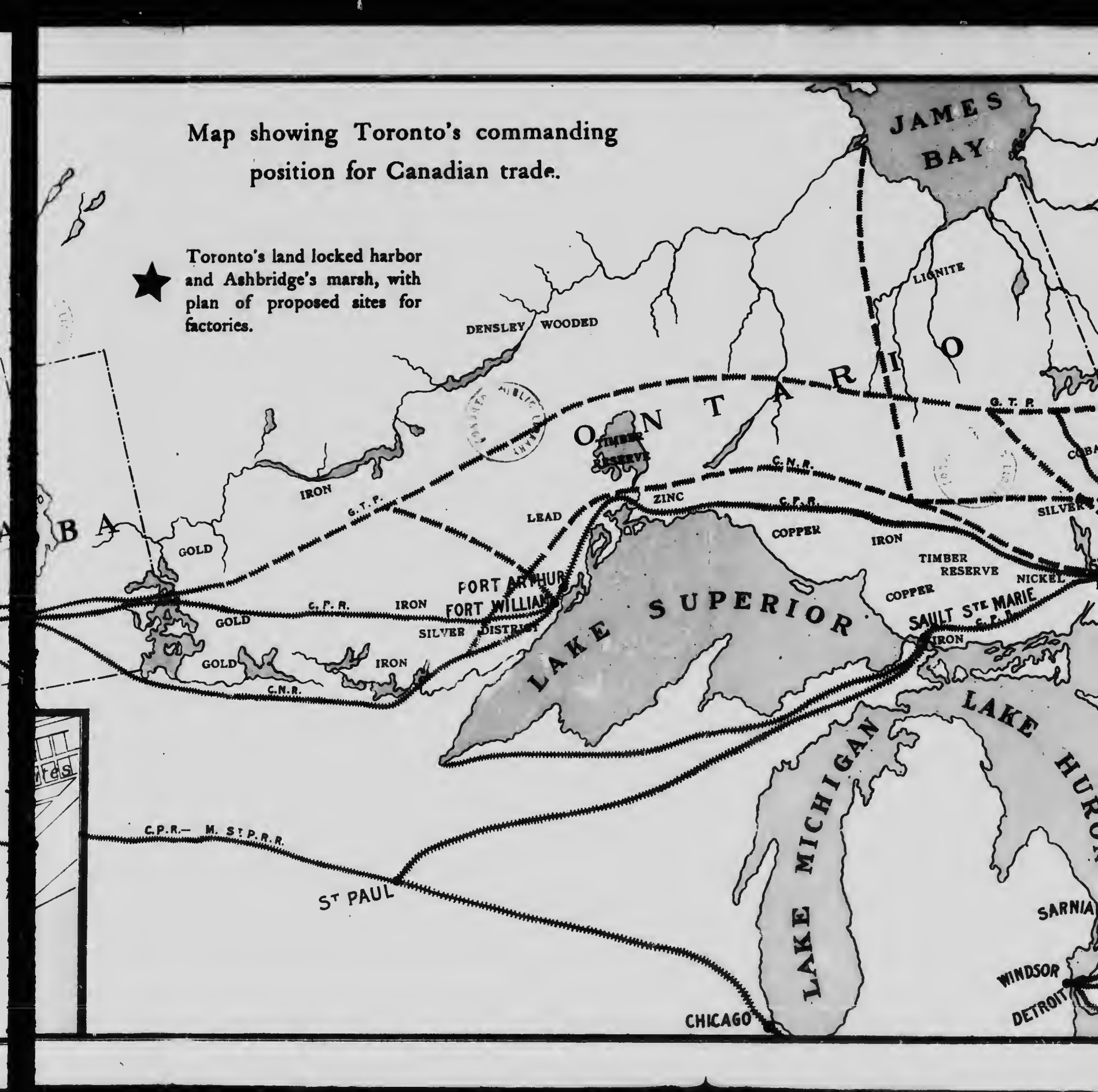
Year.	Total Assessment.	Annual Rate in Dollar.
1896	$141,000,000	16½
1897	130,296,000	17¼
1898	126,850,000	17
1899	126,676,608	17½
1900	124,932,762	19½
1901	128,271,583	19
1902	133,829,768	*19½
1903	138,645,995	19
1904	141,668,154	19
1905	149,309.050	19
1906	167,737,703	18½
1907	184,632,463	18½

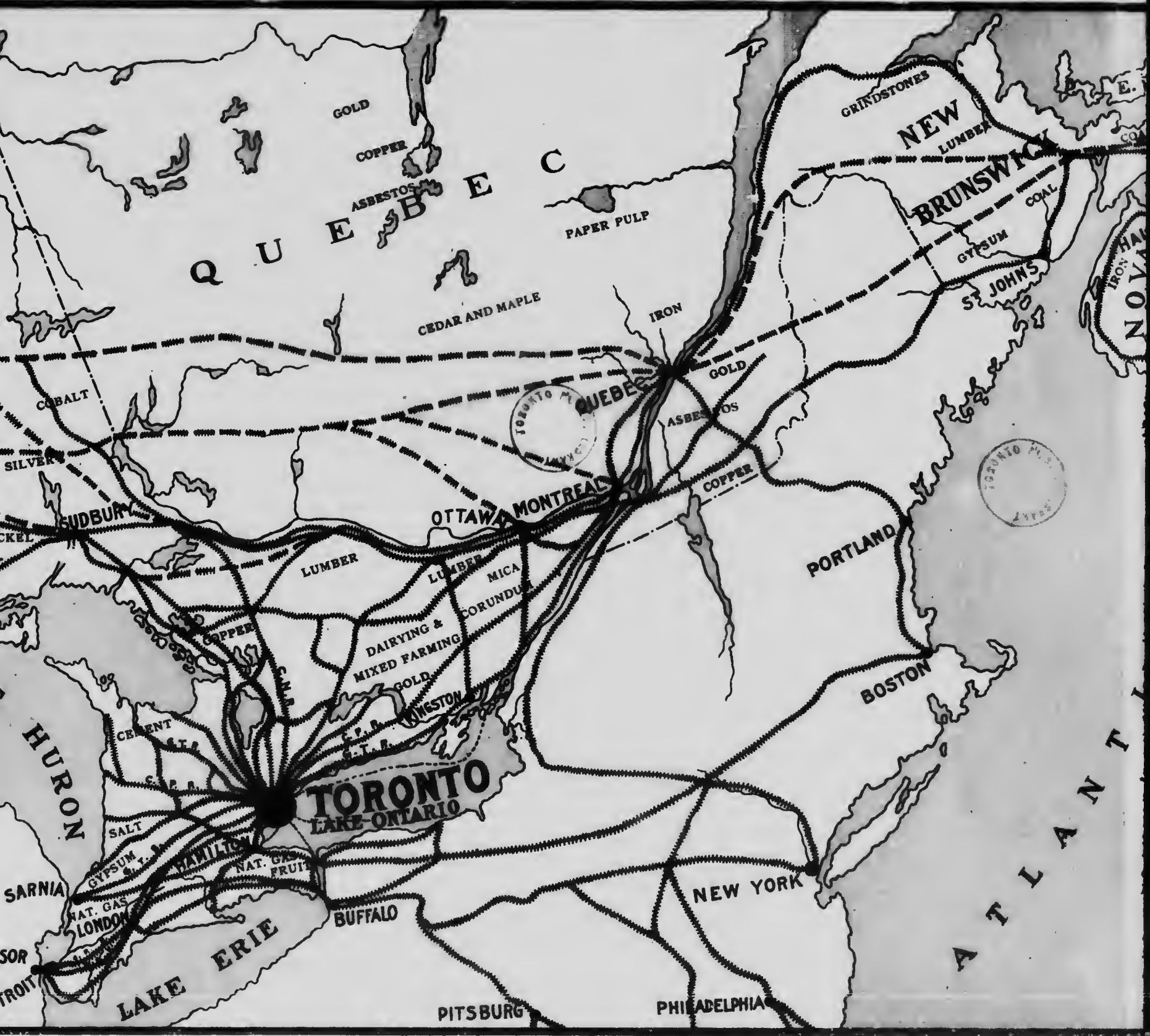
*Exclusive of Supplementary School Rate of 87-100 of a mill.

PACIFIC OCEAN
PRINCE
COPPER
ZINC
SASKATO
WHE
IRO
COPP
PRAIRIE
MIXED FARMIN
HAR
IO
TORONTO PUBLIC LIBRARY


PACIFIC OCEAN
PRINCE RUPERT
G.T.P.
OMINECA
GOLD
DIST.
DENSLEY
WOODED
ALB
BRITISH
COLUMBIA
DENSLEY WITH
WOODED FIR AND PINE
C.N.R.
G.T.P.
C.N.R.
COPPER
GOLD
COAL
ZINC
GOLD
TIMBER RESERVE
IRON
COPPER
FRUIT
COAL
SILVER
VANCOUVER
LEAD
VICTORIA
GOLD
C.P.R.
COPPER
PORTLAND
TORONTO PUBLIC LIBRARY


WOODED WITH PINE SPRUCE & FIR
BERTA
PINE SPRUCE & FIR
SASKATCHEWAN
G.T.P.
C.N.R.
EDMONTON
GOLD
GOLD
C.N.R.
SALT
WHEAT
SASKATOON
C.N.R.
TIMBER RESERVE
C.P.R.
RANCHING
G.T.P.
RESERVE
MANITOBA
CALGARY
WHEAT
COAL
OPEN
WHEAT
C.P.R.
REGINA
C.P.R.
WINNIPEG
PRAIRIE
MEDICINE HAT
MACLEOD
COAL
COAL
HORSES
COAL
MIXED FARMING
COAL
FRUIT
WESTERN CHANNEL
TORONTO HARBOUR
Proposed Factory Sites
or Warehouses
on Marine
EASTERN CHANNEL
LAKE ONTARIO


Map showing Toronto's commanding position for Canadian trade.
Toronto's land locked harbor and Ashbridge's marsh, with plan of proposed sites for factories.
JAMES BAY
LIGNITE
DENSLEY WOODED
ONTARIO
G. T. P.
TIMBER RESERVE
C. N. R.
IRON
G. T. P.
ZINC
C. P. R.
SILVER
LEAD
COPPER
IRON
TIMBER RESERVE
NICKEL
GOLD
PORT ARTHUR
FORT WILLIAM
C. P. R.
IRON
COPPER
SAULT STE MARIE
C. P. R.
GOLD
SILVER DISTRICT
IRON
LAKE SUPERIOR
GOLD
IRON
C. N. R.
LAKE MICHIGAN
LAKE HURON
C.P.R.— M. St P.R.R.
St PAUL
SARNIA
WINDSOR
DETROIT
CHICAGO


QUEBEC
GOLD
COPPER
ASBESTOS
PAPER PULP
CEDAR AND MAPLE
IRON
GRINDSTONES
NEW
BRUNSWICK
LUMBER
COAL
GYPSUM
ST JOHNS
COBALT
SILVER
SUDBURY
OTTAWA
MONTREAL
QUEBEC
ASBESTOS
COPPER
PORTLAND
BOSTON
LUMBER
MICA
CORUNDUM
DAIRYING &
MIXED FARMING
GOLD
KINGSTON
CEMENT
TORONTO
LAKE ONTARIO
SALT
HAMILTON
NAT. GAS
FRUIT
GYPSUM
SARNIA
LONDON
BUFFALO
NEW YORK
LAKE ERIE
HURON
PITSBURG
PHILADELPHIA
ATLANTIC

GRINDSTONES
NEW
LUMBER
BRUNSWICK
COAL
GYPSUM
ST JOHNS
P. E. I.
COAL
NOVA SCOTIA
COAL
IRON
HALIFAX
GOLD
PORTLAND
BOSTON
NEW YORK
ATLANTIC OCEAN
Toronto Litho. Co.