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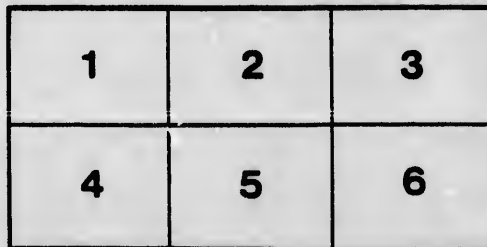
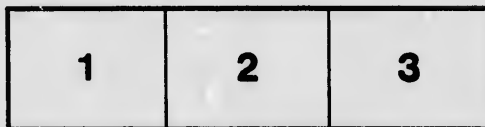
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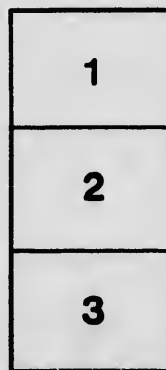
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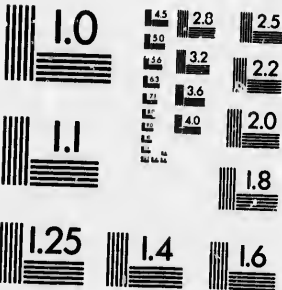
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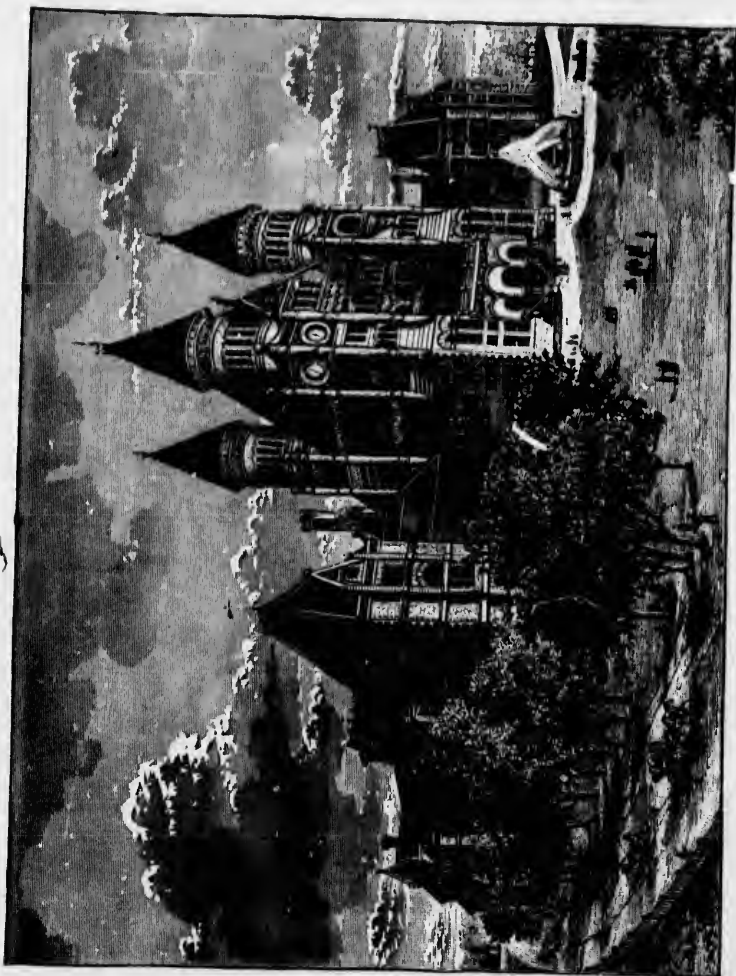
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THE DOMINION OF CANADA

1608



1888

PREFATORY REVIEW.

ITS ELEMENTS OF WEALTH, MANUFACTURING INDUSTRIES AND AGRICULTURAL PRODUCTIONS, ETC.

THE steadily increasing population of our Old Country, and the fields of industry and enterprise which in so many branches of trade, owing to improved labour-saving machinery and the importations of other countries, have become so restricted, cause vast numbers to look to the colonies of Great Britain for that field of labour which is practically denied them at home, or is so crowded and circumscribed as to prevent the development and exercise of that native talent or energy, which, if properly used, should in the course of time lead to a competency and independence. The employment of capital not less than the employment of labour, the relief of distressed trades, of overpeopled districts, of individuals and their families struggling vainly without hope, and of overflowing manufactures seeking a market and a beneficial return—are all connected with the subject of emigration and with the effects that grow out of it in a new country. It is not therefore to be wondered at that the public should not be easily satisfied in their inquiries upon a subject which in times like the present comes home to the businesses and bosoms of a large and enterprising class of individuals. As the interest of the subject rises above those classes by whom it has hitherto been looked upon merely as an ultimate relief from pressing distress, and extends to persons in better circumstances, who begin to inquire into the state, prospects and industries of these new countries which open such a field for energy and enterprise, a species of information comes to be required more particular and authentic than the hasty opinions of publishing travellers or the brief reports of settlers in the woods. Such information is the object of these publications on the INDUSTRIES OF CANADA.

The Imperial Government has for many years attempted to deal with the surplus population, and liberal assistance has continuously been granted to deserving and desirable emigrants. The question at the start for those who contemplate leaving their native land is, naturally, where to go. Equally natural it seems to be that as the individual growth of a town or city is in a westerly direction, so the civilization and development of this globe has advanced in a similar path, and the would-be emigrant unconsciously follows the immortal advice of Horace Greeley, "Go west, young man, go west!" and turns his eyes to the western continent of America. Though Great Britain has possessions in all parts of the globe, it is to Canada that most look for the establishment of that new home over the seas, and the reasons are patent. The Dominion is within comparatively easy access, the rates for passage are very low, the difference in life and climate is not so marked as is generally supposed, while as a land of resources Canada offers inducements

which cannot readily be duplicated. The history of this country is in a great measure made up of her individual settlers and of the five millions of people who are now spread over this vast extent of territory. Many thousands came here, both in early youth and in middle age, who, without any means, have nevertheless, by the exercise of indomitable energy and perseverance, attained an independence, and in many cases affluence. This is especially the case with tenant farmers from Britain. Never in the history of English farming have bad years so successively and for so long a continuation followed the efforts of the agriculturist at home, yet to him at all times, Canada opens up her boundless tracks of rich and fertile soil, which are simply awaiting the plough of the pioneer. It is true that some hardships may at first have to be encountered, but the certain hope of independence is sufficient to sustain the mind under all temporary privations. The settler here sees the time fast approaching when the wilderness to him shall be "a fruitful field, and the desert shall blossom as the rose," when the productive soil shall gratefully yield an ample reward to his toils.

The emigration from European countries has in the last few decades constituted an exodus which has formed a remarkable feature in modern history, and no better emigration agents are in the field than those who have settled here, and have by practical experience benefited by the change of country, and who now urge friends and relations to throw off the ties of a long association and find here a new home, with every hope of prosperity and success. Statistics show that during the last twelve years about two and a-half millions of people have emigrated from and through Great Britain, and there is at present no signs of any decrease in numbers. Many of these have permanently located in Canada, and a fact, which in this connection is an important one, as illustrating the prosperity here attained, is that large sums of money—in one year amounting to over \$10,000,000—are annually transmitted to the Old Country to prepay the passages of friends to enable them also to emigrate.

The consideration of the right classes who should emigrate is an important factor, as it cannot be denied that many, by specious promises and false statements of emigration agents and other interested parties, are induced to emigrate to Canada who are both unfit and undesirable settlers. Canada is essentially an agricultural country; her riches are the result of the illimitable resources of her fertile soil. Hence there is primarily a steady demand for the tiller of the land; this demand has ever exceeded the supply, and the inducements offered to the farm labourer cannot be excelled in any country. There has ever been a great scarcity of female domestic servants, and such find here immediate employment and remunerative wages. It is more difficult to speak collectively of mechanics and artisans. In seasons of special activity there is steady employment, at good wages, for carpenters, joiners and bricklayers, but there are periods at which work is difficult to obtain; highly skilled labour finds, however, a ready market, and the completion of the Canadian Pacific Railway should develop new industries in the North-West. In a general way the various manufacturing, which in all our cities and towns are in some branch or other engaged in active operation, make a demand for immigrant labour, while the timber, fishing and mineral resources of the Dominion all attract their due proportion of labour and enterprise.



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THE DOMINION OF CANADA.



A DESCRIPTIVE AND HISTORICAL REVIEW

—OF—

THE DOMINION, ITS LEADING FEATURES, CHARACTERISTICS, AND NATURAL RESOURCES, TOGETHER WITH BRIEF SKETCHES OF ITS REPRESENTATIVE INDUSTRIES AND PROMINENT CITIZENS.

As the Silurian and Laurentian rock-beds stretch under the seas from the motherland to Canada, so do the firm bonds of mutual interest and brotherly affection cause the two peoples to stand together on the ground of a common Imperial origin, a common present purpose, with equal hopes of a profitable and inseparable future alliance.

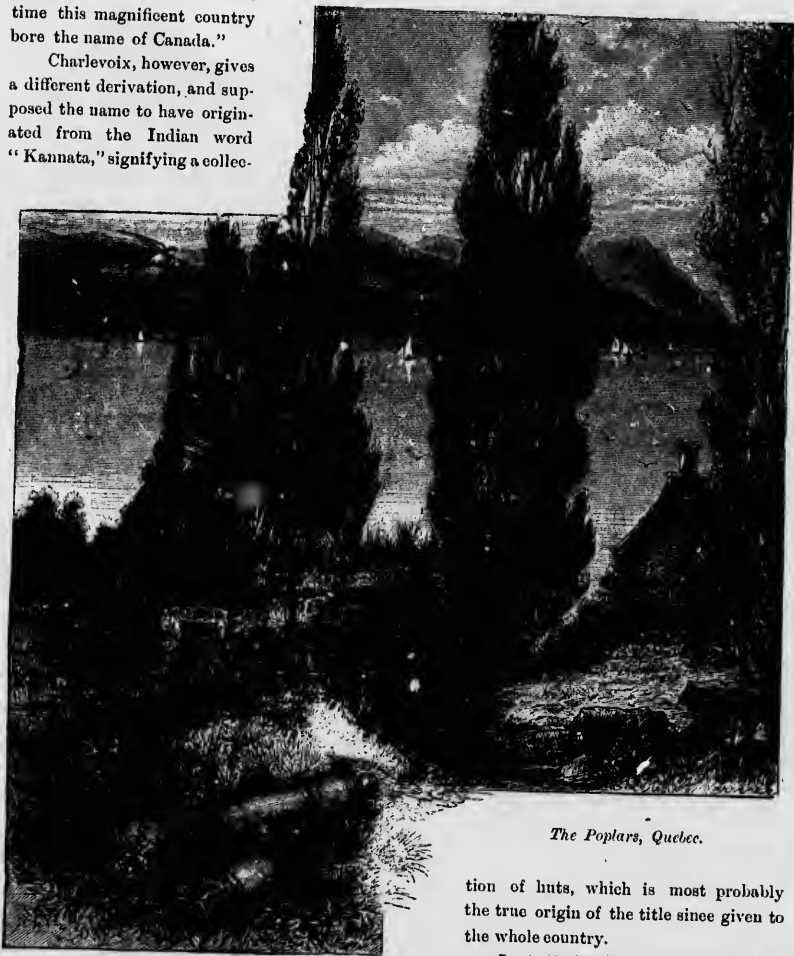
Amongst the numerous colonial possessions of Great Britain, Canada has long ranked as the brightest gem in the Imperial diadem, and as emigration from the Old Country is especially directed towards her ever inviting shores, the history of the Dominion is of more general interest in an individual sense than that of other and more distant colonies.

The honour of discovering that portion of North America afterwards called Canada is considered to belong to John Cabôt and his son Sebastian, both Italians, who, two years after the discoveries of Columbus became known in England, received a commission from Henry VII to discover a north-west passage to the East Indies or China. In the year 1497 these adventurers sailed with six ships, and in June of the same year discovered the coast of Newfoundland. Pursuing their course they reached Labrador, which they erroneously believed to be part of the Indian continent, from which mistake the natives of this country have continuously been styled Indians. Here their researches seemed to have ceased; and having taken possession of the territory in the name of the king, they returned to England.

It is, however, to Jacques Cartier, an able navigator, of St. Malo, France, that the honour of piercing the interior of Canada belongs. He, in 1534, took command of an expedition to the western world, and entering the Gulf of St. Lawrence, landed at what is now Gaspé Bay, where he planted the French flag, erecting a large cross with a shield bearing the arms of France.

The origin of the name of Canada is involved in much obscurity, and the accounts of the different authorities vary considerably. One author says:—"An ancient Castilian tradition existed that the Spaniards visited these coasts before the French, and having perceived no appearance of mines or riches, they exclaimed frequently, 'Acanada' (signifying 'Here is nothing'); the natives caught up the sound, and when other Europeans arrived, repeated it to them. The strangers concluded that these words were a designation, and from that time this magnificent country bore the name of Canada."

Charlevoix, however, gives a different derivation, and supposed the name to have originated from the Indian word "Kannata," signifying a collec-



The Poplars, Quebec.

tion of huts, which is most probably the true origin of the title since given to the whole country.

In 1542 Cartier returned to France, where he soon afterwards died, and for many years no further action was taken in regard to this vast territory, which his enterprise had gained for his sovereign. Some sixty years later there appeared upon the scene one of the most remarkable of the many men who had aided in moulding the fortunes and destinies of Canada—Samuel de Cham-

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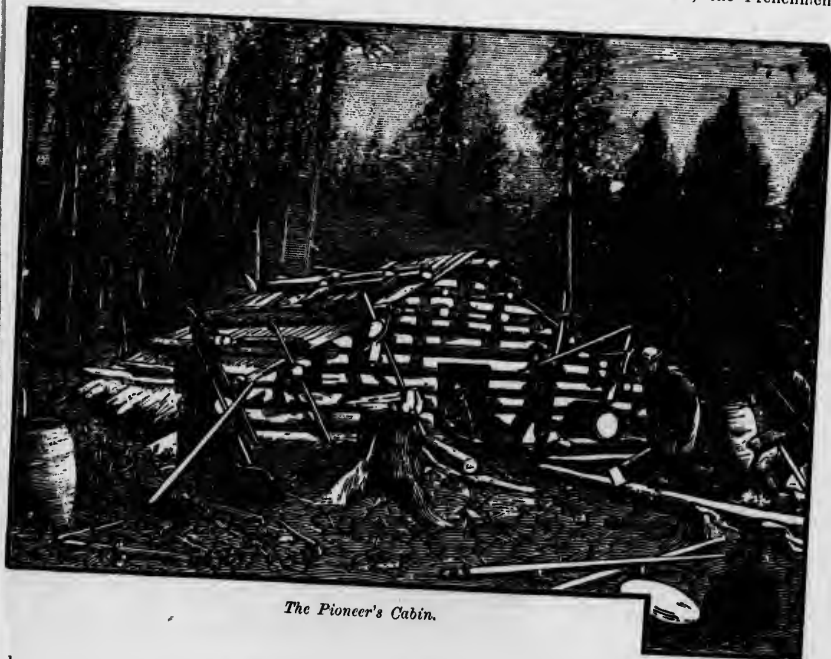


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plain. A noted discoverer and geographer, he had risen to the rank of captain in the royal marine of France; he had also served as a soldier and fought during the wars of the League, under Henry of Navarre; he was a hero of the mediæval type, of chivalric courage, fond of romantic enterprise, and inspired by religious enthusiasm. In 1603 two small barques, of twelve and fifteen tons, bore a band of hardy adventurers, under the command of Champlain, across the stormy deep; their voyage was, however, a fruitless one in discovering the Indian trading posts and friendly natives, who were the object of their search, and they soon returned. In 1604 a second expedition, of which Champlain was again a member, under the command of Sieur de Monts, who was granted vice-regal power, started out, and gaining the Bay of Fundy, a settlement was founded on the main coast, near the present site of St John, on which the name of Port Royal was bestowed. It was an unfortunate choice of site. The winter set in early and the cold was intense; the Frenchmen



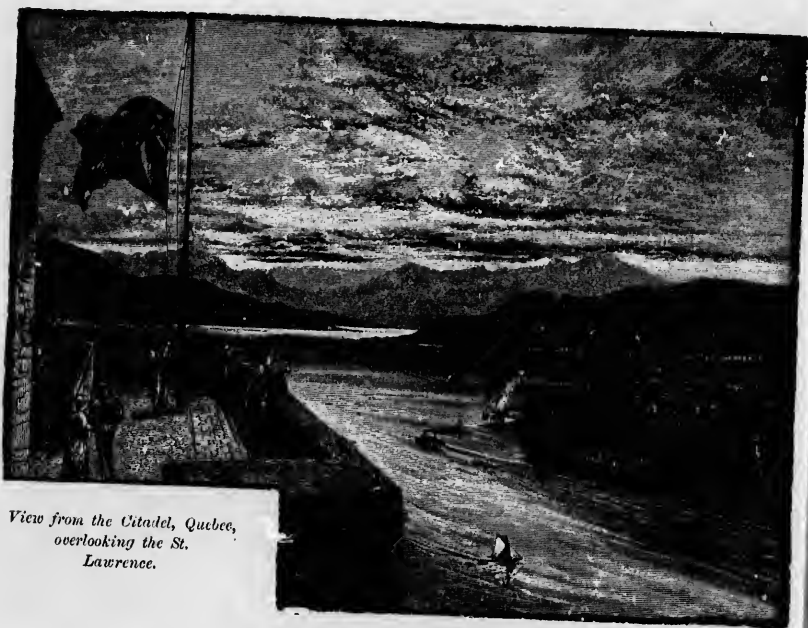
The Pioneer's Cabin.

became an easy prey to disease, and of the seventy-nine exiles, thirty-five fell victims before the spring to the dire ravages of scurvy. The indomitable spirit and perseverance of Champlain alone prevented the whole party sinking into lethargy and despair. Succours fortunately arrived from France, which again in 1606 were further augmented, to be, however, followed the following year with the revocation of the charter and orders to abandon the settlement.

Baffled in his attempts to plant a colony in Acadia, De Monts dispatched Champlain up the St. Lawrence to locate a suitable site for a new settlement. Proceeding up that noble river, the voyager of to-day will find the features of the country, which at its mouth were rough and rugged gradually soften, particularly towards the south, and its cultivation rapidly increase, with many pretty and picturesque settlements along its margin, until, passing the Island of Orleans, which divides the river into two narrow channels, he comes suddenly upon a lofty rock on its northern banks, upon the summit of which he will perceive the flag and fortifications of the high-seated

citadel of Quebec. The history of Quebec for close on two centuries may be said to be that of Canada, and as such more than ordinary interest is attached to the "Rock City."

On the 3rd of July, 1608, Champlain's little band, but twenty-eight in number, landed and founded the site of the present city, and the establishment of the French in Canada became an established fact. Champlain continued his wise administration of the infant settlement up to the time of his death in 1635. The colony could ill spare him; for twenty-seven years he had laboured hard for its welfare, sacrificing fortune, repose and domestic peace, to a cause embraced with enthusiasm and pursued with intrepid persistency. With the life of this faithful soldier closed the opening period of "New France." In 1637 the Jesuit's College was founded, while 1639 marked the arrival of the Ursuline nuns, who were destined to render invaluable assistance to popular education. Within the precincts of their convent lie buried the remains of the gallant Montcalm, who fell in the eventful battle of the Plains of Abraham, Sept. 13, 1759.



*View from the Citadel, Quebec,
overlooking the St.
Lawrence.*

It was not till 1665, when the wise policy of Louis XIV instituted a Royal Government, that any substantial progress in the new settlement was made. Under his paternal care, horses, sheep, cattle, and young women for wives, were dispatched in abundance, and in one season more than two thousand persons had landed at Quebec at the royal charge.

One obtains glimpses of the pristine state of Quebec through the early police regulations. Each inhabitant was required to make a gutter along the middle of the street, before his house, and also to remove refuse and throw it into the river. All dogs, without exception, were ordered home at nine o'clock. Smoking in the streets was forbidden, as a precaution against fire; householders were required to provide themselves with ladders, and when the fire alarm was rung all able-bodied persons were obliged to run to the scene of danger, with buckets or kettles full of water.

The infant colony did not get through its early years without trouble. The New Englanders were the bitter foes of the French, who at first had the best of it in many a tussle. The Indians

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usually sided with the Catholics against the Puritans, and their aid was very material assistance. In the Maritime Provinces the Acadians could make no successful head, but Louisburg remained a tower of strength, and a rallying point for the French, until a year before the fall of Quebec.

After the disastrous defeat of the English under Sir William Phipps, the colony enjoyed a long period of unbroken tranquility, during which time arts, commerce, agriculture and general manufactures slowly progressed.

In 1713 was signed the treaty of Utrecht, which ceded the Hudson Bay Territory, Newfoundland and Acadia, to Britain, while France retained Canada, Cape Breton and some fishery rights in the Gulf



A View from the Citadel, Quebec.

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The year 1759, by the results it led to, is one of the most memorable in Canadian annals. Under the French domination Canada was more a military than an agricultural colony; during time of war the various settlements were a little more than a chain of barracks; while the more mercantile and agricultural settlements on the British—now the American—side of the St. Lawrence and the

lakes, were rapidly progressing in prosperity and power. The State of Massachusetts alone at this time could muster 40,000 men capable of bearing arms; Connecticut, 27,000; New Hampshire, Rhode Island, Pennsylvania and Virginia could add considerably to the number; and though at the commencement of the next campaign the Canadian forces gained some partial advantages, the day was fast approaching when the proud *fleur-de-lis* of haughty France must bend beneath the paw of the British Lion.

William Pitt, then Prime Minister, had resolved that the flag of old England should float on the bastions of Quebec. Canada was to be invaded at three distinct points by overwhelming forces,

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The points of greatest interest are the following:—The Dufferin and Durham Terraces give a walk, with a view which is one of the "great views of the world." Athens, Prague, Edinburgh, Salzburg, Venice and Quebec have, perhaps, the most beautiful sites; and travellers will agree that the last is not the least in possessing the attributes of grandeur. From this terrace a circuit should be made along the "Old Town Lines"—ancient embrazured defences, still showing the cannon of a past age pointed to the approaches by which assaults were made in the last century. If such a promenade be taken, the tourist will pass the wing of the old Chateau de St. Louis, where dwelt the French governors and commanders, and passing the Post office should note a curious stone inlaid in the new wall—a stone which came from an old building, and whose story forms the motive of a charming novel, written by W. Kirby in English, called the "Chien d'Or," a book which should be bought and read at Quebec.

The Archbishop's palace is a goodly pile of stone, wherein lives the prelate who most worthily represents a Church which governs the conscience of as hardy, pure and happy a population as



The Citadel, Quebec.

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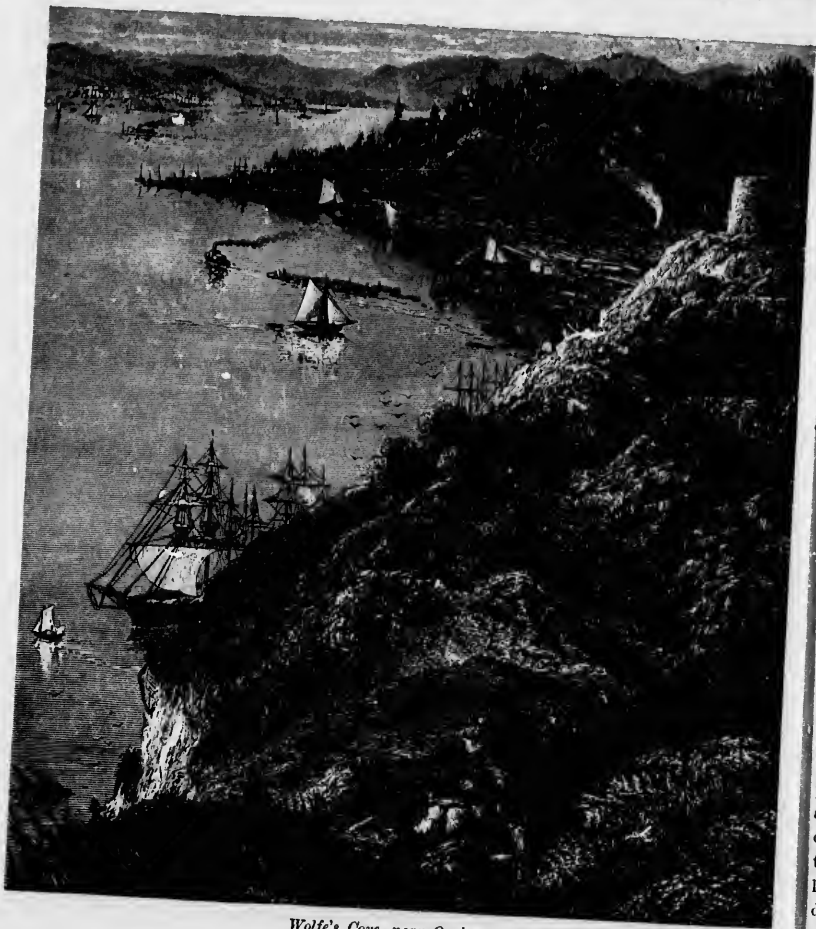
exists anywhere in the fold of the Catholic community. The palace, a great seminary, and a university that was founded by Bishop Laval, and named after him, all stand together, enclosing a pleasant garden above the rampart walls. A good museum, rich in Indian pipes and other remains of the red man, a library and excellent lecture rooms, fill this fine university building.

Nearly a half of the circumference of the citadel has now been traversed in our walk, and from the fortress we obtain the very best all-round view. Looking up the river, just in front of us, is the grass-covered plateau on which was fought the famous battle. Beyond is a curve in the river, and it was in that bay that the red coats landed, to swarm up the wooded cliff before the gray dawn came on the famous morning in September, 1759. A very ugly prison building stands near the place where the English general died. To the right the city has extended far beyond its old limits, and its upper fringe of villas encircles the handsome new Parliament buildings of the Provincial Legislature.

Quebec is well called the Gibraltar of British America, the strength of its citadel and its remarkable position for a full command of the St. Lawrence below, and the country around it, fully

entitling it to this appellation. The population of the city is about 63,000, while the surrounding country forms a complete panorama of the most picturesque scenery in the world. The climate is one of the happiest under the sun. There is no malaria, every climatic influence being healthy and pure.

The whole of what is now known as the Dominion of Canada is divided into Provinces, whose limits are probably not all permanently fixed. For instance, among those which originally formed



Wolfe's Cove, near Quebec.

part of the Confederation, it is possible that Nova Scotia and New Brunswick, or one of them, may amalgamate with Prince Edward Island. Again, in the newly-settled country of the Central Continent great spaces have been provisionally named, but as time fills them with people their bounds may be found to be ill-set, and a readjustment may be made. On the other hand it is curious to observe with what tenacity the several States of the American Union, whether they be small or

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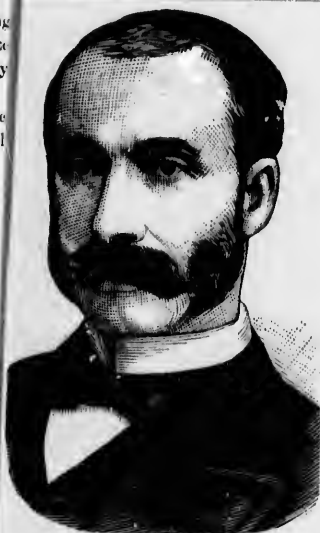
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THE DOMINION OF CANADA.

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Lord Lansdowne, Governor-General.

born of the necessity to have greater common strength, not against an enemy, but against the impotency inseparable from disorganization. Railway and navigation works were wanted, and isolated colonies could not execute them. But there was much opposition. Many in the French Province did not like the plan, fearing that it might diminish the security of the treaty rights of the French for the preservation of their laws, language and institutions. Nova Scotia, too, had a strong party against the proposal. Prince Edward Island only joined her sisters after they had joined hands, and Newfoundland has consistently kept to her resolve to remain alone. But the rights of all who joined, or may join, are carefully guarded. Quebec was made the "Pivot Province," in that she had a certain number of representatives, and the representation of the others was based on the numbers she sent.

Regarding this Union there were many misgivings among some of Quebec's worthiest sons, but their gloomy views were met by the firm and confident language of a prominent French-Canadian statesman. "If we remain alone," he exclaimed, "we can aspire to no position, we can give rein to no ambition as a people. We have at the present time as many systems of judicature as we have Provinces; with Confederation, on the contrary, this defect will be removed, and there will be but two systems, one for lower Canada, because our laws are different from those of the other Provinces, because we are a separate people. . . . There are also now as many different tariffs as there are different Provinces—as many commercial and customs regulations as Provinces. Currency and the interest on money are also regulated by different systems in the several Provinces. But with Confederation all

big, have kept to the original lines marked out for them when much of their land was unexplored forest or unknown prairie. The Americans gave in the beginning the title of "Sovereign" States to the members of their Union and it was a moot point whether a State had or had not the right to secede from the Federation, disastrous as such a proceeding must prove to national life. That point was settled in favour of national autonomy by the civil war which raged between the North and South from 1861 to 1865. The Canadians, when they drew up their scheme of Federation, were careful to eliminate as far as possible the danger which might spring from weakness of the Central Power. They provided fully for local rule and for a National Government. Each Provincial Government was given full power to make laws for the education of children, for the manner in which property should be held and devolve, and for the raising of revenue for local purposes. No individual Province can arm and maintain troops, lay on export or import duties, control navigation, or make a railway beyond its own borders, without Federal authority.

The Union was not brought about in a day. It was the result of long and anxious discussion. It was



*Sir John A. Macdonald, K.C.B.,
Premier of Canada.*



Shooting the Rapids, Lachine.

these matters would be under the control of one Central Legislature. Canada presents to the world the spectacle of a united people, daily and hourly growing in strength and union. Her alliance will soon be a prize, her dependence is a lessening fear even to the most nervous and responsibility-hating politician. In her institutions she has kept to the model shown by the three kingdoms. There is the representative of the Sovereign in the Governor-General, who is bound to be a constitutional ruler, giving to the Ministry, representing the majority of the House of Commons, his loyal support. It is his duty to use his moral



Winter Amusements.—Curling.



Parliament Buildings, Ottawa—West Block.

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population is forsenic ability more frequently shown than among the French Canadians. Lawyers and physicians are perhaps in a majority in this assembly, and it is said that when one of the members fainted on the floor of the House, one-half of the representatives of the people rushed up to render in their medical assistance! Most of the Provinces have two Chambers, although the most populous, namely Ontario, is content with one. The nation represented in these assemblies will have a continuous belt of populated territory stretching right across the continent. The only sections where their numbers will be sparse are those also which are strong in defensive positions, and in the difficulties the country presents to an enemy as well as to the swarms of settlers. These two tracts, first, the region along the north of Lake Superior; and, secondly, that where the triple chains of the Rocky Mountains, the Selkirk and the Cascade ranges, shut out from the mild Pacific coast the severer temperatures of the Central Continent.

If we compare the capabilities Canada shows for the possession of a continuous belt of population from sea to sea, with the capacity of any given belt of the United States, and stretching across from the Atlantic to the Pacific, we shall find that the comparison is favourable to the northernland. Although what maps call "the great American Desert" has been proved to be in many places capable of settlement and cultivation, yet there are vast spaces on any given line from east to west in the United States which cannot be profitably used. There is an aridity

influence with his Minister for what he conceives to be the public good; but his opinion as expressed to them must remain unheard beyond the Council Chamber. Where he sees danger to the Imperial connection, it is also his duty to make known his views; perhaps, if occasion requires it, to a larger audience. There is a Senate, having the attributes, but hardly the strength, of the British House of Lords; and there is the People's Assembly, the House of Commons, chosen by a low but not universal suffrage. The number in the popular house is at present 212. The debates in the Commons display great talent, and among no section of the



Departmental Buildings, Ottawa—West Block.

which defies the agriculturist, if he cannot procure water sufficient for irrigation. There is nothing more curious in the physical problems of any country than that furnished by some of the great plains of America. It seems as though the whole surface was being raised and desiccated. There is evidence enough that in remote ages there was an abundance of water in these parched regions. To the south the sands of New Mexico, Southern California and Arizona are the sands of an old sea bottom. In Wisconsin the country, now bare and dry, shows

the traces of many lakes; and innumerable mounds, the work of old dwellers in the land, proved that numbers of human beings lived, worked and died on the enormous steppes. On the other hand, to the north, while the same process of the raising and drying of the land is evidently in progress, it has not proceeded so far. There are dry, cactus-covered plains along the frontier of Assiniboia, the central Province of the Canadian North-West; but as soon as the Saskatchewan valleys are reached, and in general far to the south of this limit, the moisture is evident in the luxuriance of the grasses, until beyond the North Saskatchewan the moisture is great enough to support the dense growth of forest which clothes in a wide flat arch the whole of the country below the subarctic circle. Therefore, through an almost unbroken belt, the Canadians have a territory which should support 40,000,000 of people. It has a varying depth of from 450 to 100 miles, and in all parts of it the climate has been proved to be most healthy.

Little was known of the Northern New World until a comparatively recent date. Within the memory of middle-aged men, Chicago was the frontier post of civilization. Maps compiled by French geographers in the seventeenth century gave up all the country west of Hudson Bay to an imaginary and indefinite ocean. Around this Englishmen placed "New South Wales" and "New Caledonia," while no one disputed that "New France" was all the St. Lawrence Valley. To be sure the New Englanders did not like this, and were determined to alter it if possible, but they never succeeded in doing so. In maps of the time of William and Mary you will still see that everything to the north of the gulf of California is marked as unknown. On the Pacific the ignorance of Cali-

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Parliament House, Ottawa.



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California was so general until recent years, that when in 1849 the first strong influx of Americans took place into that State, men in New York derided the folly of friends who propose to settle in that "unprofitable wilderness!" The land which is far to the north of California, namely, British Columbia, is one of the best valued of the Canadian Provinces.

In 1837 the French Canadians, with reason, demanded a wider constitutional privilege than they possessed, and this was practically secured by the measures taken after the mission of Lord Durham. To Lord Elgin must be ascribed the credit of having in time of trial and provocation resisted the party which would have made him go back from the doctrine of ministerial responsibility. He faced a riotous mob in order to give Executive sanction to the measures of his Government, and from that day pure constitutional Government, and with it a freedom unknown elsewhere on the American continent, has



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View at Thousand Islands.



... found its home in Canada. From that time great works
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... Intercolonial Railway, binding Nova Scotia and New
... Brunswick to Quebec; the Grand Trunk, traversing a great part of the older portion of the country,
... and having its terminus in the American cities of Portland and Chicago, with the Canadian Pacific,
... uniting the Atlantic and Pacific, with other lines, have been undertaken by the young nation.

Immense labour has been bestowed on the creation and deepening of canals and river channels. The prosperity of the country and its vast undeveloped resources have combined to attract emigrants to an extent heretofore unknown. The numbers of the emigrants have risen of late from 40,000 per annum to 100,000 and 135,000.

The Dominion of Canada occupies the northern half of the continent of North America. It has a territory of about the extent of Europe, and larger than that of the United States without Alaska. The Southern frontier of Manitoba and the North-West Territory, if extended across the Atlantic Ocean, would strike the continent of Europe a little below the latitude of Paris; while the southern part of the Province of Ontario is as far south as the latitude of Rome. Canada is therefore the physical equivalent on the continent of America of the great empires and kingdoms of Italy, France, Belgium, Germany, Austria, the British Islands, Russia in Europe, and Sweden and Norway.

From east to west it stretches from the Atlantic to the Pacific Ocean, and from the southern latitudes above stated to the arctic circle.



Very large portions of this great territory are cultivable; and those portions not cultivable are rich in mineral wealth. The proportion of cultivable land in the Dominion, suited to the productions of the temperate zones, is quite as large as that of the United States. It possesses the largest extent of land yet open for settlement adapted to the growth of the grasses, cereals, and other productions of the temperate climates, not only on the continent, but in the world.

It has many thousands of square miles of the finest forests on the continent, and many thousands of square miles of the most fertile prairie land.

Its rivers and lakes form one of the most remarkable physical features of the continent. This water system furnishes important facilities for communication; and the course of the St. Lawrence is in the line of the shortest sailing circle across the Atlantic. The same favourable condition prevails on the west coast, from the terminus of the Pacific Railway across the Pacific Ocean to the markets of China, Japan and also to Australia. Coupled with these important commercial conditions, there is the fact that the Canadian Pacific Railway crosses the continent on the shortest line through the fertile belt, and at the "gate" of the Rocky Mountains, crossing them on immensely more favourable

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conditions, both as respects grades and curves than the line of railway which reaches the Pacific coast at San Francisco.

As at present constituted, it is divided into seven Provinces, viz.: Nova Scotia, New Brunswick, Prince Edward Island, Quebec, Ontario, Manitoba and British Columbia, together with the vast extent of North-West Territory, out of which the Districts of Assiniboia, Alberta, Saskatchewan and Athabasca, have been formed; districts which will in the near future become great Provinces of the Dominion, each having a territory as large as a European kingdom or empire.

Canada has fisheries of almost boundless extent, both on its Atlantic and Pacific coasts, which are without equals on the continent, or, it is believed, in the world. It has coal fields of immense extent on both its Atlantic and Pacific coasts; and there are large deposits beneath the surface of its prairie lands east of the Rocky Mountains. It has also iron, gold, silver, copper, lead, and other mines of great richness, including petroleum and salt; together with almost every description of stone and granite and other valuable building materials.



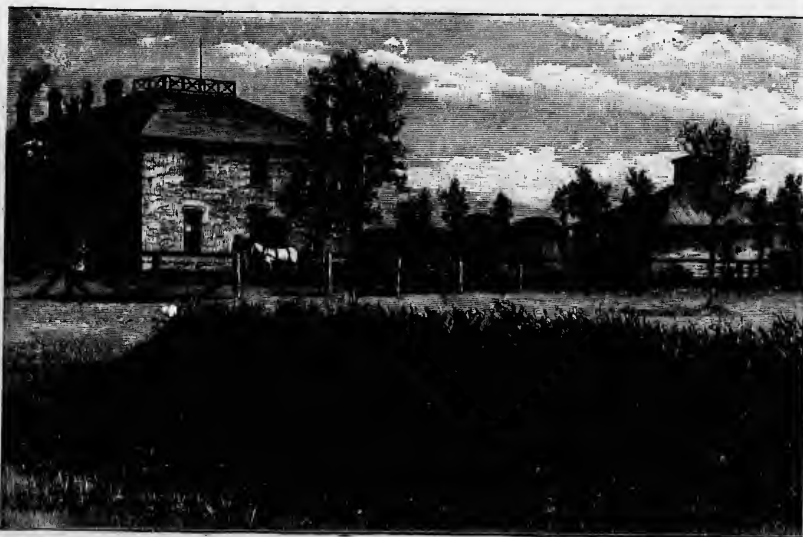
A Pioneer Farm.

It has great variety of climates, from the arctic to that of almost the most southern of the temperate zones. The climates of the settled portions of the Dominion, and of the lands open for settlement, are among the most pleasant and healthy in the world, and favourable to the highest development of human energy. The Dominion of Canada must, therefore, from these facts, become in the not distant future the home of one of the most populous and powerful peoples of the earth; while to the European immigrant, of whatever nationality, it offers an inheritance rich in resources and fruitful in products.

Canada seems especially fitted to supply the United Kingdom with much of the farm produce that is necessary for her to import. The older Provinces export horses, beef, mutton, butter, cheese and fruits as their leading staples from the field and the garden, while Manitoba and the North-West export wheat and other grains. Large ranches have also been successfully established on the great grass lands at the base of the Rocky Mountains, and when these come into full play their products will be enormous. The cattle can be driven to the nearest railway stations, which are not more

distant from the Atlantic sea-ports than are those railways in the United States, West and South-west, which now successfully bring cattle *via* Chicago to the Atlantic ports for export to Great Britain.

The general healthfulness of climate, and favourable conditions for feeding all kinds of stock, which prevail in the older Provinces of Ontario, Quebec, New Brunswick, Nova Scotia and Prince Edward Island, as well as what may be called the new North-West, leave no room for doubt that Canada is capable of supplying the needs of the Mother Country, as respects supplies of horses, cattle and sheep. It is to be remarked, however, that since the beginning of this export trade, there have been marked improvements in stock, by the importation of Shorthorn, Polled Angus, Hereford and other varieties. The success which has attended various well-known establishments in the Dominion devoted to the rearing of thoroughbred stock, is sufficient guarantee of the profitable nature of the enterprise which is yet comparatively in its infancy.



A Homestead Farm.

The soil of Canada may be said to be the source of her greatest wealth and strength. Her forest lands, her smiling farms, and her rich and vast rolling prairies, make the attraction she offers for the agriculturist.

There may be more scientific farming in England and in Scotland than in Canada. English high farmers would find in Canada much that they would consider very rough work; but there are exceptions of highly cultivated farms. In the Province of Ontario there is a School of Agriculture, connected with a model farm, at which scientific and practical agriculture is taught. There are also model farms in the Province of Quebec. The result is a marked improvement of late years in the style of farming in some parts of the country. But there is much to be done yet in this direction. In too many instances the land is merely scratched over; and it speaks well for the character of the soil and climate that under such adverse circumstances such excellent yields are obtained. It has been hitherto found that what we may call pioneer farming, that is, taking from the soil in the roughest and readiest manner what it will produce, is more profitable than higher farming with its more costly appliances of labour and fertilizers. But in the older portion of the country this state of things is

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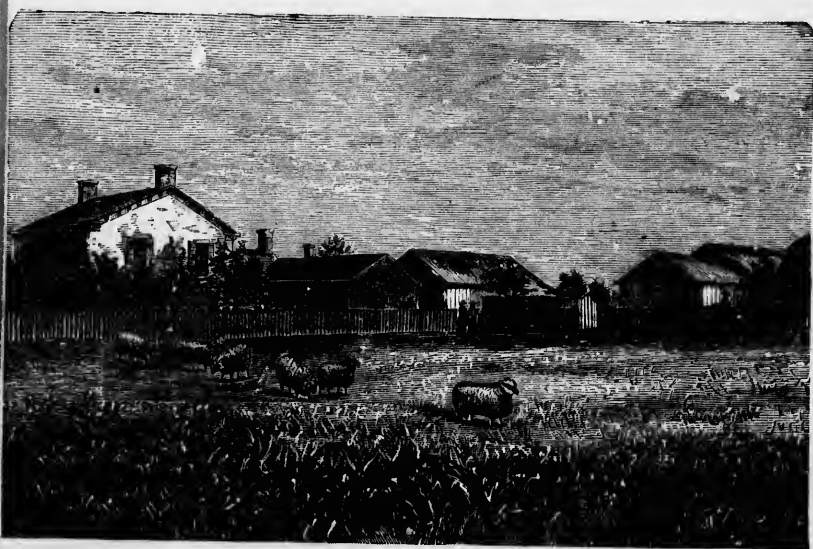


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beginning to change. The sufficient reason for its existence in the past has been that the land has been plentiful, cheap and virgin, while, on the other hand, labour has been dear. It was, therefore, natural to take the most from the land at the least cost and labour.

Let a new comer in Canada go into a farming district, and call at the first large, comfortable house he may meet with, surrounded with well-tilled fields, herds of sleek cattle, great barns and extensive stables, all showing evidence of prosperity. Upon asking the owner's experience, in nine cases out of ten the reply to this would be that he came from the Old Country fifteen, twenty or twenty-five years ago, with an empty pocket; that in his ea'y days he had to struggle with difficulties; but found his labours rewarded with success, and ultimately crowned with independence. Paying no rent, and owning no master, he has educated and settled his children around him in equally favourable conditions with his own. This is not an isolated case; it is the experience of hundreds and thousands of men. For the agricultural labourer who comes to Canada, the question is not simply what wages he may earn, but to what position of independence he can attain in the



Ontario Thoroughbred Sheep Farm.

evening of his life; in contrast to that possible goal in the Mother Country, if he should become unable to work with his accustomed vigour—the workhouse.

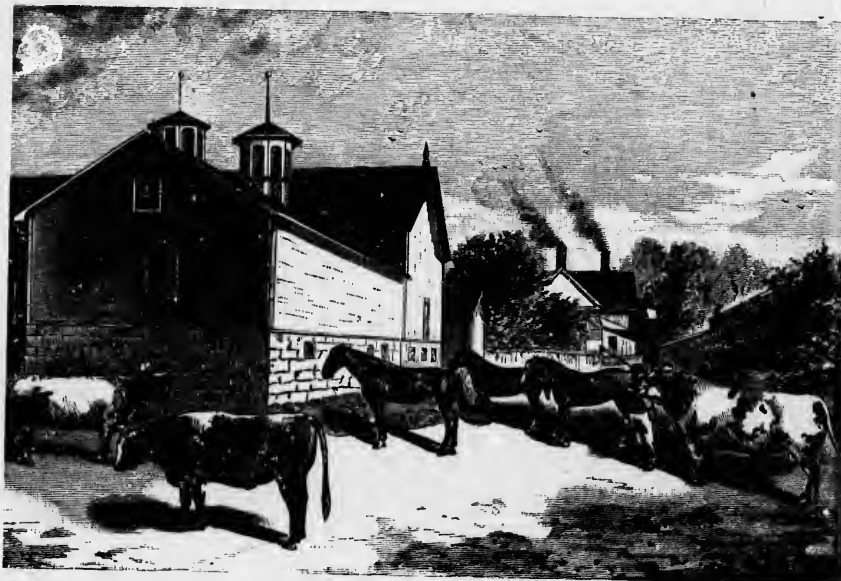
The opening up and successful carrying on of the export of cattle trade with England has sensibly changed, in many cases, the character of the farming in Canada; and this is well, for farmers who had begun to overcrop the soil, in constantly producing cereals.

In comparing Canada's present standing as a stock-breeding country with her standing twenty years ago, we find that her progress in this direction has been most remarkable. It is little over twenty years since the first herd of English' thoroughbred shorthorns was brought to Canada. Previous to that time very little attention had been paid to stock-raising. In many instances cattle were allowed to look after themselves, and for market purposes they added very little to the settler's income. It was the opinion of many persons in those days that stock-breeding could never be successfully carried on in Canada. The experience of the last few years shows that that opinion was an error. Though the number of farmers who have ventured on the experiment of

stock-breeding, on a large scale, is not great, the test has been most thorough and complete in both Ontario and Quebec, and part of the Maritime Provinces, and the result satisfactory.

It may now be stated with confidence that the collection of cattle at the great stock-breeding farms of Canada is among the most valuable in the world. It is made up of the very best blood of the bovine aristocracy of England. Not many years ago there were no pure herds in the country, except the small species of cow in the French part of Lower Canada, which were brought in chiefly from Bretagne, and possess the milking characteristics of the Alderneys. To-day there are in Canada many herds of the best English breeds, with a pure and unbroken record extending back many generations.

It is a fact, established beyond all doubt, that the famous shorthorns of England not only do well in Canada, but that the character of the stock actually improves in the new country. In not a few instances the offspring of stock taken out from England has been carried over to the Mother Country and sold at high prices. At a recent sale in England a three-year-old bull, which brought



Durham and Thoroughbred Stock Farm.

the extraordinary price of three thousand six hundred guineas, was of Canadian breed. The herds to be seen at the Provincial and other Exhibitions are the wonder and admiration of experienced English stockmasters.

The growing of fruit, as well for home consumption as for exportation, is a very important industry in Canada, and one which excites the wonder of many new-comers. People who have been accustomed to think of Canada—as described in the words of the French king before the cession—as “a few acres of snow,” are at first incredulous as to the extent and excellence of the fruit produced in a country which has the summer skies of Italy and France. There are vineyards in the Province of Ontario of fifty or sixty acres in extent; peach orchards of similar extent; and apple orchards almost innumerable.

Wine of excellent quality is now largely manufactured from the grapes, and this fruit is so cheap as to be within the everyday reach of the poorest. It may be mentioned that in the county of

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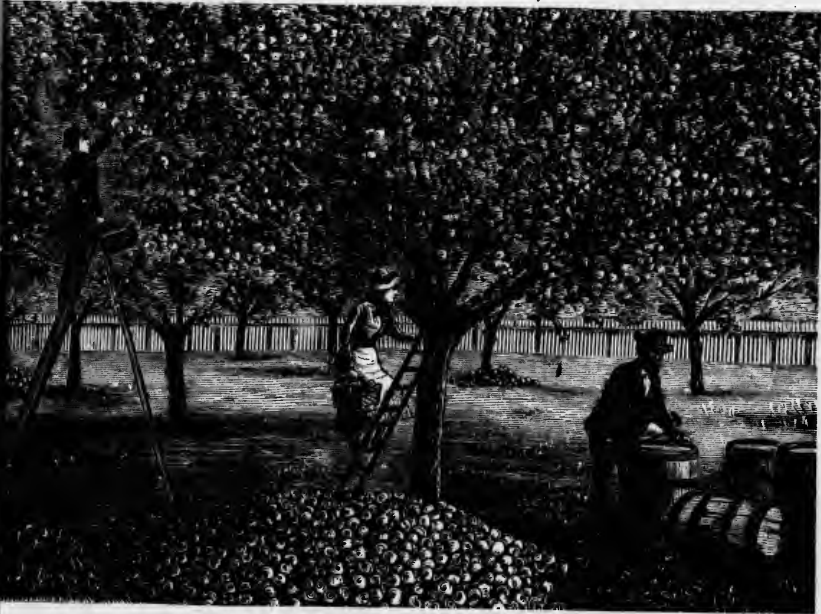
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Essex, on the shores of Lake Erie, the vine is very largely grown for the purpose of wine-making, and both the growing of the vines and the making of the wines are systematically carried on by French viticulturists, by French methods and processes, with very great success. Frenchmen engaged in this work have declared the conditions for growing the vine are more favourable in Essex than in the east of France, while the wine which is made is of a superior quality. The great wealth of Canada in fruits is a fact which is not only interesting to the intending settler as an industry, but as a climatic fact, the country in this particular being much before the United Kingdom.

The apples of Canada are especially very highly prized, and find their way in very large quantities to the markets of the United Kingdom; and it may be mentioned here that at the Centennial Exhibition at Philadelphia the Americans honestly admitted themselves to have been fairly beaten by this Canadian product. A New York illustrated paper, on that occasion, stated that the finest show of fruits at that great Exhibition was "made by the Fruit Growers' Association of Ontario, Canada."



It is to be observed that the areas of the great waters, such as the great lakes and rivers of the Upper Provinces and the St. Lawrence, the bays and inlets of the Lower Provinces, as nearly as they can be estimated from measurement on the maps, would be about 140,000 square miles, which, added to the areas taken from the census districts, would give a total of over 3,610,000 square miles.

The area of the whole of the continent of Europe is 3,900,000 square miles; the area of the United States, exclusive of Alaska, is 2,933,588 square miles—that of Alaska is 577,390 square miles—combined making 3,510,978 miles. Thus the Dominion is nearly five hundred thousand square miles larger than the United States without Alaska, and nearly eighteen thousand square miles larger than both combined.

The total population of the Dominion by the census of 1881 was 4,324,810, against 3,687,024 as shown by the census of 1871. The increase in the old Provinces during the decennaid is over 18 per

cent. The increase for the same Provinces in 1871 over 1861 was over 12 per cent. The number of males in 1881 was 2,188,854; that of the females 2,135,956; there being a preponderance of more than 50,000 males over the females in the Dominion. This has probably arisen from the excess in immigration of males over females.

Of this population, 478,235 were born in the British Isles and Possessions; 101,047 in Prince Edward Island; 420,088 in Nova Scotia; 288,265 in New Brunswick; 1,327,809 in Quebec; 1,467,988 in Ontario; 19,500 in Manitoba; 32,275 in British Columbia; 58,430 in the Canadian North-West Territories; 77,753 in the United States; and 53,330 in other countries.

The Province of Quebec, the oldest and most historic of the Provinces of the Dominion, was formerly known as Canada East. It is bounded on the North by Labrador and Hudson's Bay; on the east by Labrador and the Gulf of St. Lawrence; on the south by the Bay of Chaleurs, New Brunswick, Maine, New Hampshire, Vermont and New York; and on the south-west by the Ottawa River and



Jersey Stock Farm.

the Province of Ontario. The area is about 193,355 square miles, of which some 6,000,000 acres are surveyed. The population by the census of 1881 being 1,359,027; of these 1,093,820 were of French origin; 81,515 of English; 54,923 of Scotch; 123,749 of Irish; 8,943 of German; and the rest of other origins; classified according to religion, there are 1,170,718 Roman Catholics and 188,309 Protestants.

South of the St. Lawrence River, which runs through the entire length of the Province, the land is hilly, and north of that river most of the country also is rocky and mountainous. The Notre Dame mountains, a continuation of the Green mountains in Vermont, extend east from the latitude of the City of Quebec, along the course of the St. Lawrence on its south side to the gulf of the same name, attaining here and there a height of 3,000 or 4,000 feet. The Laurentian mountains, on the north of the St. Lawrence, extend from the Labrador coast to the Ottawa river above Ottawa. This range also attains a height in some places of 4,000 feet above the sea.

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The St. Lawrence is the chief river and the great avenue of commerce. Its largest tributaries in the south are the Chateauguay, which rises in New York and is navigable a considerable distance ; the Richelieu or St. John's, 80 miles long, the outlet of Lake Champlain, the Yamaska and the St. Francis, besides numerous tributaries. The largest of the lakes is Lake St. John, 30 by 25 miles in extent and about 120 miles north of the City of Quebec. The great northern hill region is scarcely habitable except in low fertile valleys, but it affords immense supplies of timber. Between the ranges of mountains on the south and north of the St. Lawrence the country is a succession of fertile, prosperous valleys and hills densely timbered, containing deposits of copper ores, iron, galena, small quantities of silver and gold, and many varieties of marble and serpentine, also excellent granite, slate and soapstone. The climate is healthy, but subject to extremes of temperature, the summer being more like that of Italy, while the winters are those of Russia.

All the territory which the Province embraces, together with much more, was first taken possession of in 1534, by Jacques Cartier, in the name of France. The first permanent settlement was made



Progressive Farming.

at what is now the City of Quebec in 1608 by the French ; the next, on the present site of Montreal in 1642 ; and from that period until 1759, the French continued to occupy the country, though much harassed by the Indians. In 1794, when Canada was divided into two parts, this province became known as Canada East. Then, in 1841, it was again united to Canada West. Upon the confederation of the Dominion in 1869, however, it was separated a third time, and became a distinct province with the city of Quebec as its capital. It is divided into 59 electoral counties, and the chief cities are Montreal, which, with its suburbs, has now a population of over 200,000. Quebec, population in 1881, 62,446 ; Three Rivers, population, 9,000 and St. Hyacinthe, population, 5,000.

The numbers of persons engaged in various occupations and industries, at the last census were : agriculture, 160,641 ; trade, 25,507 ; industrial pursuits, 65,707 ; professional, 15,376 ; servants, 21,186, the rest being unclassified. A majority of the inhabitants speak the French language and the laws are obliged to be printed in both French and English. The region south of the St. Lawrence river and west of the meridian of Quebec is the portion most thickly settled. Among the agricultural products,

oats, potatoes and hay are the largest crops; though wheat, barley, rye, peas, beans, buckwheat, Indian corn, turnips, flax, apples, tobacco and hops are also raised. The chief articles manufactured are flour, lumber, furniture, leather, hardware, paper, chemicals, soap, boots and shoes, cotton and woollen goods, steam engines and agricultural implements. Along the Gulf of St. Lawrence most of the inhabitants are fishermen. Cod, herring, salmon, seals, mackerel and lobsters abound in great numbers in the gulf and the annual yield of the fisheries is usually large, averaging some \$2,000,000. The goods exported are chiefly forest products, fish and fish oils, furs, cattle, hides, and ores of metals, their annual value exceeding \$30,000,000, of which about four-fifths go to Great Britain and the remainder to the United States. The principle articles imported are cotton and woollen goods, silks, iron and hardware, sugar, molasses, tea, tobacco, wheat, coal and liquors, the annual average of which is about \$60,000,000, of which more than two-thirds come from Great Britain and the rest from the States.



Inventive Genius reaping her reward.

The executive power of the Province is vested in a Lieutenant-Governor, appointed by the Governor-General of the Dominion of Canada, assisted by a secretary and registrar, minister of public education, treasurer, attorney-general, commissioner of Crown lands, commissioner of agriculture and public works, and solicitor-general. The Provincial Parliament consists of a legislative council of twenty-four members, appointed for life, and a legislative assembly of sixty-five (one from each electoral district), elected by the qualified voters for four years.

The right of suffrage is conferred on all male British subjects, twenty-one years of age, who possess the small legal qualification necessary.

The principal courts are the Queen's Bench, consisting of a chief justice and four puisné judges and a Superior Court, with a chief justice and twenty-five puisné judges.

The majority of the inhabitants of the province are Roman Catholics. In 1881 they numbered 1,170,718, with 712 church organizations; and the Protestants, 184,274, the chief denominations being Episcopal and Methodists. The Anglican Church has Bishops at Montreal and Quebec; the Roman

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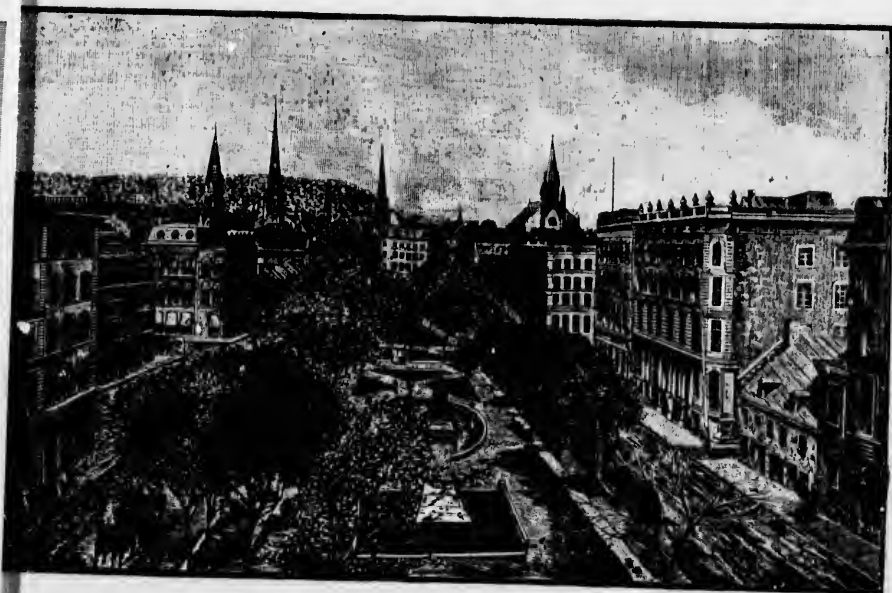
peas, beans, buckwheat, chief articles manufactured roots and shoes, cotton and of St. Lawrence most of lobsters abound in great averaging some \$2,000,000. hides, and ores of metals, to Great Britain and the and woollen goods, silks the annual average of which ain and the rest from the

Catholics at Quebec, Montreal and Ottawa. Of the Protestant Church organizations, the Episcopalians have 212; the Methodists, 171; the Presbyterians, 106; and the Baptists, 22.

The public schools are under the direction of the minister of public education, assisted by a council of sixteen Catholics and eight Protestants. They are classified as primary, model and special schools, the last of which includes agricultural, high, commercial, industrial and classical. There are also two Catholic and one Protestant normal school supported by the Province.

Of the colleges and universities in the Province, the most important are the university of Bishop's College at Lennoxville, McGill University at Montreal, and the laval University at Quebec, attached to which are medical, law and theological schools. Besides these there are twelve or fifteen classical colleges and about the same number of industrial colleges.

Three Rivers (Trois Rivières), which in the Province of Quebec ranks in importance next to the cities of Montreal and Quebec, is the seat of justice of St. Maurice Co., situated on the St. Lawrence



Victoria Square, Montreal.

at the mouth of the St. Maurice river, 80 miles north-east of Montreal, having connection with the Grand Trunk railroad by means of a ferry to Doucett's. Lumber is the principal business interest; while there are large exports to the West Indies, South America and England. It is noted for its manufacture of iron ware at the St. Maurice forges, which were established by the French so long ago as 1737; brick making is also carried on. Three Rivers was founded in 1618, and owes its name to the position of two small islands at the mouth of the St. Maurice, giving it the appearance of three distinct rivers; it contains a Roman Catholic cathedral, an Ursuline convent, an academy and hospital, and by the census of 1881 had a population of 9,286.

Montreal is not only the largest city of the Province of Quebec, but also of British America, and is appropriately termed the commercial capital of Canada. It is situate on the left bank of the St. Lawrence, 160 miles above Quebec, 400 miles from New York and 2,750 miles from Liverpool. Its eastern suburb, which is now an incorporated village, called Hochelaga, was originally the site of an

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Indian village of the same name, discovered in 1535, by Jacques Cartier, and it is from his admiring exclamation at the view obtained from the neighbouring hill, that Montreal—corrupted from Mont Royal—derives its name. It was the westernmost permanent settlement which the French obtained in Canada, but, under them, was merely an outpost of Quebec, and continued to be such, under British rule till 1832, when it became a separate port. Since then the rapidity of its progress has been astonishing. By the deepening of the shallower parts of the river above Quebec, Montreal is now accessible to vessels of over 3,000 tons burden, and drawing from 19 to 22 feet of water. Its harbour, lined with wharfs for a mile and a quarter, at which 125 ships could lie at one time, is, from its inland position, 90 miles above the influence of its tides, perfectly safe. Situated at the head of the ocean navigation of the St. Lawrence, Montreal has naturally become the depot for the exports and imports of all the Canadas. At the same time, the obstruction to vessels sailing further up the river, caused by the rapids, has been surmounted by magnificent canals. The canals connecting Montreal with Lake Ontario have locks of 200 feet by 45, with nine feet of water on the sills; the



Harbor, Montreal.

locks of the Welland Canal are rather smaller. As Montreal lies also near the confluence of the Ottawa and St. Lawrence, it is in immediate connection with the vast lumber country adjoining the former river and its tributaries. While navigation is open an extensive daily traffic is carried on by steamers and sailing vessels of every description with Lake Ontario and the Ottawa district, as well as with the lower St. Lawrence; a weekly communication is kept up with Liverpool, while at the same time the harbour is constantly crowded with vessels from other foreign ports. After the navigation of the St. Lawrence is closed, the ocean steamers find a harbour at Portland, Maine, which is connected with Montreal by a railroad of 292 miles. This line belongs to the Grand Trunk Railway Company, and crosses the St. Lawrence at Montreal by the celebrated tubular Victoria bridge, the largest bridge of its kind in the world, and which was designed and erected by Wm. Robert Stephenson at a cost of £1,400,000, or about £57 per lineal foot. The total length of this bridge is 9,144 feet or nearly 1½ miles. An idea of the stupendous nature of this structure may be found from the facts that 9,000 tons of iron were used in the tubes, and 1½ millions of rivets; also that the total surface of iron was 32 acres, and as it received four coats of paint, the total painting was 128 acres. There were 2,713,095 cubic feet of masonry, and 2,280,000 cubic feet of timber in the temporary works, dams, etc., and

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upwards of 3,000 men were employed. The first stone was laid July 20, 1834, and the first train passed over on Dec. 17, 1839.

By the lines of the Grand Trunk, Montreal is a railroad communications with Upper Canada, the Western States and Lower Canada, while the Intercolonial Railway opens up communication between Halifax and St. John. Several other lines afford direct communication with all the important cities and towns in New York State and the States of New England. The developments of Manitoba and the North-West, with the opening up of the Canadian Pacific Railway, have tended to increase its commercial importance.

Ottawa, the political capital of the Dominion, was formally laid out in 1826, and called Bytown, after Colonel By, of the Royal Engineers, who was engaged in superintending the construction of the Rideau Canal, which was to open up the country for the timber trade. The first act of incorporation was passed in 1847, when Bytown became a municipality. In 1853 the place was called Ottawa and in the following year was incorporated as a city.

The name Ottawa is of Indian origin, the Ottawas having been a branch of the great Algonquin tribe, the most prominent of the three aboriginal races that the French found around the basin of the St. Lawrence. They were then the lords not merely of the best part of Canada, but of much adjacent territory to the north and west.

The jealousies existing between the three leading cities of Canada, as to which was most entitled to be the permanent capital of the fast growing country, led to the adoption of a resolution in March, 1857, by the House of Assembly, praying Her Majesty to select some place as the permanent seat of Government in Canada. On the 31st December following a despatch from the Colonial Secretary, conveying Her Majesty's selection of Ottawa as the seat of Government, was communicated to the Legislature. In 1860 was commenced the erection of magnificent parliamentary buildings, of which H.R.H. the Prince of Wales laid the foundation in September of the same year. They are among the finest architectural structures on the American continent, and in their erection cost between five and six millions of dollars. The principal material used in their construction is a hard cream coloured sandstone from the adjacent township of Nepean. The dressings, stairs, gables, pinnacles, etc., are of Ohio free-stone; and a happy relief is given to the whole by arches of red Potsdam sandstone, over the window and door openings; the roofs are of Vermont slate, of a dark colour, variegated by light green bands.

The Parliamentary Library possesses many attractions and is a model of its kind. It is situated immediately in the rear of the Parliament building, with which it is connected by a passage way. The building is circular inside, being 90 feet in diameter; the main wall is four feet thick and its exterior forms a polygon of sixteen sides, at each angle of which is a flying buttress spanning the roof of the "lean-to" and joining the main wall at a height calculated to resist the thrust of the vaulted roof, which forms a magnificent dome. The library building was completed in 1877, and occupied the same year. It contains upwards of 120,000 volumes, and additions are being constantly made. In the centre of library stands a fine statue of Her Majesty, the Queen.

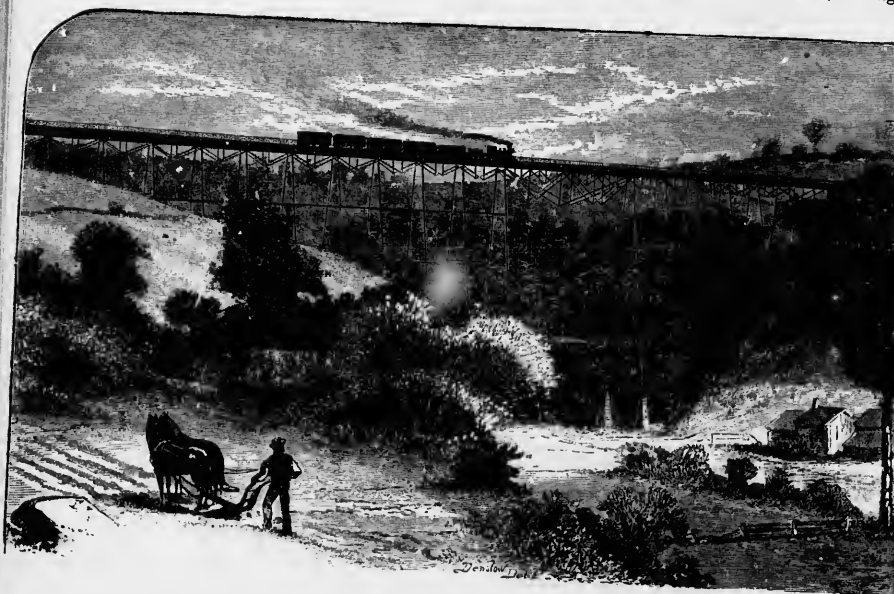
Other places of interest connected with the Government are the Patent Office, the Geological Museum and the Fisheries Exhibit.

The Rideau Falls, about a mile east of the city, are far famed for their beauty; while the Chaudière Falls form a magnificent cataract in the west end; they are spanned by an iron suspension bridge, which was completed in 1844. The scenery around Ottawa is scarcely surpassed by any in Canada. The immense water power at the city is made use of in several saw mills, which give Ottawa its principal trade, and issue almost incalculable quantities of sawed timber. The city is situated 87 miles above the confluence of the river Ottawa with the St. Lawrence, 126 miles from Montreal, 95 miles from Kingston and 450 miles from New York. It is immediately on the borders of the Provinces of Quebec and Ontario, which are connected by the suspension bridge over the Chaudière Falls.

Ontario is the most populous and wealthy Province of the Dominion of Canada, and its growth has been exceedingly rapid. The area within its old limits, as taken from the census districts, is 101,733

square miles; but if we compute this area from simple measurement of the map, including rivers and lakes, its extent would be increased by about 20,000 square miles. It is further to be stated that the territory recently in dispute has been declared to belong to Ontario by a decision of the Judicial Committee of the Privy Council, and this adds about 80,000 square miles to the Province, making altogether a total of about 200,000 square miles.

The Province of Ontario reaches the most southern point of the Dominion, namely, to the latitude of Rome in Italy; and being in a large measure surrounded by the Great Lakes of the Continent of North America, its climate is much modified by their influence. The principal source of its wealth is agriculture, and it may be said to take the lead in the farming operations of the Dominion. The number of acres of land surveyed in this Province is about 31,000,000, and the number of acres already granted and sold is about 22,000,000. The population of Ontario is 1,923,228, as shown by the census of 1881; and, as already stated, agriculture forms the principal occupation of the inhabitants, although



C. P. R. Bridge over the Don, near Toronto.

lumbering in the rich forests, mining in the bountiful deposits, commerce, and seafaring occupations on the Great Lakes, attract a portion of the labour of the energetic people of the Province.

Toronto, the seat of the Provincial Government, had a population 86,415 by the census of 1881; but it appears from a municipal census recently taken, its population is now over 120,000; it is a city of which any country might be proud, and is very rapidly continuing to grow, both in wealth and population.

This fair city, stretching along the blue waters of Lake Ontario, is not the largest city in our young Dominion, but even her more populous rival does not deny that she is the fairest, and the most full of promise; and by common consent she is known all Canada over as "the Queen City of the West." Her progress has not been a slow and weary pace; for her veins are full of vitality, and her heart fired with ambition. Some of the most enterprising spirits in Canada are ranked among her citizens, and she counts among her business houses some of the greatest and most important trade institutions in the country. In all those factors that go to make a community prosperous and worthy,

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she will be found well supplied. No poisonous slums exist within her limits to harbour pestilence ; her streets no longer lie under their old reproach, for many of them are paved and cleanly. Societies with every description of benevolent, moral and elevating aim are busy among her citizens ; her educational system is perfect as the age can give, and education has become the property of one and all.

The railway, unfortunately, runs along the lake, preventing any pleasant "Strand" Street, and spoiling, as it does at Genoa, the access to the shore. Here, as at Kingston, the French were first in the land, and the place is mentioned in old reports of skirmishers with Indians and English. Yet there are men now alive who are old enough to remember hearing when the first buggy was driven through the streets, which are now broad, well paved, and lined with houses, giving evidence of all the prosperity of a pushing and thriving commerce. Toronto had its troubles and excitements during the American War ; and not far off, across the water, the battle of Queenston Heights gave Brock, the British General, a grave, and the regular and provincial troops a well-earned victory over an enemy strongly posted.

A less agreeable reminiscence is the indecisive fight between a greatly superior body of Fenians and a Toronto battalion in 1866 near the Welland Canal, when both sides, after firing much, retreated—the Fenians to Fort Erie, the Toronto men towards the canal. The object of the Canadian attack was attained, for the cutting of the canal, which was the object of the invaders, was frustrated. Several gallant youths belonging to the University were killed, and a monument in the pleasant and shady park attracts the respect of the citizens for those who were foremost in giving evidence at that time of the patriotic spirit which animated all Canadians.

Toronto has much the appearance of an English town, and is distinguished for the number of its churches, many of which are surmounted by handsome spires. The principal are St. James' Cathedral (Anglican), a noble edifice in early English, erected in 1852 ; St. Michael's Cathedral (Roman Catholic) ; St. Andrew's (Presbyterian), one of the finest specimens of Norman architecture on the continent, and the Metropolitan (Methodist).

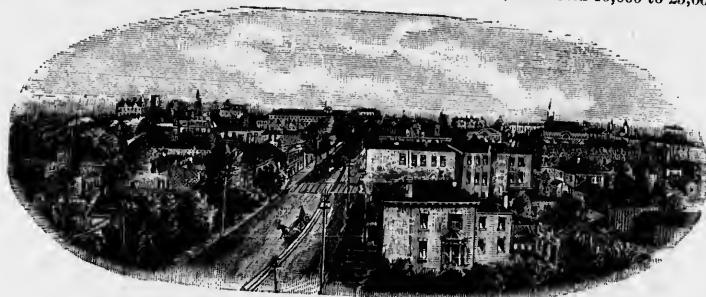
Toronto is the fountain head of the Canada school system, and its educational institutions are numerous and well appointed. The University, charmingly situated in the well-wooded Queen's Park, was inaugurated in 1843, and is attended by upwards of 300 students. Trinity College is a handsome building, with a chapel attached, and was erected in 1851 ; the structure is of white brick with stone dressings and is designed in the third period of pointed English architecture. This college is the training school of the clergy of the diocese and has a high reputation.

Knox College, of comparatively recent erection, is the Presbyterian theological hall ; McMaster University, most munificently endowed by the late Hon. Wm. McMaster, is the educational centre of the Baptist denomination. There are also fine normal and model schools and educational offices, which are located upon one of the most attractive spots in Toronto, and cover about seven acres and a half of ground. The Educational Museum contains specimens of Canadian and natural history, and the best varieties of maps, charts, diagrams, philosophical apparatus, and school furniture. It also contains an extensive and beautiful collection of copies of celebrated Italian, Dutch and Flemish oil paintings and engravings and casts in plaster of Paris of some of the most noted groups of statuary—ancient and modern—together with a collection of English, Canadian and classical busts.

Among other prominent buildings may be mentioned Osgoode Hall, the seat of the Law Society of Upper Canada, named after the Hon. Wm. Osgoode, first Chief Justice of Upper Canada. The cost of the buildings amounted to about \$300,000, and the grounds comprise some six acres of land. The building is of the classic style and is of great beauty, the centre hall being very fine. The Court of Queen's Bench, Common Pleas and Appeal are all fine chambers.

Magnificent new parliament buildings are in course of erection in Queen's Park, a sum of \$500,000 having been voted for that purpose. There are also many benevolent institutions as hospitals, asylums, home for incurables, etc., as well as a handsome Government House, post-office, custom house, etc. Several lines of railway have terminal stations in the city ;—Great Western division of Grand Trunk ; the Northern and North Western ; the Toronto, Grey and Bruce ; the Credit Valley ; and the Midland. The Grand Trunk proper passes through, and the Canadian Pacific has direct connections.

Hamilton is another remarkable instance of the growth of a Canadian city. It was laid out as recently as the year 1813, and has now a population of about 40,000. As proof of its rapid development and increase, the population, between the years 1850 and 1857, rose from 10,000 to 25,000. It



City of St. Catharines.

is the centre of the wool trade of Canada, for it is estimated that the Dominion produces over five million pounds of wool per year; three-fourths of which passes through the hands of the Hamilton wool staplers and dealers. The neighbourhood is also remarkable for its agricultural and dairy produce.

Toronto may well be called the radiating point of the whole of the western and north-western portions of the Dominion; but ere pursuing an onward course, a trip across Lake Ontario to Niagara must first be taken. The distance across is some thirty miles; a well appointed steamer

making two trips daily in the season of lake navigation.

Niagara Falls is one of the mighty wonders of this world; a temple not made by hands. Its vast grandeur is beyond the power of description, and the pen of criticism is completely paralyzed. There is something so intensely sacred in the place that, as you approach it for the first time, you feel as though you were treading on the confines of some great unrevealed secret—that you were about to face the Majesty of God in nature.

*"An assembly such as earth
Saw never, such as Heaven
stoops down to see."*

An immense torrent of water tears headlong down from some great height, but there is no idea of shape or situation, nothing but vague immensity. Few can comprehend the vast-



ness of that scene; in its contemplation one is bewildered; yet strangely commingled there comes a feeling of peace. Peace of mind, tranquility, calm recollections, great thoughts of eternal rest and happiness nothing of gloom or terror. Niagara is stamped on the heart as an image of beauty, to remain there

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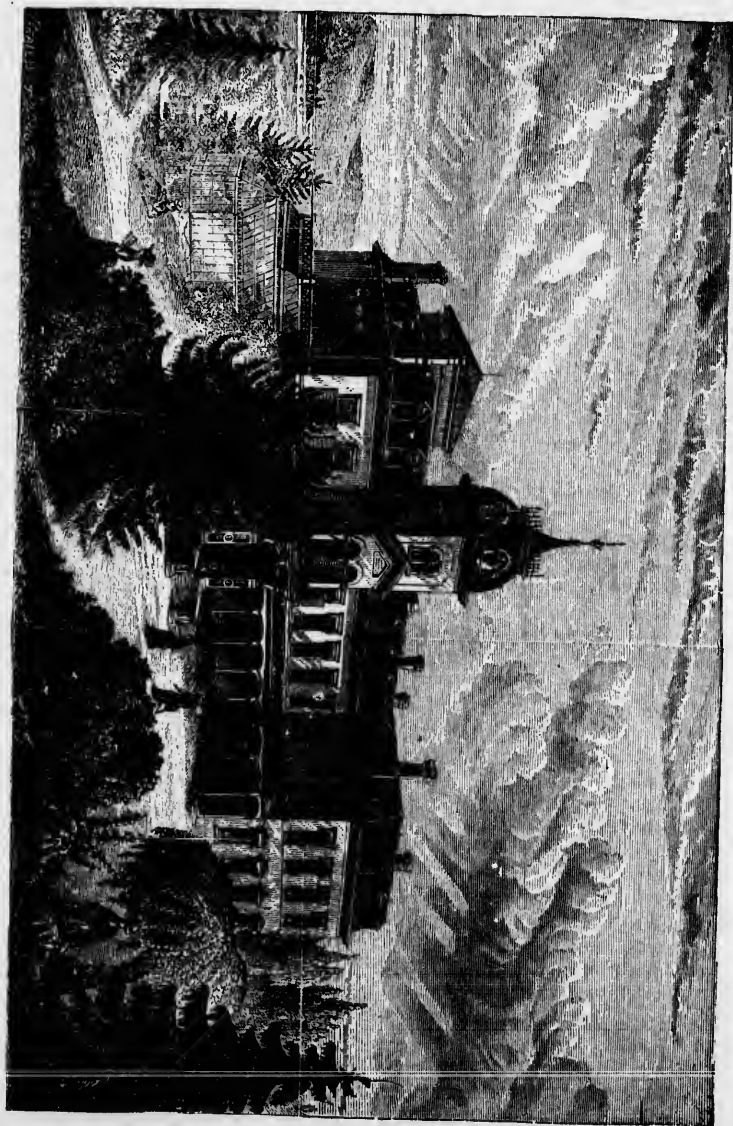
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changeless and indelible until its pulses cease to beat forever. This mighty cataract is formed by the emptying of the waters of Lake Erie, which in turn receives the waters of Lake Huron, into Ontario.

Young Ladies' College, Brantford.



A cluster of islands in the centre of the stream causes the river to diverge into two branches, sending the water over the American Falls on the one hand, and over the Canadian or Horse Shoe Falls on

the other. The latter have a width of about 1,900 feet. The face of Goat Island occupies a quarter of a mile, and following that are the American Falls, which present an almost straight line of 900 feet, so that the Falls and the islands form one grand, but broken and irregular, curve of nearly a mile in length. It has been computed that twenty million cubic feet, or seven hundred and ten thousand tons of water per minute, empties itself over the Horse-Shoe Falls alone. Below the Falls is Queenston, where is erected a monument, in the shape of a fine Corinthian column, to the memory of General Brock, a name famous in the wars for independence.

Between Hamilton and the western limit of the Province of Ontario, a number of thriving cities and towns are passed, all indicative of that progressive spirit of enterprise which so characterises the western settler:—The growing town of Galt; the Royal City of Guelph, founded on St. George's Day, and so named in honour of the Royal family, a great stock-raising centre and the seat of the Ontario Agricultural College, a Government institution, whose efforts in the cause of agriculture are most praiseworthy; Berlin, the centre of an industrious settlement from the Fatherland; Brantford, so called after the great Mohawk chief, Joseph Brant, who, in the troublous times in which he lived, was the staunch and worthy friend and ally of the British, here too is a celebrated seminary for the education of young ladies, known as the Brantford Ladies' College; Paris, so designated from its contiguity to beds of gypsum or plaster of Paris; Woodstock, the county seat of Oxford, a thriving trade centre; Ingersoll, noted for its manufacture of cheese—all in turn are passed by.

London, the metropolis of Western Ontario, like the illustrious city from which it takes its name, is situated in the County of Middlesex, and on the banks of the River Thames. This is one of the pleasing features one meets with in Canada. The emigrant, when seeking a new home in the far-off west, takes with him, as far as he can, the country of his birth, and he gives to the new home the familiar name of the old home, and surrounds it by such circumstances as bring most readily old country thoughts, ideas and associations. This city was incorporated in 1855, and now has a population of some 30,000, forming a busy hive of industry and enterprise, while she occupies special pre-eminence as an educational centre from the fact of its being the seat of the renowned Western University, as well as having a widely celebrated institution for the education of young ladies in Hellmuth College, one of the most noted establishments of its kind on the American continent.

Southward of London is St. Thomas, which, since the construction of the railways, has made a phenomenal rapid progress, unsurpassed by any Canadian city. It was incorporated as a city in 1881, is an important railway centre, while the extensive workshops of the M.C.R.R., which give employment to a large number of hands, are located here. The Alma Ladies' College of this place is a noted scholastic institution.

In the western portion of the Province we come on a rock oil or petroleum district; a district to which, more or less, nearly every cottage home in England is now indebted for its artificial light. The rock oil, or petroleum, is one of the most remarkable and peculiar natural products of Canada.

What the future of Canada may be no man can faintly imagine. That it will meet with checks and obstacles in the progress of its developments, all must expect and be prepared for. But the country, as in the case of the opposition to the Canadian Pacific Railway, will rise superior to such obstacles, and find itself all the stronger because they have been met. Practically boundless in extent, and with a range of temperature and climate of the widest diversity, it is a world within itself, the glory of which may be only rising when that of many an old world dynasty is fading away. That such a country should have remained practically unknown to other parts of the habitable globe for so long, that up to even the present time millions upon millions of square miles of country should still remain unsurveyed, and notwithstanding that although every nation and every tongue has been helping to give it a population, the Anglo-Saxon language is everywhere spoken, would seem to make all that can be seen or heard about it of deep and special interest to the inhabitants of Great Britain, to whom this greater Britain offers an ever open field, rich in enterprise and resources, in which the descendants of both will be called upon to take a part, the like of which the old world in all its history has never dreamt of.

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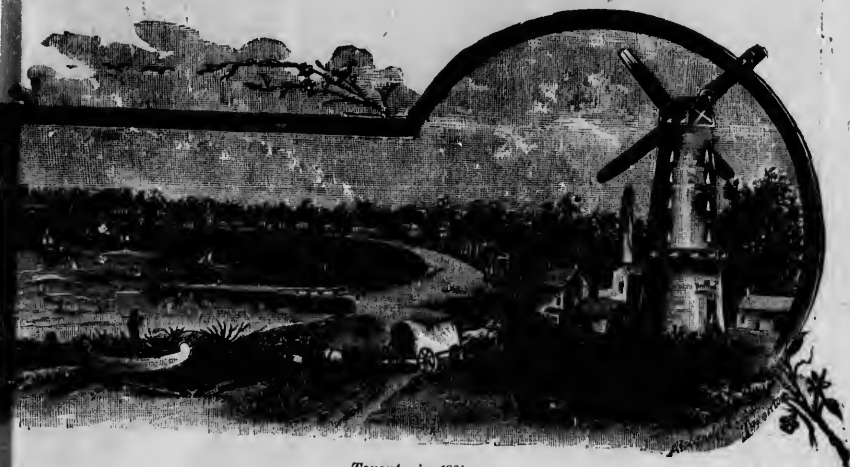
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THE CITY OF TORONTO



Toronto in 1834.

ITS PAST AND PRESENT—AN HISTORICAL REVIEW

A MENTION OF NUMEROUS FACTS CONNECTED WITH ITS EARLY GROWTH AND IMPORTANCE, ESPECIALLY ADAPTED FOR ITS COMMERCIAL INSTITUTIONS, CITIZENS AND STRANGERS

From out the depth of the primeval forest, washed by the waters of the great lakes, has arisen the great commercial City of Toronto, teeming with industry, whose manufacturers find a ready mart throughout the length and breadth of the land. The sturdy and adventurous trapper and the dusky Indian have been displaced by the prosperous merchant and manufacturer, and the industrious mechanic.

The first reference to Toronto to be found in any published work—and it is said to be the very earliest—is contained in a book published in London, Eng., in the year 1765. The work is a very interesting narrative of the travels and adventures in North America of one Major Rogers, "commanding his Majesty's independent company of Rangers," and deals principally with the period at which the capitulation of the Canadas by the French to the British took place. It was written by Major Rogers himself, in the form of a journal, which he presented to the public shortly after the close of his military career.

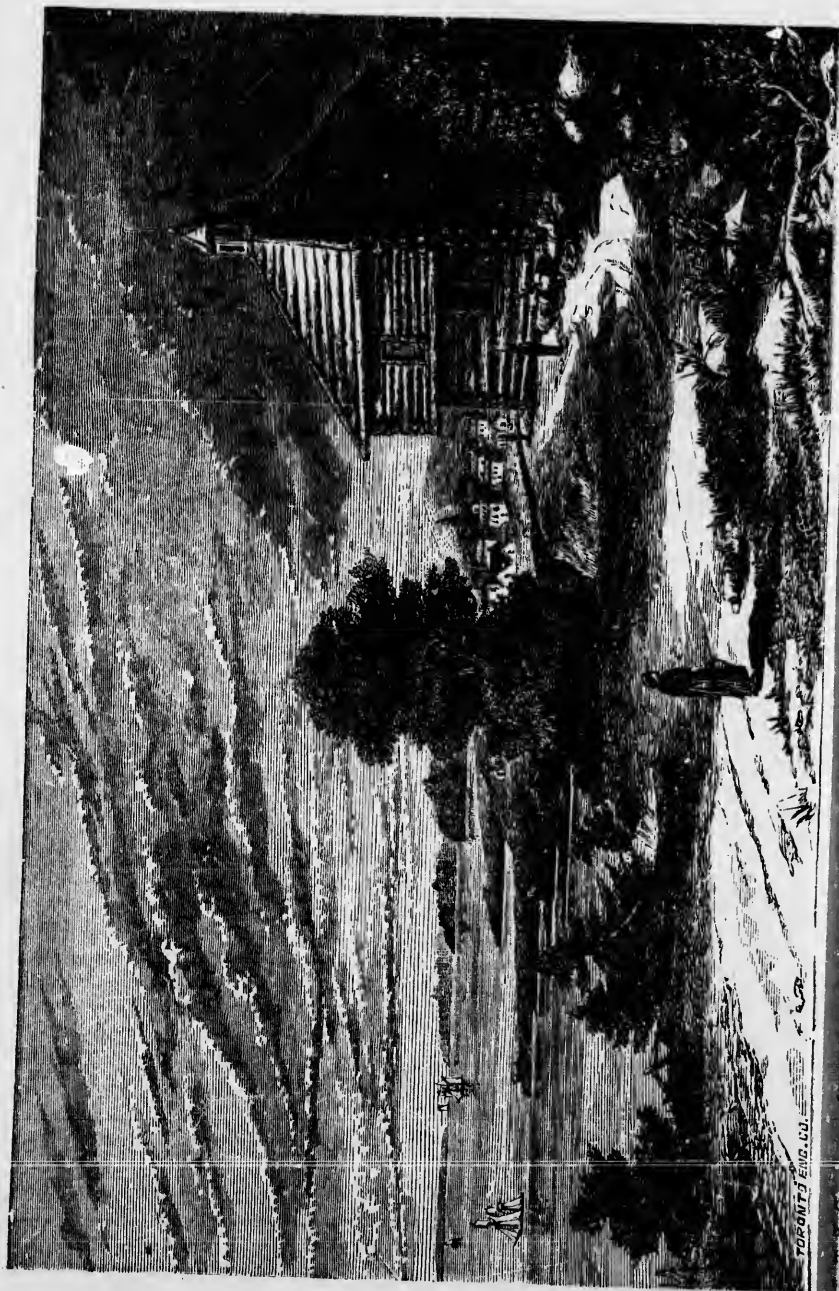
In this work Major Rogers says:

"On the 9th (September) General Amherst informed me of his intention of sending me to Detroit, and on the 12th, in the morning, when I waited upon him again, I received the following orders:

"By his Excellency Jeffrey Amherst, Esq., Major-General and Commander-in-Chief of all his Majesty's forces in North America, etc.

"To Major Rogers, commanding his Majesty's independent company of Rangers.

"You will, upon the receipt hereof, with Capt. Waites and Capt. Hazen's companies of Rangers under your command, proceed in whale-boats from hence to Fort William Augustus, taking along with you one Joseph Poupao, *alias* La Fleur, an inhabitant of Detroit, and Lient.



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Brehme, assistant-engineer. From Fort William Augustus you will continue your voyage by the north shore to Niagara, where you will land your whale-boats and transport them across the carrying place into Lake Erie, applying to Major Walters, or the officer commanding at Niagara, for any assistance you may want on that or on any other occasion, requesting of him, at the same time, to deliver up to you Monsieur Gamelin, who was made prisoner at the reduction of the said fort, and has continued there ever since, in order to conduct him, with the above-mentioned Poupao, to their inhabitants at Detroit, where, upon taking the oath of allegiance to his most sacred Majesty, whose subjects they are become by the capitulation of the 8th inst., they shall be protected in the peaceable and quiet possession of their properties, etc.'

"In pursuance of these orders I embarked at Montreal the 13th September, 1760, about noon, in 15 whale-boats; and that night we encamped at La Chine; next morning we reached Isle de Praires. * * * On the 22nd we continued our course up the river, till we came to the place where formerly stood the old fort of Frontenac (Kingston), where we found some Indian hunters from Oswegatchi (Ogdensburg). We were detained here all the next day by the tempestuousness of the weather; we, however, improved the time by taking a plan of the old fort, situated at the bottom of a fine, safe harbor.

"We embarked very early on the 28th, steering south-west, leaving a large bay on the right, about 20 miles wide, the western side of which terminates in a point, and a small island. Having passed both, about 15 miles on a course west by south, we entered the chops of a river, called by the Indians the Grace of Man; there we encamped, and found about 50 Mississauga Indians fishing for salmon. At our first appearance they ran down to the edge of the lake, and continued firing their pieces to express their joy at the sight of the English colors. I told them of the success of their English brethren against their fathers, the French, at which they were, or pretended to be, very well pleased. * * * The wind being fair on the 30th we embarked at the first dawn of day, and in the evening reached the River Toronto (River Humber), having run 70 miles. We passed a bank of 20 miles in length, but the land behind it seemed to be level, well timbered with large oaks, hickories, maples, and some poplars. No mountains appeared in sight. There was a tract of about 300 acres of cleared ground round the place where formerly the French had a fort, that was called Fort Toronto (Fort Rouille). The soil here is principally clay. The deer are extremely plenty in this country. Some Indians were hunting at the mouth of the river, who ran into the woods at our approach, very much frightened.

"They came in, however, in the morning, and testified their joy at the news of our success against the French. They told us that we could easily accomplish our journey from thence to Detroit in eight days; that when the French traded at that place the Indians used to come with their poultry from Michlimakana down to River Toronto; that the portage was but 20 miles from that to a river falling into Lake Huron, which had some falls, but none very considerable; they added that there was a carrying-place of 15 miles from some westerly place of Lake Erie to a river running without any falls through several Indian towns in Lake St. Clair.

"I think Toronto a most convenient place for a factory, and that from thence we may very easily settle the north side of Lake Erie."

TORONTO AS IT WAS IN 1797.

The Duke de la Rochefoucault Lioncourt, who travelled through the United States and Upper Canada during the years of 1795, 1796 and 1797, and in 1798 presented to the world an account of his travels, is the next author in whose writings a reference to Toronto, or York, has been found. His book was translated into English by Mr. Newman, and from that work the following extract is taken:—



The First Methodist Church in Toronto (King St.)

The First Church in Toronto, St. James.

"On our return from Queenston we descended in the Governor's (Simcoe) boat the noble River Niagara, the banks of which imagination delights to fancy covered with inhabitants, and reclaimed by culture from their present wild state and views rich and charming landscapes, but this richness and these charms will probably yet, for a considerable time enchant the eye of fancy alone.

"During our residence at Naryhall Messrs. Dupettithouars and Guilleman took the opportunity of the return to gunboat, and made an excursion to York

Indolence, politeness to the Governor, and the conviction that I should meet with nothing remarkable in that place, united to dissuade me from this journey. My friends informed me on their return that this town, which the Governor had fixed upon as the capital of Upper Canada, before he thought of building a capital on the Thames, has a fine extensive road, detached from the lake by a neck of land of unequal breadth, being in some places a mile, in others only six score yards broad, that the entrance of this road is about a mile in width, that in the middle of it is a shoal or sand bank, the narrows on each side of which may be easily defended by works erected on the two points of land a

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the entrance, where two block-houses have already been constructed; that this is two miles and a half long, and a mile wide, and that the elevation of the shore greatly facilitates its defence by fortifications to be thrown up on the most convenient points. Governor Simcoe intends to make York the centre of the naval force on Lake Ontario. Only four gunboats are at present on this lake, two of which are constantly employed in transporting merchandise; the other two, which alone are to carry troops and guns, and have oars and sails, are lying under shelter until an occasion occurs to convert them to their intended purpose. It is the Governor's intention to build 10 similar gunboats on Lake Ontario, and 10 on Lake Erie. The ship carpenters who construct them reside in the United States, and return home every winter.

"There have not been more than 12 houses hitherto built in York. They stand on the bay near the River Don. The inhabitants do not possess the fairest character. One of them is the noted Baty, the leader of the German families who, according to the assertion of Captain Williamson, were decoyed away by the English to injure and obstruct the prosperity of his settlement. Notwithstanding the navigation of this river (Don), there is a portage of 30 miles between York and Lake Simcoe (Yonge Street), by which the merchandise that comes from Lake Huron might reach that place in a straighter line. The barracks, which are occupied by the Governor's regiment, stand on the road, two miles from the town, and near the lake. Desertion, I am told, is very frequent among the soldiers.

"In a circumference of 150 miles, the Indians are the only neighbors of York. They belong to the tribe of Mississaugas."

TORONTO AS IT WAS IN 1805.

The excellent work on Upper Canada prepared by D'Arcy Boulton, Esq. (grandfather of the present D'Arcy Boulton, of this city), and published in 1805, furnishes interesting information concerning York at the period in which he had written. Said he:—

"We now come to York, which is the seat of Government of Upper Canada, and lies in about 43 degrees and 35 minutes north latitude. It is situated within an excellent harbor of the same name, made by a long peninsula, which embraces a basin of water sufficiently large to contain a considerable fleet. Vessels may ride safely at its entrance during the winter. On the extremity of the peninsula, which is called Gibraltar Point, are erected commodious block-houses and stores, commanding the entrance to the harbor. On the mainland, opposite to the point, is the garrison, situated on a point made by the harbor and a small rivulet, which, being improved by sluices, affords an easy access for boats to go up to the stores. The barracks being built on a knoll are well situated for health, and command a delightful prospect of the lake to the west and the harbor to the east. The Government House, which is now finished, has a striking appearance from the lake, and is well calculated for the residence of the Governor. Its situation is commanding, about two miles above the garrison, near the head of the harbor. The town is much increased within the last two or three years, and several very good houses have been built by the different officers of the Government. The society of the place is highly respectable, and its hospitality is experienced by every visitor. Beef, mutton, venison, fish, etc., in abundance, and as good as in any part of the world. There are several very respectable private stores, but goods are rather high. The usual supply is from Montreal, so that after the expense of boating from Montreal to Kingston, they have to incur the additional expense of storage at Kingston, and freight across the lake to York. This must account also for the extravagant price of labor at York, which seems to be a great inconvenience to the inhabitants. The point of the town, as now laid out, is one mile and a half in length. The streets are tolerably uniform, and exhibit a handsome prospect from the lake. Yonge Street, or the military way which leads to Lake Simcoe, and from thence to Gloucester, on Lake Huron, commences at the back of the town. This great communication has been opened to Gwillims-

ry, between 30 and 40 miles. It is calculated to attract the attention of the North-West Company. Farms are laid out on each side of Yonge Street, the width of a quarter of a mile each. A farm or lot comprehends 200 acres; the soil in general is excellent, and its situation will soon be fully settled."

TORONTO AS IT WAS IN 1822.

The following extract is from Robert Gourlay's sketches of Upper Canada, published in 1822:

"York, which is the seat of the Provincial Government, is in latitude 43° 35' north, a little west of the meridian of Niagara. It is beautifully situated on a narrow harbor, extending nearly five miles from the west to the east side of the town, and almost entirely enclosed by a peninsula, which presents a corresponding distance from east to west without a basin of the harbor. The northern extremity of the peninsula is Gibraltar Point, where are the public stores and block-house. On the highest ground, at the Point, a lighthouse of 70 feet elevation is erected. On the main land, opposite to Gibraltar Point, is the garrison. It was also the Lieut.-Governor's residence. Two miles from the head of the harbor are two wings of the Parliament House, the main edifice being yet erected. They are built of brick, one story high. The Legislative Council and one of them, and the House of Representatives in the

other. Being burned by the Americans their walls have been repaired and converted into a barracks.

"The town occupies the intervening space between that site and the garrison. The harbor in front is well secured, has safe anchorage, and is sufficiently capacious to contain a considerable fleet. But the shore is not bold, and no wharves are yet built, except one, which is an appendage of the new naval store-houses. Vessels lie off at anchor, and load and unload by boats.

"The war was unpropitious to York. It was twice taken by the Americans: First, by General Dearborn and Commodore Chauncey acting in concert, April 27th, 1813. Their squadron took a position in front of the harbor and the garrison, extending in a line westward. They intended to land their troops on an open field, the site of the old French fort, Toronto (Rouille); but the wind blowing heavily from the east, the boats fell to the leeward. A detachment of riflemen led by Major Forsyth followed and, supported by a larger corps of infantry under General Pike, amounting in all to 1,700, landed in a wood a little west of the intended landing place, and about a mile and a half from the garrison. The landing was warmly contested by the British force under the immediate command of General Sheaffe, who, after an action of half an hour, was driven from the wood and compelled to retreat. Two redoubts were carried, and General Pike, at the head of his brigade, was advancing toward the main work, when the explosion of a magazine terminated his career, and killed and wounded a considerable number of his men and some of the rear of the British troops. General Sheaffe, having destroyed a part of the military and naval stores and a ship on the stocks, moved off with his regular troops. The militia then capitulated, and were paroled.

"In the last of August, the same year, York was visited again by Commodore Chauncey and Colonel Scott, who landed without opposition, took a number of cannon and boats and a quantity of provisions, shot, shells and other stores, and burnt the barracks and public storehouses."

THE INCORPORATION OF THE CITY IN 1834.

And now the date of the incorporation is reached, and before proceeding further it will be as well to give some facts and figures respecting the city when it became such in 1834, as compared with the present day.

The first assessment of city property was made in June, 1834, when the following returns were received:

St. George's Ward.....	£15,119 = \$ 75,595
St. Patrick's Ward.....	25,268 = 126,340
St. Lawrence Ward.....	49,920 = 249,600
St. Andrew's Ward.....	53,075 = 165,375
St. David's Ward.....	63,500 = 317,500
Total.....	£186,882 = \$934,410

Estimating the 3d. per £, the revenue derived was £2,336 0s. 6d., and to this was added £1,014, making a total revenue of £3,350 0s. 6d. It is only necessary to compare the above figures with those furnished by the revised assessment of city property for the years:

1833.....	\$59,561,143
1834.....	65,693,877
1835.....	69,235,114
1836.....	72,721,559
1837.....	83,562,811

Some idea of the growth of Toronto may be obtained from the amount of money that has been expended in building operations for the first five years succeeding 1880, according to the following returns:

1881.....	\$1,302,200
1882.....	1,995,190
1883.....	1,600,240
1884.....	2,121,705
1885.....	3,449,375
1886.....	nearly 4,000,000

CHANGE OF NAME.

At a meeting of the Provincial Parliament, on Saturday, March 1st, 1834, after considerable debate, the name of York was changed from York to Toronto.

We here append a list of Mayors of the city from its incorporation to the present time, with the number of terms and date of years during which they served:



Custom House.

William Lyon Mackenzie.....	1834	Hon. Adam Wilson, Q.C.	1859-60
Hon. Robt. Baldwin Sullivan, Q.C.	1835	John George Bowes	1861-62 63
Thomas D. Morrison, M.D.	1836	Francis H. Medcalf.....	1864-65 66
George Gurnett	1837	James E. Smith	1867-68
John Powell.....	1838 39 40	S. B. Harman.....	1869 70
George Monroe.....	1841	Joseph Sheard	1871 72
Hon. Henry Sherwood, Q.C.	1842 43 44	Alex. Manning	1873
Wm. Henry Boulton.....	1845 46 47	Francis H. Medcalf.....	1874-75
George Gurnett	1848 49 50	Angus Morrison.....	1870-77-78
John George Bowes.....	1851 52 53	James Beatty, Jr., Q.C.....	1879-80
Joshua George Beard.....	1854	W. B. McMurrich.....	1881-82
Hon. Geo. W. Allan.....	1855	A. R. Boswell	1883-84
Hon. John B. Robinson.....	1856	Alex. Manning	1885
John Hutchinson.....	1857	W. H. Howland.....	1886
Wm. Henry Boulton.....	1858	W. H. Howland.....	1887
D. B. Read, Q.C.			

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Board
1st vice-pr

CITY OF TORONTO

49

FACILITIES FOR TRANSPORTATION.

st, 1834, after considerable
to the present time, with the

Toronto as a port of entry has great natural advantages, and has one of the best harbors on the lake. It is also extremely well endowed with railway facilities. There are six lines of railway that make connections here, some of which make this city the terminus, while others are through main lines from the east to the west. The principal are as follows: Canadian Pacific Railway, Grand Trunk Railway, Northern Railway, and Ontario & Quebec Railway.

Notwithstanding the increased facilities that have been made by the different lines of railway centering in Toronto for the receipt and shipment of freight, the lake and river vessels still continue to do a large part of the carrying trade to and from the city, as will be seen from the following tabulated list, showing the arrivals of freight at this port, comparing figures with the years

	1876 to 1880,	1881 to 1885
Lumber, feet	4,423,927	5,317,019
Coal, tons	696,473	551,116
Grain, bushels	746,153	304,259
Fruit, baskets	256,088	257,094
" boxes	64,184	37,271
" barrels	33,060	19,062
Fish, Oil, etc	2,876	8,090
Fire Bricks	281,760	353,544
Laths and Hoops	2,069,600	4,385,900
Building Stone, tons	13,396	10,147
Moulding Sand, tons	4,790	3,270
Potatoes and Vegetables, barrels	4,358	7,290
Merchandise, tons	71,947	85,069

Total exports and imports for 1886 were:—

Exports, \$3,254,514.

Imports, \$18,301,177.

Total, \$21,556,691.

INCORPORATED COMPANIES.

Athenaeum Club of Toronto (Limited), Public Library Buildings; inc., 1883; capital, \$3,000; Jas. Mason, president; A. Pearson, hon. secretary; J. Hallworth, hon. treasurer.

American Watch Case Co., 57 Adelaide St. W.; inc., 1885; capital, \$75,000; P. N. Lake; W. K. McNaught, secretary and treasurer; R. Quigley, manager.

Acme Silver Co., 44 and 46 Front St. E. and 35 and 37 Wellington St. E.; inc., 1885; capital, \$5,000; A. P. Parker, president; F. Wodehouse, secretary.

Atlas Woollen Co. of Toronto, 5 Tecumseth St.; inc., 1885; capital, \$50,000; J. Flett, H. Lowndes and W. Edmonds, directors; Geo. Edmonds, secretary and treasurer.

American Baitan Co. Niagara and Tecumseth Sts.; inc., 1886; capital, \$100,000; Cyrus Wakefield, president; Chas. C. Pease, manager, secretary and treasurer; A. N. Greenwood, director.

Barber & Ellis Co., 43 to 49 Bay St.; inc., 1883; capital, \$125,000; John Barber, president; James Barber, vice-president; John F. Ellis, treasurer; T. J. Clark, secretary.

Ball Electric Light Co. (Limited), Adelaide St. W.; inc., 1882; capital, \$300,000; Phelps Johnson, president; Wm. A. Johnson, secretary and electrician.

Brandon Manufacturing Co. (Limited), Central Prison; inc., 1884; capital, \$50,000; John O'Donogh, president; C. T. Brandon, vice-president and manager; W. G. Mutton, secretary and treasurer.

British Canadian Colonization Co. (Limited), 9 Toronto St.; inc., 1882; capital, \$1,000,000; Hon. A. Mackenzie, M.P., president; F. J. Stewart, manager.

Budget Printing and Publishing Co., 64 Bay St.; inc., 1884; capital, \$75,000; Wm. Campbell, president; Wm. B. Campbell, manager.

Boiler Inspection and Insurance Co. of Canada, Quebec Bank Building; inc., 1875; capital, \$500,000; Sir Alex. Campbell, president; Alex. Fraser, secretary and treasurer; G. C. Robb, chief engineer.

Board of Trade, Imperial Bank Buildings; inc., 1845; W. Ince, president; W. D. Matthews, 1st vice-president; R. White, 2nd vice-president; G. M. Rose, treasurer; E. A. Wills, secretary.



1859-60
1861-62 63
1864-65 66
1867-68
1869-70
1871-72
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1874-75
1876-77-78
1879-80
1881-82
1883-84
1885
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British American Ins. Co., cor. Front and Scott Streets; inc., 1833; capital, \$500,000; John McRison, governor; John Leys, deputy governor; Geo. E. Robins, secretary.

British and Foreign Marine Ins. Co. of Liverpool, 24 Church Street; inc., —; capital, \$5,000,000; Scott & Walmsley, underwriters.

Canada Paper Co. (Limited), Montreal and Toronto, 15 Front St.; inc., 1873; capital, \$500,000; Thos. Logan, president; John McFarlane, vice-president; Wm. D. Gilean, manager for Toronto branch.

Canada Transit Co., 72 Yonge St.; inc., 1882; capital, \$250,000; W. W. Keighley, president; James Neil, secretary and treasurer; B. Cumberland, general manager.

Canada West Land and Agency Co., 10½ Adelaide St. E.; inc., 1878; capital, \$100,000; J. R. Adamson, president and manager.

Canadian Manufacturers' Publishing Co. (Limited), 6 Wellington St. W.; inc., 1882; capital, \$5,000; F. Nicholls, manager.

Canada Publishing Co. (Limited), 26 Front St. W.; H. B. Lee, president; Chas. Builder, secretary; S. G. Beatty, manager.

Caledonian Curling and Skating Co., 40 King St. E.; inc., 1874; capital, \$50,000; R. H. Ramsay, president; W. D. McIntosh, secretary and treasurer.

Central Co-operative Society of Toronto (Limited), 369 Yonge St.; inc., 1880; T. Taylor, president; A. E. Whinton, secretary; Wm. Davis, manager.

Citizen Publishing Co., 6 King St. E.; inc., 1882; capital, \$50,000; Hon. A. Vidal, president; F. S. Spence, manager.

Confederation Life Association, 15 Toronto St.; inc., —; capital, \$1,000,000 (special not Parliament); Hon. Sir W. P. Howland, C.B., K.C.M.G., president; Wm. Elliott and Edw. Hooper, vice-presidents.

Commercial Travellers' Association of Toronto, Public Library Buildings; inc., 1874; J. C. Black, president; A. A. Allan, vice-president; R. H. Gray, treasurer; James Sargent, secretary.

Consumers' Gas Co., 19 Toronto St.; inc., 1848; capital, \$1,200,000; Jas. Austin, president; Dr. S. W. Smith, vice-president; W. H. Pearson, manager and secretary; W. H. Pearson, Jr., superintendent of works.

Copland Brewing Co. of Toronto, 20 King St. E.; inc., 1880; capital, \$60,000; H. Lloyd Hime, president; Jas. E. Millett, secretary-treasurer.

Copp, Clark Co., The, (Limited), 9 Front St. W.; inc., 1885; capital, \$200,000; W. W. Copp, president and treasurer; A. W. Thomas, secretary.

Crompton Corset Co., 78 York St.; inc., 1879; capital, \$20,000; Fredk. Crompton, president; T. J. Claxton, vice-president; J. Walker, secretary-treasurer.

Canadian Institute, 46 Richmond St. E.; inc., by Royal Charter, 15th Nov., 1851; Charles Carmichael, M.A., president; A. Macdonnell, F.R.S.C., secretary; James Bain, Jr., treasurer.

County of York Law Association, Court House, Toronto; inc., 1885; no capital; B. Osler, Q.C., president; J. K. Kerr, Q.C., vice-president; W. Barwick, treasurer; A. M. Grier, secretary; Miss Read, librarian.

Canadian Homestead Loan and Saving Association, 59 Adelaide St. E.; inc., 1886; authorized capital, \$1,000,000; A. R. Riches, president; J. S. King, M.D., vice-president; R. T. Coady, treasurer; A. J. Pattison, secretary.

Dominion Wholesale Grocers' Association, 10 Imperial Bank Buildings; W. Ince, president; E. A. Wills, secretary-treasurer.

Dominion Short Horn Breeders' Association, 4 Queen St. W.; inc., 1886; John Dryden, president; R. L. Denison, secretary.

Davies Brewing and Malting Co., Queen St. E., cor. River St.; inc., 1883; capital, \$250,000; Thos. Davies, president and managing director; W. Jackes, vice-president; J. E. Mitchell, secretary-treasurer.

Dodge Wood Split Pulley Co., The, 81 Adelaide St. W.; inc., 1886; Samuel May, president and manager; C. Pagenstecher, vice-president; C. F. Wheaton, secretary; W. Haynes, treasurer.

Dominion Bridge Co., 735 King St. W.; inc., 1882; capital, \$500,000; Job Abbott, president; W. H. Taylor, secretary; Phelps Johnson, managing director; Eli Adler, superintendent.

Dominion Lands Colonization Co. (Limited), 24 Church St.; inc., 1882; capital, \$1,000,000; H. S. Howland, president; Hon. J. Boyd, vice-president; J. Gillespie, managing director.

Dominion Paper Box Co., 74 King St. W.; inc., 1881; capital, \$20,000; Edward Evans, president; F. P. Burley, vice-president and manager.

Dominion Telegraph Co., operated by Great North-Western Telegraph Co., 28 Toronto St.; inc., 1868; capital, \$1,000,000; Thomas Swinyard, president; Hon. W. Cayley, vice-president; E. Roper, secretary.

Dominion Transport Co. (Limited), Toronto office, 26 Front St. E.; inc., 1884; W. Walker, superintendent.

Doverport Land, Building and Savings Co., 1 Victoria St.; inc., 1885; capital, \$500,000; A. Gilbert Lightbourne, managing director.

- 333; capital, \$500,000; John Rose, secretary.
- Street; inc., —; capital, \$100,000.
- St. St.; inc., 1873; capital, \$100,000; Wm. D. Gilean, manager.
- W. W. Keighley, president; capital, \$100,000.
- St. W.; inc., 1882; capital, \$100,000; Chas. Builder, president.
- 4; capital, \$50,000; R. H. Taylor, president.
- St.; inc., 1880; T. Taylor, president.
- ; Hon. A. Vidal, president.
- ital, \$1,000,000 (special net); Elliott and Edw. Hooper, president.
- Buildings; inc., 1874; J. C. James Sargent, secretary.
- 0; Jas. Austin, president; W. H. Pearson, Jr., secretary.
- capital, \$60,000; H. Lloyd, president.
- al, \$200,000; W. W. Crompton, president.
- edk. Crompton, president.
- 15th Nov., 1851; Charles Bain, Jr., treasurer.
- 85; no capital; B. Osler, president.
- ; A. M. Grier, secretary.
- E.; inc., 1886; authorized capital, \$100,000; R. T. Coady, president.
- ings; W. Ince, president.
- nc., 1886; John Dryden, president.
- , 1883; capital, \$250,000; J. E. Mitchell, president.
- ; Samuel May, president; W. Haynes, treasurer.
- ; Job Abbott, president; superintendent.
- 882; capital, \$1,000,000; managing director.
- 20,000; Edward Evans, president.
- aph Co., 28 Toronto St.; Cayley, vice-president.
- ; inc., 1884; W. Walker, president.
- 85; capital, \$500,000; A. Electric Despatch Co., 82 Yonge St.; inc., 1881; capital, \$3,000; J. E. Rose, Q.C., president; N. N. Rosebrugh, secretary-treasurer; C. C. Starke, manager.
- East Ontario Gold Mining Co., Colorado; inc., 1885; capital, \$2,500,000; Alf. H. Ellis, president; C. J. McCuaig, secretary.
- Empress Sewing Machine Co. of Toronto, 49 King St. W.; inc., 1884; capital, \$100,000; Chas. Riordan, president; Edward Trout, vice-president; W. B. Close, secretary; C. B. Pomeroy, general manager.
- Evangelical Churchman Publishing Co., 17 Manning Arcade; inc., 1876; capital, \$12,500; A. H. Campbell, president; J. G. Ellis, manager.
- Glasgow and London Insurance Co. of Great Britain, Toronto office, 34 Toronto St.; inc., 1883; capital, \$100,000; Stewart Browne, manager for Canada; W. Fahey, agent at Toronto.
- Globe Printing Co. (Limited), 26 King St. E.; inc., 1866; capital, \$500,000; Jas. MacLennan, Q.C., president; J. Cameron, general manager; Charles W. Taylor, secretary-treasurer.
- Gooderham & Worts (Limited), 58 Wellington St. W.; inc., 1882; capital, \$1,600,000; George Gooderham, president; Wm. G. Gooderham, manager.
- Granite Curling and Skating Co., 40 King St. E.; inc., 1880; capital, \$50,000; Ralph K. Burgess, president; C. C. Dalton, vice-president; Wm. Badenach, secretary-treasurer.
- Grip Printing and Publishing Co., 26 and 28 Front St. W.; inc., 1880; paid-up capital, \$100,000; James S. Morrison, president; J. V. Wright, general manager.
- Gurney Co., The E. & C. (Limited), 356 King St. W.; inc., 1883; capital, \$300,000; Charles Gurney, president; Edward Gurney, vice-president; J. H. Tilden, secretary.
- Good Templar Publishing Co. of Toronto; inc., 1887; capital, \$3,000; D. Rose, president; W. R. Watson, managing director; A. Stewart, assistant editor.
- Grange Wholesale Supply Co., cor. Esplanade and Jarvis Sts.; inc., 1879; capital, \$50,000; L. W. Hill, president; W. N. Harris, manager.
- Harris Co., The E. of Toronto (Limited), 44 King St. E.; inc., 1882; capital, \$10,000; Henry Burden, president; W. M. Burden, secretary.
- Holmes Electric Protection Co. (Limited), 59 Adelaide St. E.; inc., 1887; capital, \$100,000; J. Leys, president (Rice Lewis & Sons); A. R. Riches, vice-president; A. J. Pattison, secretary; Bernard Jennings, treasurer.
- Hand-in-Hand Fire Ins. Co., 24-26 Church Street; inc., 1873; capital, \$100,000; W. H. Howland, president; B. Homer Dixon, vice-president; Hugh Scott, manager and secretary; Scott & Walmsley, underwriters.
- Institute of Chartered Accountants of Ontario, 11 Imperial Bank Buildings; E. R. C. Clarkson, F. C. A., president; W. F. Findlay and H. W. Eddis, vice-presidents; J. McArthur, Griffiths and T. H. Monk, auditors; Wm. Powis, secretary-treasurer.
- Industrial Exhibition Association of Toronto, cor. Church and Adelaide Sts.; inc., 1879; John J. Withrow, president; Wm. F. McMaster, 1st vice-president; Wm. Rennie, 2nd vice-president; Jas. McGee, treasurer; H. J. Hill, secretary and manager.
- Lion Provident Life, and Live Stock Association, The, 47 Yonge St. Arcade; inc., 1887 (Revised Statute, Chap. 167); John Kingscott, Peter Pilkey, Wallace Stevenson, B. W. Price, Wm. Jones, trustees; W. Jones, secretary.
- London and Ontario Investment Co. (Limited); inc., 1876; capital, \$2,500,000; Hon. Frank Smith, president; A. M. Cosby, manager.
- London & Lancashire Fire Insurance Co., Arcade, Yonge St.; inc., 1861; capital, £1,847,500; W. A. Sims, manager.
- Michael's Bay Lumber Co., 9 Victoria St.; inc., 1883; capital, \$20,000; A. R. Christie, president; W. Kerr, secretary.
- Millers' and Manufacturers' Insurance Co., 24 Church St.; inc., 1885; capital, \$250,000; James Goldie, president; W. H. Howland, vice-president; Hugh Scott, managing director; Thomas Walmsley, treasurer; Douglas Sutton, secretary.
- Muskoka Mill and Lumber Co., 17 Manning Arcade; inc., 1875; capital and reserve, \$275,000; A. H. Campbell, president; J. H. Mayne Campbell, vice-president.
- Muskoka Slide Dam and Boom Co., 17 Manning Arcade; inc., 1880; capital, \$50,000; A. H. Campbell, president; J. H. M. Campbell, secretary.
- Massey Manufacturing Co., cor. Massey and King Sts.; inc., 1870; capital, \$200,000; Hart A. Massey, president and manager; Chester D. Massey, vice-president; W. E. H. Massey, secretary-treasurer.
- Mail Printing Co., cor. Bay and King Sts.; organized, 22nd May, 1880; capital, \$500,000; C. W. Bunting, managing director; W. J. Douglas, secretary-treasurer.
- Metallic Roofing Co. of Canada (Limited), 82½ Yonge St.; inc., 1885; capital, \$20,000; E. Sawail, president; J. L. Thorne, secretary-treasurer.
- McClary Manufacturing Co., 49 Front St. W.; inc., 1873; J. McClary, president; Peter McClary, vice-president; W. M. Gartshore, secretary; D. McKillop, manager.
- Niagara Navigation Co. (Limited), 21 Front St., cor. Scott St.; inc., 1878; capital, \$150,000; Hon. Frank Smith, president; J. Foy, manager.

Northrop & Lyman Co., Front St. W.; inc., 1883; capital, \$100,000; H. S. Northrop, president; J. Lyman, vice-president; J. H. McKinnon, secretary.

National Electrotype and Stereotype Co. (Limited), 23 Adelaide St. E.; inc., 1884; capital, \$10,000; A. W. Croil, president and manager.

North American Life Ass. Co., Arcade, King Street West; inc. 1880, by special Act of Dominion Parliament; guaranteed fund, \$300,000; Hon. Alex. Mackenzie, M.P., president; Hon. A. Morris, John L. Blaikie, vice-presidents; Wm. McCabe, F.I.A., F.S.S., Eng., managing director.

Ontario Manufacturers' Association, 6 Wellington St. W.; T. Cowan, president; G. Booth, secretary.

Ontario Lead and Barb Fence Co. (Limited); inc., 1885; capital, \$100,000; A. J. Somerville, president; T. R. Wood, vice-president; Jas. George, secretary-treasurer.

Ontario Lumber Co., Yonge St. Arcade; inc., 1883; capital, \$300,000; H. H. Cook, president; Barlow Cumberland, vice-president; J. M. Dollar, Midland, managing director; F. Hammet, secretary.

Order of Canadian Home Circles, The, 59 Adelaide St. E.; inc., 1884; no capital; Rev. J. K. Hamilton, supreme leader; R. J. Ough, Millbrook, supreme vice-leader; A. J. Pattison, supreme secretary; D. R. Foster, Waterford, supreme treasurer.

Ontario Brewing and Maltng Co., 281 King St. E.; inc., 1884; capital, \$250,000; Wm. J. Thomas, president; Thomas Taylor, secretary-treasurer.

Ontario Folding Gate and Guard Co., Manning Arcade; inc., 1885; capital, \$100,000; Elias Rogers, president; John J. Withrow, vice-president; John N. Lake, secretary-treasurer.

Ontario Pump Co., Cecil St.; inc., 1882; capital, \$50,000; O. R. Peck, president; S. H. Chapman, secretary.

Ontario Sanitary Trap Co. (Limited), 57 Richmond St. E.; A. J. Somerville, president and manager; T. R. Wood, vice-president; James George, secretary-treasurer.

Pickrell River Improvement Co., Room H. Arcade; inc., 1883; capital, \$50,000; J. M. Dollar, president; F. Hammet, secretary-treasurer.

Presbyterian News Co., 26 and 28 Front St. W.; inc., 1884; capital, \$30,000; Wm. M. Clark, president; Rev. Patrick McE. McLeod, vice-president; G. H. Robinson, manager.

Primitive Methodist Colonization Co. (Limited), 34 Prospect St.; inc., 1882; capital, \$100,000; R. Irving Walker, president; Rev. Wm. Bee, secretary and managing director.

Parkdale Lumber Manufacturing and Building Co. (Limited), 43 Queen St., Parkdale; inc., 1881; capital, \$45,000; Jas. Stewart, president; Jonas Coxhead, vice-president; George Sinclair, secretary-treasurer.

Pearse, J. F., Furnace Co., Queen St. E.; inc., 1885; capital, \$12,000; J. T. Sheridan, president; S. Stevens, Stryanose, N.Y., vice-president; J. B. Sheridan, secretary-treasurer.

Protective Police, and Fire Patrol Co. of Canada (Limited), night office, 29 King St. W., day office, 19 York Chambers; inc., 1886; capital, \$50,000; W. B. McMurrich, president; Mark H. Irish, vice-president; J. Miles, secretary-treasurer; H. G. Taylor, general manager; W. H. Cooper, superintendent.

Parry Sound Navigation Co. (Limited), 9 Toronto St.; inc., 1886; capital, \$25,000; J. Pearce, president; W. C. Beddome, secretary-treasurer.

Queen City Fire Ins. Co., 24 Church Street; inc., 1871; capital, \$100,000; W. H. Howland, president; James Austin, vice-president; Hugh Scott, managing director; Thos. Walmsley, sec.

Rogers, Chas., & Sons Co., 95 and 97 Yonge St.; inc., 1886; capital, \$100,000; Chas. Rogers, Sr., president; Chas. Rogers, Jr., vice-president; W. B. Rogers, secretary-treasurer.

Royal Oak Building and Saving Society, 59 Adelaide St. E.; inc., 1886; capital, \$1,000,000; Dr. J. S. King, president; E. C. Walker, vice-president; A. J. Pattison, secretary; A. R. Riches, treasurer.

Standard Publishing Co., Yonge St.; inc., 1882; capital, \$100,000; D. E. Thomson, president; T. J. Claxton, vice-president; Thos. Lailey, treasurer; G. R. Roberts, secretary and manager.

Smith & McGlashan Co., 53 Front St.; inc., 1884; capital, \$20,000; S. W. B. Smith, president; Colin C. McGlashan, vice-president.

Shedden Co. (Limited), Front St. W.; inc., 1873; capital, \$500,000; Hon. H. Starnes, president; Hugh Paton, secretary and manager, Montreal; C. Mackenzie, superintendent, Toronto and West; James J. Hunter, Detroit, superintendent United States agencies.

Saskatchewan Land and Homestead Co. (Limited), 82 King St. E.; inc., 1882; capital, \$350,000; John J. Withrow, president; Edward Leadley, vice-president; John T. Moore, managing director.

Scottish Ontario and Manitoba Land Co. (Limited), Glasgow; head office, 9 Toronto St.; inc., 1879; capital, \$2,500,000; J. L. Scarth, commissioner; Hon. Alex. Morris, H. S. Strathy, Jas. MacLennan, Q.C., J. G. Scott, Q.C., advising board.

Standard Woollen Mills of Toronto, 173 to 185 Front St. E.; inc., 1884; capital, \$100,000; Edward Leadley, president; W. F. Turnbull, manager; R. Chaplin, secretary.

Sons of England Hall Co. of Ontario (Limited), 26 to 30 Queen St. W.; inc., 1885; capital, \$70,000; W. W. Ogden, M.D., president; J. W. Carter, secretary.

- H. S. Northrop, president;
St. E.; inc., 1884; capital,
\$100,000; A. J. Somerville,
secretary-treasurer.
\$100,000; H. H. Cook, president;
managing director; F. Hammett,
secretary.
\$100,000; Rev. J. K. R. A. J. Pattison, supreme
capital, \$250,000; Wm. J.
capital, \$100,000; Elias
secretary-treasurer.
R. Peck, president; S. H.
Somerville, president and
secretary.
capital, \$50,000; J. M. Dollar,
secretary.
\$50,000; Wm. M. Clark,
secretary.
1882; capital, \$100,000;
secretary.
Queen St., Parkdale; inc.
secretary; George Sinclair,
secretary.
J. T. Sheridan, president;
secretary.
office, 29 King St. W., day
secretary; Mark H. H.
manager; W. H. Cooper,
secretary.
capital, \$25,000; J. Pearce,
secretary.
\$100,000; W. H. Howland,
secretary; Thos. Walmsley, sec.
\$100,000; Chas. Rogers,
secretary-treasurer.
1886; capital, \$1,000,000;
secretary; A. R. Riches,
secretary.
E. Thomson, president;
secretary and manager.
W. B. Smith, president;
secretary.
\$100,000; Hon. H. Starnes,
superintendent, Toronto
secretary.
\$100,000; John T. Moore,
secretary.
office, 9 Toronto St.;
Morris. H. S. Strathy,
secretary.
\$100,000; inc., 1885; capital,
\$100,000; Schlicht & Field Co. (Limited), 81 Adelaide St. E.; inc., 1886; capital, \$32,000; Z. A. Lash,
Q.C., president; J. F. Lash, vice-president; C. E. Jewell, manager.
Toronto Association of Canoeists, 15 Toronto St.; inc., 1887; capital, \$3,000; J. L. Kerr,
president; J. B. McLean, secretary-treasurer.
Toronto and Rapid City Land and Trading Co. (Limited), 29 York Chambers; inc., 1879;
capital, \$200,000; John T. Taylor, president.
Toronto Brewing and Malting Co., 270 to 284 Simcoe St.; inc., 1874; capital, \$100,000; Alex.
Manning, president; A. F. Manning, secretary-treasurer.
Toronto Board of Fire Underwriters, 1 Wellington St. E.; Robt. McLean, secretary.
Toronto Athletic Grounds Co.; inc., 1883; capital, \$25,000; A. J. Somerville, president;
W. Robins, secretary-treasurer.
Temperance Colonization Society, 114 King St. W.; inc., 1882; capital, \$2,000,000; J. C.
White, president; Charles Powell, manager.
Toronto Baseball Club; inc., 1886; capital, \$10,000; E. S. Cox, president; R. Bennett,
secretary-treasurer.
Toronto Gun and Climax Skate Co., 87 Yonge St.; inc., 1883; capital, \$3,000; Orlando Dunn,
president.
Toronto Lead and Color Co., Pearl St.; inc., 1884; capital, \$50,000; Sanderson Percy,
president; P. J. McNally, secretary-treasurer.
Toronto Gun Club, 143 King St. E.; inc., 1887; capital, \$3,000; G. Pearsall, president;
A. Pearsall, secretary; R. Kidd, treasurer.
Toronto General Trusts Co., 29 Wellington St. E.; inc., 1881; capital, \$1,000,000; Hon. Edw.
Blake, Q.C., M.P., president; E. A. Meredith, L.L.D., vice-president; J. W. Langmuir, manager.
Toronto Electric Light Co., Esplanade St., foot of Scott St.; capital, \$200,000; A. H.
Campbell, president; J. J. Wright, manager; H. M. Pellatt, secretary; Samuel Trees, treasurer.
Toronto Coffee House Association (Limited), 118 King St. E.; inc., 1881; capital, \$50,000;
Col. C. S. Gzowski, president; G. M. Rose and W. B. McMurich, vice-presidents; L. Williams,
secretary.
Toronto Stock Exchange, 24 King St. E.; H. C. Hammond, president; H. L. Hime, vice-
president; C. R. Gzowski, Jr., treasurer; J. W. Blain, secretary.
Toronto Silver Plating Co., 420 to 426 King St. W.; inc., 1882; capital, \$100,000; W. H.
Beaty, president; Alfred Gooderham, vice-president; E. G. Gooderham, manager; J. C. Copp,
secretary-treasurer.
Toronto Real Estate Investment Co.; inc., 1885; capital, \$1,000,000; Robt. Jaffray, president;
G. A. Cox, vice-president; F. J. Stewart, manager; F. G. Cox, secretary.
Toronto Printing Co., 16 King St. E.; inc., 1883; capital, \$50,000; Thomas Long, president;
Patrik Boyle, managing director; R. B. Street, secretary.
Toronto News Co., 42 Yonge St.; inc., 1876; capital, \$25,000; A. S. Irving, president and
manager; A. M. Irving, secretary.
Toronto Lime Co. (Limited), 70 Esplanade St. E.; inc., 1885; capital, \$70,500; Thomas
Gowdy, president; George Farquhar, vice-president; Wm. L. Scott, secretary-treasurer.
Toronto Wire Mat Co., 33 Wellington St. E.; inc., 1885; capital, \$100,000; H. T. Windt,
president; J. B. Perry, secretary.
Toronto Willard Tract Depository (Limited), 140 Yonge St.; inc., 1882; capital, \$50,000;
Robert Kilgour, president; A. G. Watson, manager.
Toronto Street Railway Co., cor. Church and King Sts.; inc., 1861; capital, \$200,000; Hon.
Frank Smith, president; Geo. Keily, general manager; James Gunn, secretary-treasurer;
J. J. Franklin, superintendent.
Toronto Stove and Manufacturing Co. (Limited), 14 to 24 Dufferin St., Parkdale; inc., 1883;
capital, \$50,000; W. C. Patterson, president; J. R. Walker, vice-president; James W. Fenwick,
secretary-treasurer.
Toronto Zoological and Acclimatization Society of Ontario (Limited), gardens, Exhibition
Park; inc., 1885; capital, \$50,000; W. A. Murray, president; ex-Mayor Boswell, vice-president;
J. B. Carlile, treasurer; H. Piper, manager.
Toronto Dental Manufacturing Co., 13 Louisa St.; inc., 1886; capital, \$50,000; E. A. Tesky,
secretary; S. A. Cooney, manager.
Toronto Dairy Co., 105 Queen St. W.; inc., 1872; capital, \$100,000; Jas. Beaty, president;
P. S. Furness, secretary-treasurer.
Toronto General Burying Grounds Trust, 6 Wellington St. E.; inc., 1886; no capital; Hon.
W. Kennedy, chairman; R. S. F. McMaster, secretary-treasurer.
Toronto Land and Investment Corporation, 84 Toronto St.; inc., 1886; capital, \$500,000;
G. R. R. Cockburn, president; H. Thorne, vice-president; T. McCracken, manager.
Toronto Yacht Club, Esplanade St., foot of Simcoe St.; inc., 1885; capital, \$5,000; T. McGaw,
commodore; G. P. Reid, vice-commodore; H. Blake, hon. secretary; W. H. Parsons, treasurer;
J. W. Morse, captain; L. V. Percival, measurer.

Toronto Wholesale Grocers' Association, 10 Imperial Bank Buildings; Wm. Ince, president; E. A. Wills, secretary.

Toronto Syrap Co., Esplanade St., cor. Princess St.; inc., 1885; capital, \$300,000; Alfred Gooderham, president; J. Leys, vice-president; W. W. Sutherland, secretary-treasurer.

Trading and Factory Co. (Limited), Esplanade St., near Bay Street; inc., 1886; capital, \$100,000; Jas. Lumbers, president; W. W. Park, managing director.



Post Office.

The Fire Insurance Exchange, 24 Church St.; inc., 1886; capital, \$200,000; Fred. K. Wyld, president; W. H. Howland, vice-president; Hugh Scott, managing director; Scott & Walmsley, underwriters.

Toronto Association of Canoeists, Federal Life Association, 15 Toronto Street; inc., 1887; capital, \$3,000; J. L. Kerr, president; J. B. McLean, secretary-treasurer.

The Canadian Lloyds, 26-28 Church Street; inc., 1873; capital, \$; W. H. Howland, president; James Austin, vice-president; Hugh Scott, secretary and manager; Scott & Walmsley, underwriters.

The Canadian Mutual Aid Association, 10 King Street East; inc., 1880; Mutual Life Insurance; W. Rennie, president; A. Gifford, Meaford, vice-president; W. P. Page, secretary.

The Temperance General Life Association of North America, Arcade, King Street West; inc., 1884; authorized capital, \$1,000,000; Hon. G. W. Ross, president; Hon. S. H. Blake, Robert McLean, vice-presidents; Jas. B. Fudger, secretary; Henry O'Hara, managing director.

Union and Hand to Hand Ranching Co. (Limited), 28 and 30 Toronto St.; inc., 1873; capital, \$500,000; D. McFarlane, secretary; J. I. Evans, manager.

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\$5; capital, \$300,000; Alfred
secretary-treasurer.
Street; inc., 1886; capital,

Union Publishing Co. of Ontario (Limited), 9 Bay St.; inc., 1886; capital, \$20,000; W. S. Howell, secretary-treasurer; F. J. Prior, manager.

Upper Canada Tract Society; Rev. J. Denovan, president; Rev. A. F. McGregor, secretary; J. Young, depository.

Upper Canada Bible Society, 102 Yonge St.; Hon. G. W. Allan, president; John Harvie, secretary; John Young, depository.

Universal Knitting Co. of Ontario (Limited), 32 and 88 Wellington St. W.; inc., 1880; capital, \$60,000; William Wilson, president; H. F. McIntosh, secretary; A. J. Close, managing director.

Vickers' Express Co. (Limited), 10 Wellington St. W.; inc., 1884; capital, \$100,000; J. J. Vickers, president; J. A. D. Vickers, vice-president and superintendent.

Victoria Rolling Stock Co. of Ontario, 24 King St. W.; inc., 1882; capital, \$200,000; Wm. Mulock, president; H. C. Hammond, manager.

Victoria Harbour Co., 9 Victoria St.; inc., 1886; capital, \$100,000; J. Waldie, president; A. A. Wright, secretary.

Western Assurance Co., corner Wellington and Scott Streets; inc., 1851; capital, \$1,000,000; A. M. Smith, president; W. Goddard, vice-president; Geo. Cox, Robt. Beaty, A. T. Fulton, Geo. Murrich, Hon. S. C. Wood, H. N. Baird, directors; J. J. Kenny, managing director; James Omer, secretary.

BANKS AND BANKERS.

BANKS	LOCATION	ORG.	CAPITAL	PRESIDENT	CASHIER
Bank of British N. America	Wellington, cor. Yonge	1836	\$ 4,867,000		Wm. Grindlay, Manager
Bank of Montreal	Yonge and Front	1818	12,090,000	Sir Donald Smith	Cons. Brough, Manager
Bank of Toronto	Wellington, cor. Church	1825	2,000,000	Geo. Goddard	D. Cousen
Canadian Bank of Commerce	59 Yonge	1867	6,000,000	H. W. Darling	R. E. Walker, Gen. Mgr.
Dominion Bank of Canada	King and Yonge	1871	1,500,000	James Austin	R. H. Bethune
Federal Bank of Canada	17 Wellington	1874	1,250,000	S. Nordheimer	G. W. Yarker, Gen. Mgr.
Imperial Bank of Canada	34 W. Wellington	1875	1,500,000	H. S. Howland	D. H. Wilkie
Merchants Bank of Canada	13 Wellington	1875	5,750,230	A. Allan	E. F. Hobden, A. Mgr. T. B.
Mohens Bank	King and Bay	1865	2,000,000	Thomas Workman	C. A. Phipps, Mgr. of T. B.
Ontario Bank	Scott and Wellington	1875	1,500,000	Sir W. P. Howland	C. Holland, Gen. Man.
Quebec Bank	28 Wellington	1818	2,500,000	Hon. J. G. Ross	J. Walker, Mgr. of T. B.
Standard Bank of Canada	16 Wellington West	1876	2,000,000	W. F. Cowan	J. L. Brodie
Traders Bank of Canada	46 Yonge	1885	480,910	Alex. Manning	H. S. Strathly, Gen. Mgr.

FOREIGN CONSULS.

United States.—C. W. Wagner, Consul, 106 Bay Street.

France.—W. J. Macdonnell, Consul, 34 Church Street.

Haitian.—George W. Shaw, Vice-Consul, 10 King Street East.

Argentine Republic.—Nicol Kingsmill, Consul, Wellington Street East; Frederic Nicholls, Vice-Consul, Permanent Exhibition.

Republic of Liberia.—Frederic Nicholls, Vice-Consul, Permanent Exhibition.

Netherlands.—B. Homer Dixon, Consul; A. Nordheimer, Acting Consul.

Norway and Sweden.—J. S. McMurray, Vice-Consul, 18 King Street West.

Germany.—S. Nordheimer, Consul, 15 King Street East.

Italy.—Enrico Bendelari, Consul, 50 Front Street East.

Brazil.—George Musson, Vice-Consul, 50 Front Street East.

EDUCATIONAL.

The importance of Toronto as an educational centre may be inferred from the statement that it contains Universities, Colleges, Schools of Science, Public and Private Schools to the number of 70, among which may be mentioned the following partial list:

Collegiate Institute.

Upper Canada College.

University of Trinity College.

University of Toronto.

Knox College.

St. Michael's College.

Wycliffe College.

School of Practical Science.

Toronto Baptist University. (McMaster)

Bishop Strachan School.

Toronto School of Art.

Normal and Model Schools.

And several other private schools and institutions of merit. Schools of the best order, freely accessible to the poorest child in the city, are in daily operation in every part of the city.

LIBRARIES.

Normal School Library, St. James' Square, 5,000 volumes; Public Library, Church Street, 42,000 volumes; Osgoode Hall Library, Queen Street West, 20,000 volumes; Canadian Institute, Richmond Street East; Parliament Library, Parliament Buildings, 25,000 volumes; University of Toronto Library.



Canadian Institute.

NATIONAL SOCIETIES.

Caledonian Society, W. D. McIntosh, Pres.; German Benevolent Society, N. L. Steiner, Pres.; Irish Catholic Benevolent Association, J. J. Murphy, Pres.; Irish Protestant Benevolent Society, John Bailie, Sec.; St. Andrew's Society, A. J. Cattanaich, Pres.; St. George's Society, G. Beardmore, Pres.

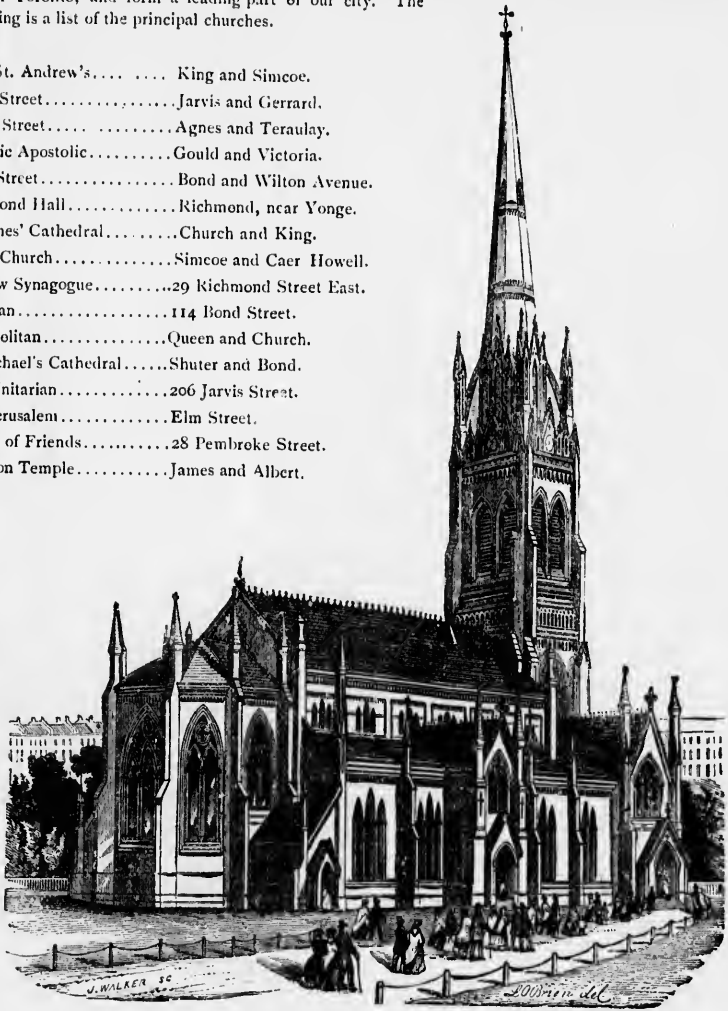
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THE CHURCHES.

One of the titles of the Queen City of English Canada is "The City of Churches," a name whose appropriateness can be seen by any visitor who watches the heaven-pointing spires that rise from every part of Toronto, and form a leading part of our city. The following is a list of the principal churches.

New St. Andrew's.....	King and Simcoe.
Jarvis Street.....	Jarvis and Gerrard.
Agnes Street.....	Agnes and Teraulay.
Catholic Apostolic.....	Gould and Victoria.
Bond Street.....	Bond and Wilton Avenue.
Richmond Hall.....	Richmond, near Yonge.
St. James' Cathedral.....	Church and King.
Christ Church.....	Simcoe and Caer Howell.
Hebrew Synagogue.....	29 Richmond Street East.
Lutheran.....	114 Bond Street.
Metropolitan.....	Queen and Church.
St. Michael's Cathedral.....	Shuter and Bond.
First Unitarian.....	206 Jarvis Street.
New Jerusalem.....	Elm Street.
Society of Friends.....	28 Pembroke Street.
Salvation Temple.....	James and Albert.



St. James' Cathedral.

No.	Denomination.
1	Catholic Apostolic.
4	Bible Christian.
12	Baptist.
16	Presbyterian.

No.	Denomination.
2	Episcopal (Ref.)
6	Congregational.
2	Christadelphian.
25	Episcopal.

No.	Denomination.
1	Hebrew Synagogue.
1	Lutheran.
22	Methodist.
9	Roman Catholic.

No.	Denomination.
1	Unitarian.
1	New Jerusalem.
1	Society of Friends.
6	Salvation Army.

Society, N. L. Steiner, Pres.
Protestant Benevolent
Society, St. George's Society.

CHARITABLE ORGANIZATIONS.

Toronto is rich in benevolent and charitable institutions for the relief of the sick and needy. Of these the Toronto General Hospital is entitled to the first place. It is situated on the north side of Gerrard Street East, between Sackville and Sumach Streets. The site is well chosen from a hygiene point of view, its elevation being 80 feet above the level of the bay. The Hospital Buildings cover a space of four acres, and are 170x120 feet in dimensions. The beautiful park-like grounds which surround the building were laid out under the skilful superintendence of the late Mr. Mudie.

The House of Providence, on Power Street, is a worthy rival of the General Hospital. It is supported by our Catholic citizens, and is one of the most noteworthy of Toronto's public edifices.

The Lunatic Asylum is located on Queen Street West, opposite Dundas Street.



St. Andrew's Church, King St. West.

Burnside Lying-in Hospital is maintained by voluntary contributions, aided by a yearly Government grant of \$400.

The Hospital for Sick Children is situated at 84 Jarvis Street.

The Asylum for Incurables is on Dunn Avenue, Parkdale, and is an institution which well merits the support of the kindhearted and charitable.

The Dental College and Infirmary is situated on Richmond Street East, and gives gratuitous relief to those suffering from diseases of the teeth, and is peculiarly a valuable institution in affording alleviation to pains which, excruciating enough, more often (from some unknown reason) excite the sympathy rather than the sympathy of our fellow-men.

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The Girls' Home is situated at 186 Gerrard Street. This institution aims at the support and training of destitute little girls under 14 years of age; also the maintenance of destitute little boys under four years of age.

The Andrew Mercer Eye and Ear Infirmary is on Gerrard Street, between Sackville and Sumach Streets.

The Boys' Home, at 281 George Street, supplies a refuge and industrial training to a number of destitute boys who have not been convicted of any offence against the law.

The House of Industry supplies a refuge and affords an asylum to children of older growth taken from the streets and slums of the city.

The Infants' Home, or Infirmary, is situated on St. Mary Street, between Yonge and Chapel Streets, and takes under its fostering charge the little ones whose parents and friends are incapable of giving them the care they need. The institution admits within its precincts not only sick infants, but also those in health.



General Hospital.

The Newsboys' Home, at 42 Frederick Street, is a valuable institution, and affords, as its name indicates, a retreat for the poor little "waifs" and "strays" that pursue an honest but hard living in the public streets.

The Notre Dame Institute, on Bond Street, is a Catholic institution which provides gratuitously, or at a small cost, lodging for young girls employed in the city who have no homes of their own.

The St. Nicholas Home is a similar institution for the benefit of young boys.

The Toronto Dispensary supplies, free of charge, medicine to the necessitous. It is open daily from 12 to 2 p.m.

In addition to the above mentioned, there are a number of other organizations which in an unobtrusive manner are doing much good, and are playing the part of the good Samaritan, in "casting their bread upon the waters." They will reap their reward.

The Lakeside Home for little children, the Convalescent Home in connection with the Hospital for Sick Children, occupies a site on the west point of Toronto Island, nearly 100 yards north-west of

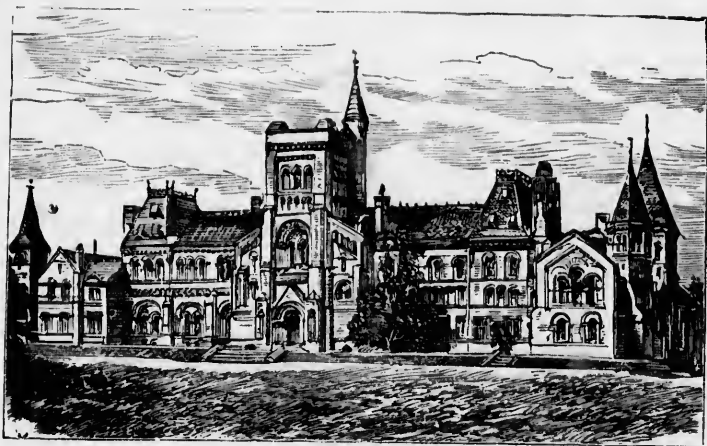
the lighthouse, and the same distance from the south shore of the Island. The building is 20 minutes walk from the dock at Hanlan's Point, and the plot of ground on which it is built was leased by the Corporation of the City of Toronto, as the deed states, "so that a Convalescent Home for Sick Children shall be erected thereon in connection with the Hospital for Sick Children." These institutions number thirty in all.

The Small-pox Hospital, in the eastern precincts of the city, sufficiently explains by its name its object.

It is a city abounding in secret beneficiary societies, nearly every society having representatives here. The city has attained considerable celebrity on account of its promotion and encouragement of sports and games, in which some of her sons have won distinguished laurels.

THE PUBLIC BUILDINGS OF TORONTO.

Besides the ecclesiastical and educational edifices, Toronto possesses many public buildings of a high degree of architectural merit, as in the case of the Post Office, the Custom House, the new Manning Arcade, the Yonge Street Arcade, the Public Library, and Osgoode Hall.



University of Toronto.

Other public buildings we have, it is true, such as the old Parliament House and the City Hall, which belong to an altogether past period of Toronto's history, and respecting which the edict of public opinion has already gone forth that they are to be replaced, and that speedily, by something worthy of the greatest city of Canada's most intellectual and progressive province.

PUBLIC PARKS AND PLACES OF AMUSEMENT.

High Park is a large tract of land covered with trees and flowers, which, through the generosity of Mr. Howard, was a few years since donated to the city. It is situated between Parkdale and the River Humber; is reached by both suburban trains and street cars, and, with its undulating scenery, forms one of the most attractive spots in the vicinity of the city.

Hanlan's Island, so named as having been the birthplace and residence of the famous oarsman, Edward Hanlan, is to Toronto what Coney Island is to New York. From early morning to late at night a ceaseless stream of ferry boats ply from the various landings, and in the summer season thousands are annually transported to this highly favored resort. At the eastern extremity are the Wiman Baths, erected by the generosity of Mr. Erastus Wiman, who, though a resident of the United States, at all

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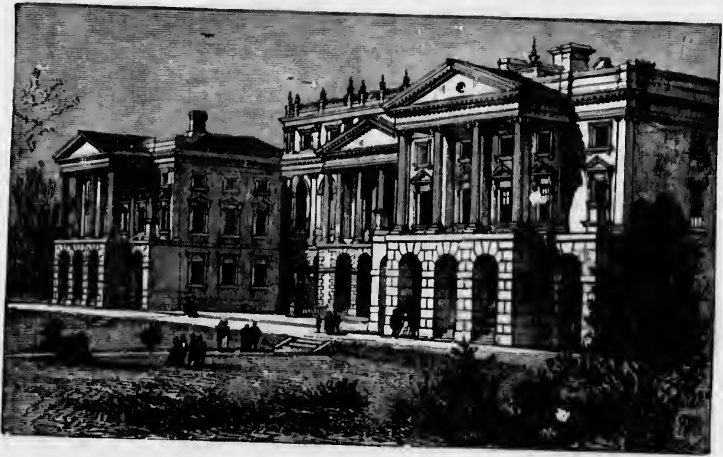
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times has manifested a keen interest in the land of his birth. In the centre is the Island Park, on which a considerable sum of money has been expended, and which must prove a great boon to our citizens. At the western point is the "Hotel Hanlan," in connection with which there are numerous amusements, while the band plays daily, and the whole place is brilliantly illuminated every night by electric light.

Queen's Park forms the central point of recreation in the city, and is studded with beautiful trees; it comprises some 50 acres, and is approached from Queen Street by one of the finest avenues in the Dominion, or perhaps on the continent. Here the Parliament Buildings, designed to be a magnificent pile of architecture, are in the course of erection. A handsome monument in this park records the deeds of those volunteers who fell in the act of repelling the invasion of a body of Fenian marauders from the United States, in the year 1866.

The Horticultural Gardens are situated on the west side of Sherbourne Street, and form one of the most attractive spots in the City of Toronto. The beautiful grounds occupied by the Gardens extend over a space of ten acres, all of which are highly cultivated. They were first opened to the public on the occasion of the visit of His Royal Highness the Prince of Wales, in 1860.



Osgoode Hall.

Belwoods Park, located in the western portion of the city, near to Trinity College, offers special attractions to residents in this vicinity.

Lorne Park is west of the Humber, 14 miles from Toronto, and consists of 75 acres of elevated table land; has a fine hotel surrounded with lofty trees. In the summer season boats ply here regularly and in a visit to this delightful spot one of the most pleasant lake trips may be enjoyed.

Long Branch is situated between Lorne Park and the Humber River, and is well worthy of a visit, affording another delightful excursion by water. A first-class hotel is located in the midst of the picturesque grounds, and many cottages have been erected in the neighborhood for summer residences.

Ketchum Park, so named after the great philanthropist, is in the northern portion of the city, between Davenport Road and Scollard Street.

Riverdale Park is pleasantly situated on a sloping bank stretching down to the Don River, and is a place much frequented by residents of the eastern portion of the city. It is most tastefully laid out, and several cannon adorn the grounds.

Kew Gardens are at the extreme eastern city limits, and daily large numbers seek the shelter and fresh air of this pleasant spot.

Victoria Park is prettily situated on the shores of Lake Ontario, east of the River Don; the grounds are very neatly laid out. Boats ply constantly between the city and the park, passing through the eastern gap of Toronto Bay. It is a favorite spot for picnics and excursions.

The magnificent Exhibition Buildings were opened to the public by Lord Dufferin, late Governor-General of Canada, in September, 1878. The palace is built with solid brick foundations, with sides and roofs of glass, and affords admirable accommodation for the advantageous exhibition of goods. The whole of the buildings on the grounds, including the Crystal Palace building, cost up to the present time nearly \$300,000. The grounds, occupying some 60 acres in extent, are the finest in the Dominion of Canada. They are most beautifully located on the shores of Lake Ontario, on the western outskirts of the city, and from them a splendid view of Toronto, with the surrounding country and the lake, can be obtained. They are easy of access and can be reached in a few minutes by the Grand Trunk Railway and a line of steamers which run to the Exhibition wharf.



Horticultural Gardens.

RAILWAY FACILITIES.

The Grand Trunk Railway of Canada, the great pioneer of this country, has in a vast degree contributed to the commercial growth of this city. By its acquirement of the Great Western, the Northern and the Midland lines of railway it has, in truth as well as in name, been aptly designated the Grand Trunk, and by its means Toronto is connected with not only the leading trade centres of Canada, but also with those of the United States, controlling as it does over 4,000 miles of line.

The Canadian Pacific Railway marks one of the most successful and gigantic operations of this country, and its consummation has in a marked degree drawn the attention of the Old World to this Dominion. Traversing the continent between the Atlantic and the Pacific, on solely British soil, it offers the greatest advantages to and largely strengthens the position of the Empire, while opening up a rich and extensive tract of land, the tide of emigration by this means is drawn to our western territory. Toronto is an important radiating point by this line, either east to Montreal or Ottawa, or to the north and north-west.

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FINANCIAL INSTITUTIONS, ARCHITECTS, ETC.

BANKS

The Canadian Bank of Commerce,
INCORPORATED AND OPENED FOR BUSINESS,
1867; HEAD OFFICE, TORONTO, ONT.; CAPITAL
PAID-UP, \$6,000,000; REST, \$800,000.

The banking houses of Canada are a sure index of
its commercial prosperity; and prominent among
these is the Canadian Bank of Commerce, which
holds a leading position among its financial insti-
tutions. Since its inception in 1867 it has been
under the management of practical and competent
men, and at the present day there are few banking
houses in the Dominion which may claim higher



HEAD OFFICE, TORONTO.

financial ability in their management or more ex-
tended and important transactions. The business of
the bank is of a general character, but to it is en-
trusted a large amount of government and railroad
financing. George A. Cox, Esq., is president;
John I. Davidson, Esq., vice-president; and B. E.
Walker, Esq., general manager. The bank has
forty-two branches in Ontario, including Toronto.
It is also represented in Great Britain and the United
States and has correspondents in India, China, Japan
and Australia, as also in France, Belgium and Ber-
muda. Ushered in, as the bank was, in 1867 at a
time of general depression, with an authorized
capital of \$1,000,000, the business has from the start
readily grown. The capital stock has been increased
to \$6,000,000, while the deposits, which were
\$1,302,480 at the end of the first year, are now
\$12,494,000. At the time the first annual statement
was made the assets were \$2,297,081, now they
amount to \$22,596,520, and there is a rest of

\$800,000. The bank has recently moved into its
new and commodious quarters at the corner of King
and Jordan Sts., which were designed by that eminent
Buffalo architect, Richard A. Waite, and erected
at an expense of 350,000 dollars. The exterior
walls are of sandstone, and of the most pleasing
architectural design, while the interior is finished in
ash, cherry and walnut. All the most modern
arrangements have been introduced, and the structure
is considered the handsomest bank building in the
Dominion. Having increased room, the bank has
opened a Savings Department, which, on account of
lack of facilities, it was not possible to do before.
Customers may deposit in amounts as low as one
dollar and draw interest. The Savings Department
is a special branch of the business, and its offices are
fitted up with the view of accommodating those who
have private accounts to keep and who do not want
to mingle in the throng in the general banking room.
There are, in addition to the banking room and adjoining
ones for the officers, thirty-two light, airy and well-
ventilated offices, which are let to first-class tenants;
and in the basement there are safety deposit vaults,
of the most approved design. The Canadian Bank
of Commerce is pre-eminently the great banking
institution of Ontario. It was founded to further
the commercial interests of this province, and has
fulfilled to a high degree the mission for which it was
projected. It has advanced steadily in the estimation
of the business public from its organization, and now
commands the confidence of the people of the
province. Its forty-two branches in Ontario give
an unequalled service to business men and stimulate
commerce of all kinds in this most commercial
province of the Dominion.

Merchants' Bank of Canada, CAPITAL,
\$5,799,200; REST, \$2,335,000; HEAD OFFICE,
MONTREAL.

This is one of the strong financial institutions of
the country, and since its organization in 1868 has
been under the management of practical and compe-
tent men. To-day it stands in the front rank of the
banking houses in the Dominion. The business of
the bank is of a general character, and letters of
credit are issued, available in Europe, China, Japan,
and other foreign countries. The following comprise
the Board of Directors: Andrew Allan, Esq., presi-
dent; Robert Anderson, Esq., vice-president; Hec-
tor McKenzie, Esq., John Duncan, Esq., Jonathan
Hodgson, Esq., H. M. Allan, Esq., John Cassills,
Esq., J. I. Dawes, Esq., and T. H. Dunn, Esq.
Mr. George Hague is general manager and John
Gault, branch superintendent. The paid-up capital
of the bank is \$5,799,200, an increase of \$279,200
within the past ten years, while the Rest is now
\$2,335,000, having been increased \$200,000 during
the past year. The deposits ten years ago were
\$7,296,000; now they are \$9,309,000, while the

loans and circulation have increased correspondingly. A savings department is one of the prominent features of the institution, money being received for deposit in any amount from one dollar up, and interest allowed at as high a rate as is consistent with sound banking. Special attention is given to collections for the U. S. The bank has twenty-six branches in Ontario, exclusive of those in Toronto, one in Quebec, and two in Manitoba, while it has an agency in New York and correspondents in the United States, Great Britain, Newfoundland, Nova Scotia, New Brunswick and British Columbia. As it is impossible to conduct any bank successfully without the active co-operation of its employees, the constant aim of the management of the "Merchants" since its first organization, has been to increase the efficiency of the staff at all points, and to constantly reward ability and attention displayed by its employees. The premises occupied, on Wellington Street West near Yonge, are the oldest bank buildings in Toronto; yet the interior arrangements and appointments seem perfect in every detail, while the outward appearance is, architecturally, pleasing to the eye, and of a solid and substantial character. The past success of the bank has been most marked, and its future outlook is equally encouraging.

Molsons Bank, INCORPORATED BY ACT OF PARLIAMENT, 1855; HEAD OFFICE, MONTREAL; PAID-UP CAPITAL, \$2,000,000; REST FUND, \$1,075,000.

This is one of the old-established and strong financial institutions of the Dominion, and occupies a leading position among the banking houses of the country. It was incorporated in 1855, and since the date of its inception has been under the management of competent and practical men. The business of the bank is of a general nature, receiving money on deposit, discounting notes, and issuing letters of credit available in all parts of the world, while collections are made all over the Dominion and returns promptly remitted at the lowest rates of exchange. The authorized capital is \$2,000,000, which is fully paid up, while the rest is \$1,075,000; the earnings for the past year being \$273,301.39, or more than thirteen per cent. upon the capital of the bank. The directors are J. H. R. Molson, president; R. W. Shepherd, vice-president; Sir D. L. MacPherson, K.C.M.G., S. H. Ewing, Esq., W. M. Ramsay, Esq., and Henry Archibald, Esq. F. Wolferston Thomas is general manager and A. D. Durnford, inspector. The Toronto Branch is located at the corner of King and Bay streets in a substantial and solidly built structure, whose interior arrangements and appointments are most convenient. A prominent feature of the institution is the savings department, where moneys are received for deposit in sums of one dollar and upward and interest allowed. The bank has twenty branches in Ontario, exclusive of those in Toronto, all of which are under the charge of competent managers. It has agents in Manitoba, British Columbia, New Brunswick, Newfoundland, Nova Scotia, Prince Edward Island and Quebec, as also in England, France, Belgium and all the large cities of the States. Mr. C. A. Pilon, who ably manages the Toronto Branch, has been connected with the bank for many years, and is a thorough practical banker with a wide experience and a large and extended acquaintance.

Union Bank of Canada, CAPITAL PAID UP, \$1,200,000; RESERVED FUND, \$200,000; HEAD OFFICE, QUEBEC; WELLINGTON STREET, TORONTO.

This strong financial institution was organized more than a quarter of a century ago, and has to the first taken a leading position among the banks of the Dominion. Careful and competent management has controlled it since its organization, and it has always been held in high esteem by the banking community. The paid-up capital is \$1,200,000, and there is a reserve fund of \$200,000. The net profit for the year ending June 30, 1890, were \$115,614.40, and of this amount \$50,000 was added to the reserve. The deposits have steadily increased from year to year and regular dividends have been paid the stockholders. The Board of Directors is as follows: Andrew Thompson, Esq., president; Hon. F. P. Price, vice-president; Sir A. T. Galt, G.C.M.G., E. G. Huxox, Esq., E. J. Hale, Esq., Hon. Thomas McGreevy, and D. C. Thompson, Esq. Mr. E. J. Webb is cashier and Mr. J. J. Billett, inspector. The bank has six branches in Ontario, two in the West, one in Manitoba and one in the North-West Territories, while it has foreign agents in London, Eng., New York, Boston, Minneapolis and St. Paul. A general banking business is done, money received on deposit, short time loans negotiated, notes discounted, and drafts and bills of exchange issued while collections are made at all points on most favorable terms, and current rates of interest allowed on deposits. The Toronto Branch, which is located at No. 17 Wellington Street West, occupies a substantially built structure, which has an air of solidity about it commensurate with the character of the business within, while the interior appointments are conveniently and carefully arranged, and there is everywhere that appearance of business activity and systematic work which is a sure index of a prosperous and well-managed banking house.

Imperial Bank of Canada, CAPITAL PAID UP, \$1,500,000; REST, \$600,000. H. S. HOWLAND, PRESIDENT; D. R. WILKIE, CASHIER; J. J. JENNINGS, INSPECTOR; 34 WELLINGTON STREET EAST.

Any attempt to review the manufacturing and commercial resources of any business centre must give a position of the first importance to the banks and moneyed institutions. They hold the great medium of exchange between trade centres, and occupy the position of arbiters between debtors and creditors. The success and ability displayed in the management form an important link by which the estimate and value the commercial standing of the community where their influence is felt, and the inspection of their resources gives a valuable index to the condition of all business interests. The Bank of England, the most important financial institution in the world, was incorporated in 1694; in the following year the Bank of Scotland was constituted, while in 1781 the Bank of Ireland sprang into existence. Since then the banking system has extended to all parts of the civilized world. Among our best known and most trusted financial houses of the Dominion is the Imperial Bank of Canada, which was established some thirteen years ago, and the history of which since then has been one of steady progress.

of Canada, CAPITAL PAID-UP, \$200,000; RESERVE FUND, \$200,000; QUEBEC; WELLINGTON STREET.

financial institution was organized a century ago, and has long held position among the banks of the continent. Its organization, and its management, are in high esteem by the banks of the continent. Its capital is \$1,200,000, and its reserves are \$200,000. The net profits for the year ending June 30, 1890, were \$115,614.40. The business has steadily increased from year to year. The dividends have been paid the stockholders as follows: Mr. J. H. Howland, Esq., president; Hon. J. A. T. Galt, G.C.M.G., vice-president; Mr. J. H. Howland, Esq., Hon. Thos. J. Thompson, Esq., Mr. E. J. Howland, Esq., Mr. J. J. Bissett, Esq., and Mr. J. J. Bissett, Esq., inspectors. The bank has foreign agents in London, Boston, Minneapolis and St. Paul. Its business is done, money received, loans negotiated, notes and bills of exchange issued, and all points on the continent. The rates of interest allowed on deposits are as follows: On deposits of \$100 and upwards, 4 per cent; on deposits of \$50 and upwards, 3 per cent; on deposits of \$25 and upwards, 2 per cent; on deposits of \$10 and upwards, 1 per cent; on deposits of \$5 and upwards, 1 per cent; on deposits of \$1 and upwards, 1 per cent. The bank has a large and experienced staff of clerks, and its business is done with the character of the best of the continent. The bank has a large and experienced staff of clerks, and its business is done with the character of the best of the continent. The bank has a large and experienced staff of clerks, and its business is done with the character of the best of the continent.

of Canada, CAPITAL PAID-UP, \$600,000. H. S. HOWLAND, Esq., President; R. WILKIE, Esq., Cashier; 34 WELLINGTON STREET.

review the manufacturing and commercial resources of any business centre must give a position of the first importance to the banks and moneyed institutions. They hold the medium of exchange between trade centres, and occupy the position of arbiters between debtors and creditors. The success and ability displayed in their management forms an important link by which the community where their influence is felt, and a close inspection of their resources gives a valuable index to the condition of all business interests. Holding a prominent position among the monetary institutions of the Dominion is the well-known Ontario Bank, which during an existence of over thirty years has always enjoyed the full confidence of the public. The bank was started in Bowmanville in 1857, but as its operations and business steadily expanded the headquarters were established in Toronto some twelve years ago. The bank has a paid-up capital

and development. It has a paid-up capital of \$1,500,000 and a rest of \$600,000, and has branches in all sections of Ontario, as well as the Northwest, with agents and correspondents in Great Britain, the United States, France, Australia, New Zealand, China and India.

The bank transacts a general business in loans, discounts and deposits, and makes collections on all available points, on reasonable terms. In short, every facility of which the modern system of banking has taken advantage is offered to the customers of the Imperial Bank; and that its efforts in this direction have been appreciated is evidenced by the success and prosperity it enjoys.

This bank is ably officered, while its Board of Directors is composed as follows:

H. S. Howland, Esq., president; T. R. Merritt, Esq., vice-president; Wm. Ramsay, Esq., T. R. Wadsworth, Esq., Robert Jaffray, Esq., Hugh Ryan, Esq., and the Hon. Alex. Morris.

The responsible duties of cashier are ably discharged by D. R. Wilkie, Esq., a gentleman of large experience in financial matters. In short, the names of those associated with the Imperial Bank are synonymous with commercial probity and integrity, and their connection with this corporation gives it a leading position among the sound, well-managed institutions of the country.

The Dominion Bank, CAPITAL, \$1,500,000; RESERVE FUND, \$1,300,000; HEAD OFFICE, TORONTO.

There are few institutions of higher financial standing than the Dominion Bank, which was organized in 1872, since which time it has been under the management of able, practical and competent men. The capital stock is \$1,500,000, and the reserve fund \$1,300,000. It is the only bank in Canada whose rest so nearly approaches the capital. The deposits are \$8,116,875, and are exceeded by only two other banks in the Dominion. The net profits for the year ending May 28th, 1890, were \$248,384.10 which is a better showing than any other Canadian bank in proportion to its capital. A general banking business is done, drafts on all parts of the United States, Great Britain, and the continent of Europe bought and sold, and letters of credit issued available in all parts of Europe, China and Japan. The following comprise the Board of Directors: James Austin, Esq., president; Hon. Frank Smith, Esq., vice-president; William Ince, Esq., Edward Leadley, Esq., W. D. Matthews, Esq., and E. B. Osler, Esq. Mr. R. H. Bethune is cashier, Mr. R. D. Gamble, assistant cashier, and Mr. Walter Darling, Inspector. The bank has sixteen branches in Ontario, including Toronto, and has agencies in New York, London, Montreal, and while collections are made at lowest rates on all points in Canada, the United States and Great Britain. The premises occupied at the corner of King and Yonge streets are large and commodious, the building having a pleasing architectural effect and a solid and handsome appearance. The interior appointments are substantial and complete, while the business of the institution is transacted with a system and regularity which bespeaks good banking management. The cashier, Mr. R. H. Bethune, has been long connected with this well-known bank, and is an able and experienced banker.

The Traders' Bank of Canada, AUTHORIZED CAPITAL, \$1,000,000; CAPITAL PAID-UP, \$542,600; REST, \$20,000.

Holding a prominent place among the financial institutions, not only of this city, but of the entire Dominion, is the Traders' Bank of Canada, which occupies spacious, well-arranged and handsomely furnished quarters in its new building on Yonge St. This bank opened for business in July, 1885, with an authorized capital of \$1,000,000, of which \$110,638.90 was paid up. Since it was first started it has been under the control of careful and competent management, and its success has been most marked. The first annual statement showed a net profit of \$21,785.78, while the last gives this as \$36,394.48. During the past year \$5,600 have been added to the Rest-Account, bringing this total up to \$20,000. The paid-up capital now amounts to \$542,600. The directors of the bank are Alex. Manning, Esq., president; W. Bell, Esq., Guelph, vice-president; A. A. Allan, Esq., H. H. Cook, Esq., M. P., S. McKinnon, Esq., R. Snelling, Esq., L. D. G. C., and Robert Thompson, Esq., Hamilton. Mr. H. S. Strath is general manager and is well known to the business community throughout the Dominion, and Mr. Stuart Strath is inspector. The business of the bank having outgrown the accommodation afforded by the offices formerly occupied, Mr. McKinnon, one of the directors, decided to erect more suitable premises, and the result was the present building which the bank has leased for a term of years at a moderate rental, with the right to purchase at a fixed price within a stated period. The new offices are centrally situated, affording every convenience to customers, and ample protection to the bank's securities. There are fifteen branch offices, distributed as follows: Aylmer, Drayton, Elmira, Glencoe, Guelph, Hamilton, Ingersoll, Leamington, Oshawa, Port Hope, Ridgeway, St. Mary's, Sarnia, Strathroy and Tilsonburg. The foreign bankers are: Great Britain, The National Bank of Scotland; New York, The American Exchange National Bank; Montreal, The Quebec Bank. The affairs of the bank are in a prosperous condition and its future prospects are most encouraging.

Ontario Bank, CORNER SCOTT AND WELLINGTON STREETS, TORONTO, C. HOLLAND, GENERAL MANAGER.

Any attempt to review the manufacturing and commercial resources of any business centre must give a position of the first importance to the banks and moneyed institutions. They hold the medium of exchange between trade centres, and occupy the position of arbiters between debtors and creditors. The success and ability displayed in their management forms an important link by which the community where their influence is felt, and a close inspection of their resources gives a valuable index to the condition of all business interests. Holding a prominent position among the monetary institutions of the Dominion is the well-known Ontario Bank, which during an existence of over thirty years has always enjoyed the full confidence of the public. The bank was started in Bowmanville in 1857, but as its operations and business steadily expanded the headquarters were established in Toronto some twelve years ago. The bank has a paid-up capital

of \$1,500,000, with a reserve fund of \$250,000; it has paid the usual dividends of 7 per cent. per annum, and has brought its reserve fund up to the above mentioned amount since the reorganization of the Bank in 1881. It is ably officered, and its Board of Directors is composed of gentlemen more than usually prominent in their various associations, these being: Sir W. P. Howland, President, R. K. Burgess, Vice-President, Hon. C. F. Fraser, G. M. Rose, Donald McKay, Esq., A. M. Smith, G. R. R. Cockburn, while the responsible duties of General Manager are ably and efficiently discharged by C. Holland, Esq., a gentleman of wide experience in financial matters.

The Home Savings & Loan Company (Limited), AUTHORIZED CAPITAL, \$2,000,000; SUBSCRIBED CAPITAL, \$1,500,000; HON. FRANK SMITH, PRESIDENT; JAMES MASON, MANAGER; OFFICE, 78 CHURCH ST., TORONTO.

One of the blessings of the present century has been the institution and development of the savings bank system, which has been a positive factor not only in individual but in national economy, and has induced habits of prudence among the working classes. The first Savings Banks Acts were passed in 1817, and since then the system has been warmly supported in civilized lands.

Prominent among the institutions of this kind in Toronto is the Home Savings & Loan Co. (Limited), which succeeded the old Toronto Savings Bank, established in 1854, and does a large savings bank business—the number of the savings accounts exceeding 6,000. The present company has an authorized capital of \$2,000,000 and a subscribed capital of \$1,500,000. They receive money on deposit in large or small sums, allowing highest current rates of interest thereon; loans are made on real estate, city or country, at reasonable rates of interest, while arrangement can be made for the principal to be paid off in instalments or at the end of a term of years.

The company is specially authorized by its charter to lend money on collateral security of the stocks or shares of Canadian banks, loan companies or other corporations, and also upon Government and municipal debentures. These loans can be carried out at any distance from Toronto, as the stocks can be transferred by power of attorney and the money remitted to the borrower. Dividends or interest received by the company for shares or debentures held in trust, are either paid over to the borrower, if there be sufficient margin on the loan, or credited on the loan, as preferred.

The Board of Directors is constituted as follows: Hon. Frank Smith, president; Eugene O'Keefe, Esq., vice-president; W. T. Kiely, Esq., John Foy, Esq., and Edward Stock, Esq.; James J. Foy, Esq., solicitor. The responsible duties of manager are ably and efficiently discharged by Mr. James Mason, a gentleman of wide experience in financial business and who is well known in commercial circles.

Ontario Straw Goods Manufacturing Company (Limited), BALMUTO STREET; TELEPHONE 3027; ROBT. CREAN, GEO. H. HASTINGS, MANAGERS.

The manufacture of straw hats and bonnets has from the earliest ages been an important one, but it is only within a comparatively recent period that it

has assumed such large proportions, and that so many different articles have been made from it. Prominently connected with this industry in Toronto is the Ontario Straw Goods Manufacturing Co. (Limited), whose well-appointed and thoroughly-equipped works are on Balmuto Street. It is some fifteen years since this company first started in business here, since which time a very large and extensive connection has been established, which is steadily increasing and extending. The company manufactures all kinds of straw goods, devoting their greater attention to hats and bonnets. The straw braid is imported directly from China, Japan and Italy and is fashioned into the different shapes and styles seen in the hat stores and millinery windows. The company has recently added to their line the manufacture of Buckram frames, the Government having advanced the duty on the imported article, and it is now possible to compete with foreign goods. Under their work style of the American Felt Hat Co. they are also manufacturers of fine felt hats for gentlemen's and ladies' wear. The raw material is the fur from the rabbit, and is imported largely from Australia and is here made up and fashioned into the stylish "Derby" and other hats. The goods manufactured by this house are of the first quality, nothing but the finest materials being used and the most skilled and competent workmen employed. The premises occupied are 60 x 125 feet in dimensions, and are fitted up with the latest improved machinery and appliances pertaining to the business. The motive power is steam, an eighty-five horse power engine of the being used, and, when running on full time, earl employment is given to about two hundred hands. The goods find a ready market and are sold in all parts of the Dominion, the wholesale and retail trade being supplied. The Managing Directors, and are Robert Crean and George H. Hastings, gentlemen who are thoroughly posted in all the details of the business, each having had twenty-five years' experience, and who give their personal attention to the various departments.

Clayson & Lovett, GENERAL MACHINISTS, C. W. AND MANUFACTURERS OF MOULDS, DIES AND TOOLS; MOULDS FOR BRITANNIA METAL CASTING, CUTTING AND STAMPING DIES; FINE TOOLS AND MACHINE WORK; NOVELTY SPECIALTIES, 35 WELLINGTON STREET EAST.

This enterprise was established in 1887, at first on a rather a small scale, but steadily extending and increasing from year to year and now doing a very flourishing business. Their extensive establishment is an E is at 35 Wellington Street East, where they occupy the Count well-appointed premises, which are 50 x 50 feet in dimensions and are replete with all necessary machinery and appliances pertaining to the business. Their firm are general machinists and manufacture moulds, and dies and tools; also moulds for Britannia metal castings, cutting and stamping dies, etc., while the tool and machine work and novelties generally are under of specialty. In the goods which they manufacture in nothing but the finest steel and other materials and the used and only first class workmen are employed, with Six skillful mechanics are given steady employment of built and a twenty-five horse engine furnishes the motive power, while the work extends to all parts of the city and surrounding country. The individual members of the firm are Alfred Clayson and Edward Lovett, Canadians by birth, practical iron-workers and prompt and reliable business men.

ARCHITECTS, ETC.

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The premises occupied age St.; and G. M. Thomas, Carlton Street, also
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ett, GENERAL MACHINIST, C. Windeyer, ARCHITECT, 20 TORONTO
ERS OF MOULDS, DIES AND STREET, TORONTO.

FOR BRITANNIA METAL CASTThe magnificence of the public buildings and pri
D STAMPING DIES; FINE To residences of Toronto are the pride of her
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Their extensive establishment is an Englishman, having been born at Chatham
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are given steady employment of buildings, but makes a specialty of church
engine furnishes the motive. He designed the Post Office buildings at St.
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Alfred Clayton and Edwhitecture of the public buildings of other countries,
birth, practical iron-work in this way has travelled through all parts of the
e business men. ted States, from the Atlantic to the Pacific.

Geo. R Harper, ARCHITECT, VALUATOR, ETC.
HEAD OFFICE, 54 CHURCH STREET; BRANCH
OFFICES, WEST TORONTO JUNCTION, THOMPSON
BLOCK, S.E. CORNER DUNDAS AND KEELE
STREETS; EAST END, SMITH BLOCK, 645
QUEEN STREET EAST, TORONTO.

Holding a leading position among the architects
of Toronto is Mr. Geo. R. Harper, whose offices are
at No. 54 Church Street. The business was first
established in 1870 under the firm of Harper & Son;
Mr. John Harper, the senior member, being one of
the oldest builders in the city. This partnership
continued for some six years, when it was dissolved,
and the enterprise has since been conducted by the
present proprietor. He prepares plans, furnishes
specifications and fulfils all the active duties of his
profession. Among the buildings recently erected
upon his designs, may be mentioned the Woodgreen
Methodist Tabernacle, residences of Geo. H. &
Henry Macfarlane, Esq., Sherbourne Street, a fine
residence for W. T. Taylor, Esq., at Todmorden, and
one at the Queen's Park for Mr. F. J. Phillips, also
The McCarron Hotel, corner of Queen and Victoria
streets, while business blocks in all parts of the city
bear evidence of his skillful handiwork. Mr. Harper
was born in Toronto, and received his education at
Upper Canada College. He studied architecture
with the late William Irving, architect of the Dom
inion Bank, and then spent some years with a leading
firm in New York City. Upon returning here he
at once entered upon his profession, and has since
gathered together a large and successful business.

Mr. Gambier-Bousfield, ARCHITECT AND
SURVEYOR, ETC., ETC., 75 ADELAIDE ST. EAST,
TORONTO.

Prominent among the leading architects of Toronto
is Mr. Gambier-Bousfield, who is located at No. 75
Adelaide Street East, where he has large and com
modious offices handsomely fitted up and well arranged
for the convenience of his business. This gentleman
is of English birth, received his education in London
and passed the qualifying examination as an architect
in 1882, at the Royal Institute of British Architects.
The following year he came to Canada and entered
into partnership with an architect in Montreal. This
continued till 1888, when he removed to this city,
where he opened an office and devoted his attention
to his profession here.

Since he has been located here, Mr. Gambier-
Bousfield has prepared the plans and superintended
the construction of many buildings, both business
blocks and private residences. He furnishes designs
and specifications and gives estimates for public
buildings or private residences, banks, factories,
warehouses, etc. He is a member of the Associate
Royal Institute of British Architects, and has been
appointed architect to the Imperial Bank of Canada.

**Sproatt & Pearson, ARCHITECTS, CANADIAN
BANK OF COMMERCE BUILDING (2ND FLOOR),
TORONTO.**

This firm is one of the most recently established in their line of any in the city, opening an office here for the practice of their profession 1st June of the present year. Mr. Sproatt is a Toronto boy, and was educated here and at the Collingwood High School. He passed his tutelage as an architect with Mr. A. R. Denison, of this city, and then went to New York, where he was at first connected with Harding & Gough, and afterwards in the office of Parfit Bros., the leading architects of Brooklyn. He then spent six months in Europe studying the architecture of the country, and returning to Toronto, associated himself with Mr. Pearson. The latter is an Englishman by birth, was educated at Wesley College, and studied architecture in the South Kensington Schools in Liverpool and Sheffield, in the old country, and after coming to Canada was with Darling & Curry for two years. They do all kinds of architectural work, design business blocks, banks, halls, school-houses, churches and private dwellings, with plans, details and specifications; and also attend to all practical work in their lines. Their offices are spacious and well lighted, and their location is one of the finest in the city. Any one contemplating building, either a business block or a private residence, cannot do better than to give them a call.

**Charles F. Wagner, ARCHITECT, 4 KING
STREET EAST; RESIDENCE, 726 KING STREET
WEST, TORONTO, ONT.**

The architectural beauty of many of the buildings of Toronto is not surpassed by that of any other city in the Dominion, the rapid growth and development of the place having been favorable to the erection of substantial and handsome private and public structures, and Toronto owes not a little of her reputation as a city of beautiful homes to the many talented men who have practiced the profession of architect here. Amongst the leading gentlemen in this profession is Mr. Charles F. Wagner, whose offices are located at No. 4 King Street East, where he has spacious quarters, and every facility for successfully doing fine work in his line. Considering it quite a necessary adjunct to be practical, Mr. Wagner before studying architecture spent some years with his father as a carpenter. His professional instruction he received in the office of Gordon & Helliwell, a firm in high estimation with the public, and after studying for some time he opened an office of his own, in the early part of 1888. Since that time he has furnished the plans and superintended the construction of many business stores and private dwellings, as well as some very extensive factories. Among these may be mentioned that of the Dodge Wood Split Pulley Co., at West Toronto Junction, a large factory and ice house on King Street East, and another factory and warehouse on King Street West, two fire-halls at West Toronto Junction and several private residences. He is prepared to furnish designs for all kinds of buildings, business blocks, banks, halls, churches, schoolhouses, dwellings, etc., with plans, details and specifications, and if requested to superintend the construction of the same. He is a gentleman possessing a natural talent for his profession, of which he has made a life study and in which he has succeeded by perseverance and indomitable enterprise.

J. Ades Fowler, C.E., ARCHITECT AND QUANTITY SURVEYOR, 13 VICTORIA ST., AND 150 ARGYLE ST., TORONTO.

The citizens of Toronto may well feel proud of the architectural beauty of many of the buildings, both public and private, which adorn its thoroughfares. Of these a considerable number are not surpassed by those of any other city in the Dominion, and it is to the skill of her architects, not less than to the liberality and public spirit of her citizens that this is due.

Prominent among the leading architects of this city is Mr. J. A. Fowler, whose office is at No. 13 Victoria Street. Mr. Fowler is a native of Brighton, Eng., and received his educational and professional instruction in London. In 1870 he came to Toronto and at once opened an office and established himself in his profession. During the years that have elapsed since then he has built up a very large and prosperous business which is steadily increasing. Among the buildings which have been erected upon his plans and whose construction he has superintended may be mentioned the Ladies' Branch of the Moulton Baptist College, the civic buildings in Parkdale and Brockton, several schools both public and private, a number of business blocks, and over 4,000 private dwellings. Mr. Fowler has just completed the high-level pumping station for the city. He has also a branch office in Woodstock, and with that as his headquarters has designed many public and private buildings erected throughout that section.

Mr. Fowler is a gentleman well adapted by nature for the profession in which he has been so successful, possessing in a marked degree that artistic taste which is an essential towards attaining high rank among architects.

**Herbert G. Paull, ARCHITECT, 557 KING ST.
WEST.**

No list of business enterprise in the city would be complete which omitted the name of Mr. Herbert G. Paull, whose offices are at 557 King Street West. This gentleman was born in England and received his education there. He studied architecture with his father, and together they opened an office here for the practice of their profession some twelve years ago. This partnership continued till 1884, when it was dissolved. Mr. Paull's present offices are conveniently situated on the ground floor and are well appointed and furnished. Since he has been in business he has designed and superintended the construction of many prominent buildings in all parts of the country, his plans being used in St. Johns, Winnipeg, and in Vancouver. He is architect for the Salvation Army and designed all their buildings that have been erected in Canada. He has been employed by the City Council in the erection of the water works press house, St. Andrew's Market, etc. He has at different times competed in the preparation of plans for public buildings, and received a premium of \$200 for the best design for the new city hall and county court house now being erected here; while those in Welland County were built from plans prepared by him. Mr. Paull is an intelligent and cultivated gentleman, and in addition to architecture, does some literary work. He was for some time weekly correspondent for the *Canadian Commercial*, and is now editor of the *Quiver*, a religious weekly devoted to the interests of the Church. He is well known throughout the country, and is widely esteemed.

**Mark Hall, ARCHITECT,
AND 265 S...**

It is an acknowledged fact that the necessary ability and industry to study the trade makes the most prominent architects educated in a foreign country, joiner and carpenter, and Mr. Hall did not escape this rule. His father, who was a gentleman and a business block, recent being the Street. He is a member of the Association, and all their buildings fifty-one years architectural work, self-made man, and natural ability in his position here in the country.

**Logan & J. J. J.,
MARINE
DRAUGHTSMEN**

One new ship-building it required the and engineers boats and the properly placed & Rankin, who article, are the in Canada. Mr. Logan, by his education, on the Clyde, intimately connected with renowned ship-builders after they reached some two years construction of Owen Sound, the Athabasca Clyde, Scotland after the building company, to Rankin came to put the engineering, and after ship-building 1889, these gentlemen an office for the design and plan engines and stationary engines enlarging of the ing present engine boat-building Mayflower and signs and und engineers and ing business.

Mark Hall, ARCHITECT, 9 VICTORIA STREET AND 265 SHERBOURNE STREET.

It is an acknowledged fact that the practical carpenter and joiner, or builder, who has the necessary ability and inclination, and who devotes himself to study the theoretical part of the work, generally makes the most successful architect. Among the prominent architects of this city who were first educated in a practical school, having been a carpenter, joiner and builder, must be mentioned Mr. Mark Hall, of 9 Victoria Street. For twenty-five years Mr. Hall did a general contracting business with his father, who was one of the heaviest builders in the city during the time he did business. This gentleman has been established as architect for the past thirteen years, during which time he has designed and superintended the construction of a great many business blocks, warehouses, etc., one of the more recent being the "Wesley Buildings," on Richmond Street. He is architect for the Toronto Exhibition Association, and superintends the construction of all their buildings. Mr. Hall was born in Toronto fifty-one years ago, and received his education and architectural training here. He may be said to be a self-made man, for it was hard work, perseverance and natural ability that placed him in the prominent position he now occupies among the architects of the country.

Logan & Rankin, CONSULTING ENGINEERS, MARINE ARCHITECTS AND MECHANICAL DRAUGHTSMEN, 30 TORONTO STREET.

One new industry promotes another. So when ship-building was introduced into Canadian waters it required the services of expert marine architects and engineers to design, to watch the progress of the boats and their engines as they were built, and to properly place and adjust everything. Messrs. Logan & Rankin, whose names appear at the head of this article, are the only firm of the kind so far established in Canada. These gentlemen are both Scotchmen. Mr. Logan being born in Glasgow, where he received his education, and Mr. Rankin coming from Greenock on the Clyde. They were both for many years intimately connected with the extensive and world-renowned shipyards on the Clyde, but never met till after they reached Canada. Mr. Logan came here some two years ago to design and superintend the construction of the C. P. R. steamer *Manitoba*, at Owen Sound, having performed the same duties for the *Athabasca*, *Alberta* and *Algoma*, built on the Clyde, Scotland, and after its completion looked after the building of the large ferry boat for the same company, to ply between Detroit and Windsor. Mr. Rankin came to Canada in the winter of '87 and '88, to put the engines in the *Chola*, which was then building, and after its completion was connected with the ship-building of the Polson Iron Works. In December 1889, these gentlemen formed a partnership and opened an office for the practice of their profession. They design and prepare plans for steamboats and the engines and necessary machinery therein, as well as stationary engines, and attend to the lengthening and enlarging of boats, plans for new boilers, compound and present engines, etc., and all work pertaining to boat-building. The new Island Ferry steamers, *Mayflower* and *Primrose*, were built from their designs and under their supervision. They are practical engineers and shipbuilders, and already do a flourishing business.

Gibson & Simpson, ARCHITECTS, ROOM 15, 94 ADELAIDE STREET EAST, TORONTO.

Messrs. Charles J. Gibson and Henry Simpson, who compose the firm of Gibson & Simpson, Architects, are young, active and energetic business men who have been established here since 1883, and have since that time designed and planned many of the finest business blocks and private residences in the city. They are Canadians by birth and were educated in Toronto. They studied architecture here, and afterwards spent several years in a leading office in New York, and are thoroughly practical designers and draughtsmen. These gentlemen are prepared to furnish plans and specifications, with all detail work, for banks, business blocks, factories, warehouses, private dwellings, etc., and, if required, to superintend their construction. They have commodious offices on Adelaide Street, and enjoy a fair share of public patronage. Their work is in every particular first-class. They are intelligent and enterprising gentlemen, and are highly esteemed in the community for their many sterling and social qualities.

Abrey & Tyrrell, PROVINCIAL AND DOMINION LAND SURVEYORS, CIVIL AND MINING ENGINEERS, VALUATORS, ETC.; TELEPHONE 928; OFFICES—TORONTO, 17 YONGE ST. ARCADE; HAMILTON, 42 JAMES ST. NORTH; PARKDALE, 23 BEACONSFIELD AVE.; WESTON, TOWNSHIP OF YORK.

Few of the many industries that are centred about Toronto are of more importance than that of the land surveyor and civil engineer, dealing as his profession does with real estate matters and the beauty of the public parks and grounds of the city. No reference to this branch of business in Toronto would be complete which omitted the names of Messrs. Abrey & Tyrrell, whose well-appointed offices are on the ground floor of the Yonge Street Arcade. Mr. Abrey, the senior member of the firm, was born in Wentworth County, near Hamilton. He studied surveying and spent his student days in Halton County, finally passing his examination as a P.L.S. in 1866. He is also a D.L.S. and A. M. Can. Soc. C.E. He then practised his profession there for a short time and then devoted his time to making surveys for the Government of Canada and the Province of Ontario until some six years ago, when he decided to remove to this city and again enter into the local practice of his profession. This he did, and although at first he had but few customers, and it was up-hill work building up a practice, yet by close attention to business and by correct and conscientious work he now has a large and fair share of the public patronage. In the early part of 1889 he associated with him Mr. J. W. Tyrrell, a gentleman who was born at Weston and was educated at the School of Science at Toronto; who had had, also, several years of practical experience as a civil engineer and Provincial Land Surveyor. They furnish plans for parks, embellishment of grounds, etc., make railroad surveys and draw up estimates for contractors, as well as doing a general surveying and draughting business and furnishing drawings and tracings. They are careful and accurate surveyors and give thorough and conscientious attention to their work, and all those who have retained their services speak in the highest terms of their ability.

G. E. W. Price, OF WATSON & PRICE, ARCHITECTS, ETC., TORONTO. OFFICE: ROOM 16, UNION BLOCK, TORONTO ST.

This gentleman was born in the north of Ireland, and received his education and first instruction in architecture there. Coming here twelve years ago, he entered the office of E. J. Lennox, Esq., where he spent five years. The next four years he was connected with various offices here, and then returned to his native land, where for two more years he pursued his profession, studying the architecture of the country. He then returned to Toronto, and in connection with Mr. F. B. Watson, opened an office in the Union Block on Toronto Street in the early part of this year. Here the firm have spacious offices, and have already secured a fair share of the public patronage. Their work is of the best class. Mr. Price thoroughly understands architectural work in all its details, and is a fine draughtsman. He is an intelligent, pleasant gentleman and highly respected in the community for his many social qualities.

F. B. Watson, OF WATSON & PRICE, ARCHITECTS, ETC.; OFFICE, ROOM 16, UNION BLOCK, TORONTO ST.

Among well-known and prosperous architects of the city a foremost place is held by Mr. F. B. Watson, whose offices are in the Union Block on Toronto Street. This gentleman is a Toronto born boy, received his education here, and his first instruction in architecture in the office of Gordon & Helliswell, of this city. He subsequently spent several years with leading firms in St. Paul and Buffalo, and, returning to Toronto, formed a partnership with Mr. G. E. W. Price and opened an office for the practice of his profession in the early part of the present year. They are prepared to furnish designs for business blocks, halls, factories, churches, schools, private dwellings, etc., with plans, details and specifications, and, if required, to superintend all practical work of architecture. They already do a prosperous business which is every year increasing, and their professional reputation is of the best. Mr. Watson is a pleasant gentleman and has high social standing.

F. Palmer, ARCHITECT; OFFICE, ROOM 12, 32 ADELAIDE STREET EAST.

Holding a prominent place among the leading men in the profession of architecture in this city, is Mr. F. Palmer, whose office is at No. 32 Adelaide Street East. This gentleman is of English birth, but was educated and received his first instruction in architecture in Canada. He then spent several years with a leading firm in Michigan, and returning to this city opened an office and entered upon his profession in 1887, since which time he has planned and designed many prominent buildings and private residences in the city. Mr. Palmer is prepared to furnish designs for all kinds of public and private buildings, business blocks, churches, halls, schoolhouses, etc., with plans, details and specifications, and, if required, to superintend their erection, in any part of the country. He has spacious offices, and has a fair share of the public patronage. His work has always been regarded by those for whom he has prepared plans and specifications, to be in every particular first-class. He is a finely educated gentleman, has travelled widely, and is highly esteemed for his many amiable personal traits.

Chas. A. Walton, ARCHITECT AND CONSTRUCTIVE ENGINEER, 19 UNION BLOCK, TORONTO STREET, TORONTO.

This gentleman was born in Leeds, England, in June, 1845, and came to Toronto in 1856. After receiving his education here he studied architecture with the late William Kaufman, who was a graduate of the German Technical School of Architecture and Civil Engineering, spending five years in his office. After this he engaged in his profession for several years in Toronto, Montreal, Albany, Detroit, Chicago, and finally settled down in Toronto in 1865. He designs all kinds of buildings, business blocks, halls, churches, factories, schoolhouses and private dwellings, prepares plans, details and specifications, and superintends all practical work connected with them; and during the time that he has been practicing his profession, has erected many prominent buildings. His offices are well situated, and his business a large and growing one.

E. B. Jarvis, ARCHITECT, TRADERS' BANK CHAMBERS, COR. YONGE AND COLBORNE STS., TORONTO.

This gentleman was born in Toronto and educated there, but received his professional training in Chicago and New York, where he spent some years, practising and still further perfecting himself in his profession, receiving altogether ten years' practical instruction in the United States. He has now located in Toronto and occupies spacious and well-lighted offices in the Traders' Bank Chambers on Yonge Street, and although he has only been established here since the early part of this year has already received a fair share of the public patronage. He is generally considered well up in the various branches of his profession, his specialty, however, being interior designing and is now engaged in some very elaborate work of this kind. He is a thoroughly practical architect and fully capable of successfully carrying out any work in his line entrusted to his care.

William Raeside, ARCHITECT, CORNER COLLEGE ST. AND BRUNSWICK AVE.

This gentleman is Scotch by birth and was raised in London, England, where he received his education and instruction in architecture. He came to Canada seventeen years ago and has since then devoted his attention to his profession. In 1886 he opened an office for its exclusive practice. He does all kinds of architectural work, and is prepared to furnish designs and plans for business blocks, banks, halls, churches, school houses, factories, warehouses, etc. Since he has been in business he has had extensive experience in work of this kind, many prominent buildings having been erected under his superintendency. Mr. Raeside is a practical carpenter and wood worker and has a natural talent for architectural work. In combining these we get the best result, and have a man thoroughly posted both theoretically and practically, and one in whom builders have implicit confidence. The work of this gentleman has always been considered by those for whom he has prepared plans to be in every particular first-class, and he gets a fair share of the public patronage.

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Robert Ogilvie, ARCHITECT AND VALUATOR;
94 ADELAIDE STREET EAST.

Robt Ogilvie, architect, has been practicing in Toronto for about six years, during which period he has designed and supervised the erection of a considerable number of the prominent private residences of this city and throughout Ontario generally as well as a fair proportion of mercantile and public buildings in this province. Mr. Ogilvie is of Scottish descent, but has acquired his education and profession in this province.

J. Wilson Gray, ARCHITECT, LEADER LANE,
COR. KING STREET, TORONTO.

This gentleman is a Scotchman by birth and was educated in Edinburgh where he also received his first instruction in architecture. He then spent several years perfecting himself in one of the prominent offices of London, England. In 1885 he came to Toronto and formed a partnership with Mr. Alan Macdougall, the Sanitary Engineer. This continued about a year, when the firm was dissolved and Mr. Gray entered the office of D. B. Dick, Esq., the well-known architect, and had charge of it until the early part of 1888, when he opened an office of his own for the practice of his chosen profession. He does a general architectural business and is prepared to furnish designs for all kinds of buildings, business blocks, banks, mills, factories, warehouses, churches, schoolhouses or private residences, with plans and specifications, and when requested to superintend the construction of the same. Since he has been here a number of prominent buildings have been erected under his supervision, and his work is considered by those for whom he has prepared plans to be in every respect first-class. He is a thoroughly practical architect and receives a fair share of the public patronage.

Speight & VanNostrand, DOMINION AND
PROVINCIAL LAND SURVEYORS, DRAUGHTSMEN,
VALUATORS, ETC.; OFFICE, ROOM "J,"
FIRST FLOOR, TORONTO ARCADE, YONGE
STREET, TORONTO. TELEPHONE NO. 1079.

Among the younger members of the profession, and yet standing in the front rank of our land surveyors and civil engineers, are Messrs. Speight & VanNostrand, whose convenient offices are in the Yonge Street Arcade. Of these gentlemen, Mr. Speight was born in Bradford, England, and received his education in Toronto. He was a pupil and served his time as a surveyor with Silas James, and after passing his final examination as P.L.S., was for two years associated in business with Mr. James. Mr. VanNostrand was educated at Newmarket, and served his studentship with Mr. P. S. Gibson. After becoming a full-fledged P.L.S. he spent two years on Government surveys in the North-West, and was for a time on the Murray Canal. In 1885 he and Mr. Speight formed the partnership, which is still existing. They do all kinds of surveying, furnish plans for parks and public and private grounds in the city and country, make railroad surveys, settle questions of disputed boundaries, locate timber limits and mining claims, etc. They also do general draughting, and are careful and trustworthy in all that they undertake. They possess a large and flourishing business, and are members of the Association of Provincial Land Surveyors of Ontario, of which Mr. VanNostrand is secretary.

McLennan, Stuart & Chapman, SUR-
VEYORS, CIVIL, SANITARY AND MINING ENGINEERS; OFFICE, ROOM 13, PRODUCE EXCHANGE,
COR. SCOTT AND COLBORNE STS., TORONTO.

One of the more recently established firms of surveyors and civil engineers in Toronto, is that of Messrs. McLennan, Stuart & Chapman, who commenced practicing their profession here in the latter part of 1888, and who have centrally-situated and well-appointed offices, as well as every facility for doing first-class work in their line. Although but a comparatively short time here, they have all had several years' actual practice and have already built up a large trade. They furnish plans for parks and cemeteries, and for embellishing grounds in the city and country, make railroad surveys and draw up estimates for contractors. They also do general draughting and furnish drawings and tracings. They are careful and correct surveyors, giving thorough and conscientious attention to whatever is entrusted to them, and the reputation in the profession which they possess has been fairly won.

Unwin, Foster & Proudfoot, PROVINCIAL
AND DOMINION LAND SURVEYORS, CIVIL
ENGINEERS, DRAUGHTSMEN AND VALUATORS;
ROOM NO. 5 MEDICAL COUNCIL BUILDING,
COR. BAY AND RICHMOND STREETS, TORONTO.

Holding a foremost place among the surveyors and civil engineers of Toronto are Messrs. Unwin, Foster & Proudfoot, the senior member of the firm having been established here for the past forty years and being one of the oldest practicing surveyors in the Dominion. Mr. Unwin is of English birth, and received his first instruction in England, finishing his education at Upper Canada College in this city. He served his time as a pupil in surveying with Mr. John S. Dennis, late Surveyor-General of the Dominion. Both Mr. Foster and Mr. Proudfoot are native Canadians and each served his tutelage with Mr. Unwin, who has had as many as twenty-five or thirty students during the time he has been in business. Mr. Foster has practiced his profession some twenty-five years and Mr. Proudfoot has been employed at this business since 1880, having been previously a pupil of Mr. Unwin's. He is frequently employed by the Ontario Government in laying out wild lands, explorations, etc. They do all kinds of surveying, furnish plans for parks, cemeteries, etc., and make railroad surveys, as well as preparing estimates for contractors. In the division of labor, Mr. Foster attends principally to the office and in ornamental draughting, while the other members of the firm devote their time to outside matters. Mr. Foster is a fine draughtsman, and makes a specialty of this branch, having made the sketches of the water front for the C. P. R., lately on exhibition on King Street, as well as ornamental designs for real estate agents, etc., and is an active member of the Ontario Society of Artists. Mr. Unwin on account of his long residence here is well posted in regard to real estate values and is frequently called on as arbitrator to adjust questions of land values. Mr. Unwin, as is well known, has been one of the city assessors for over eighteen years, and is an authority on values. These gentlemen are careful and accurate surveyors, and have a large and high-class patronage.

John Galt, CONSULTING ENGINEER AND EXPERT, 53 KING STREET EAST, TORONTO.

One of the most prominent civil engineers in Western Ontario is Mr. John Galt, who has spacious and well appointed offices on King Street East, and every facility for doing first-class work in his line. This gentleman was born in Scotland and received his education in the old country, graduating at a university, first in Glasgow, and afterward in London, England. After leaving his native country he spent three years in railroad engineering in the States, and then came to this side to take the general management of the Boiler Inspection and Insurance Co. of Canada. He has been established in his present offices for the past ten years, but has been actively engaged in his profession since 1870. Mr. Galt does all kinds of engineering, designs water works and sewerage systems, furnishes plans and estimates for the same, and superintends their construction. He is a consulting engineer and expert and is frequently called on to adjust difficult and intricate engineering problems; and has for a number of years been considered a high authority on all matters pertaining to the profession. He is examiner in civil engineering for the University of Toronto, and is a member of the Canadian Society of Civil Engineers.

Chas. E. Goad, CIVIL ENGINEER, QUEBEC BANK CHAMBERS, 2 TORONTO ST., TORONTO; TEMPLE BUILDING, 185 ST. JAMES ST., MONTREAL; AND 53 NEW BROAD ST., LONDON, E.C., ENGLAND.

In a new country building up as rapidly as this, the profession of the civil engineer is an important one, dealing as it does with great railway enterprises, canals and public improvements of all kinds, as well as with important private undertakings which are seen in progress on every hand. Among the best known names in this line in Toronto is that of Mr. Charles E. Goad, who has well-appointed offices and employs a large staff of competent assistants in Toronto, Montreal, and in London, Eng. This gentleman is of English birth, but has resided in Canada for the past twenty years, during which time he has been engaged on many important engineering enterprises, prominent among them being the Toronto, Grey & Bruce, the Montreal Northern Colonization Railway, and other portions of what is now the Canadian Pacific Railway; and also the Halifax & Cape Breton Railway in Nova Scotia. He attends to all kinds of engineering work, but of late years has published several important atlases, chiefly for fire insurance companies, the last being a second edition of a property atlas of Toronto, the first edition having been prepared in 1884. This is a very correct and reliable work and invaluable to real estate men and lawyers and has had a wide circulation. Mr. Goad is a careful and accurate engineer, bestows thorough and conscientious attention upon his work, and receives a large share of the public patronage.

J. H. Armstrong, CIVIL ENGINEER, ROOM 30, BANK OF COMMERCE BUILDING.

This gentleman has been established in this city since the early part of 1888, with headquarters at room 30, Bank of Commerce, his duties calling him away from the city much of the time. He was educated at Hamilton, Ont., has been actively engaged at his profession for the past twenty-two years and is a contracting as well as a consulting engineer. During the years that have elapsed since he first started in business he has had charge of many important enterprises, among them being the Mountain Division of the C. P. R., of which he was Chief Assistant Engineer, the Great Western Railway of Canada, Hamilton & North-Western, Wellington, Grey & Bruce, Detroit, Mackinaw & Marquette, and Port Arthur, Duluth & Western Railways. His offices are centrally located, spacious and well-appointed, and he has every facility for putting through first-class work. Mr. Armstrong is an expert in all matters pertaining to railroading and the many important and extensive enterprises which he has had charge of are a proof of the high esteem in which his talents are held by the railroading public.

Denison & King, ARCHITECTS, 18 AND 20 KING STREET WEST, TORONTO.

Mr. Denison of this firm is a Toronto boy, and was educated at the Upper Canada College. He received his architectural training with Strickland, Connelly & Howard, and commenced the practice of his profession thirteen years ago. Mr. King was born in London, England, received his education there as well as his architectural tutelage, and on coming to Toronto spent several years in the offices of Darling & Curry and E. J. Lennox. He opened an office in 1886 in connection with Mr. Gouinlock, the partnership continuing till the early part of the present year, when the present firm was formed. They do all kinds of architectural work, especially business blocks, banks, halls, factories, warehouses, churches, schoolhouses, etc. They are architects for the Police Board and also Public Library Board, for whom they have just completed the drawings for the new buildings on College Street, and also the fire-proof Reference Library on Lombard Street. Among the buildings now under construction by them, is one at the corner of Victoria and Lombard streets, police stations, as well as several other blocks. The "Argonaut Club," whose club-house is said to be the finest on the continent, was built from their plans. They also designed R. S. Williams & Sons' piano store and factories. In addition to architecture, they do a general engineering business, locate and plan wharves, docks, etc., but make a specialty of office and business blocks. Their work has always been considered to be in every particular first-class, and they receive a fair share of the public patronage.

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John Abell, ENGINE AND MACHINE WORKS, QUEEN STREET WEST.

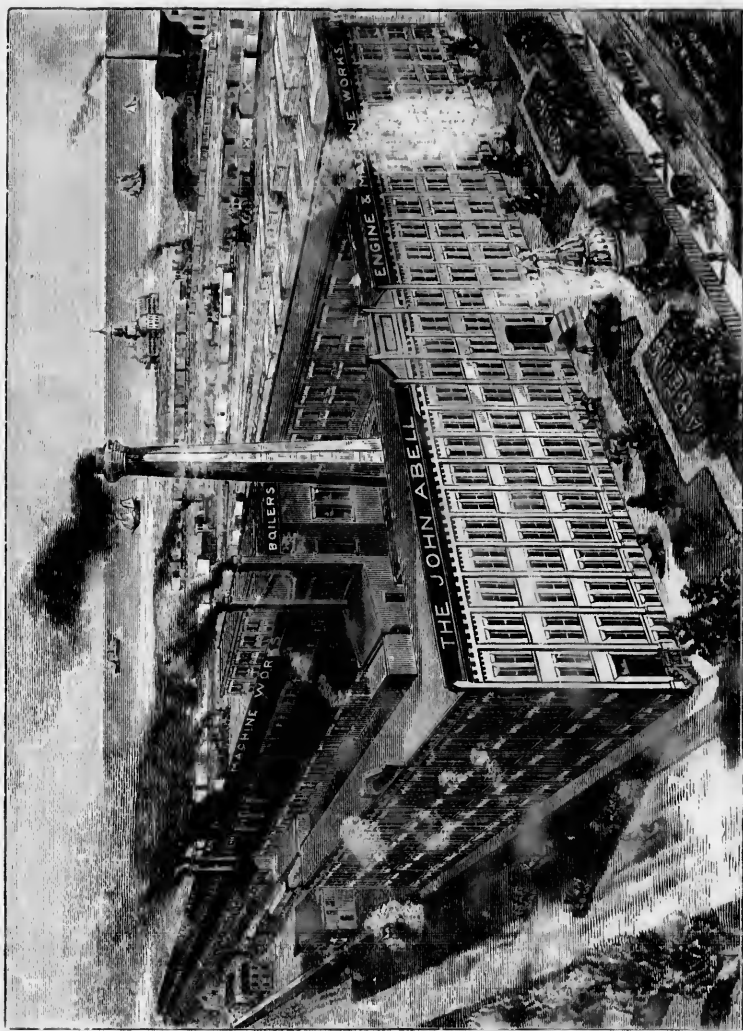
The invention of steam as a moving power is claimed by various nations; but the first extensive employment of it, and most of the improvements made upon the steam-engine, the world indisputably owes to the English and Americans. The history of the progress of steam inventions is most interesting; it would appear as early as 1543, a Spanish captain, named Blaseo de Garay, showed in the harbour of Barcelona a steamboat of his own invention. The preacher Mathesius, in his sermon to miners, at Nuremburg, 1562, prays for a man who "raises water by fire and air," thus showing the early application of steam power in Germany. In 1615, Solomon de Cans wrote a learned treatise to show that steam could be used as a motive power, but it was not till 1663 that it was applied to mechanical uses by the Marquis of Worcester in his experiments. The first patent for the application of steam power to various kinds of machines was taken out in 1698, by Capt. Savery, who, in the following year, exhibited before the Royal Society a working model of his invention, and his engines were the first used to any extent in industrial operations. To Dr. Papin, a celebrated Frenchman, is due the idea of the piston, which appeared in an improved steam pump in 1700. The next great step in advance was made about 1705, in the "atmospheric" engine, conjointly invented by Newcomen, Cawley and Savery—a machine which for nearly seventy years held its own. We now come to the time of Watt, when a new era in the history of steam-power was commenced. The first and most important improvement made by Watt was the separate condenser, patented in 1769. This device, which now looks simple enough, was the greatest of Watt's inventions, and forms the foundation of his fame. His genius was such that in a few years he changed the steam-engine from a clumsy, wasteful, almost impracticable machine, into a machine which has

now led to the complete revolution of manual labour. The first steam-engine ever used in America was put up in 1787, in New Jersey, for raising earth and pumping water from a mine. The next was put up in 1791, in a cotton factory at Kensington, now Philadelphia, and soon after they were introduced in saw mills and rolling mills, at Pittsburg. Then came Fulton's application of the steam-engine to purposes of navigation in 1807, since which date the march of progress in improving this, the most powerful and obedient servant of man, has gone on with wonderful celerity. Amongst those who have gained for the Dominion of Canada a high fame for the manufacture of engines and machinery is Mr. John Abell, whose career is a bright and shining example of what may be accomplished in this country by a combination of natural ability, energy, perseverance, and integrity. In 1846, Mr. John Abell, a young English mechanic, settled at Woodbridge and began in a small way the construction of agricultural implements. His business from its inception steadily increased, that, despite a disastrous fire by which he lost some \$200,000, the requirements of his trade necessitated more extensive premises, and recognizing the advantages of Toronto as a manufacturing and distributing centre, Mr. Abell purchased some seven acres of land on Queen Street, just west of the Asylum, where for some two years he was engaged in the erection of buildings, which in May, 1886, were duly opened, a public banquet in June of the same year commemorating the event, at which were present His Honour, the Lieut-Governor, Mayor Howland, the Attorney-General the City Council, together with a number of prominent business men, as well as the employees of the establishment. The buildings constitute a hollow square and are erected of red brick in the most substantial manner; along Queen Street runs the main building, 50 x 300 feet in dimensions and four stories in height, where the wood-work and paint-shops are located;

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the west wing, two stories high, 50 x 250 feet in size, is devoted to the machine department, while the east wing, 50 x 150 feet in dimensions and four stories high, serves as a store house for the

finished products. In the centre of the square is the boiler shop, 60 x 120 feet; the blacksmith's shop, 60 feet square and the moulding shop, 60 x 100 feet; the whole establishment is equipped



with the most improved machinery and appliances, and nothing has been neglected that can in any way conduce to the very highest standard of the products manufactured. The motive force is supplied

by a new compound 40-horse power engine, with automatic cut-off, manufactured by Mr. Abell, with a fly-wheel weighing ten tons. In a corner of the same compartment stands a little rusty seven

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horse-power engine, which was built by Mr. Abell for his own use, when commencing business over forty years ago. The boilers of this compound engine are made of steel and are used for two weeks alternately, and Mr. Abell justly claims for this engine that it is the most economical in Canada, using only 600 lbs. of coal in ten hours. This engine possesses numerous features of superiority over all competitors and has only to be seen in operation, swiftly and yet noiselessly exerting its mighty power, to at once enlist the admiration and praise of all experts and steam users. It is more economical and powerful, in proportion to horse-power, while the application of the famous automatic cut-off is one of its chief recommendations, being at once a practical economy and a safeguard that no steam user can afford to do without. The operations of this establishment are devoted to the manufacture of portable and traction-engines, as well as threshing-machines, clover mills and complete rigs of sawmill engines and machinery. The portable engines of Mr. Abell are absolutely unequalled in Canada, their superiority being derived not only from excellence of workmanship and skill in construction, but also from the use and control of various patents, which he exclusively holds. As proof of their high quality it may be mentioned that wherever Mr. Abell has exhibited his portable engines he has, without exception, taken the very highest honours. Steam boilers are made of every description. The riveting is done with Tweddall's famous patent hydraulic riveter, which produces a pressure of 60,000 lbs. on every rivet, making the joint like one solid plate. In this department are manufactured all descriptions of boiler work, such as oil stills, tanks, gas tanks, pulp boilers, rotary boilers, egg-end boilers and fire-box, stationary, round, tubular, horizontal and upright boilers, either of steel or iron. Special mention must be made of the traction-engines manufactured by Mr. Abell, which are attracting considerable attention in various sections of the country, and which, in the greatly improved state of the roads, are now thoroughly feasible and of great practical use. Very early in the history of steam locomotion, projects were formed for running steam carriages on common roads, but none of the inventions, however, attained to commercial success, so many were the difficulties which beset them. Still, the last quarter of a century has witnessed a wonderful development in heavy traction-engines, and in 1874, several were constantly at work in Glasgow, dragging enormously heavy castings and boilers from the workshops of the engineers to the railways or wharves. Traction-engines may be divided into two classes—those with rigid tires on their wheels and those with flexible tires. The products of Mr. Abell in this connection are simple and substantial in construction and the demand for them is yearly on the increase. The true application of steam upon common roads is the drawing of heavy loads, which would otherwise require an inconveniently large number of horses, while at the same time the engines may be used for machine purposes. The establishment of this factory at Toronto has greatly added to the fame of the city as a manufacturing centre, while the steady employment of upwards of three hundred hands forms an important factor in its

industrial thrift. The works are directly connected with the various lines of railways, which pass close by, and the products of the House find a ready sale in all sections of the Dominion. Mr. Henry Abell, a brother of the proprietor, and a practical and experienced man in this business, is the esteemed manager of these works. Mr. Abell is a native of Cheltenham, England, and during his business career in this country he has enjoyed the confidence and esteem of all with whom he has been brought into contact, and the policy upon which he has conducted his House has been one of liberal and fair dealing, and those who once use his machinery are enlisted in its support thereafter.

Canada Permanent Loan and Savings Company, J. HERBERT MASON, MANAGING DIRECTOR, TORONTO STREET.

In dealing with the resources and industries of a city, it is right that primary mention should be made of its financial institutions, and on these the progress and development of a community are in a great measure dependent. The Saving's Bank system has been a powerful factor for good in the present century and has instructed both individuals and nations in habits of economy and prudence. Prominent amongst the old established institutions of a financial nature in Toronto is the well known Canada Permanent Loan and Savings Company, which is now in its thirty-fourth year of existence, and which, since its foundation, has always enjoyed the confidence of the public, and to-day stands on a sound and substantial basis, having a subscribed capital of \$4,500,000, a paid-up capital of \$2,500,000, a reserve fund of \$1,280,000, with total assets of upwards of ten millions of dollars. The company holds a high position in public estimation, both in this country as well as in Great Britain, where it has recently succeeded in placing the first issue of £100,000 of Permanent 4 per cent. Debenture Stock, which it is intended eventually to increase to £500,000. Having paid the largest dividend of any similar institution in the Dominion, twelve per cent., and having also accumulated a Rest of \$1,280,000; having also a contingent fund of over \$100,000, which is more than is ever likely to be called for, the result is one which reflects the greatest credit on the administration of this company. Moneys are received on deposit and on debenture at liberal rates of interest, while loans are promptly negotiated on good security, terms of repayment being made to suit the borrower. The Board of Directors includes some of our best known business and professional men, who are at once a guarantee of the strength and standard of the company; they are as follows:—Edward Hooper, Esq., President; S. Nordheimer, Esq., Vice-President; Joseph Robinson, Esq., A. M. Smith, Esq., Wm. Goederham, Esq., Henry Cawthra, Esq., Judge Boyd, and J. Herbert Mason, Esq., Managing Director. To the last named gentleman the chief inauguration of the institution is due, and during the whole of its existence he has held the responsible position of manager, and to his able administration, assisted by an efficient staff of officers, must be accorded much of the success which has attended the company.

"The Canadian Mutual Aid Association." INCORPORATED 1880—REGISTERED UNDER DOMINION INSURANCE ACT. HEAD OFFICE 10 KING ST. EAST, TORONTO. W. PEMBERTON PAGE, SECY MANAGER.

The day has long since gone by when there was a question as to the desirability of insurance. No



prudent man can afford to neglect protection to those who may be left after him, and the only point to be decided is— which company to insure in? Life insurance in recent years has been brought down to a most scientific basis, and the old straight life insurance at high rates of premium are now entirely superseded by enterprising, but equally solid and substantial companies, which issue policies at about one-half of the old rates. It is necessary that every one should insure and equally right is it that a discerning and wide-awake public should seek out those companies which offer every security with special advantages and low terms. "The Canadian Mutual Aid Association" offers the best of inducements and a brief examination into its plans and status cannot but prove of interest to our numerous readers. The Canadian Mutual Aid Association has been established since August 24th, 1880, and a marked success has attended its career since its inception at that date. The Company does business on the assessment system and is registered under the Dominion Insurance Act, while an accumulating reserve fund

provides security to members. This system of life insurance is specially adapted to clergymen, farmers, clerks, mechanics, and those depending upon salaries. A small initiation fee, according to amount insured for after medical examination, admits one of sound body and mind, between the ages of 18 and 60 years, to membership in the Association. The assessments range, according to age, from 33 cents to \$1 per \$1,000, with small annual dues. The Company provides for total disability, one half the amount of liability on the certificate being at once paid over, the balance payable at death. A "Disbursement Fund" entitles members of ten years' standing to receive at the end of that period a cash sum, or the amount may be applied to the reduction of assessments, and thus make certificates in future years largely self-sustaining. Ladies will be received as members of the Association upon the same terms as gentlemen. By insuring in this Association, one-half to two-thirds you take from your business to pay Stock Companies may be saved. To come down to figures, one of the clearest demonstrations of the advantages of this Company is from the reports of insurance statistics; the old line Companies make an average cost of about \$31 per \$1,000 insurance annually, while in The Canadian Mutual Aid Association you get what you pay for, and only pay for what you get, the average cost being about \$11.00 per \$1,000. The Association is a home company; its total amount of insurance in force is now upwards of \$9,000,000, and the new insurance annually averages \$2,000,000; its



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"Reserve and Disbursement Fund," for the security of policy holders' amounts at the present time to about \$35,000.00, while it has paid out to widows and orphans over \$200,000. The President of the Association is William Rennie, Esq., of Toronto; the Vice-President is A. Gifford, Esq., of Metford; while the Board of Directors comprises a list of gentlemen of high-standing in the community and whose names are at once a sufficient guarantee of the solidity of the Association. The responsible duties of Secretary and Manager are ably discharged by W. Pemberton Page, Esq., who is also a Director and who is thoroughly experienced in insurance matters and is esteemed by all who know him.

James Pearson, BARRISTER, SOLICITOR, ETC.,
OF THE FIRM OF PEARSON, MACDONALD &
TROW, 39 ADELAIDE STREET EAST.

Though this work is meant more especially to deal with the commercial interests of the city, still as our mercantile fabric is so closely identified with our legal constitution, and as all business men require at some time or other the services of a barrister, it has been deemed compatible with the nature of this publication to give due reference to some of the prominent members of the profession of the law. Mr. James Pearson, whose offices are at 39 Adelaide Street East, was born in the year 1847, in the township of Huntly, in the county of Carleton, near Ottawa. He attended the High School of Ottawa from 1860 to 1863, and afterwards continued his studies under the private tuition of the Rev. John Butler, M.A., who had a long experience in tuition in England. From 1869 to 1872 Mr. Pearson studied law with the firm of Messrs. Lyon & Remon, of Ottawa, and then took a course in the military school at Toronto, and graduated therefrom with both second and first class certificates. He then resumed his legal studies in the law office of Messrs. Leys & McMurrieh, of this city, and in November, 1874, passed his final and afterwards was duly called to the Bar. On passing his final he formed a partnership with Mr. Leys, which lasted for eight years, when the firm, which was then Leys, Pearson & Kingsford, was dissolved, Mr. Pearson taking up practice at his present office, where his business has gradually grown, necessitating his enlarging his firm, which is now Pearson, Macdonald & Trow. Mr. Pearson is a sound, able lawyer, possessing the entire confidence of his clients in his honesty and ability, and in the enjoyment of a large and permanent practice. When he took up his residence in Toronto he was Lieutenant in the Ottawa Rifles, and was afterwards transferred to the Queen's Own and promoted to the Captaincy of C company. After serving in the volunteer force for eight years, during which time he was considered one of the best rifle shots in the Province, he was compelled to resign his commission on account of pressure of business. Mr. Pearson has always taken a keen interest in all amateur athletic exercises; he has won many medals and prizes, and has been twice President of the A. A. Association of Canada. Mr. Pearson is thoroughly Canadian, his father having been born in Canada of U. E. Loyalist parents of Scotch descent. He is highly popular in all circles.

Canadian Rubber Co., of Montreal.
CORNER OF FRONT AND YONGE STREETS; J.
H. WALKER, MANAGER.

It is interesting and at the same time wonderful to note the various uses to which rubber or caoutchouc has been put in the present century. It was not till 1820 that its employment began to extend beyond the rubbing out of pencil marks. Its application to the manufacture of water-proof cloth first gave it commercial importance. In 1843, was discovered the remarkable change which rubber underwent when mixed with sulphur and heated, thus becoming vulcanized; since that time the various patented applications of it must be some two or three thousand in number. Rubber shoes, belting, buffers, wheel tires, washers, valves, pipes, fire hose, and other engineering appliances, form a large branch of the rubber trade. This industry is well represented in the Dominion by the Canadian Rubber Company of Montreal, which is the out-growth of a business established upwards of thirty-two years ago. Since its inception the history of this house has been a steadily progressive one, and to meet the demands of the western trade a branch establishment was opened in Toronto in 1880. The premises here occupied comprise a substantial three-story building, with basement, 40 x 280 feet in dimensions, conveniently located at the south-east corner of Yonge and Front Streets. At Montreal the plant covers some four acres of ground, the establishment being the largest of its kind in Canada, while the goods turned out are nowhere excelled. Some 1000 hands are employed, and the products of this busy hive of industry comprise rubber boots and shoes, also felt boots, rubber belting, steam packing and engine, hydrant and suction hose, door mats, rubber coverings for floors, and indeed, everything of rubber required for mechanical and other purposes. A full stock of these goods is always to be found in the warehouses here, and all orders receive prompt attention. Mr. Francis Scholes is Managing Director, while the local management of this city is entrusted to Mr. J. H. Walker, a gentleman of wide business experience, and thoroughly acquainted with this line of trade.

P. H. Drayton, BARRISTER, SOLICITOR, ETC.,
9 TORONTO STREET.

Though this work is meant more especially to deal with the commercial and industrial pursuits of this city, still as our mercantile fabric is so closely connected with our legal constitution, it has been deemed advisable to make a brief notice of those who occupy prominent positions in legal circles. Mr. Philip Drayton, whose offices are at No. 9 Toronto Street, was born in the West Indies, of English parentage, in 1846. At an early age he went to England, where he was educated at Cheltenham College, one of the most noted public schools, and afterwards proceeded to the Royal Military College, at Sandhurst, where he received his commission in Her Majesty's Service. Mr. Drayton accompanied his regiment to this country, but after five years service sold out and settled in Toronto. He commenced the study of law with the firm of Messrs. Bethune, Osler and Moss, and was in due course called to the bar. Mr. Drayton is a distinguished member

of his profession, and is Examiner and Lecturer in Equity and Jurisprudence for the Law Society. He has also taken an active interest in public affairs, and for three years has been an honoured member of the city council. The family of Drayton is an ancient and well known one in England. In 1640, the ancestors of the subject of this sketch left Northamptonshire for North Carolina, in which state Drayton Hall is one of the most notable residences. The father of Mr. Philip Drayton was, however, a staunch loyalist, and like so many other good men and true had to leave the United States after the war of that rebellion, he settling in the West Indies.

The Lion Provident Life and Live Stock Association, Room D, ARCADE.

There is in this advanced age no question as to the importance, in fact, absolutely necessity of insurance; the only point for consideration is, with what company to insure. Life insurance has now



been brought down to a very fine point and as well as providing protection for the widow and children, may also be regarded by the insured himself as a wise investment. A recently established company, but one which offers features that should warmly commend it to the public, is the Lion Provident Life and Live Stock Association, which was incorporated in August, 1887, and in the first twelve months of its existence has written upwards of \$200,000. The object of this Association is to furnish legitimate insurance at the lowest possible cost, and, by accepting none but those in the best of health, and only for a limited amount, to bring the benefits of insurance within the reach of all. There are two departments—Life Insurance and Live Stock Insurance; in the former certificates are issued for sickness, accident and death; in the latter members are indemnified against two-thirds of the loss by death of any of their live stock. Any person over eighteen and under eighty-five years of age, who is in good health, may join the Association; in the Life department the amount of policy issued may not exceed \$4,000; a small membership fee is charged, as well as an expense assessment of \$2 on each \$1000 policy, the first year, and \$1 each subsequent year. Premiums are determined by the age at the time of entering, and remain the same during the continuance of the policy; the monthly premium for all under fifty years of age is only fifty cents, above that age it increases proportionately. The Association will not make any assessment in addition to the ordinary

monthly premiums; thus every one may know what the outside cost will be before they become members. It has no paid proprietary, as all the funds belong to the members, while all unnecessary delay or litigation is avoided. Their strong guarantee clause may be said to be the life and protection of the Association. Thus the losses of January and February will be put together and paid by the March and April premiums; those of March and April by May and June premiums and so on. But should the two months' losses amount to more than eighty per cent. of the amount collected from the premiums of the following two months, then said eighty per cent. shall be divided pro rata among said two months' losses, and shall be received in full of all claims against the Association. The Life Stock department fills a void that has been long wanted, and by establishing a general fund, provides for its members means whereby the losses are reduced to a minimum. The liability of each member is limited to the amount of his annual payments, which have been fixed at the lowest rates consistent with security. Owners of live stock should remember it is to their advantage to become members of this Association. The trustees are Messrs. Peter Pilkey, Wallace Stevenson, William Hill, B. W. Price and William Jones, all of whom are gentlemen well known in the Province, and whose names insure a just and able management and a strict accounting of all business done and moneys collected. The responsible duties of Secretary are efficiently discharged by Mr. William Jones, a native of Lancashire, England, and who has had a life long experience in insurance matters. Every bona fide claim has been honestly and promptly paid and the Association has already received very flattering testimonials, and all seeking protection in the forms provided by the Association will do well to apply to the Secretary. The business has increased so rapidly that at the time of our going to press we are informed that the Secretary is arranging for larger offices. The annual meeting is fixed for Sept. 19th, at their new offices, Room D, Yonge Street Arcade.

George Musson, VICE-CONSUL FOR BRAZIL.
OFFICE—50 FRONT STREET EAST.

The office of Consul is an old and time honoured one, and was originally the title of the two highest ordinary magistrates in the Roman republic. In those days, in sudden and critical emergencies, absolute power for the occasion was conferred on them by the decree of the senate, which ran in the famous formula: *Videtur consules ne quid republice detrimenti caput.* The practice of appointing mercantile consuls originated among the trading communities of Italy, about the middle of the 12th century; and in the 16th century had been adopted by all the countries of Europe. The large and important kingdom of Brazil is in Toronto ably represented by Mr. George Musson, a gentleman highly popular and equally well known in commercial and social circles. Mr. Musson was born in Toronto in 1836, of English parentage; he was educated at the Toronto Academy, and Upper Canada College. Mr. Musson was for some time engaged in the grain and commission business in Buffalo, and in 1878,

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in conjunction with his present partner, Mr. John Morrow, he embarked in the foreign commission trade, and a large and wide spread trade extending to all parts of the Dominion has been built up. During the Trent excitement, in 1861, Mr. Musson held the commission of Ensign in the Queen's Own, but shortly afterwards was transferred to the 10th Royals, where he was speedily promoted to the captaincy of No. 5 Company. Mr. Musson was appointed Vice-Consul for Brazil in 1883, and in the administration of his duties has gained the good will of all. In politics Mr. Musson is a staunch supporter of the Conservative party. The firm of Messrs. Musson & Morrow do a large business as importers of teas from China, Japan, and North India, as well as in the most fragrant coffees from Java, Mocha, Ceylon and South America, together with West Indian sugars and molasses.

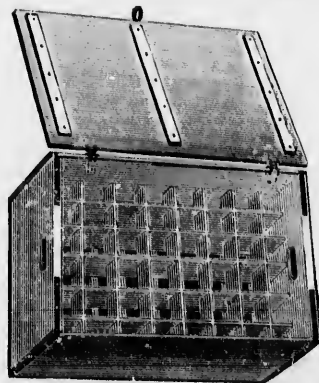
Toronto Packing Case Factory and Planing Mill, 269 to 275 KING STREET EAST. FIRSTBROOK BROS., MANUFACTURERS OF DOVETAIL AND PACKING BOXES. RE-SAWING, PLANING AND MATCHING TO ORDER.

Dovetail and packing boxes enter so largely into the requirements of all business men in almost every pursuit, that their manufacture must be regarded as an important branch of mechanical industry. However, any mention of the manufacturing interests of Toronto would be wholly incomplete without due reference to the firm of Messrs. Firstbrook Bros., proprietors of the Toronto Packing Case Factory and Planing Mill. This business was established in 1867 by the father of the present members of the firm, and despite a disastrous fire, the history of this house since its inception has been one of steady progress and development. The premises occupied are at 269 to 275 King Street East, and consist of a substantial three story brick building, 100x112

feet in dimensions, fitted up with the most improved modern machinery and labour saving appliances, among these being nailing machines, a dovetailing machine, and a wood printing press. The products of this establishment consist of dovetail and packing boxes, also re-sawing, plan-



ing and matching to order, while a special department is devoted to telegraph supplies. Prominent mention must be made of their boxes specially adapted for the shipping of bottled beer, wines or aerated waters, which are made to hold any number of quarts, from one up to six dozen, and those



interested in the bottling trade would do well to communicate with this firm. The motive force for the machinery is supplied by an engine of 150-horse power, while employment is given to close on 100 men. Throughout this busy line of industry the utmost system prevails, the establishment being divided into distinct departments, all under careful supervision. Messrs. Firstbrook Bros. have special machinery for the manufacture of telegraph supplies, and in this line their products are spread all over the Dominion from the Atlantic to the Pacific.

North British and Mercantile Insurance Company, OF EDINBURGH AND LONDON, INCORPORATED 1809. AGENTS IN TORONTO, R. M. GOUGH AND H. W. EVANS, 26 WELLINGTON STREET EAST.

It is proof positive of the wise management of a company's business when it grows surely and progressively through a long term of years, its receipts and assets increasing in volume year by year. Such a creditable showing is the aim of all insurance companies, but there are comparatively few that can show such a splendid record as the North British and Mercantile Insurance Co., whose phenomenal success bespeaks broad intelligence and vigorous, well-directed effort on the part of its executive officers. This company was incorporated by Royal Charter in 1809, and has ever been regarded as an eminently safe company in which to insure, while its rates are as reasonably low as is consistent with absolute safety, and the security offered unexceptionable. Its Board of Directors both in Great Britain and Canada are

gentlemen of the highest social position, and well known in mercantile circles. The business of the Company includes both fire and life, and through its agents in all the commercial centres of the Dominion a large business is done. The capital resources of the Company are: authorised capital £3,000,000; subscribed, £2,500,000; paid up £625,000, with available assets, as shown at the annual general meeting of the company at Edinburgh, in April of the present year, of £7,100,623. The head office for Canada is at Montreal, Mr. Thomas Davidson, a gentleman of high standing in that city, being Managing Director. The North British and Mercantile is one of the sound, solid and substantial companies of the world and offers every advantage to insurers, while for the protection of its policy-holders in this country, over one million dollars are invested in Canada. The Toronto branch is under the able management of Mr. R. M. Gooch, a gentleman who has been associated with the Company for more than a quarter of a century and who is thoroughly versed in insurance matters and is popular with all classes. Mr. H. W. Evans is associated with Mr. Gooch in the Toronto agency.

East Toronto Planing Mill, CORNER OF QUEEN AND GEORGE STREETS; Withrow & Hillock.

Amongst the leading and important industries of the city must be ranked the old-established firm of Withrow & Hillock, which for nearly a quarter of a century has been before the public. From somewhat small beginnings this business has gradually but surely developed till now it has assumed its present high standing amongst the commercial institutions of the city. Messrs. Withrow & Hillock first commenced business on Adelaide Street, and subsequently removed to their present location, at the corner of Queen and George Streets, some fifteen years ago. The premises consist of a three-story brick building, 100 x 50 feet in dimensions, comprising a planing-mill, with sash, door, and refrigerator factories; this, with a lumber yard, upwards of a fourth of an acre in extent, stands on the south side of Queen, while on the opposite side are the offices and warerooms, as well as another extensive lumber yard. The mill and manufactory are provided with all the most modern appliances and most improved wood-working machinery, driven by an engine of seventy-five horse-power. About one hundred hands are continuously employed and the products of the house include sash, doors, blinds, mouldings and builders' material generally. The manufacture of refrigerators is a special feature of the house. The superiority of the "Withrow & Hillock Arctic Refrigerator" is well known and recognized throughout the Dominion, and even beyond its borders; they have taken the gold medal at the Fisheries Exposition, in London, England, in competition with the most celebrated American makers. These refrigerators are made in a variety of sizes, from the Mammoth Cold Storage Building to the ordinary cooling room, as well as refrigerators suitable for grocers, hotels or private families, and are so constructed that when closed the outside air is immediately shut off, retaining

only the cold, dry air produced by the ice in ice chamber. For cleanliness, economy of ice, and convenience they are absolutely unsurpassed and are not equalled by any other article of the kind in the market, as evidenced by the fact that wherever the firm have exhibited in competition they have always taken the award. Mr. Withrow is president of the Industrial Exhibition Association of Toronto, and is also a member of the Board of Trade. Both he and his partner, Mr. Hillock, are natives of this city, where they have always resided, and their present extensive and prosperous business is the result of their industry and ability.

British Empire Mutual Life Assurance Co., J. E. & A. W. SMITH, AGENTS, 2 COURT STREET.

The life insurance system has been for many years a positive force in the progress of modern civilization and the accumulation of national wealth. It has been an important factor in the education of every community, which it has influenced in the habits of economy and prudence.

The British Empire Mutual Life Assurance Company, of London, England, is highly recommended as much for its economy as for its safety, the perfection of both having apparently been reached by its operations, as indicated by the liberal share of patronage accorded the organization by the leading merchants and residents of this city and country. This company was established in England in 1847, and now possesses assets of over \$5,000,000, an annual income of over \$1,000,000; the Canadian investments are \$700,000, while the claims and bonuses paid exceed \$10,000,000. All reserves are deposited with the Government at Ottawa, and the assured are thus given ample protection. The endowment plan is a noticeable feature of this company, as in addition to the system of paying insurance in case of death, the company also constitutes a safety fund from which at certain ages members insuring may realize the benefit of their investments and payments made. Its table of rates is carefully prepared upon a basis enabling it to meet every promise made, and not merely for the purpose of getting insurance and trusting to luck for the future. Its reserve for the payment of endowments gives it all the elements of strength claimed by high rate companies. The prominent features of this Company are absolute security afforded by the reserves deposited with the Government, fair rates, unconditional policies, no forfeiture, a temperance section and a biennial division of profits. All earnings in Canada, besides large sums from England, are invested in Canadian securities. The head office for Canada is at Montreal, the General Manager being Mr. F. Staneliffe, a gentleman of wide experience in insurance matters. The Dominion Board of Directors is composed of the Hon. John Hamilton, Director of the Bank of Montreal; John Hope, Esq.; A. Murray, Esq., Director of the Bank of Montreal; Robert Simais, Esq.; and James Bennett, Esq.

In Toronto this company is ably represented by Messrs. J. E. & A. W. Smith, gentlemen well known in business circles, and whose offices are at No. 2 Court Street.

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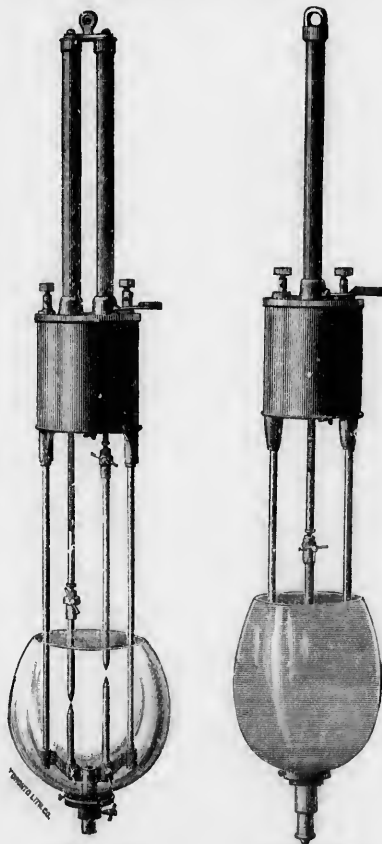


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The Ball Electric Light Company of Canada, (LIMITED.) PHELPS JOHNSON, PRESIDENT; E. O. JONES, VICE-PRESIDENT; W. A. JOHNSON, SECRETARY AND GENERAL MANAGER, 57 ADELAIDE STREET WEST.

Electricity is not only one of the forces of nature, as it has been from the foundation of the world, but is an agent that is employed in a thousand ways, which our fathers never dreamed of, and which are a source of wonder to the pre-

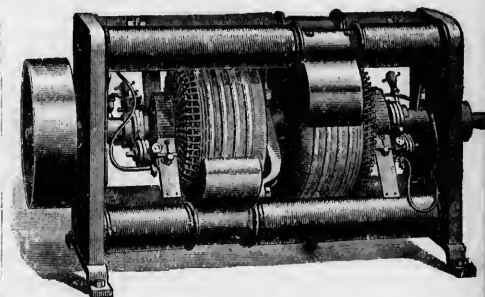
the continuity of a current from 2,000 cells being broken, a brilliant light was seen. To this the name of the "voltaic arc" was given, and the points where the current was broken were termed "electrodes." In 1820, Oersted proved the identity of electricity and magnetism; but it remained for Faraday, in 1831, by his great discovery of induced currents, to render practicable the application of electricity to the production of good artificial light. It was not, however, until 1853 that the magneto-electric machine was actually applied to the purpose, and, in 1857, the first great practical trial took place. While following this subject the attention of your numerous readers must be drawn to the Ball Electric Light Company, Limited, of Canada, which was incorporated in London, Ontario, in 1882 under Dominion Charter, but for the last four and a half years has been established in Toronto, with offices at 57 Adelaide Street West. This Company are manufacturers of the Ball Electric Light System for all purposes of illumination, for street, mercantile and manufacturing, domestic, mine, marine, and coast lighting by arc or incandescent system, or both combined, also electric motors



Double Lamp.

Single Lamp.

sent generation. The electric light is rapidly coming into universal use; telephone, telegraph lines and other modes of communicating thought, through the medium of electricity, are being multiplied all over the face of the earth, and no one can say where this wonderful movement is going to end. Light from battery electricity was first discovered by Sir Humphry Davy, at the Royal Institution, London, in 1810, when, on



Ball Dynamo.

and electric light supplies. They offer to the public the best system of electric lighting in the world, the most economical in operation, the most easily cared for, the most durable, as well as the cheapest in the cost. They manufacture under a number of patents, taken out by Messrs. C. E. and R. E. Ball, and Mr. W. A. Johnson. The electric light is now developed and understood, and is undoubtedly the artificial light which will be chiefly used for municipal and business purposes in the future. The cost is no greater than gas and in many cases far less, and when the volume, purity, safety and healthfulness of the light are taken into account, is in all cases the most desirable. The Ball Dynamo is simple in construction and easily understood, and is the only dynamo that will not overheat when subjected to the variable speed of engines; it has been in practical operation for over six years, and has been subjected to the most critical tests: it requires but two-thirds of the power required by any other dynamo made in Canada, or the United States to produce an equal amount of light. This light is in use in all parts of Canada, and manifold testimonials have been received acknowledging its high general merits, and wherever introduced it has

given the greatest satisfaction. The Company manufacture and supply arc and incandescent dynamos and lamps, electric motors, switch boards for stations, cut-offs and individual cut-outs for incandescent lighting on arc circuits; globes, carbons, insulators, line wire, etc., are always in stock. The official staff of this Company is as follows:—Mr. Phelps Johnson, President; Mr. E. O. Jones, Vice-President; and Mr. W. A. Johnson, Secretary and General Manager; J. Norman Smith, Superintendent. These gentlemen are well-known in business and social circles, and their representations in connection with this favourite light can at all times be relied on.

Confederation Life

ASSOCIATION.

INCORPORATED 1871. CAPITAL \$1,000,000, 15 TORONTO STREET.

The life insurance system has been for many years a positive force in the progress of modern civilization and the accumulation of national wealth. It has been an important factor in the education of every community, which it has influenced in the habits of economy and prudence. Prominent among the leading and reliable companies of this country is the Confederation Life Association, which was incorporated by special Act of Parliament in April, 1871, since which date its operations have been gradually extended, till it now takes a primary position among life insurance companies of the Dominion. That which should specially commend it to Canadian insurers is that it is a home company, its board of directors is constituted of prominent gentlemen and merchants, well known throughout the length and breadth of the Dominion, while its last annual report is one which must be satisfactory to all policy holders, and which must further add to the confidence and good opinion which have ever been evinced in the Company. The last year's annual report showed over fifteen millions of insurance on its books, with total assets exceeding two millions and a quarter, and a surplus of some \$130,000, notwithstanding \$144,000 had been paid as dividend to policy holders during the year. Yet the reports of the Company since its inception, sixteen years ago, have a remarkable similarity, each telling of a large increase in business over any previous year, and at the present time the total income, after deducting re-assurances, amounts to over a half-million. These facts alone speak volumes for the way in which the Company is managed, and are sufficiently suggestive to recommend it to all intending assurers. The profits of the Company are divided after every five years of the existence of each policy, instead of at every fifth year of the Company's history, as formerly. The profits to policy holders, both in cash and in reduction of premiums, show an annual increase, while its rates of insurance compare most favourably with those of any home or foreign Company. The President

of this institution is Sir W. P. Howland, C.B., K.C.M.G., while the list of directors includes some of our most prominent and enterprising men of business in the community. The managing director is Mr. J. K. Macdonald, a gentleman of vast executive ability, to whose energy and enterprise much of the success of this Company is undoubtedly due.

William Clow, THE ONLY TURTLE RESTAURANT, NOS. 56 TO 60 COLBORNE STREET.

For the benefit of our numerous readers, as well as for visitors to this exhibition, or to the city at any time, it is necessary that in depicting the business interests and attractions of Toronto, due reference must be made to an establishment so popular and so deserving of all support as that which now forms the subject matter of this sketch. Since its inception the establishment of which Mr.

William Clow is now the sole proprietor has ever been regarded as the best restaurant in the city. It is conducted on the European plan, and the choicest of viands, with every delicacy in season, can be secured at all hours. The culinary department is under experienced management, and prompt and courteous attention is paid to all guests. The dining room is a large spacious apartment, with separate tables, and here daily will be seen a number of our leading merchants and influential citizens. The great specialty of this house is the importation of live turtles, and the turtle soup days of the "only Clow" bring a great contingent from distant parts to feast on this aldermanic dainty. There are various kinds of turtles, the most esteemed being that known as the green turtle, the species always obtained by Mr. Clow. This name is not derived so much from the external colour, as from that of the fat which is so highly prized by epicures. The home of this turtle is in the West Indies, where it attains a great size, being sometimes six or seven feet in length, and weighing 100 or 200 pounds.

Mr. Clow can boast of one of the best equipped bars in the city, and his patrons may rely on getting none but the best of wines and liquors, with the choicest brands of cigars. Mr. Clow is a native of the old country and is very popular with all who know him. He is a keen, enthusiastic sportsman, a great lover as well as a good judge of dogs, and in dog-swimming contests his well-known "Jessie" and others have generally managed to hold their own. In every way this restaurant can be warmly commended.

Map and School Supply Co., MANUFACTURERS OF MAPS, GLOBES AND SCHOOL SUPPLIES OF EVERY DESCRIPTION, BOTANICAL, ASTRONOMICAL AND PHILOSOPHICAL CHARTS, CHEMICAL AND PHYSICAL APPARATUS AND GLASSWARE, MAP MOUNTING, 31 KING ST. EAST, TORONTO.

There is no question of the present day of such significant importance to the public generally as the education of our youth. In order to facilitate this desirable measure there is in the first degree

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an absolute necessity for school supplies, and in this connection attention must be drawn to the Map and School Supply Co. This Company since its inception has been productive of the greatest good, and has been the means of disseminating knowledge in all parts of the Dominion. They are manufacturers of maps, globes and school supplies of every description, also botanical, astronomical and philosophical charts, chemical and physical apparatus and glassware, numeral frames, crayon and slate pencil holders, blackboards, blackboard compasses, etc. The special study and work of the Company is to make apparatus for teachers and scholars, and to illustrate all grades of studies. Old apparatus is repaired at a reasonable price; while to School Boards and school officers who buy apparatus for several schools, special advantages are offered. A specialty is made of map mounting and colouring, and the Company have now ready a complete series of Continental maps; also globes, terrestrial and celestial; church and school bells; school clocks, sets of geometrical solids, drawing models, drawing instruments, magic lanterns, chemical apparatus, all kinds of school furniture, and in short everything conceivable that can in any way be comprised under school necessities or appurtenances.

London Guarantee and Accident Company (LIMITED). HEAD OFFICE, LONDON, ENGLAND. CANADIAN BRANCH, 72 KING STREET EAST. A. T. McCORD, AGENT.

A very important branch of our insurance system is that connected with guarantees and accidents. In the former bonds are granted whereby the guarantee company undertakes to make good loss by reason of the fraud or dishonesty of persons receiving or holding money or securities for money, or entrusted with property of any kind. Accidents happen to all classes, and statistics go to prove that one out of every ten assured meets with an accident annually. A leading company engaged in this pursuit is that known as the London Guarantee and Accident Company, with head offices in London, England. The company has a capital of £250,000, of which £11,000 is invested in Canada, for the protection of Dominion policy holders. During the last year the policies completed assured £3,616,307, representing a new annual income of £17,906; the net income from premiums, after deducting re-assurances, was £44,244. The sum of £5,000 was transferred to the reserve fund, making an amount of £53,000. A perusal of the claim books of this company makes apparent the fact that men acting in the most trusted capacity fall under temptation, as well as those in inferior positions, hence the necessity of taking security as a precautionary protection for every man of business who is obliged to rely upon others. Accidents occur under all conceivable circumstances, and no class is exempt. For a small annual sum—only a few dollars, the sum of \$1,000 may be obtained if death results from accident, and one per cent. of accidents do prove fatal, while if incapacitated from work, a liberal weekly indemnity is allowed, according to the amount of premium paid. The company relieves employers of all risks under the Employers' Liability Act, including the cost of

defending unjust claims. The Canadian branch of this company is at No. 72 King Street East, Mr. A. T. McCord having charge of the management, who at all times will be pleased to furnish all necessary information.

H. S. Howland, Sons & Co., WHOLESALE HARDWARE MERCHANTS, 37 FRONT STREET.

In the busy scene of commercial activity and enterprise presented by this growing and important city, few branches of trade will be found of greater significance or exerting a more extensive influence upon the general growth and prosperity than that so ably exemplified by the prosperous establishment which forms the subject-matter of this sketch. The firm of Messrs. H. S. Howland, Sons & Co., was founded in 1877, and since its inception at that period its history has been one of steady growth and progress and one of the largest hardware businesses in Western Canada is now controlled by this house. The premises occupied are situate at 37 Front Street West and comprise a substantial four-story building, 25 x 160 feet in dimensions, affording every convenience for the display and accommodation of the vast stock carried. The first-class connections and ample facilities of this house, enable them to quote terms and prices not readily duplicated. The whole establishment is systematically divided and arranged; the first floor serves for heavy goods and the shipping department; on the second flat is to be found a large display of samples, here also are the business offices and packing-room; the third floor is devoted to a very choice assortment of the best Sheffield cutlery, carpenters' tools, house furnishings and shelf goods, etc., while spades, shovels, agricultural implements, woodenware, etc., are on the fourth flat. The trade of the house extends to all sections of this Province and large quantities of goods are shipped to British Columbia. The individual members of this firm are Mr. Henry S. Howland and his two sons, Mr. Henry S. and Mr. Peleg Howland, gentlemen well known and highly respected in mercantile circles. Mr. Howland, the head of this house, is also President of the Imperial Bank.

The Copp, Clark Co. (Limited), PUBLISHERS, WHOLESALE AND MANUFACTURING STATIONERS, 9 FRONT STREET WEST.

Toronto has long been the recognized centre of the publishing interests of Canada, and here as nowhere else do we find ample resources combined with vast practical experience and unflagging energy. One of the most important branches of the publishing trade of the Dominion is devoted to the production of standard school books. Leaders in this line of business are the well-known Copp, Clark Co. (Limited), whose name has become a household word throughout the whole of British North America. From small beginnings this house has attained its present gigantic proportions and is a living testimony of what can be accomplished by energy, enterprise and strict integrity. The inception of this establishment dates back to 1841, when it was founded by Mr. Hugh Scobie; in 1854 it was formed into a co-partnership under the style of Maclear & Co.; again, in 1861, the firm's name was changed to

W. C. Chewitt & Co.; seven years later Mr. Chewitt withdrew, when the business was carried on by Messrs. Copp, Clark & Co., until 1885, when the present company was incorporated with a capital of \$120,000. Mr. W. W. Copp is President and Treasurer, Mr. A. W. Thomas, Secretary, while the other members of the company are Messrs. H. J. Clark, C. Fuller, H. L. Thompson and W. Copp. Amongst their leading publications may be mentioned the Ontario School Readers, as well as numerous other school books, also some of the text books of the Universities of Toronto and Kingston, while they control the Canadian edition of the Sankey Hymn Book, and publish most of the maps for the Provincial Government. The company also does a large general trade as wholesale and manufacturing stationers, and execute in the highest degree of the art all kinds of printing, lithographing, etc. Their trade extends to all parts of the Dominion, and the superior character of all work turned out by them has secured for them a wide connection. An average of from 100 to 150 hands are employed, and thus this establishment in a marked degree adds to the industrial thrift of the city, while at the same time it adds to the importance of Toronto as a manufacturing and distributing centre. The company does a large business in bank cheques, supplying many of the banks in this city, as well as in other parts. The gentlemen associated with this enterprise have a reputation in the commercial world which is beyond the requirements of praise.

The Kormann Lager Beer Company,
87 to 93 DUCHESS STREET.

The manufacture of lager beer forms an important branch of industrial pursuit at the present time, and thus, in dealing with our leading and representative manufacturers, a review of one of the most prominent establishments devoted to this business is indispensable in a work of this kind. Europe, and notably Germany, which was considered the only country that could produce lager beer in its original excellence and purity, supplied formerly what little of this beverage was consumed; but now, for many years, we have produced beer which is equal, if not superior, to that made abroad. Lager is to be found in the best houses in the country, and it is daily increasing in favour among all classes, its nutritive qualities being now fully recognized. Occupying a prominent place in this line of business is the firm of Messrs. Kormann & Co., brewers of the celebrated Kormann Lager and Bock Bier, whose brewery is situated on Duchess Street, extending from Nos. 87 to 93. This establishment dates its inception back to 1864, having been founded at that time by Mr. John Walz, who carried on the business for close on twenty years, when it was transferred to Messrs. L. Reinhardt and I. Kormann, trading under the firm name of Reinhardt & Co. In the present year this constitution was dissolved, and Mr. Ignatius Kormann is now the sole proprietor. The spacious premises occupied by the firm consist of the brewery itself, a substantial brick structure, 40 feet in frontage, and 60 feet in depth, four stories high, in addition to which there are offices, malt room and ice vanita, while a spacious cellar for storage purposes extends underneath the whole of the buildings. The entire brewery

is a pattern of cleanliness and neatness, a matter of the utmost importance in brewing beer. The firm brew Lager and Bock Bier, but make a specialty of the former, and customers will find the quality of the beer they receive from this house always fine, reliable for strength, colour and an undeviating quality of taste that cannot be surpassed. Everything that enters into the manufacture of their beer is carefully selected, and is under the closest personal supervision until it enters the keg, thus securing a pure, wholesome and delicious beverage. The trade of the house is a wide and extended one, and in order to facilitate its eastern business a bottling house and general agency has been established in Montreal, which conducts an extensive trade in the Lower Provinces. Mr. Kormann, the present head of this establishment, is an Alsatian by birth, but has been for many years a resident of this country, where he is well-known and highly esteemed. At the last Paris Exhibition Mr. Kormann was Commissioner for the Province of Ontario.

E. M. Morphy, Son & Co., MANUFACTURERS AND IMPORTERS OF JEWELRY, WATCHES, ETC., 141 YONGE STREET.

The manufacture of jewels has in all times been a test of the artistic powers of a nation; for, being intended only for personal adornment, the genius of the jeweler has been directed to the production of the largest amount of beauty in the most limited space. It is probable that the wearing of ornaments of gold and silver is almost as early as the discovery of those metals. The manufacture of jewelry was introduced on the



American continent somewhere between 1790 and 1795, and the discovery of gold in California led greatly to its development, and at the present time it may be roughly computed that upwards of 20,000 hands are employed in the manufacture of jewelry, in which a capital of some \$15,000,000 is used.

In Toronto, we have an old established jewelry house in that of Messrs. E. M. Morphy, Son & Co., manufacturers and importers of watches, clocks, jewelry, silverware and optical goods, and diamonds. The inception of this house dates back to 1843, when it was founded by Mr. E. M. Morphy, and its growth since then has been synonymous with that of the city. The firm manufacture all kinds of jewelry in gold and silver, and are large importers of gold and silver watches, having always in stock a large assortment of the best makes of American and European watches and clocks, and precious stones, the products of noted manufacturers, and which, as well as all other goods purchased at this establishment, can in all cases be regarded to be in every respect as represented. A staff of skilled hands is steadily employed, and repairing of all

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kinds receives prompt attention. Mr. E. M. Morphy was born in Ireland, but for over fifty years has lived in this country, and by all who know him he is highly esteemed; he is a staunch supporter of the Temperance cause, and is also a prominent member of the Irish Protestant Benevolent Association. Mr. F. J. Morphy, the junior member of the firm, was born in Canada, and is highly popular in all circles.

The Metropolitan Life Insurance Co. of New York, Wm. I. PENNY, SUPERINTENDENT, 9 TORONTO STREET.

The life insurance system has been for many years a positive force in the progress of modern civilization, and the accumulation of national wealth. It has been an important factor in the education of every community which it has influenced in habits of economy and prudence. The companies of New York, in that city alone, pay over twenty millions per year to widows and orphans in death claims.

Prominent amongst the life insurance companies which are represented here, is the well-known and time-honoured Metropolitan Life Insurance Co., of New York. This Company occupies first place among public institutions or private individuals in the United States in this age. It has more members than any city on the American continent has inhabitants. Its chief business is that of Industrial Assurance, although it does a general life and endowment insurance business. In its specialty the Metropolitan has made a wonderful record. It has a capital and surplus for security of policy holders, over and above the reserve required by law, and all other liabilities, of close on one and a quarter million dollars, while the amount paid by the Company to its policy holders for claims, etc. since its organization is close on \$20,000,000. The Company's assets amount to five millions of dollars, invested in the safest classes of securities. Industrial Insurance is especially adapted to persons of moderate means; no initiation fee is charged; no increase of payments is required; males and females are taken at same cost; but only healthful lives are insured. This was the first Company in the United States, established in 1869, to make payments on its weekly policies immediately upon notice of death. In short this Company furnishes its members the best Industrial policy in the country; and all needed explanations concerning the plan will be cheerfully furnished upon application to the Company's Industrial agents in any of the principal cities or towns.

In Toronto this Company is well represented by Mr. Wm. I. Penny, whose offices are at No. 9 Toronto Street, and who is thoroughly posted in insurance business. Wrote \$84,194,218.00, new insurance in 1887 (and paid 22,663 claims), is now paying over \$12,000.00 daily in death claims.

Lionel Yorke, BUILDER AND CONTRACTOR, AND DEALER IN BLOCK AND CUT STONE AND BUILDERS' MATERIALS, OFFICE AND WHARF, FOOT OF JARVIS STREET.

The rapid growth of Toronto from the limits of a country town to the proportions of a great commercial centre, is a matter of history of which its

citizens are justly proud. This transition having been of so recent a date—the semi-centennial having been but recently celebrated—attention is frequently called to those, who, by word and deed, have come along with the city's growth and contributed to its present honourable standing among the great cities of the American continent. In helping to promote this desirable result, Mr. Lionel Yorke has occupied a very prominent position, and noble erections are on every side to be seen as standing monuments of his skill and handiwork. Mr. Yorke does a general business as a builder and contractor and dealer in cut and block stone and builders' materials. He was formerly engaged in this line in Peterborough, but about twenty years ago came to Toronto, where, by energy and enterprise, and by turning out nothing but first-class work, he has built up his present gigantic business. His yards with a wharf on the water front, located at the foot of Jarvis Street, are 500 x 140 feet in dimensions, where every facility is at hand for promptly and successfully prosecuting this business, the machinery used being operated by a 35 horsepower engine. The operations of this establishment are directed to stone building and contracting in all its branches, and a full line of builders' materials of all kinds is always on hand. A large trade is also done in block and cut freestone, grindstones, scytile stones, etc. The connections of Mr. Yorke with the quarries and manufacturers of supplies are such that he can promptly fill the largest orders in the best possible manner, and at the lowest prices. Mr. Yorke is at present executing a large contract in connection with the New Parliament buildings, and is employing a force of some 300 men, thus adding in no small degree to the industrial thrift of the city.

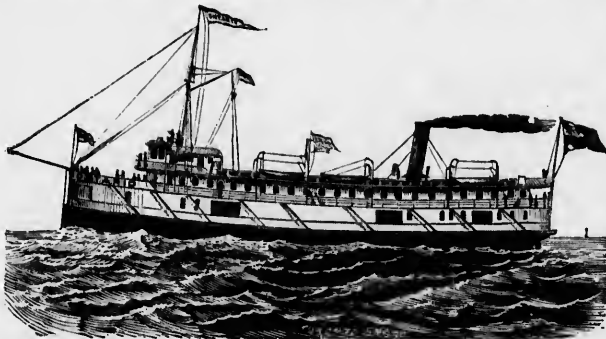
Niagara Navigation Co., JOHN FOY, MANAGING DIRECTOR, OFFICES COR. FRONT AND SCOTT STREETS.

From Toronto during the season of navigation many pleasant trips may be made, but certainly none offers a greater attraction than that direct across the lake to Niagara on the Canadian side, or Lewiston on the American side, as made by the steamers of the Niagara Navigation Co. This enterprising company has this year added a magnificent new boat, the "Chicola," to their line, which in connection with the old favourite the "Chicora," leaves daily for the points above mentioned, connecting with the Michigan Central and New York Central Railways for Niagara Falls, Buffalo, New York, Boston and all points East and West; also with the steamer "Kathleen" on the Niagara river in connection with the observation trains of the New York Central. Family books of tickets may be had at greatly reduced rates. The hours of departure daily, with the exception of Sunday, are 7 a.m., 2 p.m., and 4.45 p.m. The "Chicora" also makes daily excursions to Oakville and return, and on Mondays, Wednesdays and Saturdays to Burlington Beach and return, the former fare being 40 cents and the latter 50 cents, the boat leaving at 11 a.m.

The President of this Company is the Hon. Frank Smith; the Vice-President is Mr. Barlow Cumberland, and the managing director, Mr. John Foy, a gentleman very popular in all circles.

W. A. Geddes, WHARFINGER, FORWARDER, GENERAL TICKET AGENT. 38 YONGE STREET AND ESPLANADE.

The large vessel traffic which centres in Toronto causes at all times an active demand for wharfage and warehouse accommodation. Few of the outside public, unless those who have given the matter their close attention, are aware of the lake traffic which exists between this city and other ports by means of inland navigation. Prominently associated with the enterprise is Mr. W. A. Geddes, who for fifteen years has been engaged in this business here. His wharves are situated on



the Esplanade, at the foot of Yonge Street, and have a depth of 400 feet, with a width of 175 feet, while there are large sheds and spacious warehouses. The boats of the Merchants' Line comprising the steamers Ocean, Perisia, Acadia, Cuba and Alma Munro, leave from this wharf, as also the Empress of India for Niagara Falls and Buffalo, and steamer Macassa for Hamilton and a large portion of the passenger traffic starts from here. Goods are carefully stored, and promptly forwarded by any desired line of boats, the lowest rates of freight being secured. Mr. Geddes has also a ticket agency office at 38 Yonge Street, where the fullest information concerning transportation to any point may be had, while tickets are secured at the current rates. Mr. Geddes is the Canadian representative of Messrs. Wingate & Johnston, the well known shipping firm of London, Liverpool, Manchester and Glasgow. Mr. Geddes was born in Galt, in 1847, and came to this city in 1873, where by the exercise of ability and enterprise he has built up a large and successful business.

Phoenix Fire Assurance Co., of London, England. GILLESPIE, PATERSON & CO., MONTREAL, GENERAL AGENTS FOR DOMINION; LEWIS MOFFATT & CO, AGENTS, 20 TORONTO STREET.

Prominent among our leading fire insurance companies doing business in this city is the well-known Phoenix Fire Assurance Company of London, which has since its organization continued to manifest an ever-present power, in that it has ever afforded absolute security financially to its numerous policy holders. The "Phoenix" was

organized and commenced business in 1782, and has during that long intervening period, under its notably wise and capable management, steadily developed both its business and resources. Recognizing the advantages of representation in this country, a Canadian branch was established in 1804, and a large business is done in the commercial centres of the Dominion. The losses paid since the inception of the company have exceeded \$75,000,000, while the balance held in hand for payment of fire losses only, exceeds \$3,000,000, the liability of the shareholders is unlimited, while the deposit with the Dominion

Government for the security of policy holders in Canada exceeds \$187,000.00. These large sums of reserved strength afford an iron-clad guaranty to all its policy holders, and shows besides that the company could re-insure all its business if so disposed, and hand back all the capital and a handsome premium thereon. This showing forcibly presents to the attention of our numerous readers, the exceptional strength of the Phoenix, and its full ability to promptly adjust and

pay all losses covered by its policies.

The Phoenix is in every respect a representative exponent of the great cardinal principles underlying all successful fire-underwriting. All policy holders are in every way guarded and secure, and the credit attached to the showing of this Company is in a great measure due to its able representation.

In this city the interests of the company are well looked after by Messrs. Lewis Moffatt & Co, of 20 Toronto Street, who are so well and favourably known in business circles, and who in all transactions will be found prompt and reliable. The individual members are Mr. Lewis Moffatt, and Mr. L. Henry Moffatt. The senior partner has held the agency for the past forty-five years. All losses are adjusted promptly in Toronto and the word of the company in meeting its engagements is thoroughly well-known. Mr. Henry Moffatt has been the active partner for the past fourteen years; he holds also the position of vice-president of the Toronto Fire Underwriters' Board.

Latham & Lowe, MANUFACTURERS OF PANTS, OVERALLS, SHIRTS, ETC., 32 COLBORNE STREET.

The manufacture of Pants, Overalls, Shirts, Etc., is sufficiently engrossing to be interesting to individuals as well as to the trade circles, and rightly placed as particularly prominent in this branch in the substantial firm of Messrs. Latham & Lowe, who have been established in the city for the last five years. This house occupies the whole of the extensive premises, 35ft. x 100ft. at 32 Colborne Street, and provides employment for

some six or eight men, and are paid at a price as high as any in the city. This house is a very successful one, and its proprietors are very well known in the English and American markets. The firm has been extended

The M. C. Co.
JOHN
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some sixty hands. The specialties of manufacture are pants, overalls and shirts and, in fact, all low priced and substantial goods of this description, suitable for the ready-made clothing market. This house has fine facilities for purchasing the goods used in manufacturing, and as the proprietors have a thorough and practical experience of their business, they always have the best on hand that the market affords. Mr. Latham is of English birth, Mr. Lowe being born in Canada. The firm's trade, which is only wholesale, does an extended business throughout the Dominion.

The Manufacturers' Life Insurance Company. PRESIDENT, RIGHT HON. SIR JOHN A. MACDONALD, P. C., G. C. B. VICE-PRESIDENTS, GEORGE GOODERHAM, ESQ., WILLIAM BELL, ESQ. MANAGING DIRECTOR, J. B. CARLILE ESQ. OFFICES, 83 KING STREET WEST.

The life insurance system has been a motive power in encouraging habits of thrift and economy, as well as of affording protection to the family. Among the life insurance companies of Canada which are specially worthy of mention and support is the now well known Manufacturers' Life Insurance Company. Though but of comparatively recent inception, its history since its foundation has been one of steady progress and development. A thorough conservative principle is maintained, and the aim of the management is not to work exclusively for a large business, but to do a moderate and safe one, seeking every security in the investment of funds, and the acceptance of risks offered. In soliciting these risks, they have exercised great caution, and when a policy has been issued, it will at death, or maturity, be uniformly and promptly paid. Policies simple, plain and tangible are issued on all the approved plans. Life interests are purchased and annuities granted. The authorized capital and other assets amount to over \$2,000,000, while the names of those associated with the company are at once a sufficient guarantee of its strength and solidity. The President is Sir John A. Macdonald, P.C., G.C.B.; Vice-Presidents, George Gooderham, Esq., President of the Bank of Toronto; William Bell, Esq., of Guelph, while J. B. Carlile, Esq., occupies the responsible and onerous position of Managing Director. The company issued its first policy on the 19th day of August, 1887, and on the 29th day of December the business aggregated the handsome sum of \$2,564,500, on which the annual premium income is \$62,000, while since that date the amount has been more than doubled. Such results, it is safe to say, have never before been approached in the history of life insurance. The policy holders are entirely free from all liability, but are, nevertheless, allowed to participate in the control of the company's affairs, and to monopolize nine-tenths of the profits of the business. Each policy holder has one vote for every one thousand dollars of insurance held by him in this company, these being privileges secured by the Act of Incorporation. Mr. Carlile is a gentleman of wide experience in insurance business and much of the success of the company is due to his able efforts and abilities.

The Manufacturers' Accident Insurance Co.

A very important branch of our insurance system is that which deals with accidents, for a record of statistics, in connection with accident insurance companies, proves that one out of every ten assured meets with an accident of some sort each year. No class is exempt, the majority of accidents occurring in the ordinary routine of every day life. It is just as important that a man and his family should be financially protected against injury to his life and limb, as that the house should against destruction by fire. The payments of a few dollars a year insures \$1,000 in case of death by accident, or in case of loss of two limbs or two eyes, and \$5 per week when disabled; if the occupation of the insured be a hazardous one, the premium is slightly higher. The Manufacturers' Accident Insurance Co., is, though under the same management, entirely separate and distinct from the life department. It has an authorized capital of \$1,000,000, and it may be regarded as the pioneer of liberal accident insurance. It issues policies at moderate rates; also policies covering employers' liabilities under the Workmen's Compensation for Injuries Act, of 1886. It offers the best and most liberal form of Workmen's Accident Policies, premiums being paid by easy instalments, thus meeting a long felt want.

The Queen's Hotel, McGaw & Winnett, PROPRIETORS, FRONT STREET WEST.

Perhaps no feature contributes more directly to the rapid development of a city than the convenience and comfort of its hotels, and in this respect Toronto stands pre-eminent. No more



perfect establishment of this description can be found in Canada than the Queen's Hotel, which is conveniently located on Front Street west. The street cars pass by the door, while it is directly central to the largest business houses, and within easy access of the depot and the various wharves, commanding at the same time a splendid view of Toronto Bay and Lake Ontario. This house is an old established one, and since the first day of May, 1874, has been in the possession of its present proprietors, Messrs. McGaw & Winnett, who succeeded the late Capt. Dick. Under their able management the popularity of the house has greatly increased and the patronage of the house has been doubled. The "Queen's" has always maintained the very highest reputation with the most in-

fluential and desirable class of patrons. The building is a three-story one, with pleasant lawns and gardens in connection, and affords accommodation for four hundred guests. The halls and corridors are wide, spacious and convenient, while the rooms are very commodious, handsomely furnished, and elegant in all their appointments, fixtures and upholstery. The ladies' and gentlemen's parlours are richly and luxuriously equipped, while the offices are fitted up in an attractive style. The "Queen's" has been liberally patronized by royalty and nobility during their visits to Toronto, amongst those who have honoured it with their patronage being His Imperial Highness, the Grand Duke Alexis of Russia, their Royal Highnesses Prince Leopold, Prince George, and the Princess Louise, also the Marquis of Lorne, the Earl and Countess Dufferin, the Marquis and Marchioness of Lansdowne, and others. It is one of the coolest houses in Canada in summer, while its quiet surroundings make it a favourite resort for private families, by whom, in addition to the general business public, it is largely patronized. Messrs. McGaw & Winnett are also proprietors of the Queen's Royal Hotel at Niagara, where during the season so many pleasant "hops" take place, and they possess the entire interest in the Tecumseh House, London, Ont. In all circles these gentlemen are highly esteemed, and in yachting circles Mr. McGaw is specially prominent.

The Dodge Wood Split Pulley Co.,
SAMUEL MAY, ESQ., PRESIDENT, 81 ADELAIDE
STREET WEST.



In reviewing the various enterprises that have made Toronto such a great commercial centre, it is instructive and interesting to note the advances

that have been made in our representative industries, and to ascertain exactly what has been achieved by energy and capital. The pulley is of such general application as an article of manufacturing and commercial use that an industry engaged in turning out a line of pulleys surpassing all those on the market, is essentially deserving of mention in a comprehensive work of this kind destined to be read in all parts of the Dominion. The Dodge Wood Split Co. was established in the United States in 1878, was incorporated in 1880, and established in Canada in 1886. The Company manufactures the Dodge "Independence" wood split pulleys with patent bushing system, which have a widely extended standard reputation and are fast taking the place of iron pulleys. They are guaranteed to save from 30 to 60 per cent. of power; they have the best belt service, are 70 per cent. lighter than cast iron, and 40 per cent. lighter than wrought iron or steel; they possess perfect balance, the best shaft fastening, as they absolutely grip the shafting and hold firmly to it without either set screws or keys, hence the shafting is not disfigured. Much time and trouble are saved because of their being all split or half pulleys, thus saving the expense of taking down shafting, removing couplings, etc., to place them. With the Patent Wood Bushing system they can be utilized on shafts of different sizes by simply changing the bushing at a cost not exceeding twenty five cents, while the company absolutely guarantees every pulley to be as represented and to give entire satisfaction. At the World's Industrial and Cotton Centennial Exposition at New Orleans, 1884-85, was awarded the highest honour, and again at the Franklin Institute, February, 1885, received the Certificate of Merit for their wooden split pulley. Special attention must also be paid to the Dodge Manilla Rope Transmission, as patented by this company, and which is in use at their works at Toronto. The manilla rope takes the place of expensive gearing and broad belts, and thus requires much narrower faced pulleys, consequently much less expensive. One has been in use in these works for over two years, and transmitting an average of 150 horse power, shows no sign of wear or tear. Their factories are equipped with the finest machinery, made expressly for the company and specially adapted for the work, and their facilities are such that they can fill a large order for pulleys with greater despatch than any pulley manufacturer in the world. In Canada these pulleys are in use in all parts of the Dominion, and references can be given to prominent manufacturers and merchants in every city. Mr. Samuel May is President and Manager, and ably conducts the affairs of this company here.

The company having found their present premises entirely too small for their business, have secured four acres of ground close to West Toronto Junction, where new works are being erected, consisting of a main building, 250 x 54 feet, three stories, with an annex 80 x 60 feet, all of which will be fitted up with the latest improved machinery for the manufacture of their celebrated mould separable pulleys.

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COBBAN MANUFACTURING CO.

MANUFACTURERS OF
MANTELS, OVERMANTELS AND MIRRORS

IN FINEST HARDWOODS.

TORONTO.



MONTREAL.

MOULDINGS, PICTURE FRAMES AND LOOKING GLASSES,

MIRROR PLATES: BRITISH, FRENCH, GERMAN AND SHOCKS.

PLATE GLASS, BEVELLING AND SILVERING A SPECIALTY,

CLOSE PRICES. LIBERAL TERMS.

FACTORY AND HEAD OFFICE:
TORONTO.

BRANCH:
MCGILL ST., MONTREAL.

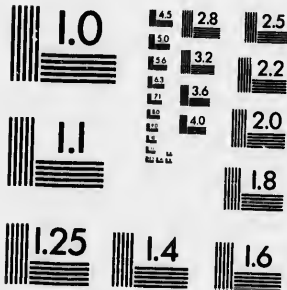
Both as an industrial art and as a commercial pursuit, the manufacturer of picture frames, mouldings, etc., is of such prominent importance as to call for a favourable notice in a work of this kind, especially when in this connection the establishment which forms the subject matter of this sketch is one of the largest mercantile enterprises in the city and in a marked degree adds to the fame of Toronto as a manufacturing and distributing centre. The Cobban Manufacturing Co. dates its existence back to 1874, being established at that time by Messrs. C. G. Cobban & Co., and from inception its history has been a steadily progressive one. In 1881 Messrs. John Bacon and Frank J. Phillips constituted the company, but at the present time the latter gentleman is the sole proprietor. The handsome and spacious premises, occupied by the firm for manufacturing and storage purposes, are located at the junction of Hayter and Terauley Streets, occupying a frontage of 200 feet on the former with a depth of 100 feet. The manufacturing departments are equipped with the most improved modern machinery, the motive power being supplied by an engine of fifty-horse power. A large stock is carried of all descriptions of frames, mouldings and looking glasses, while every facility is enjoyed for the manufacture of these goods to order—from the most massive frame for the largest painting

down to the smallest sizes—in all styles and designs. In all departments a thorough system prevails, the management is characterized by energy and enterprise and the connections of the house reach all over the Dominion. The beauty of their frames and mouldings and the list of prices they offer to the trade have enabled them to successfully oppose all competition and in their own line the company stands pre-eminent in the front rank. In addition to their manufacturing business they are large importers of plate, German and sheet glass, cabinet makers' sundries and silverers of glass, and in this branch a large trade is done, much of the plate glass now in use in the various stores of Toronto having been supplied by the Cobban Manufacturing Co. The facilities for the importation of this line of goods are especially favourable. This establishment provides employment for some two hundred skilled hands and thus materially contributes to the wealth and industrial thrift of the city. Mr. Frank J. Phillips, the head of this house, is a gentleman of ability well known in the city, and the success which has attended his enterprise has been fully deserved and richly merited. For the convenience of their eastern trade a branch has been established in Montreal, where a full stock of their manufactured wares are kept.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

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Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
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The Steele Bros. Co. (Ltd.) FOREIGN AND DOMESTIC SEEDS, COR. FRONT AND JARVIS STS.

The wealth of any country is in a primary degree associated with its produce, but no matter how fertile the soil may be, or how scientific the operations of the agriculturists, it is absolutely essential that the purest and best of seeds be in the first place obtained. Among the old established seed houses which have been identified with the growth and development of Toronto, and which have kept pace with the improvements and progress of the time, is that of Messrs. Steele Bros. Co., importers and dealers in foreign and home grown field, garden and flower seeds, and farm produce generally. This business was established in 1873, on East Market Street, but the rapid growth of their trade necessitated the use of larger premises, so in 1878 they removed to their present commodious quarters, at the corner of Front and Jarvis Streets, where they occupy a commodious four-story structure, 66x120 feet in dimensions, where they enjoy every facility for the prosecution of this business. They give employment to an average of forty hands, the number varying according to the season. A large and valuable stock is carried, and a widely extended trade is done, clover seeds being exported in great quantities to England and the continent. The members of this firm are native born Canadians and have by a close attention to business and honourable methods of dealing with their customers—selling nothing but the best class of goods—built up a trade which is second to none in its line in the Dominion.

Commercial Union Assurance Company (LIMITED), OF LONDON, ENGLAND, HEAD OFFICE FOR TORONTO AND COUNTY OF YORK, 32 TORONTO STREET, TORONTO. R. WICKENS, GENERAL AGENT.

In reviewing the commercial interests of Toronto, we find no branch of business of more importance than that of insurance. The history of the rise and progress of the leading insurance companies doing business in this city is one of the most interesting topics to business men that can be discussed, and thus a careful effort is made in these papers to give accurate information in regard to the old established and conservatively managed companies, which have so long and so satisfactorily afforded absolute protection to their policy holders. Prominent among these is the well known Commercial Union Assurance Company of London, England, which has a capital of \$12,500,000, and accumulated funds close on \$13,000,000, with an annual revenue of upwards of \$6,000,000. The Company issues policies on the most favourable terms for Fire, Life, and Marine insurance; a large home business is done, while it is also represented in all sections of Canada, in the United States, Australia and India. The affairs of this corporation were ably managed from the start, and its career has been an exemplification of the great principle that permanent success lies rather in prudent and conservative management, with fair dealing toward the public, and the prompt payment of all claims, than in any short roads to success by means of taking ill-advised risks, and lack of true economy

and care in carrying on the business. The Commercial is to-day one of the strongest and best balanced assurance companies doing business in this country, and stands on its basis of safely invested assets and large surplus, as solid as a rock. The interests of this Company are well and faithfully represented in Toronto by R. Wickens, general agent, whose office is at 32 Toronto St., and who is thoroughly versed in all insurance details.

John Catto & Co., IMPORTERS OF SILKS AND HOUSEHOLD NAPERY, 59 KING STREET.

The importation of and trade in silks and household napery forms no unimportant factor in our commercial fabric. Among the leading business houses, whose energy and enterprise have won for them a prominent position in this connection, is that of Messrs. John Catto & Co., King Street. This house is an old established one, having been founded by Mr. John Catto some twenty-four years ago. From the date of its inception, under comparatively moderate circumstances, it has steadily grown in popular favour, and has extended its operations, until its present large proportions have been reached. The premises occupied consist of a neat and substantial structure, three stories in height, well stocked throughout with a well selected assortment of those goods of which the house makes a distinctive specialty—namely, silks and household drapery of British, foreign and domestic manufacture. Messrs. Catto & Co. are direct importers, and the specialties carried and inducements offered are not to be surpassed by any contemporary. Some twenty hands are employed, and a large and esteemed trade is done. Mr. John Catto, the proprietor of this establishment, is a native of Aberdeenshire, Scotland, and came to Canada in 1854, where in Toronto, ten years later, he founded his present business, which by his energy and perseverance has been so successfully built up.

Wm. B. Hamilton, Son & Co., MANUFACTURERS AND WHOLESALE DEALERS IN BOOTS AND SHOES, 15 AND 17 FRONT STREET EAST.

The history of this well-known and popular house goes back to the year 1845, when it was first established in Montreal. In '847 a branch house was started in Toronto, on King St., then to Wellington St., and in 1872 it was removed to the present location, 15 and 17 Front St. East, the Montreal house having for some years previously been given up. The house occupies a leading place among the boot and shoe manufacturers of Toronto, and has been accorded a prominent position for excellence of workmanship. Particular attention is given to the selection of material used in their manufactures, the stock being obtained from the leading tanneries of the country. In the cutting department every diligence is used to reject any imperfect part, so that only such leather is used as can be guaranteed in every instance. The firm gives employment to 160 skilled workmen, many of whose services have been retained for years, so that the trade will find that for superiority of workmanship,

business. The strongest and doing business basis of safety as solid as a any are well and y R. Wickens, 2 Toronto St., all insurance

OF SILKS AND STREET.

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durability of material used, combined with elegance of style, cost and finish, the goods turned out by this excellent house are well nigh perfect. The premises occupied are 53 x 180 feet in dimensions and five stories in height. Mr. Hamilton was at one time President of the Board of Trade and is at present a member of that representative body. He is a gentleman of unusual business ability and energy, and has been successful in developing a large trade throughout Ontario.

American Watch Case Company, OF TORONTO, 57 ADELAIDE STREET WEST.

In no branch of mechanical industry have the Americans exhibited more marked energy and enterprise than in the manufacture of watches, and at the present time there is no doubt that the most popular watch on the market is that of American make. The great feature of these watches is that the works can be fitted into any case, and thus an important individual industry is created for the manufacture of watch cases. This pursuit is in this country well represented by the American Watch Case Co., of Toronto, which was incorporated in March, 1885, with a capital of \$200,000. This enterprise was the outgrowth of the business of Mr. R. J. Quigley, who for ten years previously carried on this industry at the present location, and of this Company Mr. Quigley is still manager. The premises occupied are located at 57 Adelaide Street West, and comprises two spacious flats, the one 45 x 108 feet in dimensions, and the other 40 x 60 feet; the establishment is fitted up with the best known and most improved modern machinery, operated by a fifty-horse power engine, while employment is furnished to one hundred hands. The products of this house consist of watch cases, in gold and silver, to fit any kind of American movement, and are equal to the very best made, and find a ready market in all cities and towns of the Dominion from Halifax to Victoria. These goods have special features of desirability, and several patents have been taken out by the Company. The President is J. N. Lake; the Vice-President, Mr. G. F. Warwick; the Secretary and Treasurer, Mr. W. K. McNaught, while the responsible duties of Manager are ably discharged by Mr. Quigley, who is a practical watch case maker, having acquired a thorough knowledge of the trade in New York, his native place. He personally superintends all operations and the trade can rely on procuring from this house only such goods as shall rank superior in every respect.

McCormack Bros., WHOLESALE AND RETAIL GROCERS, WINE AND SPIRIT MERCHANTS, 431 YONGE STREET.

There is no branch of trade which in recent years has made so wonderful a development as has that of groceries, under which heading is included the great majority of the actual necessities, to say nothing of the delicacies of our daily life. Among those who occupy a prominent position in this connection is the firm of Messrs. McCormack Bros., of 431 Yonge Street, who conduct a large business as wholesale and retail grocers, as well

as wine and spirit merchants. The premises occupied consist of a spacious store, with basement, 25x75 feet in dimensions, where every convenience is enjoyed for the storage and display of goods. The stock carried is of a thoroughly comprehensive nature, including hermetically-sealed goods of all kinds in tin and glass, breakfast cereals, condiments and table delicacies, pickles, sauces, sugar, spices, fine butter, cheese and the usual staple and fancy goods generally carried in a really first-class establishment of this kind. Special attention is paid to teas and coffees, the two most difficult articles of our daily commodities to obtain of pure and reliable quality; those handled by this house comprise the finest growths of China, Japan and Assam teas, with the most fragrant coffees of Java, Mocha and South America. The stock of wines and liquors has been selected with every care and can be confidently recommended, while the firm are agents for the celebrated Pelee Island wines. The head of this house is Mr. W. J. McCormack, a native of Toronto, and who is a gentleman of marked business ability and enterprise and who makes it a point to handle only the best of goods. He has been established here for the last eighteen years, and the history of his house has been one of steady progress and development.

Atlas Assurance Company—Fire and Life, HEAD OFFICES, LONDON, ENGLAND. AGENTS FOR TORONTO, WOOD AND MACDONALD, 92 KING STREET EAST.

The fire insurance business of Toronto necessarily occupies a very prominent place in the commercial pursuits of the city, and some of the most solid and substantial companies engaged in this line of business are here represented. The financial history of insurance companies can record but few instances of equally permanent and long-continued prosperity with that of the old and reliable Atlas Assurance Co., of London, Eng. The Atlas was established in 1808, with a capital of £1,200,000 as a fire and life company, since when it has not only weathered the storms of financial crises and panics, the troubles and difficulties caused by devastating fires, but after an existence of fourscore years, is at the present day stronger in resources and better managed than at any period in its history. The last annual report of this Company was most satisfactory, in both the fire and life departments, as material increase had been made. The total assets amounted to £1,855,270; the premium income of the Life Department was £93,723, being an increase of close on £13,000 over the previous year. Both as regards the liberal conditions of assurance and prospects of bonus, the advantages compare favourably with those offered by other similar institutions. A large business is done by this Company in Canada, and they have on all occasions made prompt payment of losses a matter of the utmost importance, while their course has been strictly conservative as regards the investment of their funds and the acceptance of risks offered them. The interests of this Company are in this city well and ably represented by Messrs. Wood & Macdonald, of No. 92 King Street East, gentlemen well and favourably known, and of wide experience in insurance matters.

National Assurance Company of Ireland, WOOD & McDONALD, UNDERWRITERS, KING STREET EAST.

The fire insurance business of Toronto necessarily occupies a very prominent place in the commercial pursuits of the city, and some of the most solid and substantial companies engaged in this line of business are here represented. The financial history of insurance companies can record but few instances of equally permanent and long continued prosperity with that of the old and reliable National Assurance Company of Ireland, which during its long career has always enjoyed the confidence and support of the general public. It was established in 1822, with a capital of £1,000,000, and each successive year has added to its strength and solidity. The National has ever offered adequate protection to its patrons while its affairs have been managed in the most conservative manner, the business transaction being kept within the bounds of prudent and efficient control. The Board of Directors was chosen for their superior qualifications, and the company was launched under the most favourable auspices on its long continued and honourable career. It has passed through the many severe trials that have swept over the financial world, and the terrible conflagrations that have laid in ruins tens of millions of dollars' worth of property, and from them all has come forth untarnished in names and credit. With plain and easily understood forms of policies, the National has made the prompt adjustment of losses a leading feature, and to this is due much of its success. The interests of this company in Toronto are ably looked after by Messrs. Wood & McDonald, of 92 King Street East.

William Brown, DEALER IN CARRIAGE HARDWARE, 44 & 46 WELLINGTON STREET EAST, TORONTO, FELLOES, SPOKES, HUBS, SHAFTS, ENAMELLED TOP AND DASH LEATHER, RUBBER AND ENAMELLED CLOTH, SPRINGS, AXLES, MOSS, CURLED HAIR, PAINTS AND VARNISH, CARRIAGE LAMPS, TOPS, TRIMMINGS AND FURNISHINGS.

In no branch of manufacturing industry is more marked and beneficial progress being made than in that of the production of carriages. In the procuring of the component parts of vehicles several important branches of commercial pursuit find active employment, one of the most significant of these being that which deals with carriage hardware. A prominent firm connected with this enterprise in Toronto is that of Mr. William Brown, of 44 and 46 Wellington Street East, who is thoroughly practical and experienced in every detail of this business. In 1866 Mr. Brown commenced the carriage hardware business, which has since steadily grown to its present large proportions. The premises occupied are most spacious and commodious, and comprise five large flats, each 40 x 100 feet in dimensions, where every facility is provided for the prosecution of this business. In the rear of the first flat is the shipping department, which is one of the most conveniently arranged sections of its character in any mercantile establishment in this city. The hydraulic elevator in traversing the building

from basement to the topmost flat, passes through this department, which serves to lay before the shipping hands any portion of the stock of the house located on the various flats. The second flat shows an endless array and stock of spokes and hubs; and the trimming department occupies a large room in the front, wholly apart from the stock found in the rear. The trimmings are of the richest quality, while the variety and extent of the stock of carriage lamps is one of the finest in the Dominion. On the third flat will be found a great assortment of rims and felloes, in size from a truck wagon to a trotting wagon; also bodies for cutters and sleighs, bodies and gears for carriages, wagons, etc. In the upper stories a vast variety is carried of carriage hardware generally, the specialties of the house being lamps, Sarven wheels, rubber tops, rubber and enamelled cloth, all-wool and union cloth, moquette, plush, leather, moss, etc. This house is one of the most enterprising of its kind in Canada and a very large and extended trade is done by him.

George Virtue, IMPORTER AND PUBLISHER OF STANDARD AND FINE ART SERIAL PUBLICATIONS, 12 ADELAIDE STREET E.

The name Virtue & Co. is synonymous with that of subscription books in the United States and Canada and their publications are acknowledged to be of the highest order of merit. In this city Mr. George Virtue, of 12 Adelaide St. East, is an importer and publisher of fine art serial publications. His principal works published in Canada are Dent's Last Forty Years, or Canada since the Union of 1841; and Tytler's Life of H. M. G. Majesty, the Queen; also Dr. Wild's great works on Anglo-Israelism; the illustrated Globe Encyclopedia of Universal Knowledge, in 12 vols., is a very valuable standard work of reference, and is sold by subscription in either volumes or parts. He imports many valuable English works. In City Row, London, and in New York, they publish the standard serial works which he handles in Canada and which are sold by subscription, the latest being The History of Freemasonry, by R. F. Gould, B.A., Past S.G.D. of England. The house has been established for forty years. At first it used to be Virtue & Co., with Mr. Rogers, Agent. There is a branch office in Montreal under the title of Virtue & Co., Mr. H. S. Virtue, Mr. George Virtue's son, being the senior member of the firm. Mr. George Virtue is an Englishman by birth and has been in this country for twenty years. He is an energetic business man and socially esteemed, and was, in 1882, President of the St. George's Society.

Toronto Mercantile and Collecting Agency, PROTECTION FOR WHOLESALE AND RETAIL DEALERS, J. R. E. WINTERS & Co., 23 ADELAIDE ST. E.

The Toronto Mercantile Company and Collecting Agency has now become one of the really necessary institutions of this great commercial centre, in its sphere serving as a protection to wholesale and retail merchants in Toronto and the Dominion generally. The Company was established about ten years ago by J. R. E. Winters and

Co., being also agents for the Equitable Mercantile Co., of New York. The agency furnishes to business men through their mercantile books and monthly reports, the standing of business men as well as of private parties, and all debtors, bills of sale, chattel mortgages, and executions are published on these monthly reports for the benefit and protection of their subscribers. Accounts, notes, rents and chattel mortgages collected for subscribers only, anywhere in the Dominion, the United States or Great Britain. A commodious and centrally located office is occupied by the company at 23 Adelaide St. East. J. R. E. Winters & Co. have the very best commercial connection, and are in every way entitled to the confidence reposed in them by the business community at large.

M. & L. Samuel, Benjamin and Co.,
IMPORTERS OF GENERAL HARDWARE, METALS,
TIN PLATES, CHEMICALS, ETC., 56½ AND 58
YONGE ST. LAMP AND LAMP GOODS DEPARTMENT,
9 JORDAN STREET. ENGLISH HOUSE—
SAMUEL, SONS & BENJAMIN, 1 RUMFORD
PLACE, LIVERPOOL, ENGLAND.

We present for the consideration of our readers a brief sketch of one of the oldest, largest and most prominent houses engaged in the importing and wholesale trade of the city of Toronto. In its special branches of trade its operations are as extensive as any similar house in the Dominion, while its facilities for procuring its supplies place it at once beyond all its contemporaries. The house was established in 1856 as M. & L. Samuel, the present title being adopted in 1880. The premises of the firm in the city consist of two spacious buildings on Yonge Street, 55 x 120 feet in dimensions, and another on Jordan Street, 30 x 80 feet. In conjunction with the large and well-assorted stock carried here, they always keep in warehouse at Montreal a stock of heavy goods, which enables them to make shipments from there to points east that can be reached sometimes at a more favourable rate of freight to their customers than from Toronto. The lines of goods stocked by the house include metals, tin plates, shelf and heavy hardware, house furnishing goods, tin-smiths', plumbers' and steamfitters' supplies and general hardware of all descriptions, as also chemicals. In addition to the above the firm are very extensive importers of lamps and lamp goods in all varieties. In every department the stock carried is very complete, and affords the widest field from which to select, an advantage of inestimable importance to the trade. They have a house in Liverpool which is conducted under the style of Samuel, Sons & Benjamin, Mr. Jacob Samuel being the resident member of the firm there. This enables them to pay special attention to various descriptions of goods for import, which they quote at specified figures delivered, or on commission account. Consignments of Canadian and American products to their Liverpool house are handled to the best advantage and Account Sales rendered with all possible despatch, the interest of the consignors being studied throughout. The benefit derived from having a resident buyer in England cannot be over-estimated, for thus all goods are purchased from first hands, every turn of the market being

closely watched and availed of. The operations of the firm may be said to comprise the entire Dominion, and in all departments about fifty clerks, salesmen and assistants are given employment, which includes a number of representatives on the road. In concluding this brief sketch we may be permitted to say that this house, composed as it is of straightforward, reliable business men, possessing ample capital and every business facility, is well worthy of mention as a leading factor of the prosperity and advance of the commercial interests of the city of Toronto.

Booth & Son, COPPERSMITHS, BRASS FOUNDERS, NICKLE PLATERS AND MANUFACTURERS OF PLAINISHED COPPER BATH TUBS, 155 AND 157 YORK STREET.

The manufacture of copper and brass into articles of general necessity is essentially a most important branch of industrial pursuit. In this connection the leading representative firm of coppersmiths, brass-founders, etc., in Ontario, is



that of Messrs. Booth & Son, which has been in existence since 1854, and is thus one of the oldest establishments of its kind in the province. The premises occupied are centrally situated at Nos. 155 and 157 York Street, where the firm have a large factory and salesroom covering a space of 60x21½ feet, every facility being enjoyed for the prosecution of this trade. The most improved modern machinery and appliances have been introduced, while employment is given to an average of from thirty to thirty-five hands. As coppersmiths, the firm do an immense amount of work for the trade and are prepared to promptly fill the largest orders. A prominent and justly

celebrated feature of their manufacture are their planished-copper bath tubs, constructed in the most substantial manner of heavy sheet copper and embodying many valuable improvements, including the combination of a wash basin with each tub, the improvements including superior connections and are duly protected under letters patent dated September 30, 1884. The firm are also manufacturers of brewers', distillers', confectioners' and sugar refiners' appliances and all staple goods in the line of the coppersmith, including stills, boilers, etc. As brass founders also the house has achieved an enviable reputation and does an extended trade, a specialty being made of plumbers' supplies of all kinds. As metal spinners and nickel platers the firm commands unsurpassed advantages and produces a class



of work with difficulty duplicated elsewhere in Canada. In fact in every department their work compares favorably with anything produced in their line in the United States. Some idea of the character and magnitude of the interests involved may be gathered from the fact that the trade done exceeds \$100,000 annually, and is steadily increasing. Sir Charles Tupper, High Commissioner for England, in his official report to the Dominion Government, makes the following very flattering allusion to the display made by this firm at the Colonial and Indian Exhibition at South Kensington, England: "Almost the whole exhibition of Booth & Son was disposed of, and all articles comprising it were found to compare very favorably with the best English makes, both as to price and quality. This is a department in which we should hardly have looked for so great success in England, on the part of a Canadian maker." The present members of this firm are Messrs. M. C. Booth and John O. Parker, gentlemen of practical experience in this country.

Foster & Macabe, IMPORTERS OF FANCY GOODS, NOVELTIES IN ART NEEDLEWORK, PLUSHES, BRASS GOODS, WORKING SILKS, AND CHENILLES, BERLIN WOOLS, FINGERING YARNS, ETC., 8 WELLINGTON STREET WEST, TORONTO, ONT.

A very important factor in our commercial fabric is the importation of and trade in fancy goods, under which generic term is included a vast

array of most useful and ornamental articles. Occupying a distinctively leading position in this branch of trade is the well known firm of Messrs. Foster & Macabe, who control the largest business in this line of any house in Canada. The firm was originally established some quarter of a century ago at Hamilton, under the title of Messrs. James Walker & Co., but recognizing the superior advantages of Toronto as a distributing centre, they removed four years ago to this city, a movement which has redounded greatly to their benefit. Messrs. Foster & Macabe occupy spacious premises at No. 8 Wellington Street West, comprising two flats and a basement, each 50 x 120 feet in dimensions, admirably adapted for the purposes of their business. They are importers and wholesale dealers in all kinds of fancy goods, novelties in art, needlework, plushes; brass goods, working silks and chenilles, fingering yarns, etc., of which an endless variety is kept in stock, while all novelties will be found here as soon as introduced to the trade. The trade of this house extends to all sections from Quebec to British Columbia, and the firm confidently expect a big fall business. The individual members of this co-partnership are Mr. Charles H. Foster and Mr. John H. Macabe, both gentlemen of business ability and experience, and who in all transactions will be found thoroughly prompt and reliable.

The British Canadian Loan and Investment Company (LIMITED), R. H. TOMLINSON, MANAGER, 30 ADELAIDE STREET EAST.

There is nothing which contributes so effectually to the development and improvement of a young country as sound loan and investment companies. In this connection a prominent institution is The British Canadian Loan and Investment Co., (Limited,) which offers to lend money on farm, city and town property to assist borrowers to pay off existing mortgages, erect and improve buildings and for all other purposes at the lowest current rates of interest. These loans are made on the security of productive real estate in any part of the Province of Ontario, and are granted on the most favorable terms as regards repayment of principal. Straight loans are made on farm property, repayable at the end of a specified term of years; while loans are also made upon the instalment plan, the borrower having the privilege of repaying his loan by yearly or half yearly instalments, interest ceasing immediately on instalments so paid. The Company makes loans on good productive residence and business property, in thriving, well-established towns and villages, upon the instalment plan only, and for this borrowers will find the Credit Foncier or Sinking Fund Plan of this Company the cheapest and easiest method of repaying their loans. Mortgages and other real estate securities are purchased or advances made on the same, while the highest market price is paid for Municipal, School, and other debentures. The expenses of obtaining a loan from this Company are fixed by tariff, believed to be as favourable to borrowers as those of any other Company doing business in the Province. This Company was incorporated by special Act of the Parliament of Canada, and

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has an authorized capital of \$2,000,000; subscribed, \$1,620,000; paid up, \$322,412; with a reserve fund of \$47,000; and total assets of \$1,568,681. The President of the Company is A. H. Campbell, Esq., with Major George Greig as Vice-President. Their agents in Great Britain are Messrs. Scott, Moncrieff & Trail, of Edinburgh; their bankers in London being the Royal Bank of Scotland. The Company's debentures are payable in Canada, as well as in Great Britain, and are looked upon as a favorable investment by capitalists. The Manager of the Company is Mr. R. H. Tomlinson, a native of the Dominion, and who has had an experience of some eighteen years in financial matters. He previously held a similar position in the Canada Permanent Loan and Savings Company, and was at one time Deputy-Sheriff of Ontario County.

Reynolds & Kellond, SOLICITORS OF PATENTS. OFFICES, 24 KING STREET EAST, TORONTO; 156 ST. JAMES STREET, MONTREAL; PACIFIC BUILDING, F. STREET, WASHINGTON, D.C.

The soliciting of patents, trade marks, etc., in accordance with an intricate patent law, and the manifold rulings under the same, requires much skill in the preparation of the cases, and nice technical distinctions in the prosecution and suits in interference, and forms and independent branches of law business, which has embarked in it some of the ablest professional men of this country. Occupying a leading position in this important pursuit is the old established firm of Messrs. Reynolds & Kellond, solicitors of patents and experts in all litigation respecting patents and trade marks. The firm are successors to Chas. Legge & Co., and Kellond & Co., and were established in 1859. They have offices in Montreal and Toronto, Mr. Reynolds residing in the former city, and Mr. Kellond here; they have also an office at Washington, D.C., and agencies in London, Paris, Brussels, Berlin, Vienna, Madrid, St. Petersburg, Stockholm, and in India and Australia. Canadian, United States, British, and all Foreign and Colonial Patents are obtained. Trade marks and designs are registered, and copyrights secured. Interferences are conducted, reports and opinions are furnished on validity; searches are made; assignments and agreements drawn; and advice given on patent laws. The individual members of this co-partnership are Mr. F. H. Reynolds and Mr. R. A. Kellond, both practical, experienced men of business, up in all points relating to patents, and invaluable advisers to those requiring the service of solicitors of patents.

Frank A. Campbell, VETERINARY SURGEON, 32 AND 34 RICHMOND STREET WEST.

The advancement of veterinary science within the last quarter of a century is indeed something truly wonderful. What was almost at one time the exclusive domain of the empirical horse-doctor, as he was familiarly called, has of late years been developed into one of the most important of learned professions. Thoroughly equipped veterinary schools are maintained in all

civilized countries, and not a few of the leading scientific minds of the age have been devoted to research and investigation in this interesting and important science. The Ontario Veterinary College is a good example of what is being done to foster and develop the highest attainments in veterinary surgery. In this city we have an illustration of this in the person of Mr. Frank A. Campbell, a graduate of the above named institution, and who is numbered amongst the most expert veterinary surgeons in the country. His offices, yards and stables are at 32 and 34 Richmond Street West, where he possesses every facility for the successful prosecution of his profession, and he has for years enjoyed a most extensive practice. He is always provided with a full line of the various drugs, medicines, and appliances requisite to the relief and cure of the diseases of animals, and it is a stubborn case indeed which fails to yield to his enlightened system of treatment, a specialty being made of pulmonary and intestinal diseases of domestic animals, as well as the diseases peculiar to the canine race. Mr. Campbell is thoroughly acquainted with every branch of the veterinary art, to which he has given much study, and in a number of intricate cases he has been wonderfully successful. He is a keen follower of all legitimate sports; much of the popularity of the Toronto Hunt is due to his exertions; he is the owner of several first-class steeple-chasers, and being a bold and accomplished rider, he is both in the hunting field, as well as at the Woodbine meetings, to be invariably found in the first flight.

Thomas Dean, BRASS FOUNDER, REAR OF 158 YORK STREET, TORONTO; ALL KINDS OF BRASS, COMPOSITION, ZINC AND COPPER CASTINGS MADE TO ORDER, ALSO BABBIT METAL, BRAZING SPECTER.

Brass is, next to iron, possibly the most important of the metals, and in ancient history, both biblical and profane, frequent allusions are made to the employment of brass in the construction of musical instruments, vessels, implements, ornaments and even gates. Although the general introduction of gas has caused the brazen candlesticks in a great measure to disappear, still the immense number of stop cocks and brass pendants and brackets required has given a considerable impetus to the brass manufacturer, and a well-equipped foundry is necessary in all large communities. In this connection a leading establishment in this city is that of Mr. Thomas Dean, whose premises are located in the rear of 158 York Street. In 1861 Mr. Dean established his present foundry, and during the twenty-five years of its existence its history has been a steadily progressive one and he has built up the highest of reputations for the excellence of his workmanship, combined with moderate charges and the prompt fulfilling of all orders. His foundry is fully fitted up throughout with the latest improved appliances for the production of all kinds of brass, composition, zinc and copper castings. Mr. Dean enjoys excellent facilities, while his intimate, practical knowledge is fully recognized and he numbers amongst his patrons the leading business houses, engine builders, and others interested in brass works, not alone in the city of Toronto, but also in various parts of

the Province. Among his specialties are Babbitt metal, which, for the benefit of the uninitiated, is an alloy of copper, tin and antimony, the product being a soft metal much used for reducing friction of axles in heavy machinery. It was invented by an American goldsmith named Babbitt within the last half century, and Congress rewarded him with a gold medal and \$20,000. Mr. Dean is a master of his trade in its every detail, and is a prompt, reliable man of business.

R. Carrie, STORAGE, 27 FRONT STREET EAST.

In this work, which is designed to represent the different and diversified character of the resources of Toronto, it must be obvious to all, that with the large and steadily increasing trade of this city, there is at all times an active demand for storage room. In this connection we have an important establishment in this city in that controlled by Mr. Robert Carrie, who has large and spacious store rooms at Front Street East, with every convenience for the prompt handling and storage of goods. A large general storage business is done, especially in teas and dry goods. For these Mr. Carrie issues warehouse receipts, which are negotiable at any bank, while if desired he will advance money on goods stored. The advantage of this establishment is fully recognized by merchants, especially importers in this city, and it cannot be regarded in any other light than as a public boon to the general community. This business was established in February, 1886, and a large stock of general merchandise will always be found in these warehouses. Mr. Carrie was born in Scotland, came to this country in 1857, he was for many years engaged in the dry goods trade, and is a gentleman of high standing, well and favorably known in mercantile circles.

Don Vale Coach Works, 527 AND 529 KING STREET EAST, BRICKENDEN BROS.

The business of Messrs. Brickenden Bros. was established in 1882. The members are Messrs. W. J. and T. E. Brickenden, both young men, practical carriage builders, and with a thorough knowledge of all the details of their business. Their operations have continuously increased, and their scope enlarged, and now they have established a very appreciable connection. The whole premises cover an area of 100 x 33 feet. There is a large factory of three stories, which Messrs. Brickenden Bros. contemplate enlarging, devoted to the different branches of the business. The scope of the work engaged in comprises all kinds of carriages, wagons, etc. Repairing is made a specialty, and orders are attended to with promptitude and executed with satisfaction. Experienced and skilled workmen are employed, while the work is personally superintended by the members of the firm themselves, so that only first class work is turned out and special attention paid to the details of orders. Both members are natives of Toronto, are widely known and enjoy a high reputation. They are possessed of energy and enterprise and as they devote their time exclusively to their business, they are deserving of their marked success.

Malcolm Niven, COMMISSION MERCHANT, 50 FRONT STREET EAST.

Mr. Malcolm Niven has been established in business as a general merchandise broker for the past twenty-five years, during which time he has built up an excellent connection throughout the country and the United States. His office is located at No. 50 Front Street East. He is agent for some of the most important millers in Canada, handling their products with promptness and satisfaction to both buyers and sellers. Also agent for Messrs. N. K. Fairbank & Co., lard refiners, Chicago. He also takes orders for grain and provisions through the Chicago Board of Trade for cash or on margin, and all orders are promptly filled. Mr. Niven is a representative broker in this city for several Chicago houses. He deals extensively in grain, flour, provisions, fish, etc., selling throughout the Dominion and dealing in grain with the United States. Mr. Niven is a native of Scotland and has resided in this country for the past thirty years. He is a thorough business man and highly respected in commercial and social circles, and is a member of the Toronto Board of Trade.

Pearson Bros., REAL ESTATE BROKERS, 17 ADELAIDE STREET EAST.

Much of the rapid development noticed in eligible city property in Toronto is due to the honorable and conservative methods of our leading brokers, who have not sought to create inflated values, but rather to retain the market upon the firm basis of actual worth. As regards income-producing capacity. No form of investment has become so popular with the conservative public as judiciously selected real estate, for not only is a permanent source of income assured, but there is a reasonable certainty of prospective increase in value. Prominent among the leading and popular houses engaged in the real estate business of the city is that of Messrs. Pearson Bros., of 17 Adelaide Street East. The members of this firm consist of Mr. Charles Pearson and Mr. John F. Pearson, both of whom have lived in Toronto all their lives, and have carried on the business of real estate in all its branches for the past fifteen years. Mr. Charles Pearson was formerly manager for the late Bishop Strachan and late Capt. James Strachan, both of whom were large property owners. This firm is employed by many of the large capitalists and corporations in purchasing real estate investments. Their sales department is extensive, and comprises the dispositions of properties, both houses and vacant lots, in all parts of the city and country. Their estate management department is under the direct supervision of their manager, Mr. Arthur Pearson, and many of the largest property owners have their business transacted by this firm, finding that it is more remunerative than if handled by themselves. In nearly all important valuations and arbitrations their services are retained, such as in the expropriation of the Court House site, also by the Church Synod and Railway and Loan Companies and Banks. Regarding the real estate outlook the question with those who have idle money is, where to put it so that it shall be safe, and bring in the largest return. It is now conceded and beyond dispute, that realty when bought right is more profitable than any other investment. Toronto

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Edward Lye & Sons, CHURCH ORGAN BUILDERS, 18 AND 20 ST. ALBAN'S STREET.

The exact time of the first introduction of the organ is based in obscurity, some claiming it as about the Christian era, while others put it at a much more remote date. It was at that time a very crude affair, without either key-board or pedal, and was operated by means of large bellows. The keyboard was introduced in the latter part of the 11th century, and when first constructed each key was some three inches wide, and it is said, that to produce music a sharp blow of the fist was required. The pedal came about the 15th century, and at that time too the organ assumed its present shape. Since then improvements have from time to time been made, and the finished instrument of to-day is a "thing of beauty and a joy forever." Holding a leading position among the manufacturers of these goods in this section is the firm of Edward Lye & Sons, whose extensive establishment is on St. Alban's Street. It is some twenty-eight years since this enterprise was first started by Mr. Edward Lye, Sr., who conducted it alone till 1878 when his two sons, Edward J. and Arthur H., were admitted to a partnership which is still existing. This firm manufactures all styles of church organs varying in price from \$350 to \$5,000, doing the work in the most approved and substantial manner, using thoroughly seasoned wood and best quality of other material and employing the most skillful workmen that can be obtained. They do a very large and steadily increasing business and since their establishment here have manufactured and placed organs in many of the prominent churches both here and elsewhere, among them being Holy Trinity, Parkdale and Central Presbyterian, St. Luke's and the new Parkdale Methodist just completed, while their handiwork is to be seen in the places of worship of many of the smaller interior towns. The premises occupied cover an area of some 4,000 square feet, and are conveniently fitted up with all necessary appliances for successfully conducting the business. The members of the firm are all practical musicians, thoroughly understanding organ construction in all its details, are active and enterprising business men, and their manufactures are widely and favorably known.

Hart & Company, COMMERCIAL STATIONERS, ENGRAVERS, EMBOSERS, LITHOGRAPHER AND PRINTERS; BOOKSELLERS, BOOKBINDERS, LAW STATIONERS; MANUFACTURERS OF GLOBE LETTER FILES AND LETTER-FILING CABINETS; 31 AND 33 KING ST. WEST, TORONTO.

This old established and popular house was first opened by Mr. S. R. Hart, who conducted it alone for some years, when Mr. A. K. Roy entered into the partnership which still exists. The premises consist of a substantial four story and basement brick structure, 36x80 feet in dimensions, which are suitably fitted up for the convenience of the business to which they are devoted. The appliances are of the latest improved pattern, and employment is given to a large number of hands. This firm are publishers, booksellers and stationers, and do printing, binding, engraving, embossing and lithographic work. This is of first quality in all respects, the choicest material being used and only competent workmen employed. The first floor is handsomely arranged with counters, tables, showcases and cabinets for properly displaying the goods, which consist of a fine collection of mis-

cellaneous books by standard authors, fine stationery, pocketbooks, blank books, school supplies, etc., while the second, third and fourth flats are devoted to the other departments of the business. The goods are sold at both wholesale and retail and the trade of the house extends to all parts of the Dominion.

The members of the firm are pushing and energetic gentlemen, thoroughly understand the line of business in which they are engaged and devote their personal attention to it, while their store is a model of neatness and has that system and air of busy activity pleasing alike to customer and visitor.

Michie & Co., Late Fulton, Michie & Co., GROCERS, WINE AND SPIRIT MERCHANTS, ITALIAN WAREHOUSEMEN, NOS. 5½ AND 7 KING STREET WEST, WITH BRANCH AT 440 SPADINA AVENUE.

This old established and reliable business house dates its inception to the year 1836, when it was first started under the firm of Alexander Ogilvie & Co., Wholesale and Retail Grocers and Wine Merchants. This continued four years, when Mr. George Michie, grand uncle of the present members of the firm, was admitted to the business. In 1852 Mr. Ogilvie died, and Messrs. James Michie and A. T. Fulton, who had been connected with the house for seven years, entered into the partnership, and a purchasing house at Montreal and branch at Hamilton were opened. Mr. Thomas Kay was a resident partner at Montreal, and attended to the purchasing of stock, that city in those days being the great distributing centre for the Dominion. This continued for eight years, when Mr. Kay died, and very soon thereafter the Montreal house was closed, Toronto by this time having grown to such an extent and her trade had increased so much that goods could as readily be bought here as elsewhere. By this time the trade had grown to such large proportions that it was decided to separate the wholesale and retail departments, and to this end a large building was erected at the corner of Front and Yonge streets for wholesaling exclusively, the retail store being still continued on King Street. This lasted till 1866, when Mr. George Michie died, and his two surviving partners carried the business on till 1883, in which year Mr. James Michie also died. A year later Mr. Fulton retired and the wholesale department was closed, and Mr. John F. Michie, who resided in Scotland, and his two sons, Forbes and George S., succeeded to the retail business and conducted it till 1885, when on account of the passage of a city by-law it was decided to separate the grocery and liquor departments, and from this time forward the two houses have been separate though under the same firm name. Mr. John F. Michie died in Scotland in 1887 and the entire business has since devolved on his sons. In 1888 it was decided to open a branch in the northwestern part of the city, and accordingly No. 440 Spadina Ave. was selected as the place. The enterprise from the first has met with the most marked success, the trade increasing and extending from year to year. The goods kept are of the finest quality, a specialty being made of fancy pickled fruits and fine and fragrant teas and coffees, as well as the choicest wines, liquors, ales, clarets, etc., while the entire stock is offered at the lowest figures possible for first-class goods. The staff and facilities for delivering have been increased and the company are in a position to execute all orders promptly and carefully.

Wyld, Grasett & Darling, IMPORTERS AND WHOLESALE DEALERS IN DRY GOODS, ETC., COR. WELLINGTON AND BAY STREETS, TORONTO.

To recognize and pay tribute to well merited business success is always a pleasing duty; and it is rendered more pleasing when the sources of that success are clearly apparent and exemplify the rule that where ability and high business integrity are guided by experience and supported by ample capital, success is sure to be attained.

WYLD, GRASETT & DARLING continue to do one of the largest trades in the Dominion. Previous to entering into partnership, the various members of the firm, Messrs. Frederick Wyld, A. W. Grasett and Andrew Darling, were all connected with other leading firms in the city, from which they withdrew to form together the firm which is the subject of these lines.

Mr. Wyld, the senior partner, is well known as one of the oldest and most experienced merchants in the

and a natural polish and a kindliness of disposition which none can fail to recognize.

This firm possess an acknowledged advantage over all competitors in occupying what is believed to be the finest warehouse in the city, owned by themselves and built on plans which their experience settled as the best. The splendid exterior of this imposing structure cannot fail to strike the eye of the visitor to Toronto who sees it for the first time. It is located upon the south-east corner of Bay and Wellington streets in what was once the garden of the old Mercer homestead.

Within, this immense building contains five spacious flats, including the basement, and covers an area of 60 feet by 120, or a floor space of 36,000 square feet. It has numerous broad and lofty windows upon three sides, affording it all the light necessary for inspecting fabrics, and judging of colors and textures. To render the building the more perfect in all its appointments and convenient for the wants of every department of the business, no forethought and expense have been spared. It is ventilated and heated by the most modern and approved methods, and in its sanitary arrangements both health and comfort have been consulted. On every floor are found powerful and roomy freight and passenger elevators; and speaking tubes and parcel elevators are supplied wherever convenience requires them. All facilities for shipping and receiving goods are most perfect. The business offices and reception parlors of the firm, as well as the private rooms of the partners, are fitted up with a quiet and tasteful elegance which bears testimony that the modern business man no longer considers the comfort of himself and those with whom he associates in business hours a matter of no consequence.

In these days of keen competition, it is only the highest order of business merit that can hope for success. Organization must be perfect, attention ever wakeful and capital abundant. In every department the best men to be found anywhere must be secured for the best positions; such men are never dear; and when appointed must be given complete charge and never subject to intermeddling. It was said of Napoleon that his great genius was nowhere more clearly manifested than in the choice of men to aid him in his undertakings. With the firm in question, each head of a department does his own buying and oversees the sale of goods within his department. He is thus brought in direct contact with the customers for whom he works, and can learn and profit by the trade news they keep supplying him. He is kept in touch with the active business men in his line, and can judge from time to time how near his purchases hit the bull's-eye of popular fashion and favor; and learn facts to guide him in future purchases. But the stream of information from all these sources is of use not alone to the head of the department for whom it is prepared. To the customers of the firm it is immensely valuable. The travellers of the firm are constantly reporting at the warehouse what class of goods are selling freely and for what the demand appears slackening. Warned in time which way the



Dominion, and has long held the reputation of being one of the oldest experts in woollens in the trade. His general knowledge of business is very intimate, and his honorable standing in the business world is recognized by his selection as president of one of our leading insurance companies, and upon the directorate of several prominent banks and investment companies.

No man is better known to the trade throughout Canada than Mr. Grasett, whose experience and ability as a buyer of staples is unsurpassed.

To Mr. Darling is committed the department of finance and office work, and as this is in a great establishment of this kind, it could not be placed in better hands. In the junior partner are combined a keen natural insight rendered more valuable and available by long years of experience, a knowledge of men only acquired by much travel and observation,

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gusts of fashion are likely to blow, there is nothing purchased which is likely to prove dead stock, and no undesirable goods to be worked off on customers to their's and the firm's detriment.

Naturally a most important feature of the business is the staples. This department is placed in charge of Mr. Gracett. A great development has recently taken place in this class of goods particularly in the imported lines. In this department as in that of linens and flannels, assortments and values are equally good.

Did space permit, reference might be extended to the dress goods, silk and embroidery department, which is in charge of Mr. Lillie, and the men's furnishing branch, in charge of Mr. Fisher. Both these gentlemen are men of experience and special skill in the departments entrusted to them. The office is under the efficient supervision of Mr. R. D. Malcolm, the cashier, who in his special line is unsurpassed.

The success which has attended the business of this firm is due partly to the strict organization which prevails throughout every department of the business, but not least by the fair and courteous treatment which the house affords to all who deal with it.

Canadian Photo-Engraving Bureau.

I. F. MOORE, J. ALEXANDER, JR., 203 VONGE STREET, TORONTO. HALFTONE ENGRAVINGS MADE DIRECT FROM PHOTOGRAPHS, ETC., A SPECIALTY. ALSO PHOTO AND WOOD ENGRAVING IN ALL THEIR BRANCHES. WE GUARANTEE QUALITY, DESPATCH, AND REASONABLE RATES.

This department of the photographic art consists of a process of etching on copper, steel or zinc by means of the action of light and certain chemicals, a fac-simile of a photograph, drawing or other object so that from the plate any number of impressions may be taken. The method was discovered by Fox Talbot, who secured patents on it in 1852 and 1858. Since that time many improvements have been made, until now the art seems perfection itself. This firm commenced business in 1888, and are the only ones at present doing the halftone engraving in Canada. Since its inception it has met with the most marked success, a large and growing trade having been established. Halftone engravings made direct from photographs, drawings, or prints are a specialty, while photo and wood engraving in all their branches are prominent features of the establishment. The quality of the work is guaranteed, and all orders are executed with despatch and at reasonable rates. The latest improved appliances and apparatus are used and new methods introduced as soon as their merits are recognized and acknowledged, a new electrical machine having recently been added to their already complete outfit. While the firm is a comparatively young one, yet from the superiority of its work it has already established a wide connection, and has recently successfully competed with Chicago houses in halftone work. Employment is given to seven competent workmen. The individual members of the firm are I. F. Moore, and J. Alexander, jr., Canadians by birth, young and enterprising gentlemen, and practical in all branches of their profession.

The Badgerow, Falconer Bonded Vinegar Manufacturing Co., 79 AND 81 JARVIS STREET, TORONTO.

So much care being required in the manufacture of vinegar, it is of the greatest importance to the consuming public that they shall know by whom such an article is made, and that the manufacturers

are reputable and reliable. With the assistance of efficient workmen, thoroughly practised in the latest developments of science and chemistry, as applied to the production of choice and high-priced vinegar, the Badgerow, Falconer Bonded Vinegar Manufacturing Co. are able to put upon the market the finer and higher grades of vinegars, guaran-



HIGHEST AWARD
TORONTO EXHIBITION

teed pure and wholesome in every respect and free from all foreign acids and adulteration. They make a special grade for pickling purposes, which is the best ever offered to the public, being made from pure spirits only, with the most scrupulous care and cleanliness, manufactured in bond and put up under the supervision of an excise officer resident at the works. They manufacture and deal in the following kinds of vinegar: Bordeaux, Tanagona, Triple, Patra Pickling, Honey, Fruit, Malt, Cider, Raspberry and their celebrated Crystal Brands of White Wine, Toilet and Methylated Spirits, also the John O'Groat Bottled Malt, for which there is a constant demand. They also make the finest non-alcoholic cordials of pleasant and wholesome flavors: Lemon, Raspberry, Strawberry, Orange, Banana, Vanilla, Ginger, Nectar, etc. Their malt vinegar is made from corn, and is of full strength, while the fruit vinegar is manufactured from apples, and all goods are guaranteed to be absolutely pure. Their factory is large and commodious and is the finest equipped of any on the continent. The motive power is steam, and fifteen hands are given steady employment, while the goods manufactured were awarded the highest award at the Toronto Exhibition. The goods find a ready market wherever introduced, and are sold in all parts of the Dominion and exported to the United States. Three travellers represent the house in the different sections of the country. The individual members of the company are A. H. Badgerow and James H. Falconer, Scotchmen by birth, and active, energetic and pushing business men, who personally superintend the details of their factory.



HIGHEST AWARD
TORONTO EXHIBITION

James Park & Son, PROVISION MERCHANTS, PORK PACKERS AND MANUFACTURERS OF PRESERVED MEATS; SPECIALTY, IMPORTED ENGLISH SHEEP CASINGS FOR THE SAUSAGE TRADE; 41 TO 47 ST. LAWRENCE MARKET; 95 FRONT STREET EAST.

The provision trade in Toronto is a branch of industry thoroughly developed. A leading firm in this line is Messrs. James Park & Son, whose extensive establishment is on the Front Street side of St. Lawrence Market. It is thirty-four years since this enterprise was first started by Mr. James Park, who conducted it alone till 1883, since which time the present firm have carried it on. When first started it was in a small way, but as the years have passed the trade has increased and extended, and is now the leading one of its kind in the city. The firm are provision merchants and pork packers, buying the dressed hogs on the market from the farmers and by the carload, then curing and preserving the meat; manufacturing preserved meats, sugar-cured hams, sausages, bolognas, etc., and doing a large trade, while for the convenience of this branch of their business they have rooms specially fitted up and replete with all the latest appliances. They deal largely in country produce, butter, eggs and cheese, as well as fresh meat, and make a specialty of imported English sheep casing for the sausage trade. These various goods are sold in large quantities, at wholesale and job lots, the trade extending to all parts of the Dominion. Two travellers from the house visit different sections of the country. Mr. James Park, the senior member of the firm, was born in Glasgow, Scotland, and has lived in Canada many years. His son Andrew is a Toronto boy. They are pushing and energetic gentlemen, and thoroughly practical provision merchants.

The A. G. Peuchen Co. (Limited). MANUFACTURERS OF VARNISHES, JAPANS, OILS, DRY COLORS, MIXED PAINTS, ETC. SAMUEL TREES, PRESIDENT; J. M. FRENCH, SECRETARY; A. G. PEUCHEN, MANAGING DIRECTOR; OFFICE, FACTORIES AND WAREHOUSES, LESLIE STREET AND EASTERN AVENUE.

This extensive and leading manufacturing establishment dates its inception to the year 1878, when it was first started under the style of Peuchen, Collins & Co., who were succeeded twelve years later by the present proprietors, a joint stock company, with a capital of \$100,000, being organized about one year ago, and at that time new and extensive factories and warehouses were erected on Leslie Street and Eastern Avenue. These are very extensive in their character, covering an area of some four acres, and being fully equipped with the latest improved machinery and appliances pertaining to the business. The company manufacture varnishes, japans, oils, dry colors, mixed paints, etc., and make a specialty of Paris green, their factory being the only one in Canada where this article is made. They have also the largest plant in the Dominion for manufacturing varnish, the settling tanks holding as much as 320,000 gallons, are kept constantly filled. These goods are of the prime quality and find a ready market throughout all parts of the Dominion,

including British Columbia, Manitoba and the Maritime Provinces. The company is well represented by six travellers, whose territory covers the whole of Canada. Twice within the past ten years has the factory been almost entirely destroyed by fire, and as often has it been rebuilt on a larger and more extensive scale, and as an evidence of the way the business has increased it may be stated that before the present company took hold of it in 1880, the annual sales amounted to but \$5,000 while now they aggregate more than \$300,000. A 100 horse-power engine furnishes the motive power, and employment is given to fifty-five hands. Mr. A. G. Peuchen, the managing director, and Mr. John M. French, sec.-treas., are pushing, lively and energetic gentlemen, and to their enterprise is due to a great extent the present popularity of the house.

The Ontario Terra Cotta, Brick and Sewer Pipe Co. Limited, MANUFACTURERS OF PLAIN AND ORNAMENTAL RED PRESSED BRICKS, TERRA COTTA, TILES, ETC., (WORKS AT CAMPBELLVILLE, ONT.); LIVINGSTONE BUILDING, 34 YONGE STREET.

This company was organized in April, 1889, and although but a little more than a year old, already does a very large trade and stands in the front rank of the commercial enterprises of Western Ontario. The works of the company where the bricks and terra cotta are manufactured, are at Campbellville, and are very extended in their nature. The company have some twenty acres of apparently inexhaustible clay, and all necessary apparatus for successfully carrying on the business, including one of the largest presses in either Canada or the United States, and are having a second one built in addition to the one they already have for making semi-dry bricks, while they have recently imported from England, a machine of the most improved type for turning out plastic work, aside from those which they already have for this purpose, and which have been in successful operation for some time. They have four of the latest improved down draft kilns for burning the bricks after they are pressed, which have a capacity of 35,000 each, while two kilns full can be burned each month. Besides these a new kiln with a capacity of 80,000 bricks is now being built, which will be completed in a short time. The company also make tiles and terra cotta of varied designs, either from plans of their own or those furnished by others. These goods are all of first quality, the clay from which they are made being specially adapted for this purpose, while the facilities of the company for doing good work are unsurpassed. Twenty-five men and fifteen teams are given steady employment. The manufactures of the company find a ready market wherever introduced, and are sold and shipped to all parts of the province, while many extensive contracts both here and elsewhere have been filled, and the demand is steadily increasing. Mr. Livingstone, the president, is one of the active business men of Western Ontario, an active and enterprising gentleman, and to his energy is due, to a great extent, the success that attends the company, while Mr. Lewis, the superintendent, has had a life long experience in one of the largest terra cotta works in England, and the individual members of the company are among the most influential and prominent citizens.

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Dovercourt Twine Mills Co. of Toronto, Limited, MANUFACTURERS OF COTTON AND HEMP TWINES AND CORDAGE, MILL BANDING AND DRIVING ROPES, BRAIDED SASH CORD, CHALK AND FISHING LINES, LACES, SEINE TWINE, HAMMOCKS, TENNIS, CRICKET AND FLY NETS; MILLS AND OFFICE, 1078 BLOOR STREET WEST; SAMPLE ROOM, 37 YONGE STREET.

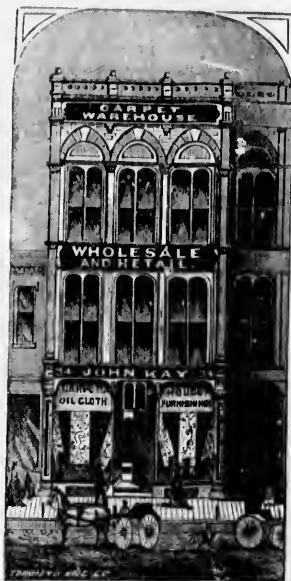
The manufacture of twines, cordage, rope, etc., is an important industry and grows more so year by year. This business is well represented in Toronto by the Dovercourt Twine Mills Co., Limited, whose well-appointed sample room is on Yonge Street near Front, and mills and office at No. 1078 Bloor Street West. The inception of this enterprise dates back some four years, but it has recently been re-organized and a joint stock company formed, the extent and scope of the manufactory being thereby very much increased. The premises are large and commodious, covering an area of more than half an acre, and are being equipped with special machinery, built expressly by the company. This house manufactures cotton and hemp twines and cordage, mill banding and driving ropes, braided sash cord, chalk and fishing lines, laces, seine twine, hammocks, tennis, cricket and fly nets, etc., buying the cotton yarn from the mills here and importing the hemp and jute from Europe. The goods turned out are of a first-class quality, find a ready market, and are sold and shipped to all parts of the Dominion.

Hewlett Man'g Company, 110 QUEEN STREET WEST.

The house-furnishing industry is a very important one in any community, and especially so in large and growing cities. Toronto has many prominent houses engaged in this line, a leading one being that of the Hewlett Manufacturing Company, whose extensive warehouses are at 110 Queen Street West, and whose large and well-appointed factory is found on Hayter St. The inception of this enterprise dates back some seven years, when it was first started by the present proprietors, who, previous to that, had been in the same line in Buffalo, New York. The premises occupied as a salesroom and storehouse consist of a substantial three-story and basement brick structure, 20 x 55 feet in dimensions and suitably fitted up for the convenience of the business to which it is devoted. The factory is a spacious three-story structure, with all necessary appliances, the ground floor being used in making spring beds, the first flat for mattresses, and the second for upholstering. The Company keep in stock a fine line of furniture, carpets, silverware, clocks, wringers, baby carriages and general house-furnishings, and manufacture spring beds, mattresses and general upholstered goods, and in the various departments do a large and flourishing business, employment being given to some 20 hands. The goods dealt in are all of first quality, and are sold at moderate prices, the easy monthly payment principle having been adopted by the house. The trade is principally confined to the city, and the house employs city travellers in making outside sales. The members of the Company are William C. and James A. Hewlett, Canadians by birth, enterprising gentlemen, pushing business men, and practical wood workers.

John Kay, Son & Co., CARPETS, OIL-CLOTHS, LINOLEUMS, AND GENERAL HOUSE FURNISHINGS, WHOLESALE AND RETAIL, 34 KING STREET WEST.

Carpets form an important article of necessity in every household; consequently the trade in them is proportionately significant. In Toronto the leading house for anything in this line is that of Messrs. John Kay, Son & Co., whose extensive establishment is at No. 34 King Street West. This business was founded in 1843 by Messrs. Betley & Brown, and in 1847 was changed to Messrs. Betley & Kay, trading as general dry goods merchants on the corner of Yonge and King Streets. Some twenty-five years



later Mr. Betley retired, and ten years ago since Mr. Kay removed to his present location and devoted his operations entirely to carpets and house furnishings in that line. Mr. Kay continued alone till 1888, when he associated with him his son, John B., and son-in-law, Colin F. Gordon, and these three gentlemen now constitute the firm. The building is a four-story one, 26x205 feet in dimensions, where a large stock of carpets, rugs, oil cloth, linoleum, curtains, draperies and this class of goods is to be found. This house does the biggest carpet trade of any one in the Dominion, and the representations made can always be depended on. The goods are sold at both wholesale and retail, and the trade extends to all parts of the Dominion. The members of the firm are active and enterprising business men, who personally superintend the various departments of their establishment.

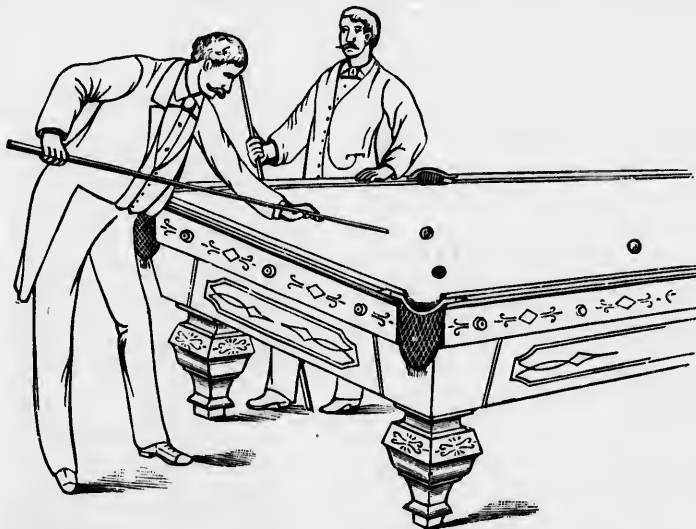
Toronto Billiard Table Co., W. O. WHITING, MANAGER, MANUFACTURERS, IMPORTERS, AND DEALERS IN ALL KINDS OF POOL AND BILLIARD TABLES, 62 YORK STREET, TORONTO.

It is absolutely necessary in this busy and rushing age, that some harmless recreation be indulged in to relieve the mind of its cares and refresh it for renewed energy.

The game of pool or billiards, which is supposed to have originated in England, first being known as

extensive importer of and dealer in Billiard Cloth, Ivory, Cue Tips, Chalk, Cues, and all materials pertaining to the business. The trade of the house has from its inception met with marked success, enlarging and increasing from year to year, and now the orders for goods of this kind come from all parts of the country.

Mr. Whiting, the manager, is a pleasant and social gentleman, and is a thoroughly practical builder of these tables, having had many years' experience. He personally superintends all details, and closely inspects every article before it leaves the manufactory.



bowls, and which was introduced into France by Louis XIV., whose physician recommended this exercise, furnishes a most suitable game for this purpose, played either at home or in some billiard parlor.

Since the invention of the game, the shape of the table on which it is played has varied from time to time. At first it was square, with a hole or pocket at each corner to receive the ball; then it was lengthened and provided with two other pockets, and occasionally it is made round, oval, triangular or octagonal, with or without pockets, according to the game required, and depending, too, on the country in which it is to be used, different places adopting different styles.

The manufacture of these tables has become a very important industry, many thousands of hands being employed and many millions of dollars invested in the enterprise. Leading in this line of business is the far-famed house of the Toronto Billiard Table Co., W. O. Whiting, manager, whose place of business is at No. 62 York Street, and show rooms at 122½ King Street West.

This company are manufacturers, dealers and importers in all kinds of pool and billiard tables, and are sole agents in Canada of the Standard Composition Pool and Billiard Balls, which are everywhere considered the best in the market. It is also a very

J. D. King & Co., MANUFACTURERS OF FINE BOOTS AND SHOES, WELLINGTON ST. WEST.

The production of boots and shoes in large quantities is a business requiring for its successful management the exercise of more tact, skill and practical knowledge than almost any other branch of manufacturing industry. The selection and purchasing of stock, the determination of styles and finish to suit different and distant markets, the best means of economy in production, and finally the presentation to the customer of the finest article in such a manner as will convince him of its merits and its suitability to his trade. All these are but a few of the precautions and methods to be observed by the successful manufacturer. Prominently identified with this pursuit in Toronto is the well-known and old-established house of Messrs. J. D. King & Co., manufacturers of fine boots and shoes. This business was established in 1870, and since that time the growth of its trade has been steadily progressive. Messrs. King & Co. were formerly on Front Street East, but some five years ago they moved to the spacious premises they now occupy on Wellington Street, just west of York Street. The factory is one of the best equipped in the country and the most modern machinery and appliances have been introduced, while employment is given to over two hundred skilled

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operatives. The products of the house consist of all kinds of men's, boys', youths', ladies', misses' and infants' boots and shoes, specialties being made of fine and medium hand-sewn welt, Gooeyear sewn welt and machine sewn goods. These productions are admirably adapted to the wants of first-class retailers and general dealers, and the large and annually increasing trade of the firm is ample evidence of the appreciation which has been accorded to the merits of the goods produced. They are made of the best materials and are unsurpassed in finish, style, durability and workmanship. In short, the facilities of this house are such that it is enabled to offer to the trade such inducements in terms and prices as cannot readily be equalled.

Sheffield House Importing Company,
C. E. ROBINSON, MANAGER, 65 YONGE ST.

This is the outcome of an old established enterprise which was started in 1842 by the late Joseph Robinson, and known all over Canada as the "Sheffield House." Two years ago Mr. Robinson died and the present proprietors opened a business under the name of "The Sheffield House Importing Company," moving the establishment to its present location, which is well-adapted to the uses to which it is devoted. The business consists in importing directly, and in dealing in English plated ware, side dishes, Doulton and Derby china goods, cases, desserts, fish eaters, French goods, marble clocks, bronzes, opera glasses, etc., Rogers & Son's table and pocket cutlery, express razors, and carvers, with many novelties suitable for the holiday and other trade. The house deals extensively in diamonds and precious stones, and manufactures jewelry, medals, etc., to order, either from designs of its own or those furnished, while clock repairing and watch adjusting are prominent features. In all cases satisfaction is guaranteed in every particular. This house has the agency for the Patent Eagle Open and Closed Fire Grate, which is of the best English manufacture, can be used open or closed as may be desired, has the fire screen and blower attached and is always convenient, and is the most complete and convenient arrangement for a fire grate yet invented. Those desiring to build should examine its merits before deciding on what grate to use. The goods dealt in by this house are all of first quality, are so'd at both wholesale and retail, find a ready market wherever introduced and are shipped to all parts of the Dominion. Mr. C. E. Robinson, the Manager, is a Canadian by birth and an enterprising gentleman, and to his activity and energy is due the very extended and prosperous trade which his house enjoys.

Esplanade Steam Forge, FOOT OF PRINCESS STREET; HARRY WORTHING, MANUFACTURER OF ALL KINDS OF IRON WORK FOR BRIDGES, WHARVES, YACHTS, BUILDINGS, ETC.

This enterprise dates its beginning back some fifteen years, when it was first started by Mr. Henry Worthing who carried it on till 1888, since which time his son, the present proprietor, has conducted it. The premises occupied are 40x70 feet in dimensions,

a substantially built structure, iron clad and fire proof. This contains all the latest improved machinery and appliances, including lathe, punching machine, punch and shears, etc., for successfully doing the work to which it is devoted. This consists of manufacturing all kinds of iron work for bridges, wharves, yachts, buildings, stone-cutters' tools, bush hammers, etc., and in these, especially the iron work for yachts and for the masts and rigging of sailing vessels, a very large business is done, nearly all the boat work of this nature that is done in the city being turned out at this shop. Among the various goods made by this house is an improved screw cutter, for which Mr. Worthing owns the patent right, by which gas fitters and plumbers are enabled to cut a thread on the end of a broken pipe, without having more of it exposed than is merely necessary to get the the tool down to it. It is a very simple contrivance and at the same time saves a great amount of extra digging to expose sunken and buried pipes, and is highly appreciated by those who do this kind of work. A fifteen horse power engine is used to drive the machinery of the establishment, and ten skilled and competent workmen are given steady employment. Mr. Worthing is of English birth and has lived in Canada for many years. He is a practical iron worker and learned the trade with his father, commencing when quite young.

The "Leader" Sample Room, E. SULLIVAN, PROPRIETOR, 63 KING STREET EAST, TORONTO; TELEPHONE 2085.

In a large, growing and prosperous city like Toronto, where so many places are devoted to the sale of liquid refreshments, it is a pleasure to meet with one that is in every respect first class, and is truly a "sample" room in its every sense. Such a house is the "Leader," E. Sullivan, proprietor, on King Street, at the corner of Leader Lane. It is but a little more than a year since the establishment of this house under its present host, but in that short time a large and flourishing trade has been built up, the patronage increasing from month to month. The bar is well appointed and fully stocked with a fine line of wines, liquors, ales, etc., a specialty being made of fancy drinks, Italian cherries, pine apples, fine o'd brandies, etc., as also the choicest cigars, these being imported directly by the house. Mr. Sullivan is a Canadian by birth, a pleasant gentleman, thoroughly posted in regard to fine and choice wines and liquors. He was for fourteen years connected with M. McConnell, then the largest sample rooms of the city, and brings his long experience into practical use in his new enterprise. Five courteous and competent assistants are given steady employment. In connection with the sample room and auxiliary to it is a first-class lunch and dining room, which is cheerful and homelike and will comfortably seat forty guests. The menu contains the delicacies of the season, as well as the most substantial food, while the *cuisine* is in charge of competent assistants and careful and courteous waiters are in constant attendance, and here the busy merchant, banker, lawyer or clerk can get his midday meal with pleasant surroundings and the least possible delay.

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W. C. Adams, L. D. S., SURGEON DENTIST,
95 KING STREET EAST.

Among the well-known dental practitioners of Toronto is Mr. W. C. Adams, L. D. S., of No. 95 King Street East, where he has well-appointed and handsomely furnished offices, and all necessary appliances of the latest design for successfully conducting the business. Mr. Adams located here in 1854 and has been in continuous practice longer than any other dentist in the city. He is a Licentiate of the Royal College of Dental Surgeons, and keeps thoroughly posted in regard to new and modern methods of treatment. He was the first dentist in the city to manufacture nitrous oxide gas and was the first to use gas and chloroform mixed, now commonly known as vitalized air. This was twenty years ago, while so far back as 1854 he invented the "root elevator" for removing decayed and other roots. He was first, too, in the city to use electricity in dental work, while new inventions and discoveries are introduced by him as soon as their merits are recognized. He does all kinds of dental work, but makes a specialty of the preservation of the natural teeth, regulation of mouth, and direction for development of children's teeth. Since he has been established he has built up a flourishing practice, his patrons coming from among the best and most influential citizens. He is a Canadian by birth and a thoroughly practical dentist.

Lever Bros., Limited, SUNLIGHT SOAP;
GOLD MEDALS AT PARIS, FRANCE; GHENT,
BELGIUM; OTTAWA, CANADA; CARDIFF,
WALES; BRIGHTON, ENGLAND. CANADIAN
HEAD OFFICE, 27½ WELLINGTON ST. EAST.

If the old proverb that "Cleanliness is next to Godliness" is true, the manufacture of pure soaps and those things that tend to keep one clean is the most important industry anywhere, and the promoters of it should be the most highly recognized of any in the community or country. The most prominent establishment in the world at present engaged in this line of business, is at Port Sunlight, near Liverpool, Eng., where the famous "Sunlight Soap" is manufactured. The inception of this enterprise dates back some five years, but in that short time on account of the superior quality of the goods, the most phenomenal trade has been established, the sales exceeding that of any other soap in the world, while it is more largely used in the United Kingdom than all the advertised laundry soaps added together. The house guarantees this, and offers \$5,000 to the charitable institutions of Canada, if the contrary can be proven. They make the same offer if any impure or adulterated materials are found in the soap. Their works are very extensive, covering an area of fifty-two acres, and giving employment to 1,000 hands. They have their own ships for distributing the soap around the British Isles, and of such a high grade is this article that it has taken five gold medals in the past three years, including the Paris Exhibition. The agency at Toronto, which was established in the early part of 1889, is the headquarters for Canada, there being branches in Halifax, Montreal, Ottawa and Winnipeg. M. A. Robinson, the manager, is a social and pushing gentleman, and ever ready to talk of the merits of his goods.

R. H. Lear, 19 AND 21 RICHMOND STREET WEST.

Few of the various articles used in house furnishing play a more conspicuous part than neat and fancy gas fixtures and chandeliers, and the manufacture and trade in them has of recent years assumed large proportions. A prominent house, and the leading one in this city devoted to the sale of these goods is that established in 1875 by Mr. R. H. Lear, and by him conducted till his death in the latter part of 1888, since which time it has been carried on in trust for his estate. When first started it was on Victoria Street, but as the business increased larger accommodations were needed, and it has from time to time being removed, locating in its present commodious quarters some six years ago. These consist of a substantial three-story building 35 x 80 feet in dimension, and suitably fitted up for the convenience of the business to which it is devoted. The stock is very full and complete, including all kinds of gas fixtures and chandeliers of the latest styles and patterns, which have been imported directly by the house, judiciously selected, bought in large quantities and sold at moderate prices. The trade in these has from the start been most marked, steadily increasing and extending as the years have passed, and now reaching to all parts of the city. Since Mr. Lear's death the active management of the business has been in charge of Mr. W. H. Meredith, who has long been connected with the house, thoroughly understands its every detail, an active and enterprising gentleman and one in whom the estate has the most implicit confidence.

British American Dyeing Co., GOLD
MEDALLIST DYERS, 2435 NOTRE DAME STREET,
MONTREAL; 90 KING STREET EAST, TORONTO;
WALTER ENDALL, MANAGER FOR TORONTO.

This is the largest establishment of the kind in the Dominion, the ground owned by it at Verdun, near Montreal, being about five acres, two-fifths of which is covered with buildings. These are fitted up with the latest improved machinery and all necessary appliances for successfully carrying on the immense business that is done, and where over 100 hands are given steady employment.

The company are prepared to dye and finish all classes of goods, both piece goods and domestic work, in silk, wool, cotton or mixed fabrics, while they have experienced and reliable men in charge of the different departments, and are thus in a position to execute all orders entrusted to them equal to any house in Europe, and better than any in the Dominion. The company imports its own dyes, and uses the very best, thus producing the newest and fastest colors, and guaranteeing perfection of work in all classes of dyeing and cleaning, and getting much finer results than can possibly be obtained in small establishments, where one or two have to complete all classes of goods, and often without proper appliances. The trade done by this house is very extended, it having agencies in all parts of the country, and its patrons coming from among the best citizens everywhere, while the excellent work done by the company is fully attested by the many gold and silver medals and first prizes that it has taken when its work has been placed in competition with that of others. Mr. Walter Endall, who is manager of the office of the company in Toronto, is an active and enterprising gentleman, and faithfully looks after its interests.

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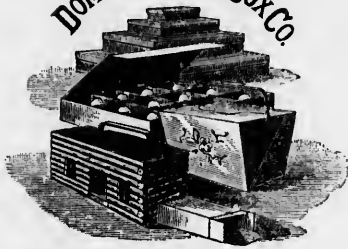
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DOMINION PAPER BOX CO.



THE ARTHUR PATENT FOLDING BOX, THE
BIRLEY PATENT FOLDING BOX. FRANK P.
BIRLEY, MFR., 74 KING ST. WEST;
FACTORY 183 PEARL ST.

The uses made of paper in manufactures are now almost unlimited. The manufacture of paper car wheels has now become a large industry, producing a wheel which is practically indestructible, the tires only having to be replaced. Paper has also been used for making gaspipes, while household utensils and even stoves have been made of paper.

An important branch of the paper industry is the manufacture of paper boxes, articles which enter directly into the uses of numerous branches of business. A leading establishment engaged in this important pursuit is that known as the Dominion Paper Box Co., which was founded here in 1881, since when a trade has been developed which now extends to all parts of the Dominion. The premises occupied are most spacious and commodious, comprising two flats, each 60 x 260 feet in dimensions, the building stretching back from King to Pearl Streets. Every convenience and labor-saving appliance is at hand to promptly and efficiently prosecute this business. Employment is given to one hundred hands, and an average of 35,000 boxes a day is turned out. All kinds of plain and fancy paper boxes are here manufactured. Any desired shape or style is made to order, and all work is finished in the neatest possible manner. The specialties of the house are the Arthur Patent Folding Box, the Birley Patent Folding Box, and Oyster Pails.

Mr. Frank P. Birley, the proprietor and manager, was born in England in 1855, and came to this country in 1875. The company control several patents, and in the line of production in which they are engaged they are surpassed by no contemporary.

Star Life Assurance Society, A. D.
PERRY, MANAGER, 32 WELLINGTON
STREET EAST.

The life insurance system has been for many years a positive force in the progress

of modern civilization, and the accumulation of national wealth. It has been an important factor in the education of every community, which it has influenced in habits of economy and prudence. Prominent amongst the old established life insurance corporations doing business here is the well-known Star Life Assurance Society, with headquarters at Moorgate Street, London. This company was established forty-four years ago, and during its long existence it has always enjoyed the full confidence of the public. It has a shareholders' capital, paid up, of \$25,000, with total assets of close on \$12,000,000. Since its start it has enjoyed a phenomenally successful career, and its system is the most substantial of any in the world. It pays all legitimate claims promptly and in full, the total amount paid considerably exceeding two million pounds sterling. The enormous amount of comfort and help, in the darkest hours of bereavement and privation, which is represented by that large figure, must prove a satisfaction to all who have been in any way associated with the beneficent operations of this Society. The income of the Society for the past year shows a substantial increase under each of the sources from which it is derived. Only the best of risks are selected; the funds are most carefully invested at remunerative rates; and the business of the Society generally is conducted with an anxious desire to meet all reasonable requirements. Loans are effected on real estate at the lowest current rates, and a large business is done in this connection. The interests of this Society in Toronto are well and ably represented by Mr. A. D. Perry, a gentleman of wide experience in insurance matters.

Robert Cochran, Stock Broker, 23 Colborne Street.

The investment of money is one which concerns us all, and in that connection there is at all times a demand for the services of the stock broker. Amongst those who occupy a leading position in this line of business is Mr. Robert Cochran, whose offices are in Colborne Street, and who was formerly a member of the well-known firm of Scarth, Cochran & Co.

Mr. Cochran enjoys a wide connection and has a keen comprehensive knowledge of the money market. He deals largely in stocks, bonds and debentures, both in Toronto and New York, and also in grain and provisions, on the Chicago Board of Trade, on margin or cash. As a land agent Mr. Cochran does a large business, operating extensively in Hudson's Bay and North-West Company's Lands. Mr. Cochran is a native of Scotland, but for many years has lived in this country, where he is highly esteemed by all who know him, and in all his dealings he will be found prompt and reliable.

A. J. McLean, MERCHANT TAILOR, 372 QUEEN STREET WEST.

In these days when the world judges so much by outward appearances, it is necessary for all business men to be well dressed, and never was there a time when the art of merchant tailoring was so thoroughly appreciated and understood as at the present; for there is a wide difference in the style, comfort, fit, and appearance of the clothes cut and made by the merchant tailor and those of the ready-made clothier. A prominent house engaged in this important pursuit is that of Mr. A. J. McLean, of 372 Queen Street West, close to Spadina Avenue. He has been established here for the last four years, and has always enjoyed a liberal and influential patronage. In this well-equipped store will always be found a very choice assortment of the newest and most fashionable styles in general suitings, including Scotch and English tweeds, Irish serges, fine cloths, worsteds, diagonals, etc., of the best manufacture, which have been selected with the greatest care, and which for quality and elegance are able to meet the wants of the most fastidious. Mr. McLean thoroughly understands every detail of this business, and possesses ample facilities for the prompt fulfillment of all orders, having always a large staff of skilled workmen whose operations are all conducted under his personal supervision. Mr. McLean, who is descended from an old Highland Scotch family, is a native of Canada, and is personally popular with all who know him. In short, to those who desire a high grade of custom clothing this house commends itself as one that may be implicitly relied on to furnish only such garments as shall rank superior in all respects.

Glasgow & London Insurance Company. HEAD OFFICE FOR CANADA, MONTREAL; MANAGER, STEWART BROWNE; RESIDENT SECRETARY, HUGH BROWNE. OFFICE, 34 TORONTO STREET.

In no branch of business enterprise has there been a more marked growth than in fire insurance, there being represented in Toronto a number of the most substantial and financially strong institutions in the world. In the aggregation of capital in buildings and perishable property, the first-class reliable insurance company is necessary for the continuance of business interests. In this volume, wherein our leading and representative pursuits receive due and careful consideration, and to some extent detailed review, there is no department that enlists more attention than that of fire insurance. The Glasgow and London Fire Insurance Company, of Great Britain, presents itself as one of the leading companies doing business in this country. The Glasgow and London has an authorized capital of \$1,500,000, a government deposit for the benefit of Canadian policy holders of \$140,-

000, a reserve of \$255,000, an income of \$1,100,000, with assets in Canada of \$210,000. The Board of Directors for the Dominion comprises the following: W. H. Hutton, Esq., Chairman; William Cassils, Esq., President of the Canadian District Telegraph Co.; D. Girouard, Esq., Q.C., M.P.; Larratt W. Smith, Esq., D. C. L., President of the Building and Loan Association; Robert C. Jamieson, Esq.; S. Nordheimer Esq., and George R.R. Cockburn, Esq., M.P., all gentlemen well and favorably known throughout the Dominion. The responsible duties of manager are ably discharged by Stewart Browne, Esq., of Montreal, while in Toronto the company is efficiently represented by Hugh Browne, Esq., resident secretary, the general agents being Messrs. W. Fahey and W. J. Bryan.

Robertson Bros., WHOLESALE CONFECTIONERS. FACTORY—83 TO 91 QUEEN STREET EAST.

The inhabitants of the American continent, especially the rising generation, are probably the largest consumers of confectionery goods in the world, and the productions of our manufacturers of the wholesome and delicious luxuries can compete favorably with those of France, which country for a long period has been considered the most successful in this particular line.

Occupying the leading position in this line of business is the old established firm of Messrs. Robertson Bros., which has been in existence for close on a quarter of a century, during which period it has steadily preserved the highest reputation for turning out only the very purest of goods. Spacious premises are occupied on Queen Street East, consisting of a substantial four-storey brick building, with a frontage of 130 feet and a depth of 160 feet. The whole establishment is systematically divided into departments; on the first floor are the offices, shipping and packing rooms; in the rear is the engine and boiler room, also the "pan" room in which the hard finished goods are made and of which the firm make a specialty. In the basement is the chocolate room; on the second floor is the cream room, where all cream goods are manufactured; also the lozenge department, of which some 2,000 lbs. are turned out daily. On the third floor are the boiling rooms, where some 10,000 lbs. of boiled candy are turned out weekly. On the top flat is the "gum" room where the jujubes, marsh mallows and all kinds of jelly goods are made. The confections are made from cane sugar only, and orders are received from 5 lb. packages to a carload, the goods going into every part of the Dominion from the Atlantic to the Pacific. This industry, in no small measure adds to the fame of Toronto as a manufacturing centre, while by giving employment to some 150 hands it also adds to the material thrift of the city.

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Thomas and Alexander Robertson, natives of Scotland, who possess in a marked degree that spirit of energy and enterprise so characteristic of the Scotch, and which makes them the most acceptable settlers in any country.

Mara & Co., GROCERS AND WINE MERCHANTS, 280 QUEEN STREET WEST.

Comprising so many of the actual necessities of life, to say nothing of the numerous delicacies, the trade in groceries, including as it does some of the products of every country in the globe, is necessarily a most important factor in the constitution of our commercial fabric.

Amongst those who occupy a leading position in this business and do one of the largest trades in the city, is the well-known firm of Messrs. Mara & Co., who occupy a handsome store with spacious warerooms in the rear at 280 Queen Street West. Mr. William Mara, the head of this house, has been engaged in this business for the last eighteen years, and in that time has built up a large family trade and connection, a result due to the fact that he has ever made it a *sine qua non* to deal only in the very best of supplies, and thus he has secured the full confidence of his numerous customers. The stock carried is a heavy and varied one and includes all kinds of hermetically sealed goods in tin and glass, condiments, conserves and table delicacies; in this line he has one of the finest assortments to be found in the city, and any novelty in fancy groceries will always be found here, while he also handles the usual staples and sundries. Special attention is paid to teas and coffees, the teas being the choicest products of China, Japan and Assam, with the most fragrant coffees from Java, Mocha and South America. Messrs. Mara & Co. obtain their goods direct from first hands, and are thus enabled to quote the lowest prices to their customers. A leading specialty of the house is the Country Department, in which connection a large and extended trade is done. A handsome catalogue and price list is published by the firm, and family orders are shipped to all parts of Ontario, twenty dollar orders being shipped free to any railroad station within 100 miles of Toronto. Messrs. Mara & Co. deal in the finest wines and liquors obtained direct from noted shippers, and which are guaranteed pure and unadulterated. In this line their business is strictly a family one and special attention is paid to wines for medicinal purposes. Mr. Mara is one of the leading representatives of this branch of trade and is personally popular with and much esteemed by all who know him.

Freehold Loan and Savings Company.
HON. S. C. WOOD, MANAGER, CORNER CHURCH AND COURT STREETS.

In dealing with the business interests of any given centre, prominent mention must in all cases be made of our moneyed institu-

tions, these in a great measure being the reflex of the prosperity of the place. A prominent institution in Toronto is that of the Freehold Loan and Savings Company, with offices at the corner of Church and Court Streets. This business was established in 1859, and its history since then under able and conservative management, has been a steadily prosperous one. The subscribed capital of the Company is \$2,700,000, of which \$1,200,000 has been paid up, and there is a reserve fund of \$570,000. The company issues loans on satisfactory securities at the lowest rate of interest, repayment being made on such a basis as may be agreed upon to suit the borrower. Its board of directors embraces some of our best known business men, whose names are at once a guarantee for the stability of this company, amongst them being A. T. Filton, Esq., W. J. MacDonell, Esq., W. Elliott, Esq., W. F. McMaster, Esq., T. S. Stayner, Esq., C. H. Gooderham, Esq., and Hugh Ryan. The important duties of the manager are ably discharged by the Hon. S. C. Wood, a gentleman of wide experience in financial matters, having at one time been Treasurer of the Province of Ontario, and also of the County of Victoria. The solicitor is Mr. John Leys, and the bankers of this company are the Canadian Bank of Commerce, the Standard Bank, the Bank of Ottawa, the Imperial Bank, the Union Bank and the Bank of Scotland, London, England.

Charles Smith & Co., MANUFACTURERS OF STEAM ENGINES, PUMPS, HYDRANTS, VALVES, ETC., 59 RICHMOND STREET EAST.

It is the object of this historical review to make some general remarks upon the character of those manufacturing enterprises which have done so much to promote the fame of Toronto as a producing and distributing centre. In this connection attention is drawn to the well-known and reliable house of Messrs. Charles Smith & Co., which has long occupied a prominent place in manufacturing industries. The enormous increase in the demand for steam engines and machinery has rendered their manufacture in this country one of great importance and significance. Messrs. Chas. Smith & Co. are manufacturers of steam engines, pumps, hydrants, valves, shafting, pulleys, hangers, water meters, and general water works supplies, while special machinery is made to order. The premises occupied by the firm were formerly on Adelaide Street, but they recently removed to No. 59 Richmond east, where they occupy two spacious flats, each 45x55 feet in dimensions, fitted up with new and most approved machinery, employing a large number of skilled hands. The superior quality of all work turned out from here and the high reputation enjoyed by the firm have secured for them a big trade and connection. They built the new pumping engine of the Parkdale water works, which

has a capacity for pumping two and a half million gallons of water per day. They also last year built all the hydrants for the city, and manufactured all the 12-inch valves for the waterworks mains; and in all their undertakings they have given complete satisfaction. The manufactures of this house are unsurpassed for utility, durability and general excellence, while a leading specialty is made of steam pumps and waterworks supplies.

Frankel Bros., WHOLESALE DEALERS IN
SCRAP IRON, RAILS, METALS, COTTON
WASTE, OFFICE AND YARD, 82 TO 88
GEORGE STREET.

In this utilitarian age of progress and advancement nothing is allowed to go to waste; nature herself even teaches us this. A practical and important use is made of scrap metal, a term which in the abstract is applied to fragments of any kind of metal which are only of use for remelting. Copper and brass scrap consist of the turnings from the lathes, and all useless and worn pieces, whether old or new, are frequently dipped into hydrochloric acid, to separate the tin coating from the iron; and the mixture of tin so formed is of commercial value for dyeing purposes. Scrap iron consists of any waste pieces of iron, although the term is usually held to mean malleable iron only; and for many purposes it is particularly valuable, as it is found that a greater strength can be obtained by welding small fragments of iron together than is found in large masses, the fibre being much more twisted and interwoven, from the mingling of pieces in every imaginable direction. Prominently identified with the pursuit in Toronto is the well-known firm of Messrs. Frankel Bros., wholesale dealers in scrap iron, rails, metals, cotton waste, etc. This business was established in 1881, and in 1885 was purchased by the present proprietors, who have now a large and widely extended connection, employment being given to some fifteen hands. Messrs. Frankel Bros. buy all kinds of scrap iron, such as cast scrap for remelting, and wrought scrap, which is re-rolled into bar iron. Having no steel works in Ontario, immense quantities of steel are exported to the United States, especially to the city of Pittsburgh; brass and copper are also handled. The firm make a specialty of buying old steamboats and locomotives, also old saw and grist mills, sending men all over the country to take these apart. Cotton waste is an article which has only been manufactured in Canada within the last four or five years, and is largely handled by this firm. It is for the purpose of cleaning and wiping machinery, and is almost exclusively used by railway companies for packing car boxes to hold the oil which greases the axles. Messrs. Frankel Bros. have spacious yards and offices on George Street, and are at all times prepared to give the highest cash prices for scrap metal of all kinds. The individual members of the firm are Messrs. L. and M. Frankel, gentlemen of business ability and highly popular in all circles.

John W. L. Forster, PORTRAIT PAINTER;
STUDIO—81 KING STREET EAST.

The great antiquity of painting is proved by remains discovered in Egypt, and by reference to it in ancient writings. It has been ascertained that as early as the 19th century, B.C., the walls and temples of Thebes were decorated by painting and sculpture. Painting on this side of the Atlantic had a slow development until a comparatively recent date. The colonial period and the first half century of the republic of America were not conducive to the culture of art, but now in Canada we have artists of high rank who have been honoured by the leading academies of the old world. Prominent amongst those identified with this interesting profession is Mr. John W. L. Forster, the well-known portrait painter. Mr.



Forster is a born artist; at the age of 18 was a student in this city; he afterwards went to Paris, France, and for four years studied under the famous artist Bougereau, whose great master piece was the "Triumph of Venice," which has been widely distributed in lithographs and engravings. Whilst in France, Mr. Forster made a name for himself, and was admitted to the salons in Paris. General Guepratt, of the French army, was one of his patrons; and he also received commissions from Mr. McArthur, M.P., of London, England, besides many others. Mr. Forster makes a specialty of portrait painting though he also undertakes other branches of the art. Amongst his works in portraiture may be mentioned those of Mrs. Goldwin Smith, Mr. and Mrs. Cawthra, Mr. Robt. Jaffray, Mr. Massey, of the Massey Manufacturing Co., the late Mr. Edward Gurney

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Mr. Peter McLaren, and others, Mr. Forster's greatest success has been the production of portraits of subjects not living. The list of testimonials he is able to show attest his remarkable skill in this direction. Mr. Forster has a handsomely equipped studio at 81 King Street East, where he will always be pleased to receive those interested in this branch of the fine arts.

The Canadian Homestead Loan and Savings Association, INCORP. ARG., 1885. 31 CHURCH STREET.

There is no institution at the present day which has been so productive of good and so instrumental in engraving habits of thrift and economy as the savings bank, for which the first charter in England was issued in 1817. Any enterprise having for its object the promulgation of thrift is one which should be warmly supported and encouraged; and in this connection we take pleasure in drawing the attention of our numerous readers to the objects and aim of the Canadian Homestead Loan and Savings Association.

A number of gentlemen acting upon articles published in the *Mail and World* of 1883, met together in June, July and August of that year, and in the latter month incorporated the above Association, which has for its object the securing of homes for its members at a nominal cost per month, usually about equal to rent, and the encouraging of saving and thrift.

The Association accumulates profits until with the monthly payments a par value of \$200 per share is reached. The rules are largely the same as those used by a Philadelphia Society, now thirty-three years old, and have the latest modifications from England as well as the United States, where these Building Societies are so common.

The Directors and officers (with the exception of the Secretary) serve without compensation, and although the Association is now only two years and a half old, it has over 500 shareholders. Among their numbers are many prominent citizens, who patronize this institution in a savings way on account of its security and to set an example to their employees. The Association has made loans to 40 members who formerly paid rent, and they have a demand for all their funds as they come in month by month. No suburban loans have been made, and their securities are first mortgages upon improved freehold estate in the centre of the city. The Directors are taking a conservative course in the present advance in real estate, and are not deviating from the original resolution to confine their business strictly to its primary object, namely to secure "homes," and members wanting more than one have to deal with other parties.

These institutions gave to Philadelphia the name of "The City of Homes," and to over 100,000 of her workingmen homes of their own within the last half century, and are

destined, to be an important factor in this community, as they now are in Rochester with 83, Buffalo 100, Cleveland, Cincinnati with 600, Chicago 400, and all similar institutions.

Directors—John Hillock, President, Withrow & Hillock; John Firstbrook, Vice President, Firstbrook Bros.; R. T. Coady, Treasurer, Assistant City Treasurer; A. J. Pattison, Secretary, 34 Church Street; J. A. Boswell, Asst. Supt. Dom. Express; C. A. B. Brown, "Bradstreet's"; James G. Howarth, Howarth & Smith; John Forster, merchant, cor. Gerrard and Parliament; A. D. Watson, M. D., 10 Euclid ave; David Dunlop, 123 Tecumseh Street; James Brandon, President, Dover Court Land Co.; A. R. Riches, S. C. Kanady & Co.; Henry F. Perry, Mgr. Nelson's Broom Factory; Auditors, John DeGruchy, 600 King St. W.; Geo. A. Newman, Cashier Dominion Express Co.; J. McA. Griffith, Chartered Accountant, Manning Arcade.

Toronto Silver Plate Co., MFRS. OF SILVER AND ELECTRO-PLATE, 410 TO 426 KING STREET WEST.



420, 422, 424 & 426 KING ST WEST.

Electro-plating is a branch of galvanism and is the art of coating the baser metals with silver by the galvanic current. It is one theoretically of great simplicity, but requires in the successful application of it very considerable experience and skill. Success alone is obtained by critical attention to the strength of the battery, the strength of the solution, the temperature and the size of the positive electrode.

The Toronto Silver Plate Co. is an institution of which the city may well be proud as in no small degree has it added to the fame of Toronto as a manufacturing and distributing centre. This Company was incorporated in 1882, with a capital of \$100,000, and a vast and extended business has been built up in that period. The

premises occupied at King Street West comprise a handsome three story brick building 120x240 feet in dimensions, standing in spacious grounds, which is fitted up with every necessary appliance for the prosecution of this business, while employment is given to over 100 hands, the most skilled mechanics and platers being employed. The products of this establishment consist of all kinds of silver and electro-plate ware of the finest quality and design; goods are made to order in solid silver, but their special line is table ware.

The whole establishment is thoroughly systematized; on the first flat are the offices, rolling room, packing and casting rooms; on the second flat is the burnishing room, with the engraving, spinning, buffing, turning and soldering rooms, with a rouge and buff room for cleaning; on the third floor the rouge buffing, sand buffing and wrapping up is done and the stock kept. A large business is done for the undertaking trade, the Company having a contract with a leading coffin manufacturer to furnish him with \$12,000 worth of coffin mountings per annum. This is the only company in Canada that manufactures directly from the raw material, the others importing "blanks" from the States, necessitating the payment of a duty of 2½%, which is saved by the Toronto Silver Plate Co., and they can thus quote goods at prices below those of any contemporary. The largest orders can be filled on the shortest of notices, and every satisfaction is in every case guaranteed. The directors of the Company are W. H. Beatty Esq., President; A. Gooderham, Esq., Vice-president; E. G. Gooderham, Esq., Manager; J. C. Copp, Esq., Sec.-Treas.; W. H. Partridge, Esq., David Walker, Esq., W. T. Kiely, Esq., W. Thompson, Esq., J. Webster, Esq., and Frank Turner Esq., C. E., all gentlemen of the highest standing in commercial circles.

Brown Brothers, ACCOUNT BOOK MANUFACTURERS, BOOKBINDERS, WHOLESALE STATIONERS, MAKERS OF FANCY LEATHER GOODS, ETC., 64, 66 AND 68 KING STREET EAST.

Few departments of industrial and commercial activity have attained greater perfection or a more deserved reputation in Toronto than that of stationery manufacturing and its kindred branches. The competition has been great, but the result has been correspondingly satisfactory to the general public, as a higher standard of perfection is attained, and the trade is in every way rendered an active one.

A prominent and representative house is that of Messrs Brown Bros., who carry on a large and extensive business as stationers, account book manufacturers, bookbinders, publishers, etc. This house was established in 1846 by the father of

the present proprietors, who succeeded in 1857. The firm occupy most spacious and commodious premises on King Street East, which stretch right through to Court Street, a distance of 200 feet. The whole establishment is systematically divided into various departments, while over 100 hands find employment here. They deal in everything in the stationery line, and a full and varied stock of this class of goods of the very best quality is always on hand. They make a prominent specialty of manufacturing blank books, and in this line they have a deservedly wide and permanent trade throughout the best sections of our mercantile community ; and among bankers, insurance companies and public institutions have an unrivalled reputation for superior finish and thorough reliability of all goods supplied. The firm also manufacture wallets, pocket books, ladies' hand satchels, and a general line of leather stationery goods. Special attention is paid to printers' and bookbinders' materials, these being imported from leading manufacturers in Europe and the United States. The bookbinding department is complete in every detail ; steam power is used, and all kinds and styles of binding promptly and efficiently executed. A leading feature of this house is the annual *Canadian Diary*, as published by Messrs. Brown Bros., upwards of one hundred and fifty styles being produced each year.

The members of this firm are practical and experienced in every detail of the important enterprise in which they are engaged, and they have from the start always aimed at turning out the highest style of work, and no pains or expense have been spared to accomplish this end.

Imperial Fire Insurance Co., of London England. ESTABLISHED 1803.
ALFRED W. SMITH, 2 COURT STREET,

In no branch of business enterprise has there been a more marked growth than in fire insurance, there being at the present time many British, American, and home companies engaged in this great centre of wealth and population. A vast amount of capital has been invested in Montreal in new buildings and improvements in the last quarter of a century, and in this large aggregation of capital in perishable property the public will see how necessary for the prosperous continuance of our business interests is the first-class solid and reliable insurance company.

In endeavoring to bring before our numerous readers those companies which are of the highest possible standing and reputation, the Imperial Fire Insurance Company, of London, England, presents itself as one of the most substantial fire insurance companies here represented.

It was originally incorporated by Act of Parliament in England, in 1803, and since its foundation at that period has obtained a liberal and permanent patronage.

It is the oldest companies. large amounts of funds are by fire. in Canada record for losses is and as first-class

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It is one of the staunchest as well as one of the oldest of the staunch old English companies. It is a fire office only, so that its large amount of capital and accumulated funds are available for the payment of losses by fire. The Imperial has been established in Canada for over twenty years, and its record for prompt and liberal adjustment of losses is unsurpassed. Its rates are equitable and as low as those offered by any other first-class company.

The Imperial has a capital of \$7,786,666, with assets of \$8,747,467: the general superintendent for Canada is E. D. Lacy, Esq., the resident secretary being W. H. Kintoul Esq., of Montreal, while the interests of the company are here ably represented by Alfred W. Smith, Esq., whose offices are on Court St.

The reliable character of this company, as shown by its annual statements, gives it an unquestioned footing in the ranks of the foremost organizations of the kind, while its long standing is an additional reason for its security.

The head offices for Canada are at Montreal, and here the Imperial have just erected a handsome building, which from an architectural point of view adds greatly to the importance of that city.

In Toronto and vicinity a large business is done, much of this being due to the personal energy and enterprise of Mr. Alfred W. Smith.

Latham & Lowe, MANUFACTURERS OF PANTS, OVERALLS, SHIRTS, ETC., 57 FRONT ST. WEST.

The manufacture of Pants, Overalls, Shirts, etc., is sufficiently engrossing to be interesting to individuals as well as to the trade circles, and rightly placed as particularly prominent in this branch is the substantial firm of Messrs. Latham & Lowe, who have been established in the city for the last five years. This house occupies the whole of the extensive premises, 35ft.x100ft. at 57 front St. West, and provides employment for some sixty hands. The specialties of manufacture are pants, overalls and shirts, and, in fact, all low priced and substantial goods of this description, suitable for the ready-made clothing market. This house has fine facilities for purchasing the goods used in manufacturing, and as the proprietors have a thorough and practical experience of their business, they always have the best on hand that the market affords. Mr. Latham is of English birth. Mr. Lowe being born in Canada. The firm's trade, which is only wholesale, comprises an extended business throughout the Dominion.

W. Stott, MANUFACTURER OF ALL KINDS OF UPHOLSTERY, 170 KING STREET WEST.

Marked improvements have been made in the art of upholstering within the past quarter of a century, and now we have the

soft and easy cushioned chairs and couches, instead of the hard bottomed and straight backed ones of our grandfather's time. Prominently connected with this industry, is Mr. W. Stott, whose place of business is at No. 170 King Street West.

It was in 1888 that this gentleman first commenced business here, and from a small beginning, he has developed a large and flourishing trade, which is steadily growing and extending.

The premises occupied consist of a substantially built, three storey brick structure, 20x70 feet in dimension. The entire building is devoted to the business, which consists of upholstering all styles of rockers, easy chairs, lounges, etc., either from designs furnished or those prepared by the house, the goods used being mostly the latest importations in coverings. All kinds of work in this line is done, a specialty, however, being made of physician's chairs. Mr. Stott does not confine himself to upholstering house furniture, but attends to all work in his line connected with churches, halls, boats, etc., and in these departments he has had some very extensive contracts. Six competent and skilful workmen are given steady employment, and everything is done under the personal supervision of the proprietor, who is himself a practical upholsterer. All orders are promptly attended to, and satisfaction guaranteed. Mr. Stott is a Canadian by birth and a young, active and enterprising gentleman of high social and commercial standing.

Empress Hotel, 339 YONGE STREET, R. DISSETTE, PROPRIETOR.

Toronto has many first-class hotels, prominent among them being the EMPRESS. This is one of the more recently built public houses of the city and was opened by the present proprietor in 1888. It is substantially built of red brick, is three stories high, and of pleasing architectural design. It contains forty light, airy and well ventilated bedrooms, two handsomely furnished ladies' parlors, one sitting and reading room, a smoking room for gentlemen and a well appointed office. The dining room is cosy and cheerful and will comfortably seat sixty guests; and here is provided with a bountiful hand the delicacies of the season as well as the most substantial fare. The cuisine is all that the most fastidious could desire, and is well served by accommodating and courteous assistants.

The bar is supplied with the choicest wines, liquors, ales, etc., and best brands of foreign and domestic cigars. The house is heated with hot air, is lighted by both gas and electricity, and has electric bells in each room. It has also telephone connection and is supplied with first-class fire escapes. It is modernly constructed throughout and has all the conveniences of first-class metro-

politan hotels; while the location, on the principal thoroughfare of the city, with street cars passing the door, which run to all parts, makes it a most convenient stopping place for travellers and visitors. Mr. R. Dissette, the proprietor, is a Canadian by birth, a genial gentleman, has had more than fifteen years of practical hotel experience and is a most popular host.

H. & C. Blachford, MANUFACTURERS AND IMPORTERS OF ENGLISH, FRENCH AND AMERICAN BOOTS AND SHOES. 87 AND 89 KING STREET EAST.

The manufacture of boots and shoes is one of the oldest industries of the world. As is seen from paintings on the walls of Thebes, shoemaking formed a distinct trade in the reign of Thothmes III, 1495 B. C. or about

the period of the flight of the Israelites. St. Crispin and his brother Crispinian have long been regarded as the patron saints of those engaged in this pursuit. According to legend these Roman saints, having become converts to Christianity, travelled through France and Britain to propagate the faith, supporting themselves by making shoes, which they sold at a very low price to the poor, the legend being that an angel supplied them with leather.

One of our best known business houses in Toronto is that of Messrs. H. & C. Blachford, manufacturers and importers of English, French and American boots and shoes. This business was established over a quarter of a century ago, and by well directed energy and enterprise has attained its present extensive proportions. The firm have spacious premises at 87 and 89 King Street East, where they supply the requirements of the best and most fashionable trade in the city. Messrs. H. & C. Blachford manufacture all kinds

and styles of boots and shoes, and give special attention to custom work. In their well-equipped store will be found all the latest novelties in foot wear for the respective seasons, comprising fine ladies' wear from the factories of Geo. E. Barnard, J. C. Bennett,



J. & T. Cousins, Baldwin & Launkir, Edwin C. Burk & Co., etc.; and the very best quality of gentlemen's wear from Hantaway, Soule & Harrington; as well as the products of other noted manufacturers. Wherever they have exhibited they have always carried off the highest honours, and nothing but the best class of goods will ever be found in their establishment.

The Imperial Loan and Investment Company of Canada (Limited), E. H. KERTLAND, MANAGING DIRECTOR, 30 ADELAIDE STREET EAST.

Any attempt to review the commercial enterprises of any given centre must give a position of the first importance to the moneyed institutions. The success and ability displayed in their management form an important factor in estimating the commercial standing of the community where their influence is felt, and a close inspection of their resources affords a valuable index to the condition of all business interests. Amongst such institutions the Imperial Loan and Investment Co. of Canada (limited) takes prominent rank. This company was incorporated in 1869, and its history since then has been one of steady advancement; while the conservative policy adopted in its management has placed it on a sound and solid financial basis. The company has an authorized capital of \$1,000,000, of which \$627,000 is paid up, while there is a reserve fund of \$115,000. The company receives money for investment, for which it issues debentures, which are made out in sums to suit lenders; a liberal interest is paid on all moneys received on deposit. Money is also advanced on real property at current rates of interest, with favorable terms of repayment. The company is authorized to borrow \$1,200,000, and the value of freehold estate now mortgaged to the company is close on \$3,700,000. The company does a large business in all parts of the Province and, in 1886, it opened up a branch house in Brandon, Manitoba. Nothing can better establish the standing and solidity of this company than the personnel of its Board of Directors, which includes Sir Alexander Campbell, K. C. M. G., as President; Dr. Thorburn, Vice-President; and Messrs. Daniel Lamb, Rich'd S. Wood, D. R. Wilkie, C. C. Dalton and E. H. Kertland. The responsible duties of Manager are ably performed by the last named gentleman, who is thoroughly versed in financial matters.

Dr. Kertland is a native of Ireland, but has spent the greater part of his life in this country; he was a surgeon in the American Army during the war, and has also practiced his profession in Canada.

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*Western Assurance Company, Cor-
NER WELLINGTON AND SCOTT STREETS.*

There is no individual interest that has a more important bearing on the advance and progress of our commercial centres than that of fire insurance, for without the protection thus offered, business would be at a comparative stand still. No sensible person in these days questions the desirability—in fact the necessity—of insurance in all its branches.

We have in Toronto a large number of companies whose present standing and whose past records entitle them to the full confidence of the general public. Among them is one specially entitled to favorable notice as being a Canadian Company, and one of the first of the great financial institutions now incorporated here. The Western Assurance Company has had an uninterrupted career of prosperity during its thirty-nine years of existence, and stands to-day a representative exponent of careful and conservative management and honourable dealing which alone ensure permanent success.

This Company was incorporated by special charter in 1851, granting it permission to carry on business in fire insurance, as well as to do a marine and life business. While the Company have actively engaged in fire and marine insurance, they have not, so far, entered the field of life assurance. During their long career many strong companies have started business in competition with them, and not a few have lost ground and are to-day less financially able than when organized; yet the Western has steadily increased its volume of assets, reserve for re-insurance, and net surplus.

The Company has a subscribed capital of \$1,000,000—of which \$500,000 is paid up—with assets of over \$1,500,000, and a security to policy holders of close on \$2,000,000. The Western has agencies in all the principal towns and cities in the Dominion and the United States, and does a large and general fire insurance business, also ocean and inland marine insurance. The building owned by them is one of the finest in Canada, being a handsome four storey structure at the corner of Scott and Wel-

lization Streets erected at a cost of over \$50,000. The Board of Directors comprise some of our best known business men, being as follows:—A. M. Smith, Esq., President; George A. Cox, Esq., Vice-President; Hon. S. C. Wood, Robert Beatty, Esq., A. T. Fulton, Esq., H. R. Baird, Esq., George McMurrich, Esq., W. R. Brock, Esq., and J. J. Kenny, Esq., Managing Director. To the able management of the last-named gentleman much of the success of the company is due.

F. E. Dixon & Co., MANUFACTURERS OF STAR RIVET LEATHER BELTING, DEALERS IN RUBBER AND COTTON BELTING, 70 KING STREET EAST.

An old established and important business enterprise here, is the leather belting manufactory of Messrs. F. E. Dixon & Co., on King Street East. This was first started in 1872, under the firm of Dixon, Smith & Co., who run it for four years, when Mr. Smith retired and the present firm has since carried it on. The premises occupied, consist of a substantially built four storey brick building, 28x155 feet in dimension and extending from King to Court Streets. These are conveniently fitted up with the latest improved and all necessary machinery for successfully conducting the business to which they are devoted. This consists in manufacturing genuine bark-tanned, patent lap joint, star-rivet leather belting. This is tanned thoroughly with pure bark only, no acid of any kind being used in its manufacture, and is consequently much more durable than the chemical-tanned leather from which the usual run of cheap belting is made. The company make a specialty of large double driving belts, some of which have been doing steady work every season for the last fourteen years in one of the largest saw mills on the Ottawa river and are still in good condition; while others have been in constant use in various factories in this city from seven to seventeen years, and are apparently good for several years to come. These goods are sold in all parts of the Dominion, a very large trade being done, and three travellers being constantly employed in visiting the different sections. Twelve competent and skilled workmen are given steady employment while in the building where these goods are manufactured, the first floor is devoted to offices and belt factory, the next flat to stretching the goods and the upper one as a currying and drying room, and everything is carried on with that system which years of experience has taught. The manufactures of this house have taken first prizes wherever exhibited, among them being a medal and diploma at the Centennial Exhibition in Philadelphia, in 1876. Mr. Dixon is a Toronto boy and has lived here all his life. He is an active and enterprising gentleman and takes a deep interest in military matters and those things which pertain to the militia of the country, and was for seven years major in the "Queen's Own."

Richard Marshall, GARDENER AND FLORIST, 58 CHARLES STREET.

A thoroughly practical man, no matter what his profession or business, will always make a success of that business; such a person is Richard Marshall, Gardener and Florist at No. 58 Charles Street.

Eleven years ago Mr. Alexander Mearns established a green house on a small scale at 319 Wellesley Street. The venture proved a success, and the business increased every year. Two years ago Mr. Mearns sold out his business to Mr. Marshall, the present proprietor, who moved it to its present location.

The greenhouses, five in number, are fitted up with the modern conveniences for heating, some very recent improvements having been made in this direction through putting in a new boiler, etc.

The houses are well stocked and filled with flowers of all descriptions and kinds; roses, lilies, carnations, violets, pinks, geraniums, chrysanthemums and an endless variety of hot and greenhouse plants cover the floors and tables.

Mr. Marshall is a practical gardener as well as florist, having had, in England, some three acres devoted to greenhouses, flowers and garden. He makes a specialty of decorating and arranging the flowers and plants on private and other lawns, and is considered one of the best lawn layers in the city. He has some of the finest and most elaborate lawns in the city under his charge, and to all such he gives his personal supervision.

Mr. Marshall is an Englishman by birth, and has resided in Toronto the past four years. He is a pleasant, social gentleman, and having been brought up among flowers from a boy, and having fine taste in arranging plants, those in need of the services of a thoroughly practical man to look after their lawns and flower gardens cannot do better than to give him a call.

John Ritchie, PRACTICAL PLUMBER, GAS AND STEAM FITTER, 61 ADELAIDE STREET EAST.

As a sanitary measure for the promotion of health, the plumbing trade occupies a position in the front rank of modern improvements and has become an absolute necessity in this utilitarian age of progress. A well-known and prominent house engaged in this trade is that of Mr. John Ritchie, of 61 Adelaide Street East, which was established by the present proprietors in 1857, and since its inception, at that date, has obtained a liberal patronage from property owners and contractors. The premises occupied are large and commodious, 25x120 feet in dimensions, and are stocked with a complete assortment of plumber's, steam and gas-fitter's supplies. Everything in the way of plumbing, ventilating, steam and gas-fitting is executed, contracts are entered into and the complete fitting up of buildings of all kinds is satisfactorily accomplished. In

sanitary plumbing, the speciality of the house on the perfect performance of which so much of the health and comfort of the community depends, an active and practical experience is certainly an element to secure confidence. Such an experience is that of Mr. Ritchie, who is thoroughly practical in every detail of this trade, having been engaged in it the whole of his life; he employs an average of 25 hands and guarantees all work to be conscientiously and efficiently performed. Mr. Ritchie is a native of Scotland and is possessed of that sterling spirit of energy and integrity so peculiar to the sons of the "land o' cakes." Personally he is highly esteemed and respected and business relations entered into with him will be found both pleasant and profitable.

Geo. L. Diehl & Co., MANUFACTURERS OF MANTELS, 93 NIAGARA STREET.

The decorative wood mantel and overmantel, in the shapes now used, is a fashion of late years which has spread very widely, and the manufacture of these goods has become a distinct branch of industry. It is also a department of decorative art, and the taste displayed in the selection of rare and handsome woods, as well as the beauty of many of the more recent designs is such as to excite the admiration of all. To none is this latter better known than to Geo. L. Diehl & Co., 83 Niagara Street.

This firm was established in July, 1885 for the manufacture of art wood-mantel over-mantels, etc. Shortly after beginning business the firm began to deal very extensively also in the manufacture of mantels and they now employ twenty men, a very rapid development of business during one year. Of course the extensive trade which the employment of so many workmen indicates was not acquired simply because of a growing demand for the articles manufactured. Superior workmanship, good honest material, and conscientious performance of all contracts undertaken, has had more to do with the firm's success than anything else.

For both decorative and useful purposes tiles were extensively employed in ancient as well as in modern times. In these days they are not so widely used in the homes of the people, and only in the mansions of the wealthy is there a liberal demand for them. But a taste for the beautiful, which is growing every day, finds one form of expression in the use of tiles for the flooring of public buildings, and in a great majority of the large structures erected in more recent years they will be met with. Even in the less pretentious class of dwellings a desire for the comfortable fireplace, with its handsome mantel and surrounding of tiles, is manifesting itself, and rarely is a building now erected which is not provided with useful and decorative grates and mantels.

As dealers in grates Messrs. Diehl & Co. have also secured a wide range of custom, and already have a firm position in the business world.

Geo. T. Steward, ACCOUNT BOOK MANUFACTURER AND BOOKBINDER, No. 21 ADELAIDE STREET EAST, COR. VICTORIA ST.

Prominently connected with the book binding industry in Toronto, is Mr. George T. Steward, whose place of business is on Adelaide Street, at the corner of Victoria.

The inception of their enterprise dates back some six years, when it was first started under the firm of Carson & Steward, who carried it on till the death of Mr. Carson in 1888, since which time the present proprietor has continued it alone.

The premises occupied are 10x50 feet in dimensions, and suitably fitted up and fully equipped with all modern facilities and convenience, for successfully conducting the business to which they are devoted, which consists in bookbinding and manufacturing all styles and kinds of book books, and letter press binding. Libraries are repaired, and office tables etc., bordered in gold. In these different branches a large trade is done, orders coming from all parts of the city as well as from outside towns throughout the province. The machinery used is of the latest improved pattern and driven by steam. Employment is given to competent and skilful workmen.

Mr. Steward is a Canadian by birth, an intelligent and social gentleman, an active business man. He is a thorough practical bookbinder, having had twenty years experience at the business, and personally superintends all the details of his enterprise. The large trade already built up by him is a guarantee of the satisfaction given to customers.

William Tozer, BILL POSTER, 110 WOOD ST. AND 22 NORTH MUTUAL ST.

The duties of the Bill Poster are important and require the services of competent and careful men. Well-known in connection with this business in Toronto, is Mr. William Tozer, who was born in England nearly seventy years ago and came to Toronto in 1870, where he at once entered the business which he still follows.

He owns bill boards in all parts of the city, and posts notices of meetings, by-laws, theatrical performances, circusses, advertisements, etc., on the shortest notice; and does his work thoroughly and well, while his prices are moderate. When he first commenced business the requirements of the city in this line were limited, but with the growth of population his business has grown correspondingly, and he now employs a number of men to assist him. He has been following this enterprise so long that he is known all over the city and is considered one of the most careful bill posters. His work is done in the best possible manner, and he receives a fair share of the public patronage.

**Butland's Music Store, IMPORTERS AND
JOBBER OF SHEET MUSIC, MUSICAL IN-
STRUMENTS, AND PLAY BOOKS.**

This is one of the oldest music stores in the city, dating the commencement of its business back to the year 1836, when it was first started by Mr. R. B. Butland, and at a time when there was but one other store of the kind in Toronto. Mr. Butland conducted it until his death in 1886, since which time his widow has carried it on, ably assisted by Mr. G. M. Verrall, who has been connected with the house for the past eleven years as manager of the business. The premises occupied are 18x60 feet in dimensions with a repair shop in the rear, two floors being used. They are suitably fitted up with every requirement of the business carried on. The stock to be found there is very full and complete, and in all lines, includes sheet music, band instruments, violins, guitars, banjo's flutes, cornets, concertinas, accordions, etc., all of which are of best quality and having been bought in large quantities, are sold at very moderate prices. A full line of Frenches and DeWitt's play books, for private theatricals are kept, this being the only house in Canada which deals in these works. All goods are sold at both wholesale and retail, the trade done extending not only to all parts of the city, but also to other cities and smaller towns of the Dominion. Mrs. Butland's thorough knowledge of the business enables her to cater very successfully to the large trade which enterprise and energy have built up, and the establishment is the favorite resort of all music lovers in the city. Catalogues are furnished on application.



**The Imperial Loan and Investment
Company of Canada (Limited), E.
H. KERTLAND, MANAGING DIRECTOR,
30 ADELAIDE STREET EAST.**

Any attempt to review the commercial enterprises of any given centre must give a position of the first importance to the moneyed institutions. The success and ability displayed in their management form an im-

portant factor in estimating the commercial standing of the community where their influence is felt, and a close inspection of their resources affords a valuable index to the condition of all business interests. Amongst such institutions the Imperial Loan and Investment Co. of Canada (limited) takes prominent rank. This company was incorporated in 1883, and its history since then has been one of steady advancement; while the conservative policy adopted in its management has placed it on a sound and solid financial basis. The company has an authorized capital of \$1,000,000, of which \$327,000 is paid up, while there is a reserve fund of \$115,000. The company receives money for investment, for which it issues debentures, which are made out in sums to suit lenders; a liberal interest is paid on all moneys received on deposit. Money is also advanced on real property at current rates of interest, with favorable terms of repayment. The company is authorized to borrow \$1,200,000, and the value of freehold estate now mortgaged to the company is close on \$3,700,000. The company does a large business in all parts of the Province and, in 1885, it opened up a branch house in Brandon, Manitoba. Nothing can better establish the standing and solidity of this company than the personnel of its Board of Directors, which includes Sir Alexander Campbell, K. C. M. G., as President; Dr. Thorburn, Vice-President; and Messrs. Daniel Lamb, Rich'd S. Wood, D. R. Wilkie, C. C. Dalton and E. H. Kertland. The responsible duties of Manager are ably performed by the last named gentleman, who is thoroughly versed in financial matters.

Dr. Kertland is a native of Ireland, but has spent the greater part of his life in this country; he was a surgeon in the American Army during the war, and has also practiced his profession in Canada.

**Baird Bros., TORONTO GALVANIZED IRON
CORNICHE WORKS. MANUFACTURERS OF
GALVANIZED IRON SKYLIGHTS, COPPER
AND GALVANIZED IRON CORNICES, WIN-
DOW CAPS OF EVERY DESCRIPTION. 90
AND 92 LOMBARD ST., TORONTO.**

In a growing city like Toronto, where so many fine and first-class buildings are being erected, the work of the cornice maker is an important one, and here, as elsewhere, many leading firms and individuals are engaged in it. A prominent firm engaged in this enterprise in this city is that of Messrs. Baird Bros., whose establishment is on Lombard Street. These gentlemen first commenced business here for themselves in the early part of 1889, but for many years previous to that they had worked at their business, and since starting have built up a large and prosperous trade, which is steadily increasing and extending. They manufacture galvanized iron cornices, sky lights and window caps of every description, from designs furnished by the architects and build-

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ers of the various blocks, doing the work altogether by contract and not only making the goods, but putting them in position as well. This style of cornice has of late years become very popular, being much lighter and cheaper than stone or brick and much less liable to become injured by heavy storms, while it is equally attractive and fully as desirable. Among the buildings which have been fitted out by this firm may be mentioned, Stewarts Block, corner Spadina and College, St. Matthew's Church, Mallon Block on Dundas Street, the flower house at Exhibition grounds, Polson Iron Works and many others, while some good work has been done by them in Ottawa. Employment is given to twelve competent workmen. The individual members of the firm are Thomas Baird and George Baird, Canadians by birth, active and enterprising gentlemen, and thoroughly practical Copper and Sheet Iron workers.

S. Tidy & Son, FLORISTS, 164 YONGE STREET. Telephone 1681.

It is an evidence of the increased wealth and culture of the City of Toronto, that the business of the florist has in recent years increased to such proportions, engaging the attention and capital of some of our best business men. Prominent among these Messrs S. Tidy & Son, of 164 Yonge street, whose green houses, ten in number, are at 177 and 190 Ontario street and 491 Bloor Street.

Messrs. Tidy & Son have been engaged in this business for the past fourteen years, and understand it thoroughly in all its branches. Their green houses, heated as they are by hot water pipes (the best heat for green houses), are well stocked with all varieties of out door, hot house and table plants.

The business of this enterprising firm extends throughout Ontario, and even to Montreal. They are recognized as among the leading men in their line and secure the pick of whatever trade is going. Last winter they furnished Lady Stanley with flowers to decorate her parlors. Some years ago they supplied the Princess Louise with flowers, and afterwards decorated the ear which conveyed Lord Lansdowne from Toronto to Montreal, when on his way to England. Upon this occasion the same firm also furnished a large flower piece to decorate his stateroom while on shipboard.

Tidy & Son make a specialty of cuttlewers, and decorating, their thorough knowledge of the business and good judgment in arranging enabling them to furnish new and elaborate designs and emblems for wedding, concert and other occasions. Whenever they have exhibited at fairs, they have invariably taken first prizes for the taste shown in arranging their exhibits. Mr. Tidy, the senior member of the firm is an Englishman by birth, as is also his son; and both are gentlemen of refined taste and high social standing.

J. K. Matthews, MANUFACTURER OF AWNINGS, TEXTS, ETC., NO. 11 KING ST. WEST, TORONTO.

The manufacture of tents and awnings is an important industry and one that is highly appreciated by the community at large, especially during the warm and sultry days of summer.

Connected with this industry in Toronto, is Mr. J. K. Matthews, whose establishment is at No. 11 King Street West. This gentleman first commenced business on his own account in 1885, but for four years previous to that he had followed the same calling. He manufactures all kinds of surveyors, wall, square, family, military, round, A. lumberman's, Egyptian, garden, Photographer's and other tents, painted window shades, both plain and ornamental, as well as all styles of awnings. His work is seen in all parts of the city, while many orders come from the country, his goods being sent to many of the small towns of the Province.

In manufacturing his goods Mr. Matthews uses only the best material, and guarantees satisfaction in all cases. The subject of this sketch was born in England, and has lived in Canada for the past twenty years. He is a pleasant and entertaining gentleman, and enjoys a well-earned reputation as a business man.

Dr. C. S. McLean, (L.D.S., D.D.S.)
DENTIST, OFFICE 277 GERRARD STREET EAST, TORONTO.

There are perhaps, no human ailments more distressing than those arising from defective teeth, and those who devote their time and attention to this branch of surgery are worthy of all due recognition. Prominent among those so engaged, is Dr. C. S. McLean, who has well appointed and handsomely furnished offices on Gerrard Street East. This gentleman is a native Canadian, first seeing the light at Brockville. He studied dentistry in his native town and then graduated at the Royal college of Dental Surgeons in this city, receiving there the degree L.D.S. He afterward attended the Toronto University, where he received the additional degree D.D.S. He performs all kinds of dental work in the most approved manner, his specialty, however, being the preservation of the natural teeth; and although he has been practising less than a year, already has a fine business, his patients coming from among the best and most influential families. His offices are replete with the most approved appliances for doing fine dental work and he keeps thoroughly posted in all new methods. As a dentist he is classed as one of the best in the city.



Smith Bros., CARRIAGE AND WAGGON WORKS, 173-179 DUKE STREET.

One of the oldest established carriage and wagon making establishments which has been continuously carried on in this city since its first inception, is that of Smith Bros. on Duke Street. Their business was first started in 1843, by Mr. William Smith, who had previously spent seven years on this same street learning his trade. Shortly after this Mr. Smith went to Bowmanville, where he spent two years, and returning to this city bought the property where his



shops are located, erected the buildings and commenced the business, continuing it till 1886. During this year, Mr. Smith retired from active business life, and his two sons, who had, from their youth, been accustomed to wood working, took control of the enterprise and have since conducted it. The premises occupied have a frontage on Duke Street of 225 feet, and a depth of 50 feet, and of this, perhaps three-fourths is covered with buildings. These are equipped with all necessary machinery and appliances for conducting the business. A fifteen horse power engine is used to drive the machinery, and twenty-five skilled mechanics are given steady employment. All kinds of carriages, buggies and waggons are built, particular attention being given to repairing, re-painting and trimming, while a specialty is made of fire apparatus, these gentlemen making all the hose carts, hook and ladder trucks etc., that are used by the Toronto Fire Department. They also make the heavy lorries, vans and other wagons used by W. K. Colville, the Rose Cartage Co., Dominion Brewery, etc. They have also supplied several hook and ladder trucks, and hose carts for outside towns. A very extensive business is carried on, the firm having orders far ahead of their ability to complete them. In all work done by them, only the best seasoned wood and the most carefully selected iron and steel are used, thus ensuring satisfaction to all who use goods turned out in their factory.

The individual members of the firm are Fred. W. and Sid. Smith, Canadians by birth, active and enterprising gentlemen and practical carriage builders, who look closely after all the details of their extensive establishment.

T. E. Washington, REAL ESTATE AND INSURANCE AGENT, 283 VICTORIA ST.

At present the chief field of financial investment in the commercial metropolis of Canada is unquestionably city real estate ;

and in no way can large or small sums of money be better applied to secure sure and productive returns than in the rapidly advancing realty of this great centre of trade of Western Canada.

Prominent among those who take an active part in promoting the interests of the city in this direction and who have built up an extensive and permanent connection with property-owners, is Mr. Thomas E. Washington, Real Estate dealer of 283 Victoria Street. Mr. Washington was born in Darlington Township, Durham County, and received his education at the University at Cobourg. After leaving that institution he devoted his energies to farming, in his native county, in which pursuit he was eminently successful and prosperous. In 1883, he determined to give up farming and remove to Toronto, in order to give his children the benefit of the superior educational facilities which the city affords. After coming to the city he decided to adopt the business of real estate brokerage, and spent several months in one of the most prominent city real estate offices, acquainting himself with locations and land values, and studying the thousand and one matters necessary for a successful dealer to understand. After gaining a thorough knowledge of his business he established an office of his own on Adelaide Street, but later moved to his present location. As a broker in real estate, Mr. Washington possesses an intimate knowledge of the merits of the various residential and business sections of the city, and his opinion in such matters is sought for and held in high esteem by conservative investors, who have had occasion many times to attribute to his superior judgment and correct estimates the profits accruing to them from lucrative investments. His success from the first has been most gratifying to himself and his friends, and his great experience in his chosen profession has brought him much business, and has caused his services as an expert to be in much demand. In addition to other branches of business he negotiates loans on mortgages (making a specialty of builders' loans,) arranges insurances, etc., and in every department in his line possesses superior facilities and connections.

Mr. Washington has always conducted his business in such a way as to retain as a client every person placing business with him, and relations once established with him are certain to be both pleasant and profitable. Personally his affability and social standing justify the high regard in which he is held.

Ontario Galvanized Iron & Copper Works, ALBERT B. ORMSBY, 126 QUEEN STREET EAST, TORONTO. TELEPHONE, 725.

This is a leading enterprise in Toronto and although it dates its beginning only so far back as the early part of 1888, it has already taken the front rank among the

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many industries that are centred in this city, and constitutes a large and flourishing business, which is steadily increasing. The premises occupied consist of a substantial four storey and basement brick structure, 18 x 38 feet in dimensions, and suitably fitted up for the convenience of the business to which it is devoted. All kinds of copper, brass, and galvanized work is done, gutters, cornices, eavetroughs, etc., for buildings; while a specialty is made of crimped iron cornices, window caps and roofing, and in these various departments a very extended trade is done, employment being given to eighteen skilled and competent mechanics.

Mr. Ormsby is agent in Toronto for Laidlaw's improved Furnaces, the Boynton, Tropic and Giant, which are everywhere recognized as leading in their line, and are very extensively used. These are manufactured at Hamilton, Ont., and find a ready market wherever introduced, while the demand for them is steadily increasing. Mr. Ormsby is a Canadian by birth, an active and enterprising gentleman, and a practical iron and copper worker. He personally superintends the details of his establishment and guarantees satisfaction in all cases.

The Art Metropole, CABLE ADDRESS 'ART'
TORONTO, 131 YONGE STREET.

This house, although established so recently as 1888, already occupies a leading position in the Artists' material trade, both wholesale and retail. All large cities have business houses which lead the trade in their respective lines, and any shrewd investigator may easily discover the reasons which influence the public choice. In some cases location alone is sufficient to account for the preference shewn, whilst in others courteous treatment and fair dealing are the attractive features. But of all causes, obviously the more potent to attract custom are reliable goods and moderate prices. The Art Metropole happily combines all these recommendations.

We have ascertained on the best authority that the trade of this house already extends to all parts of the Dominion, from Prince Edward Island to British Columbia, and with no small degree of curiosity we resolved to ascertain the causes for so much popularity as against older yet less known houses. Our investigations at once revealed to us reasons sufficient, not only to account for the present popularity of this house, but to lead us to predict for it the foremost position in this country, in artist's supplies.

We hold the view that in a business of this kind, where artists and dealers know just what they require, there is no special art in selling goods, but that there is an immensely strong point in buying them right, and it is in this respect the Art Metropole is especially strong. Possessing a thorough knowledge of the European market—the only reliable market for first-class artist's materials—they have used this knowledge with a spirit of enterprise so keen as to secure

for themselves exclusive agencies of leading Manufacturers' goods which cannot be matched for quality and price by those of any other makers in the world. As an example of this assertion they sell artist's colors at one half the regular prices—or more strictly—they sell tubes of double size at the ordinary price of single tubes. This, however, is not done at the expense of quality for the colors have the highest endorsement, including the celebrated J. Mc. Neil Whistler, P. R. B. A., Alexander Fraser, R. S. A., Francis Bate and others, as being the best quality of oil colors ever used by them, possessing as they do, the greatest degree of purity, fineness, brilliancy and permanence.

The fact of so much being sold at the prices asked astonished us, but the manager explained that they buy in very large quantities, exclusively for cash (which is the only way very low prices can be secured in Europe), that their shipping arrangements and all costs connected therewith are worked on the very lowest scale of charges and that they are satisfied to sell at very close profits in the hope of promoting artistic efforts.

This firm have also exclusive control of many other leading lines in the artistic and decorative trades which our space does not permit us to notice in detail.

The premises are centrally located,—especially so for Artists' studios and architect's offices—and measure about 22x60 feet suitably fitted up for the business to which they are devoted.

The manager Mr. C. R. Beswotherick is well and favorably known throughout Canada, having been connected with leading houses in Artistic Manufactures in this city and in London, England, since 1872.

As Art is the handmaid of education and culture, and its appreciation is the crowning evidence of civilization, it is easy to predict for this enterprising house increasing popularity and fame in this great, growing, and prosperous country.

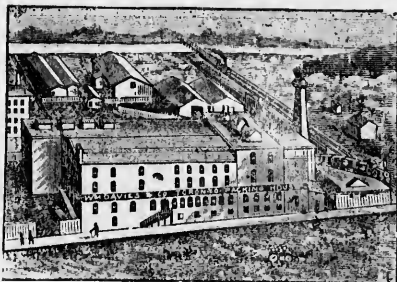
J. F. Peterkin. WOOD CARVER AND GILDER. MANUFACTURER AND DEALER IN SWISS CARVINGS, WINDOW CORNICES, CORNICE POLES, MIRRORS, LOOKING GLASSES, PICTURE FRAMES, PICTURE MOULDINGS, ETC. 71 QUEEN ST. WEST.

This is an old established industry, dating its inaptim to the year 1870, when it was started by the present proprietor, who, for ten years previous to that had carried on wood carving exclusively. The premises occupied are 29x70 feet in dimensions, two floors and the basement being used, which are replete with all necessary appliances for successfully carrying on the business to which they are devoted. This consists of manufacturing and dealing in P.A.G. Carvings, window cornices, cornice poles, mirrors, looking glasses, picture frames and picture mouldings, room mouldings, etc., while wood carving, fine gold work and re-gilding

are a specialty. Mr. Peterkin also manufactures blocks for the hatters of Toronto, furnishing the greater part of those that are used in the city. These goods are sold at both wholesale and retail, and in them a very extensive business is done, fourteen experienced mechanics are given constant employment in Mr. Peterkin's business. In the manufacture of his goods, Mr. Peterkin works from his own designs or from plans furnished by others, and in the latter case guarantees the furnished article to exactly comprehend with the original drawing. Mr. Peterkin is a Scotchman by birth, and has lived in Canada many years. He is a practical wood worker and personally superintends all departments of his establishment.

**Wm. Davies & Co. PORK PACKERS
ETC. BEACHELL STREET.**

The provision trade in all its branches is one of large importance in all great centres, but in Canada, or rather in the whole of the American continent, the pork trade commands a leading position. The quantity of pork imported into Great Britain, of which the greater part comes this side of the Atlantic, is prodigious, and last year amounted to upwards of £8,000,000 or \$10,000,000.



For a number of years the city of Toronto has enjoyed the highest of reputations for the excellence of its pork, and the leading representatives of this industry are Messrs. Wm. Davies & Co., pork packers, and curers and export provision merchants, whose packing house and jobbing and retail stores is located at Beachell Street, 151 Spadina Ave., and 22 and 24 Queen St., West. This business has been in existence for close on thirty-five years, having been founded by Mr. William Davies in 1851, since which date it has steadily grown in importance till its present position has been attained.

The premises occupied cover some two acres of ground, and on these are erected a number of buildings, providing every accommodation for the prompt and efficient prosecution of this business. They have the most improved modern machinery; their

singeing machines remove the bristles from the hogs at the rate of 175 per hour; they have a hog scraper which operates at the same rate; and they have drying machines which turn the refuse into fertilizers, obviating all waste; employment is given to upwards of 150 hands; while the motive power is supplied by an 80 horse power engine.

The hogs are slaughtered on the premises, upwards of 60,000 to 70,000 being annually cured. A large trade is done both in England and this country, and the reputation of this house for the excellence of its products is of the very highest.

The individual members of this firm are Mr. William Davies, a native of Wallingford, Berkshire, England, where his father was engaged in the same business, and his sons Mr. William Davies, and Mr. James Davies, who were born in Toronto, all being well and favorably known in mercantile circles.

**Rowell & Hutchison, PRINTERS AND
PUBLISHERS, 74 AND 76 KING STREET
EAST, AND COURT STREET.**

This is one of the largest as well as one of the oldest business houses in the city, dating its inception back to the year 1833, when it was founded by the late Mr. Henry Rowell, who conducted it till 1872, when Mr. Henry Hutchison, who had been the active manager of the business for many years previous was admitted as a partner, and the firm of Rowell & Hutchison was formed. This continued till 1880, when Mr. Rowell retired and the business was conducted by the remaining partner (the old firm name being retained) till 1888, when Mr. Charles P. Sparling was added to the firm. The premises occupied by this well-known house are large and commodious, having a frontage of twenty-six feet on King Street, and extending back entirely across the block to Court Street. These commodious premises are suitably fitted up for the convenience of the business to which they are devoted, which consists of importing and dealing in all kinds of miscellaneous books and stationery, bookbinding and manufacturing all kinds of blank books, and in book and job printing as well as publishing. In the various departments a very large trade is done, both in the city and through the province.

A ten-horse power engine is used to drive the machinery in the printing and publishing department, and in the whole establishment some fifty competent assistants are given steady employment. Messrs. Henry Hutchison and Charles P. Sparling, the present members of the firm, are active and enterprising business men; and the firm has a commercial standing second to none in the trade, as well as a reputation not confined to the Province.

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perfect satisfaction.

A full line of all these different articles, with many others that it is unnecessary to mention, will be found at all times in either of the stores mentioned above and managed by Mr. Maguire.

As may be surmised from the extent to which this gentleman has developed his business, rendering so complete the stock in his peculiar line, his name is now a familiar and popular one among all whose trade or occupation

places them in need of such articles as Mr. Maguire deals in. He is a man of enterprise and business ability, and has certainly earned the success which he has attained. He is one of the most enterprising young business men in the city.

His telephone number is 208.

Wm. Maguire, SUCCESSOR TO ROBERT CARROLL, SEWER PIPES, FLUE LININGS, CHIMNEY-TOPS, LIME FIRE BRICK AND FIRE CLAY, PORTLAND AND NATIVE CEMENTS, CALCINED PLASTER; 81 ADELAIDE STREET WEST AND PARKDALE SUBWAY.

Probably the most complete establishment in its line, in the City of Toronto, is that of Mr. Wm. Maguire. It is, perhaps, an error to speak of it in the singular number, as the business is represented in the different parts of the city, and there are really two establishments under the one management. The head office is at No. 81 Adelaide Street West; and the branch office is situated at the Queen street subway.

Mr. Maguire deals in a great variety of articles, all more or less connected with the building and plumbing trade.

To show the somewhat general character of his business there may be enumerated Ohio (American), and Canada (St. John's), Vitrified sewer pipe, flue linings, chimney tops, fire brick, fire clay, Portland and native cements, calcined plaster, ventilating, flushing and self-cleaning traps. Maguire's patent sewer-gas preventive flushing and self-cleaning traps are included in the stock. Particular attention is directed to the formation and construction of the Maguire Trap. Sanitary experts, engineers, architects, plumbers and builders, after subjecting it to the severest tests, have declared it to be worthy of their unqualified approval. Leading physicians also declare that where it is used typhoid fever, diphtheria and other infectious diseases are much less prevalent. In the city of Toronto there is a large and constantly increasing number of these traps being used, and in every instance they give

Imperial Bank of Canada, CAPITAL \$1,500,000, RESERVE \$400,000. H. S. HOWLAND, PRESIDENT; D. R. WILKIE, CASHIER; B. JENNINGS, INSPECTOR; 34 WELLINGTON STREET EAST.

Any attempt to review the manufacturing and commercial resources of any business centre must give a position of the first importance to the banks and moneyed institutions. They hold the great medium of exchange between trade centres, and occupy the position of arbiters between debtors and creditors. The success and ability displayed in their management form an important link by which to estimate and value the commercial standing of the community where their influence is felt, and a close inspection of their resources gives a valuable index to the condition of all business interests. The bank of England, the most important financial institution in the world, was incorporated in 1694; in the following year the bank of Scotland was constituted, while in 1783 the bank of Ireland sprang into existence. Since then the banking system has extended to all parts of the civilized world. Among our best known and most trusted financial houses of the Dominion is the Imperial Bank of Canada, which was established some thirteen years ago, and the history of which since then has been one of steady progress and development. It has a paid up capital of \$1,500,000 and

rest of \$500,000, and has branches in all sections of Ontario, as well as the North-west, with agents and correspondents in Great Britain, the United States, France, Australia, New Zealand, China and India.

The bank transacts a general business in loans, discounts and deposits, and makes collections on all available points, on reasonable terms. In short, every facility of which the modern system of banking has taken advantage is offered to the customers of the Imperial Bank; and that its efforts in this direction have been appreciated is evidenced by the success and prosperity it enjoys.

This bank is ably officered, while its Board of Directors is composed as follows:

H. S. Howland, Esq., President; T. R. Merritt, Esq., Vice President; Wm. Ramsay, Esq., T. R. Wadsworth, Esq., Robert Jaffray, Esq., Hugh Ryan, Esq., and the Hon. Alex. Morris.

The responsible duties of cashier are ably discharged by D. R. Wilkie, Esq., a gentleman of large experience in financial matters. In short, the names of those associated with the Imperial Bank are synonymous with commercial probity and integrity, and their connection with this corporation gives it a leading position among the sound, well-managed institutions of the country.

Tecumseth House, H. B. Clarke, Proprietor, COR. KING AND TECUMSETH STREETS.

The enormous growth of the city in recent years has naturally caused a demand for increased hotel accommodation of a kind suited to the requirements of the metropolis; and to meet this demand many first class hotels have been erected in recent years, prominent among them being the "Tecumseth House," H. B. Clarke, Proprietor, corner of King and Tecumseth Streets. This location has long been the site of a public house, but the present structure dates only to the early part of 1888, when it was opened by the present proprietor, who improved, refitted, and refurnished it throughout. It is a substantially built three storey brick structure, of pleasing architectural design and is 36x125 feet in dimensions. It contains fifteen light, airy and well ventilated rooms, three handsomely furnished parlors, one sitting and smoking room and a well appointed office. The dining room is cheerful and home like and will comfortably seat eighty guests, where is supplied, with a bountiful hand, all the delicacies, as well as the most substantial fare that the market affords, and it is served by competent and courteous assistants. There is good stabling in connection with the hotel which makes it a convenient stopping place for those driving through the country.

The bar is fully stocked with the finest wines, liquors, ales, etc., and the choicest brands of domestic and imported cigars. The hotel is comfortably heated during the winter months with hot air, is lighted with gas, and has electric bells in all the rooms.

It has hot and cold water baths, and all the modern conveniences. Mr. Clarke, the Proprietor, is an old Toronto man, his grandparents having been born here over a hundred years ago. He is thoroughly conversant with the business in all its details and is a pleasant and social gentleman and a popular host. The house itself, located as it is close to the street railway, with cars running to all parts of the city, commends itself to the travelling public.

S. Patterson, MANUFACTURER OF PURE CIDERS, VINEGARS, EVAPORATED FRUITS, JAMS, JELLIES, ETC., 19 JARVIS STREET, TORONTO, ONT.

An important business enterprise here in the city is the cider and vinegar manufactory of Mr. S. Patterson at 19 Jarvis Street. The inception of this industry dates to the year 1835, when it was first started by the present proprietor, and from a small beginning has grown to be of very large proportions. The premises occupied consist of a substantial four storey brick structure, 26 x 80 feet in dimension; the entire building being devoted to the business; and here all facilities and conveniences are to be seen for successfully carrying on the enterprise. The cider used for making the vinegar, as well as that which is bottled and sold to the trade, is made at Belleville, where Mr. Patterson owns a mill and cider press, thus making it certain that only the pure article is used. The goods manufactured and dealt in by this house includes sweet, clarified, refined and bottled cider, lemon champagne, cider and white wine vinegar, malt and evaporated fruits, jams and jellies. These are all of first quality, nothing but the best and purest ingredients being used in their manufacture. In these a very large trade is done, the goods finding a ready market wherever introduced and being sold in all parts of the city. About 2,000 barrels of cider are used and disposed of each year.

In addition to the goods enumerated above, Mr. Patterson deals largely in apple parers and slicers, cider mills, apple graters, wine presses, cider pumps, elevators and family hand mills. These he manufactures, except the cider mills, using an entirely separate building, which is fitted up with all modern machinery and appliances for successfully carrying on the business to which it is devoted. In these goods also a very large trade is done, they being sold all over the city and adjacent country. A twenty-five horse power engine is used to drive the machinery for making these various articles, and in the entire establishment an average of nine men are given steady employment, and four teams are used to deliver goods.

Mr. Patterson is a native Canadian, an enterprising gentleman, and an active business man of high social and commercial standing.

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George White & Son, MANUFACTURERS OF FRINGE, CORD, TASSELS, GIMPS, UNDERTAKER'S TRIMMINGS, ETC., 57 & 59 SHERBOURNE STREET, TORONTO.

Well known amongst manufacturers of fringe, tassels, etc., and the like class of goods, which form an important feature in furniture fittings and in house decorative trimmings, are Messrs. George White & Son, whose extensive establishment is on Sherbourne Street. This house was founded some twenty years ago by Mr. George White who conducted it alone till the early part of 1888, when his son, Mr. G. A. White, was admitted to the partnership. The premises occupied have a floor space of some 5,000 square feet, and are replete with all necessary appliances for successfully conducting the business. A six-horse engine furnishes the motive power and employment is given at all times to twenty-five hands. The firm manufactures cotton, woollen, and silk fringe, cord, tassels, gimp, etc., as well as millinery and undertakers' trimmings, importing a large part of the raw material and selling the manufactured product in all parts of the Dominion. The goods are sold at both wholesale and retail, and find a ready market wherever introduced. Since the inception of the business, which was begun in a very modest way, it has met with the most marked success, increasing from year to year, until now a very fine trade is done. Mr. George White, the senior member of the firm, is an Englishman by birth and learned the business in the old country. His son is a native Canadian and has been associated with fringe making since his youth. They are enterprising gentlemen and personally superintend the details of their establishment.

Metropole Hotel, JOHN MCGORY, PROPRIETOR, KING AND YORK STREETS. SPECIAL RATES TO THE THEATRICAL PROFESSION.

First class hotel accommodations add as much, or more to the prestige of a city, in the eyes of strangers, than any other one thing. Toronto is in the possession of establishments of this kind of a high order, and which in all their details will compare favorably with those of any other place on this continent. Among the most popular and favorite houses in the city is that so widely known as the *Metropole*. The location is one of the most eligible, being at the corner of King and York Streets in close proximity to the Union Station and near the wholesale and retail centres and readily accessible by horse cars, which pass the house on two sides to all parts. This commodious house was erected some eighteen years ago, taking the place of an old frame structure called the "Shakespeare," which had occupied the site for many years. When the present proprietor took possession in the early part of 1880, the building was entirely renovated and refitted throughout and is now one of the most complete houses in the city, having all the mo-

dern conveniences and arrangements of a first class metropolitan hotel. Since Mr. McGory (who by the way is an old hotel man of eighteen years' experience both in Canada and the States, and was for seven years steward of the "Queen's of this city") has been connected with the house, a very increased trade has been done, and the patronage has become so extensive as to necessitate the enlarging of the hotel



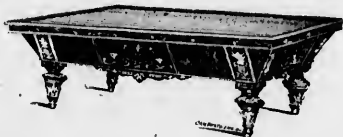
—to double its capacity—a work which will be undertaken this coming fall. The house will then be run on the European plan exclusively. While this will be an innovation in hotel management in this city, it will not necessarily interfere with other establishments. The new premises will be modelled after the large hotels of this kind in the large cities in the States, will be open day and night and will have a competent trained corps of assistants from New York. The *Metropole* is in every respect a first class establishment, its halls and corridors are wide, spacious and convenient, while its apartments for guests are commodious, handsomely furnished and elegant in all appointments, fixtures and upholstery. In those respects the *Metropole* is not excelled by any house in the country, while the *cuisine* is all that could be desired. In the spacious dining hall there is seating capacity for fifty guests.

Under the able and careful management of its present proprietor, the *Metropole* has already taken a high rank among the leading houses of the Dominion. Mr. McGory makes a most genial and obliging host, and his extensive acquaintance among the travelling public, added to his wide-spread personal popularity, make the *Metropole* one of the most favorite and best known hotels in the city.

Standish & Reid, MANUFACTURERS OF ENGLISH AND AMERICAN BILLIARD AND POOL TABLES, AND MANUFACTURERS, IMPORTERS AND DEALERS IN EVERY DESCRIPTION OF BILLIARD SUPPLIES. 87 RICHMOND ST. WEST.

When business is conducted with such a feverish rush and excessive energy, as it is at the present day, it is for the well-being of all that some harmless recreation should be indulged in to relieve the mind of its business cares, and to afford the body a healthful and moderate exercise; and for these purposes there is nothing more suitable than a game of pool or billiards, whether at home or in some public resort. Of recent years the manufacture of pool and billiard tables has become a very important industry in Canada, many thousands hands being employed, and many thousand of dollars invested in this enterprise.

A leading house in this line is that of Messrs. Standish & Reid, whose premises



are situated on Richmond Street West. This firm is a new one in the city, having been established less than a year, but both of its members are old and well-known hands at the business, having been actively engaged at it for the past twelve years. Their factories and work-rooms are large and commodious, and are fully equipped with the latest improved machinery and appliances for conducting the operations carried on, which consist in manufacturing English and American Billiard and Pool tables, Ivory and composition billiard and pool balls, plain and fancy cues, etc. Old tables are repaired, cut down, remodeled and altered from carom to pool; and Ivory and composition balls are returned colored, fancy striped and numbered. The firm also manufacture, import and deal in every description of billiard supplies; and although they have been located here but a short time, already do a large and flourishing trade which extends to all parts of the city and to many of the small towns of the Province; and it is constantly increasing and extending.

The individual members of the firm are W. H. Standish, who was born in London, England, and has resided in Canada many years; and W. T. Reid, who is a native Canadian. They are extremely popular with all who know them both in the trade and out of it.

Geo. Booth & Son, PAINTERS AND DECORATORS, 21 ADELAIDE ST. W.

Perhaps no establishment of the kind in the city is better known to the people of Toronto who are in the habit of having their

homes tastefully decorated with the newest and choicest designs in wall papers or tinted in the most delicate colors, or who require a neat sign of any description once in a while for their offices or warehouses than Geo. Booth & Son, 21 Adelaide St. W.

The house is one of the oldest in the city. The business was established in the year 1833 and has steadily grown.

A year or two ago they were compelled to enlarge their premises to enter into the Wall Paper Business, and they have not regretted the expense.

They carry one of the nicest assorted stocks of wall and ceiling papers of different kinds, also friezes, dados, borders, &c.

They do not hesitate in saying they do the largest sign business in the city, and they only ask you to inspect their work to judge of the quality.

They make a specialty of illuminated lamp signs, besides all the ordinary kinds such as gold, glass, wire, enamel, and brass for warehouses and private residences.

Mr. Wm. E. Booth has just returned from Europe, where his attention has been drawn to all the latest designs effecting this part of the business, so no doubt something still newer may be looked for in the way of signs.

Their house painting, glazing, graining, and warehouse tinting branches, have the special attention of Mr. Booth, Sr., and you can rely on work being promptly and carefully attended to.

John Burns, CARRIAGE WORKS, 126-128 JOHN STREET.

In the manufacture of carriages and wagons, which occupies a prominent place among the comprehensive industries of Toronto, we have several leading firms and individuals, amongst whom due recognition must be given to Mr. John Burns, whose extensive establishment is on John Street. It is twenty years since this gentleman commenced the manufacture of carriages and wagons in this city, being associated from 1870 to 1883, with the firm of Hutchinson & Burns, and at the latter date retiring from the partnership and building a new and spacious structure of his own. This is a handsome factory 30x75 feet in dimensions, four stories and basement high and substantially built of brick. It is conveniently arranged and suitably fitted up for carrying on the business of carriage building. The basement is used as a blacksmith shop and here is found the forger and all necessary tools for shaping the iron and steel work; First or ground floor is show room where all finished work may be seen, the third is devoted to wood working, etc., 4 and 5 is fitted up for painting and trimming, and furnishing. Machinery is used in this establishment, but the manufactured goods are all hand made and are first-class in every particular. Nothing but the best and most fully seasoned wood and the finest quality

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of iron and steel are used, the latter being imported directly from England, while all work is finished with Noble & Hoare's English varnish, and only the best and most skillful mechanics are employed. All kinds of carriage and light waggon work is done, but a specialty is made of Broughams, Landaus, T carts, Victorias and extension tops. All the waggons, both light and heavy, of the Dominion Express and Canadian Express Companies, as well as the ambulances used by the City, are made at this establishment. A fine stock of carriages is kept on hand from which to select, and orders come from all parts of the Dominion, some carriages having recently been shipped to Vancouver. There is now under construction, another ambulance for our city and also one for the City of Ottawa. Repairing is neatly and promptly attended to. Employment is given to twenty-seven skilled and competent workmen, and in the various departments a very extensive business is done.

Mr. Burns, the proprietor, lived in Canada since 1847. He is a practical carriage builder and personally superintends all the details of his extensive establishment. He is widely and favorably known and is well deserving of the prosperous business which by his enterprise and activity he has built up.

Shipway Manufacturing Co., MANUFACTURERS OF IRON FENCING, RAILINGS, CRESTINGS, BEDSTEADS, COTS, CHAIR BEDS, FANCY WROUGHT IRON WORK, WINDOW GUARDS, ETC., 58-62 VICTORIA STREET.

Among the prominent industries of Toronto to which started in a very modest way, is the Shipway Manufacturing Co., whose establishment is to be found on Victoria Street. The inception of the business dates back to the year 1838, when it was first started by Mr. Charles Shipway, who commenced by making iron bedsteads in a small way. Abandoning this for a time he went into the fruit business, which he successfully carried on till 1870, when he returned to his original enterprise and entered into a partnership with a Mr. Hicks, on Yonge Street. After a few years Mr. Hicks retired, and five years later Mr. Shipway's son, Thomas, and his nephew, John Bodly, were admitted into a partnership, which is still existing. The premises occupied are spacious and well located, and are fully supplied with all necessary tools and machinery. The business consists of manufacturing iron fencing, railings, crestings, bedsteads, cots, chairs, beds, fancy wrought iron work, window guards, electrical and bell hangers supplies, etc. While wire work, bell hanging, gas lighting apparatus, blacksmithing, etc., is promptly and satisfactorily attended to. The chief specialty of the house, however, is iron fencing; and in this particular line a very large business is done,

specimens of their work being seen in all parts of the city. Steady employment is given to sixteen to twenty competent employees, who are under the direct supervision of the different members of the company, all of whom are skilful and practical iron workers.

Lake View Hotel, COR. WINCHESTER AND PARLIAMENT STREETS, TORONTO. JOHN AYRE, PROPRIETOR. ELECTRIC BELLS, BATH ROOMS, EVERYTHING REQUISITE FOR THE COMFORT OF GUESTS. THE WINCHESTER STREET CAR FROM UNION STATION WILL TAKE YOU TO THE DOOR.

Among the first-class public houses of Toronto is the Lake View Hotel, at the corner of Parliament and Winchester Streets. The site of this hotel is one of the old landmarks of the city, having been used as a public house for over thirty years. The



present building, however, was erected only three years ago. It is a substantially built four storey brick structure of handsome architectural design, and from the tower which surmounts the building a fine view of the city and the lake is to be had. There are here roomy, light and well ventilated bedrooms, one handsomely furnished ladies' parlor, smoking, reading and sitting rooms, a well appointed office and a cozy and home-like dining room, which will comfortably seat 100 guests. The menu furnished contains the delicacies of the season as well as the most substantial fare, while the culinary department is in charge of practical and competent assistants.

The bar is fully stocked with a fine line of choice wines, liquors, ales, etc., and the best brands of imported and domestic cigars. The house is handsomely furnished throughout, a novel design being introduced in the smoking and reading room, where cushioned and upholstered seats or lounges are permanently built around the sides of the rooms. Electric bells are found in all the

halls and bed rooms, and hot and cold water baths on each floor.

The hotel is heated throughout with steam, and has the most approved fire escapes connected with each floor. Taken altogether, it is one of the best appointed hotels in the city, while its location on a prominent business street, with horse cars passing to all parts of the city, commends it to the travelling public. The Winchester St. cars from Union Station take you right to the door.

Mr. Ayer, the proprietor, is an old hotel man, is well and favorably known, and is a popular host.

**New World Uniform Collecting Co'g,
AND PRIVATE DETECTIVE BUREAU.
THURSTON & CO., MANAGERS. HEAD
OFFICE FOR CANADA, 87 KING STREET
EAST.**

The New World Uniform Collecting Company and Private Detective Bureau has now become one of the really necessary institutions of this great commercial centre, in its sphere serving as a protection to wholesale and retail merchants in Toronto and the Dominion. It has branches, agencies and correspondence throughout the whole of the



New World. The company has a large staff of competent collectors, all of whom are under bonds to do their work effectually and sell, while the most stubborn and hopeless cases are dealt with, usually most successfully. This agency is the only one in existence that requires its collection to give bonds for the faithful performance of their work and is also the only one which gives security to those whose accounts it collects: and that it does its work thoroughly and well is evidenced by the fact that its patrons in this city alone number some 700 of the best business men of this place, while its connection is steadily increasing. In the branch agencies that have been established in most of the cities and towns of the Dominion, the most careful scrutiny is made of those who have to do the work, and the business at these places is managed in the same careful manner as at the head office. Those who have charge of these branches, are required also to give bonds. A private detective agency is also carried on, and in this, as in the collections,

the same system and good management is observed. The company was established in the early part of 1886, by Messrs. Thurston & Co., and at once took a prominent place among the varied industries of the city. A commodious and centrally located office is occupied, which is well appointed and handsomely furnished. Messrs. Thurston & Co., have the very best commercial connection, and are in every way entitled to the confidence reposed in them by the business community at large.

**The Ammonia Co., of Toronto, (LIMITED),
MANUFACTURERS OF AQUA AND
ANHYDROUS AMMONIA, 169 PARLIAMENT
STREET.**

Among the various industries that have recently been established here and have from the start been most successful and already stand in the front rank of the commercial enterprises of this city, is the Ammonia Co., of Toronto, Limited, which was organized in 1887, but did not secure its charter and commence business till the early part of the following year. The capital stock of this company is \$10,000, of which \$38,500 00 is paid up; but at a recent meeting of the stockholders, it was deemed advisable to increase the amount to \$50,000, as the present capital was found to be inadequate to meet the demands of the business. The premises occupied, at the corner of Parliament and Front Streets, are commodious and conveniently fitted up with all appliances for successfully carrying on the business. The company procure the raw material from which the ammonia is made, from the Consumers' and other gas companies, and after manufacturing the goods ship it almost entirely to the States, where it is used mostly for refrigerating plants, ice machines, cold stores, etc., large quantities going to the Armour Co., and the extensive beef and pork packers of Chicago and other centres. A very extended trade is done, the demand being well up to the supply. So large has the export to the States become, that the company have decided to erect a branch establishment in Buffalo, and to this end have recently purchased a site and had the plan prepared for a building there, which will be erected within the next few months. When this is done, the ammonia will be partially prepared here and then finished at the works there, and it is believed that a great saving in expense will result.

Dr. Thos. Schmidtborn, the president of the company, is a German by birth, an active and enterprising gentleman and well posted in chemical matters. Mr. Despard, the secretary, was formerly connected with the Bank of Montreal. To the push and energy of these two gentlemen is due in a great measure the success which has attended the company's operations since its organization.

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Duncan Forbes, WHOLESALE AND RETAIL DEALER IN FELT AND GRAVEL ROOFING MATERIAL, 153 BAY STREET, TORONTO. ROOM 5 MEDICAL CHAMBERS, COR. BAY AND RICHMOND STREET.

The roofing industry is an important one, for upon it depends to a great extent, not only the comfort of the dwellers in a building but the welfare of the building itself. Many leading firms are engaged in this enterprise in Toronto, prominent among the number doing this kind of work being that of the late Duncan Forbes, which is being ably conducted for the estate, by Mr. Wm. Forbes, who has all his life been connected with this branch of business. The enterprise was established in 1856, and is one of the oldest in its line in the city. Since its first inception it has met with the most marked success, increasing and extending from year to year. The house deals in felt and gravel roofing material at both wholesale and retail, furnishing estimates per week in either city or country, and guaranteeing satisfaction in every case. Among the prominent buildings upon which this firm have been engaged, some of which have been roofed as long as twenty years, may be mentioned, Osgoode Hall, Rossin House, Bank of Toronto, new Bank of Montreal, Masonic buildings, Union Depot, Massey Manufacturing Company, Gurney's Foundry, Exhibition Buildings, Toronto Arcade, Mail Building, Toronto Street Railway Stables and many others, while the demand for their goods is steadily increasing. Mr. William Forbes, a son of the founder of the enterprise, has had entire charge of the work for many years. He is a practical roofer and personally superintends all work turned out.

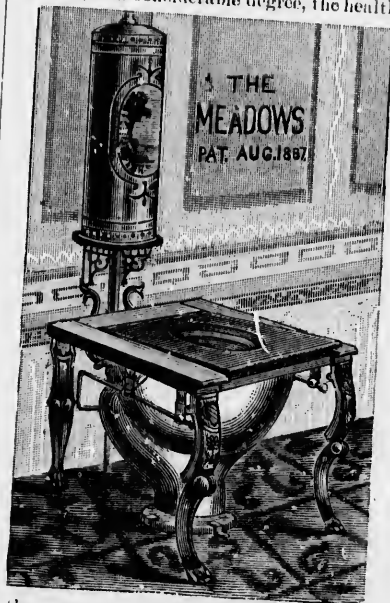
John Underwood & Co., PRACTICAL AND MANUFACTURING CHEMISTS' WRITING INKS AND TYPE WRITER SUPPLIES; 10 JOHNSON STREET, TORONTO, ONT. S. WAUGH, Manager.

This important enterprise was first established in England in 1815, and from the start took a prominent place among the industries of the country. In 1870, a branch was started in New York, and seventeen years later a similar one was established in this city. The premises occupied are large and commodious, and conveniently fitted up with all the appliances for successfully conducting the business, which consists of manufacturing English Writing and Copying Inks, Chemical Safety Check Papers, Typewriter and Calligraph Ribbons, Carbon Papers, Patent Copyable Printing Inks, etc., The Great Specialty Being the Inks, which are known throughout the world as articles of very superior manufacture, having been in extensive use throughout the countries of Europe, India, China, Australia, Japan and South America for the past twenty-five years. In the United States, the government has adopted them in all the departments at

Washington and exclusively in the post office throughout its many branches. In Canada, Underwood's inks are used by the Dominion and Provincial Governments, Public School Boards, Grand Trunk Railway, Canadian Pacific Railway, and Intercolonial Railways, as well as generally throughout the Dominion. Their inks are of first quality in every respect, flow freely, do not clog or corrode the pen and will not fade, while at competitive exhibitions they have always taken first prizes and medals. Mr. S. Waugh, the efficient manager of the Toronto House, is a pushing and energetic gentleman, and a practical go-ahead business man.

S. Meadows, PLUMBER, STEAM AND HOT WATER FITTER, PATENTEE AND MANUFACTURER OF THE MEADOWS CELEBRATED INEVITABLE WASH-OUT WATER CLOSET, 185 1/2 QUEEN STREET WEST.

The duties of the Sanitary plumber and gas fitter are important, for upon his work depends, to a considerable degree, the health



of the community at large. Connected with this enterprise in Toronto is Mr. S. Meadows, whose extensive establishment is on Queen Street West. The inception of this business dates to the year 1857, when it was first started by the present proprietor, who has since that time built up a large and flourishing trade which is steadily increasing and extending. The premises occupied, are 18x85 feet in dimensions, one floor and

the basement being used. These are suitably fitted up for the convenience of the business to which they are devoted, the front part of the ground floor being used as a sample and sales room, where is kept a fine stock of gas fixtures, chandeliers, globes, both plain, fancy and colored, etc.; while in the rear is the work shop which is replete with all the necessary tools and appliances of the most approved pattern used in the business. Mr. Meadows does all kinds of plumbing, and steam and hot water fitting, taking contracts for work of this kind, in all parts of the city, doing only first-class work and guaranteeing satisfaction in all cases. He is the Patentee and Manufacturer of the Meadows Celebrated Inevitable Wash-out Water Closet, which he invented some two years ago, and which is the best closet manufactured; its points of excellence being that it will last longer than any other; that it is cheaper and has less machinery to get out of order, and that the packing box gets tighter, the more pressure is in it. Since the introduction of these closets they have been highly appreciated and are now used in many of the new buildings that have recently been erected, namely City Registry Office and K. Tolley's, Esqr., Board of Works, Portland St. fire hall, Dundas St. fire hall, Toronto College of music, Dr. Abbott, 25 Malinda St., A. R. Denison, Architect, 50 Lakeview Ave., Waterworks Department, City Hall, John Smith, 45 William Street, Wm. B. Capon, real estate, 10 King Street west, and Lombard Street fire hall, and the demand for them is steadily increasing. Mr. Meadows is of English birth and learned his trade in Birmingham, commencing when but ten years old. He has lived in Canada for the past twenty-eight years, the greater part of which time he has followed the same line of business. He is a thoroughly practical plumber.

**Walter H. Green, LADIES' HAIRDRESSER
AND WIG MAKER, 119 YONGE STREET.**

In this progressive age, and in a city like Toronto, where there are so many public receptions and private balls, the vocation of the hairdresser is an important one. Prominent among those engaged in this line here, is Mr. Walter H. Green, whose establishment is at 119 Yonge Street. This gentleman is of English birth, but came to Toronto and started in this business more than twenty years ago, and during that time has built up a large and flourishing trade, which is steadily increasing. The premises occupied are eligibly located and handsomely and conveniently fitted up, the front part of the ground floor being a reception parlor and sales room, where is kept a full and complete stock of hairdressing goods, combs, brushes, hair-pins, curling irons, etc. To the rear of this is a barber shop, with its necessary conveniences for gentlemen, while up stairs are the handsomely furnished ladies' hair dressing rooms, and here ladies can have their hair dressed in any style desired, from the latest Parisian fancy to that of 400 years ago. Competent tonsorial artists

are in constant attendance, and the work is done in the highest style of the art. In addition to hairdressing, Mr. Green makes wigs, switches, bangs, etc., on the shortest notice and in the most approved manner. He also manufactures *Eau Chirisma*, an article that is highly recommended, and guaranteed by him to entirely prevent hair from falling out. This has been on the market for the past quarter of a century, is known and sold all over the world, and has no superior or equal for the purpose for which it is prepared. Mr. Green is, himself, a practical hairdresser, an enterprising and pushing business man and to his energy is due the large patronage which his house enjoys.

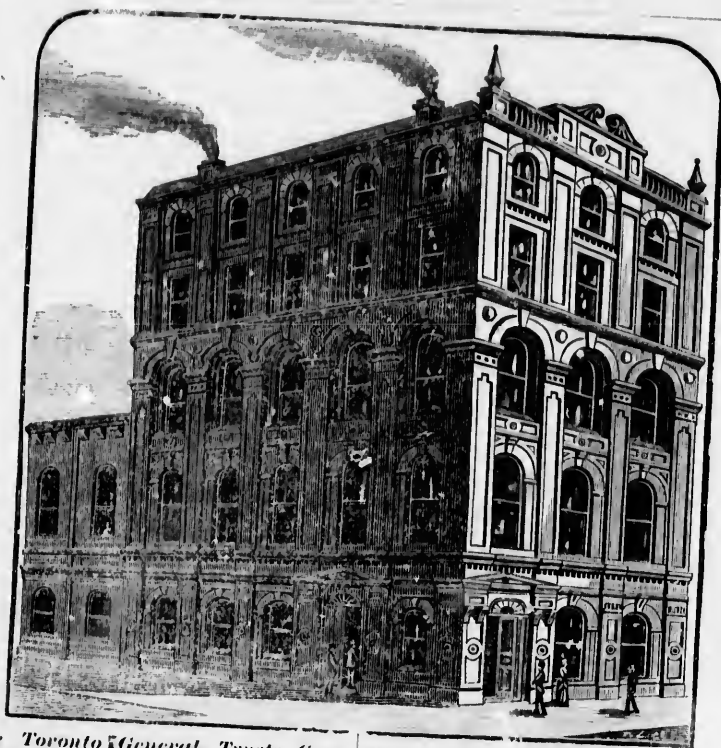
Edward Lawson, PIONEER TEA MERCHANT, DEALER IN ALL KINDS OF FOREIGN AND DOMESTIC GROCERIES, AND MANUFACTURER OF PURE CONFECTIONERY, PASTRY, CAKES, ETC., 33 KING ST. EAST.

Foremost among the old established grocery houses of Toronto, is that of Mr. Edward Lawson, on King Street East. The beginning of this enterprise dates to the year 1833, when it was first started by the present proprietor, in rather a small way, a few doors north of the Bay Horse Hotel, Yonge St., five years later it was removed to the corner of Yonge and Temperance Streets. The business from the first was very successful, and in 1850 it was removed to more accommodative quarters at its present location, where four floors are used, each being 25x95 feet in dimensions, and are furnished throughout with every requisite for the extensive business transacted. The stock consists of choice teas and coffees, and fine groceries, of which Mr. Lawson is the direct importer; also a complete assortment of fine confectionery which is manufactured on the premises. The business is carried on both wholesale and retail, and extends throughout the city and Province of Ontario. On the first of September, Mr. Lawson will remove from his present location to the large and spacious building at the corner of Church and Colborne Streets, and will at that time change the nature of his business somewhat, after that dealing in teas and coffees, cocoas and chocolates, exclusively. He will sell at whole sale, and supply other merchants, and will also supply families direct; travellers from the house will canvass the city for orders and these will be filled direct from the store. The goods will be of the finest quality, will be bought in the English market and will be sold strictly on their merits, and for cash only. No bad debts will thus be contracted, to be made up from other customers. The goods will be sold at the most moderate prices consistent with correct trading.

Mr. Lawson is a native of Cumberland, England, and came to Canada in 1829. He is a pleasant gentleman and a prominent member of the society of old residents known as the York Pioneers.

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The Toronto General Trusts Company, CORNER YONGE AND COLBORNE STREETS.

One of the strong financial institutions of the Dominion is the Toronto General Trusts Company, whose finely located, well appointed and handsomely furnished offices are on the corner of Colborne and Yonge streets. This Company was incorporated in 1882, and has a capital stock of \$1,000,000. The objects of the Company are to act as executor, administrator, guardian, committee and to receive and hold such estates and property, both real and personal, as may be conveyed to them, with their consent, upon any trust, and by any person or court, and to administer and discharge the duties of such trust, also to act as the agents or attorneys for the transaction of business, the management of estates, collection of rents, interest, dividends, mortgages, bonds, bills, notes and securities for money; and also to act as agent for the purpose of issuing or countersigning the certificates of stock, bond or other obligation of any corporation, association or municipality; and to receive and manage any sinking fund therefor. It is also authorized to grant and sell terminable and life annuities, and to do a general trust business. Since its incorpo-

ration, a large and steadily increasing business has been done, the institution filling a long-felt want in the community. In addition to their other business, the company have well-arranged and properly secured Safe Deposit Vaults, which are well patronized by those who have valuable papers and securities to protect. These vaults are constructed on the most approved plan, and afford a safe deposit for all kinds of valuables.

Hon. Edward Blake, Q.C., M.P., is president of the Company. E. A. Meredith, Esq., LL.D., and Hon. John Hoskin, LL.D., are Vice-Presidents, and the important position of manager is held by Mr. J. W. Langmuir. These gentlemen are all well-known in the community as shrewd business men, and their names at the head of this institution is a sure guarantee of its financial strength.

John M. Blackburn & Co., MANUFACTURERS AND DEALERS IN DESKS, OFFICE, LIBRARY, CHURCH AND SCHOOL FURNITURE. 41 COLBORNE STREET.

This enterprise was established in the latter part of 1883 under the firm name of Blackburn & Hodger. This continued for two years, when Mr. Hodger retired, and Mr. Blackburn carried it on alone till 1888.

when Mr. C. E. Starr bought an interest, and the present firm was organized. The premises occupied consist of a substantially built four storey and basement brick structure, 30x70 feet in dimensions, which is eligibly located in the business centre of the city, and suitably fitted for the convenience of the business to which it is devoted. The firm manufacture and deal in desks, office, library church and school furniture, handling and having the exclusive sale of the goods of three factories, located at Preston, Montreal, and Walkerville, and selling the goods in all parts of the Dominion, three travellers from this house visiting the different sections of the country. They take contracts for furnishing churches with pews, pulpits, altars, railings, etc., and schools with desks and tables, and in the different departments do a very extended business. Among the churches recently fitted up by them is the Parkdale Methodist, which is considered the finest seated one in Canada, and is the first in the Dominion to be seated in this way—circular pew work, built of three-ply stuff, while they have contracts now under way for fitting some eight others in different parts of the province. The goods which the firm handle are manufactured of the very best material, in new and improved designs, and find a ready market wherever introduced. The demand for them increases from year to year. Of the members of the firm, Mr. Blackburn is an American by birth, and has lived in Canada for the past eight years. Mr. Starr is a native Canadian. Both are enterprising gentlemen, and are well and favorably known; while all who have business relations with the house will find it a most reliable establishment.

Toronto Steam Laundry, G. P. SHARPE, PROPRIETOR, 1605 YORK STREET.

This establishment dates its inception to the year 1872, when it was first started by the present proprietor. The premises occupied, where he has been located for the past three years, and which were erected expressly for laundry purposes, consist of a substantial three storey and basement brick structure, which is replete with all necessary appliances of the latest and most approved pattern pertaining to the business. All kinds of laundry work are done in the most approved style and at moderate prices, while fine work is a specialty. A twenty horse engine furnishes the motive power, and employment is given to twenty-five competent hands. The business when first started was on rather a small scale, but as the years have passed the trade has extended and increased, and now reaches all parts of the city, three waggons being constantly employed in delivering goods.

Mr. G. P. Sharpe, the proprietor, is an Englishman by birth, a social gentleman, and an active, pushing and enterprising business man, who is thoroughly posted in laundry work and who personally superintends all the departments of his extensive establishment.

Headquarters European Restaurant, J. A. LAWRIE, PROPRIETOR, OVER 46 AND 48 KING STREET EAST.

Few cities of the size of Toronto have so many first-class Restaurants, all of which add credit to the place and make a pleasing impression on the visitor. Prominent among these is the Headquarters European Restaurant, J. A. Lawrie, Proprietor, on 46 & 48 King Street E. It is five years since this gentleman first began catering, and opened his lunch room, and during that time he has built up a fine trade and has a very large patronage. His rooms are nicely located in the busy centre of the city, and are on the first flat above the ground floor, thus making them both quiet, pleasant and home-like. They are well appointed, neatly furnished and have a cheerful look, and here one may get the delicacies of the season as well as the most substantial fare, fine steaks and chops being a specialty, while the *cuisine* is all that the most fastidious could desire. These lunch rooms are conducted exclusively on the European plan, and courteous and accommodating waiters are in constant attendance. Mr. Lawrie is an enterprising gentleman and a practical caterer, having made this his particular study. His restaurant is a pleasant place to visit, and those wanting good "square" meals, should call at the "Headquarters."

Ontario Foundry, 31 & 33 PEARL ST., GALLOWAY, TAYLOR & CO., IRON FOUNDERS, (SUCCESSORS TO CONNOR, WEBB & CO.)

The foundry and iron working industry of the country is a very important one, and many prominent firms and individuals are engaged in it. A leading enterprise in this line in Toronto, is the Ontario Foundry. Messrs. Galloway, Taylor & Co., proprietors, on Pearl Street. This enterprise dates back some twenty years, when it was first started under the firm of Connor, Webb & Co., who carried it on until the early part of this year, when they were succeeded by the present firm. The premises occupied, consist of a substantial brick structure, 60x120 feet in dimensions and replete with all necessary machinery and appliances of the latest and most approved pattern, pertaining to the business. The firm manufacture to order machinery castings of every description and do a general foundry business, while castings for builders and contractors are supplied promptly and satisfaction guaranteed. A large and increasing trade is done, employment being given to twelve competent moulders and a sixteen horse engine furnishing the motive power. The members of the firm are practical moulders, enterprising business men, and personally superintend the details of their establishment.

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John Milne & Co., MANUFACTURERS AND WHOLESALE DEALERS IN GENERAL HOUSE FURNISHING HARDWARE, SPECIALTIES. GAS, OIL AND SPIRIT STOVES, CHANDELIERS, LAMP GOODS, GAS AND OIL FIXTURES, AWNINGS, TENTS, FLAGS, CAMP FURNITURE, WATERPROOF GOODS, ETC., GAVIN BROWNE, MANAGER, 159 YONGE ST., TORONTO.

A prominent business house, among the many that are centred in Toronto, is that of John Milne & Co., on Yonge Street. It is nearly fifty years since a house furnishing store was first established at this place by Noah L. Piper & Co., who had an imposing sign, representing Noah's Ark, to adorn the front of the building. The business then started was, however, very small and insignificant compared with the one which occupies the same location to-day, and which has been carried on by the present proprietor since 1878. The premises consist of a four storey and basement brick structure 25x100 feet in dimensions and conveniently fitted up for the purposes of the business to which it is devoted. The stock is very full and complete, and includes a large and general assortment of house furnishings consisting of gas, oil and spirit stoves, chandeliers and oil fixtures, camp furniture, waterproof goods, baby carriages, fine cutlery, silver and plated ware, clothes wringers, and house-furnishing hardware specialties generally. An extensive business is done in manufacturing tents, awnings, flags, etc., and the firm has the Toronto agency for Burrow, Stewart & Milne's furnaces, ranges, stoves and scales. All kinds of plumbing, gas and steam fitting, furnace work, tin and sheet iron roofing, etc., are promptly attended to, only competent and skilful mechanics, being employed. Satisfactory work is guaranteed. In the various departments, a very large and flourishing trade is done, the goods being all of a first-class quality and sold at both wholesale and retail and in all parts of the city and Province. The active management of the store is in charge of Mr. Gavin Browne, a Scotchman by birth, and who has been connected with the house for the past four years, since which time a very marked improvement and increase in the trade has been made. Mr. Browne is a pleasant and entertaining gentleman, looks closely after the welfare of the establishment, and under his management the most perfect system and regularity is observed in every department.

Royal Photograph and Enlarging Art Studio, JOHNSON & Co., 513 DOMINION BANK BLOCK, QUEEN ST. W.

This is a new enterprise, having been but recently established, but its proprietors are old and well posted men at the business and already have a flourishing patronage. This studio is well located, and in its arrangement, they have kept pace with all the im-

provements that have been made in the art, and produce likenesses, which for truthfulness, beauty of outline and excellence of finish are not surpassed by any other first-class artists in the city. The studio is neatly and carefully arranged and is supplied with every new appliance known to the art, a prominent feature being that a proof of the picture is furnished while you wait, if the occasion demands. Portraits of every style and all sizes are made, and particular attention is given to copying and enlarging photos, finishing them in India ink, Water Colors, Crayon-Airbrush on oil canvas, a specialty, being made of life size portraits.

These gentlemen keep on hand a full stock of Artist's Materials of all kinds, canvas, colors, brushes, palates, stretchers, etc., all of which are of first quality, and are sold at moderate prices. Although but a short time established, a large trade is done, Mr. James H. Cline, one of the members of the firm being one of the oldest and most successful portrait crayon artists in the Dominion, and the patronage of the house coming from amongst the best and most influential citizens, both here and in other parts of the Province.

Toronto Cabinet Co., DESIGNERS, CABINET MAKERS AND UPHOLSTERERS, WOOD CARVERS. OFFICE AND FACTORY, 126 WILLIAM STREET.

This extensive establishment was first started some ten years ago by the present proprietor, who has since that time built up a large and flourishing trade and formed a wide connection. The factory and works at 126 William Street are large and commodious and have recently been re-fitted with the latest and most improved machinery for successfully carrying on the business, and here the finest work is done, the best and most thoroughly seasoned woods are used, and only the most competent and skilful mechanics are employed. The company manufactures all styles of high art furniture and interior decoration, either from designs of its own or those furnished by others, and in the latter case guarantees that the finished work shall in every detail be an exact copy of the drawings. In designing new patterns, only the best artists are employed and the furniture turned out cannot be excelled by any in the Dominion, while the wood-carving is fully up to the times and is equal if not superior to any other in the country. Special attention is given to interior decorations and in the way of fitting up handsome and costly residences, this company has filled many extensive contracts. The work done by this house extends not only to the different parts of the city but to all sections of the country as well, and gives employment to some thirty-five competent and careful wood workers in busy times.

In consequence of the large number of people who are forced by the peculiarities of

their calling, to remove frequently to various parts of the city, and who are not justified in putting in new fixtures, for the accommodation of their business, every time, this company has started a bureau, and invites all those who are about to remove or sell old furniture to communicate with them at once, with the object of placing them on the market at a fair figure, they being in daily receipt of numerous enquiries for drug-store, barber, grocer, saloon, and other fixtures. Write to Toronto Cabinet Co., when about to make alterations, and you will save money.

Parties having any new ideas in models or patterns to work out can receive valuable assistance by consulting with the proprietor of this company, as special attention is devoted to this line of the business.

Mr. Thomas Shea, the proprietor, is a Toronto boy, and is a natural born artist and designer. He personally superintends the preparations of all plans for the work done at his establishment, and afterwards looks closely to all the details of its manufacture, and to this is due to a great extent the present popularity and high standing of his works.

Gibbon, Leveratt & Co., ASSIGNEES AND ACCOUNTANTS, 36 FRONT STREET EAST.

An important profession in any business community is that of the public accountant and adjuster. Prominent among those engaged in this line of business in Toronto are Messrs. Gibbon, Leveratt & Co. whose well appointed offices are on Front Street West. These gentlemen are practical accountants and auditors and have been actively engaged at the business for several years. Mr. Gibbon holds a diploma from the Commissioners of Admiralty of London, England, before whom he passed an examination as accountant in 1870. They make up and audit mercantile books of all kinds, collect accounts, take stock and issue balances promptly and accurately, while fire losses are adjusted and fire loss investigations and arbitrations competently attended to. Merchants wish their books regularly posted and made up, will be liberally arranged with, while all business placed in their hands is strictly confidential. They have a competent staff of men for this work and good vaults in which all books and papers are kept each night. They are pleasant gentlemen, and thorough and practical accountants; and merchants and others having business in their line should give them a call.

E. W. Gillett, MANUFACTURER AND IMPORTER, 32 & 34 FRONT STREET WEST.

This house which is known all over Canada and the United States for manufacturing and dealing in high grade yeast, baking powder, etc., was established in Chicago in 1852, while the Toronto branch has been in successful operation for the past five years.

The premises are large and commodious and replete with all necessary machinery and appliances for successfully conducting the business. The manufactures consist of Royal Yeast Cakes, the best in the world; Imperial Baking Powder, which is the purest and strongest made.



Gillett's Powdered Lye for making soap, etc., and Gillett's Washing Crystal, which saves both time and labour; these goods are all made in very large quantities, a car load of meal being used each week in the manufacture of yeast and a proportionate amount of hops, potatoes, etc. The machinery used is of a special nature and does the work of 200 hands, and as some estimate of the amount of goods manufactured can be made when it is stated that 72,000 cakes of Royal Yeast are made daily. Their special machinery is all owned and controlled by the house. A very extended business is done, the goods being sold in all parts of the Dominion, eight travellers being constantly employed in visiting the different sections of the country. The house employs forty hands, and three sampling wagons are kept constantly busy. Mr. William Dobie, the manager of the Toronto branch, is an energetic and enterprising gentleman, and is thoroughly conversant with the many details of the business, which he personally superintends.

R. J. Lloyd, CATERER AND ICE CREAM PARLORS, 247 YONGE STREET.

Toronto can boast of as many first class and well-appointed eating houses, as any city of its size on the continent, at any of which a "square meal" can be had at a moderate price; but among these are very few, if any, possessing proprietors who are thoroughly posted in catering to the public wants and needs, and who have made so thorough

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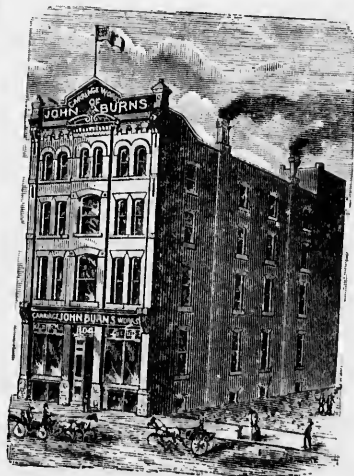
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a study of it, or who possess so well appointed and conveniently arranged lunch rooms as Mr. R. J. Lloyd. This gentleman first commenced business some eight years ago, with his brother, W. J. Lloyd, the firm devoting its entire attention to bread and cake baking. Their partnership continued till 1888, when it was dissolved, and R. J. Lloyd has since conducted a catering business. Before starting into it, however, he spent some time in New York and Boston, studying and thoroughly posting himself in regard to the manner of conducting first-class lunch parlors in these cities; and, as a consequence, he is familiar with the best mode of successfully carrying on a business of this kind. He does the entire catering for Banquets, Balls, Dinner Parties, At Homes and Private Families, while Wedding breakfasts receive his special supervision. He decorates the tables and furnishes the silver candlebras, centre pieces, banquetting lumps, fairy lights, china, cutlery and linen, supplies courteous waiters, and in every case guarantees satisfaction. Since he has been in business he has furnished many fine collations and is caterer for the University, preparing all the lunches that are served there. Among others, that of the American Association for the Advancement of Science, whose meetings were held in the summer of 1889, and for the various conversations that from time to time meet in its halls. At the last of these, Mr. Lloyd had everything prepared on the grandest scale, and was so unfortunate as to lose everything in the great fire which visited and destroyed the entire University building. Nothing daunted, however, by this loss, he at once purchased new silver glassware, etc., and in a short time was better equipped than ever. His Lunch Rooms are models of their kind, heated by hot air and lighted by electricity, while they are presided over by courteous and efficient waiters. The house contains the delicacies of the season as well as the most substantial food, while the cuisine is all that the most fastidious could desire. Mr. Lloyd is a Canadian by birth, a pleasant and entertaining gentleman and a popular host.

John Burns, CARRIAGE WORKS, 126-128 JOHN STREET.

In the manufacture of carriages and waggons, which occupies a prominent place among the comprehensive industries of Toronto, we have several leading firms and individuals, amongst whom due recognition must be given to Mr. John Burns, whose extensive establishment is on John Street. It is twenty years since this gentleman commenced the manufacture of carriages and waggons in this city, being associated from 1870 to 1886, with the firm of Hutchinson & Burns, and at the latter date retiring from the partnership and building a new and spacious structure of his own. This is a

handsome factory 30x75 feet in dimensions, four stories and basement high and substantially built of brick. It is conveniently arranged and suitably fitted up for carrying on the business of carriage building. The basement is used as a blacksmith shop and here is found the forger and all necessary tools for shaping the iron and steel work; First or ground floor is show room where all finished work may be seen, the third is devoted to wood working, etc., 4 and 5 is fitted up for painting and trimming, and furnishing. Machinery is used in this establishment, but the manufactured goods are all hand made and are first-class in every particular. Nothing but the best and most fully seasoned wood and the finest quality



of iron and steel are used, the latter being imported directly from England, while all work is finished with Noble & Hoare's English varnish, and only the best and most skillful mechanics are employed. All kinds of carriage and light waggon work is done, but a specialty is made of Broughams, Landaus, T carts, Victorias and extension tops. All the waggons, both light and heavy, of the Dominion Express and Canadian Express Companies, as well as the ambulances used by the City, are made at this establishment. A fine stock of carriages is kept on hand from which to select, and orders come from all parts of the Dominion, some carriages having recently been shipped to Vancouver. There is now under construction, another ambulance for our city and also one for the City of Ottawa. Repairing is neatly and promptly attended to. Employment is given to twenty-seven skilled and competent workmen, and in the various departments a

very extensive business is done.

Mr. Burns, the proprietor, lived in Canada since 1847. He is a practical carriage builder and personally superintends all the details of his extensive establishment. He is widely and favorably known and is well deserving of the prosperous business which by his enterprise and activity he has built up.

Adair Bros., MANUFACTURERS, IMPORTERS AND WHOLESALE JOBBERS OF FANCY GOODS AND SMALLWARES. 55, 57, 59, YORK STREET, AND 98, PIPER STREET.

The inception of this important enterprise dates back some three years, when it was

first started by the present proprietors, who had previously, been for several years

connected with the same line of business. The premises occupied are large and commodious and suitably fitted up for the convenience of the business engaged in. The stock is very fine and complete and consists of woodenware, tinware, hardware specialties and grocers' sundries, harness, whips, trunks and valises, fancy goods, small wares notions, stationery, tobacconists' sundries (cigars a specialty,) musical instruments, guns, ammunition and sporting goods, silver plated ware, jewelry, watches, clocks, fine cutlery, etc. These are all of first quality, have been bought in large quantities direct from markets in Europe and America, and are sold at rock bottom prices. The trade is altogether wholesale, jobbing and retail dealers being supplied, and the goods find a ready market, being sold in all parts of the Dominion. Travellers from the house visiting the different sections of the country. Since the inception of the enterprise it has met with the most marked success, the trade steadily increasing from year to year. The individual members of the firm are James and Thomas Adair, young, active and energetic gentlemen, enterprising and pushing business men, and widely and favorably known.

Wm. McDowall, FINE GUNS, FISHING TACKLE, BASE BALL GOODS, &c., 81 YONGE STREET.

Many and marked have been the improvements in fire arms within the past fifty years, and the breech loader of to-day seems to be perfection itself to which nothing further can be added to improve either its beauty or efficiency. The manufacturer and dealer in guns must be an expert, or his goods are worse than useless. A prominent

dealer in this class of goods as well as sportsmen's outfits generally, is Mr. W. McDowall, whose extensive establishment is on Yonge Street. It is ten years since this gentleman first started this enterprise, and during that time on account of the superior quality of the goods kept in stock, he has built up a large and steadily increasing business. His stock has been well selected, and consists of fine guns and other fire arms, fishing tackle, base ball and cricket supplies, and sporting goods generally. His goods are all of the latest pattern, new inventions and improvements being added to his stock as soon as their merits are recognized. Repairing fire arms is a prominent feature of the establishment, five competent workmen being constantly employed in this, and working on leather bags, etc.

Mr. McDowall was born in Southampton, Eng., and came to Canada when sixteen years old. He is an enterprising gentleman, and as might be expected, an enthusiastic sportsman.

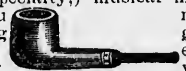
He was the promoter and manager of the great international artificial bird-shooting tournament held in Toronto, August 12, 13, 14 and 15th, which was the largest and most successful one ever held in the Dominion, and which brought to the city all the most prominent trap shots of Canada and the United States.

He is an active member of the several Gun Clubs, of the city, and is held in high esteem by the fraternity of sportsmen.

Geo. Anderson, Jr., ACCOUNTANT, ASSIGNED, RECEIVER, TORONTO OFFICE. 37 YONGE STREET.

A first-class and accurate accountant is an absolute necessity in all banking and mercantile communities, and the success of smaller enterprises is in no obscure degree due to the methodical keeping of books.

The business of the late firm of Blackley & Anderson was established some twelve years ago by Mr. David Blackley in Hamilton, Ont. This he conducted alone till 1887, when the partnership of Blackley & Anderson was formed and a branch office opened in Toronto. During the years that have elapsed since the business was first started by those gentlemen, many important transactions passed through their hands and they gained an enviable reputation. Mr. Blackley retiring from the Toronto office, the business was carried on by Mr. Geo. Anderson, who now stands in the very front of chartered accountants, and who can be thoroughly relied on to conduct the most complicated accounts in an every way satisfactory manner. He has spacious and convenient furnished offices at 37 Yonge Street, Toronto, where a competent corps of assistants are given steady employment. This gentleman is Scotch by birth and has lived in Canada since he was quite young. He is an intelligent and pleasant gentleman and is widely and favourably known.



**The Gun-
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This is a having been paid up capital first taken in special industry consideration in Ontario. 120 to 155 V are very large ped with the appliances for Red Strip B descriptions and Rubber Cross" Carb Fabric Fire Wringer Roll Grain Drill T ers and Ring Piano Cover Carriage Ap Sheets, Camp are made in quality and h als wherever others. They shipped to all a ready market. The warehouse, well arranged for hand. Mr. H. D. V surer, and C.

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LONDON MELBOURNE PORTLAND PHILADELPHIA

MONARCH RUBBER BRAND BELTING

THE GUTTA PERCHA & RUBBER MANUFACTURING CO. OF TORONTO.

SOLE MANUFACTURERS OF THE SCHEMATIC

FACTORIES: BELTING, PACKING, CARBOLIZED HOSE, STEAM FIRE ENGINES, CLOTHING HOSE

INDIA RUBBER GOODS OF EVERY DESCRIPTION

WRITE FOR PRICE LIST AND DISCOUNTS

TRADE MARK

H.D. WARREN, PRES. & TREAS.

WAREHOUSE & OFFICE, 43 YONGE ST. TORONTO.

The Gutta Percha and Rubber Manufacturing Co., of Toronto. MANUFACTURERS OF BELTING, PACKING, CLOTHING, HOSE, ETC., H. D. WARREN, PRESIDENT AND TREAS. C. N. CANDEE, SECRETARY. 43 YONGE STREET.

their able and systematic management the great success of the Company is in no small degree due.

St. James' Hotel. HAWLEY & MEMBRY. OPPOSITE UNION STATION: FOOT OF YORK STREET, TORONTO.

This is a comparatively new Company, having been incorporated in 1887 with a paid up capital of \$200,000. and has from the first taken a front rank among the commercial industries of the city. It merits special consideration, as it is the only rubber factory in Ontario. The works are located at Nos. 120 to 155 West Lodge Avenue (Parkdale), are very large and spacious, and fully equipped with the latest improved machinery and appliances for conducting the business. This consists in manufacturing Monarch and Red Strip Belting, Packing and Hose of all descriptions; Carriage Cloth, Mackintosh and Rubber Waterproof Clothing. "Maltese Cross" Carbolyzed Fire Hose and "Baker" Fabric Fire Hose, Tubing, Mats, Valves, Wringer Rolls, Rubber Buckets and Pails, Grain Drill Tubes, Bicycle Treadles, Washers and Rings, Wagon and Car Springs, Piano Covers, Ice and Brewers' Aprons, Carriage Aprons, Horse Covers, Hospital Sheets, Camp Blankets, Etc. These goods are made in large quantities, are of first quality and have taken first prizes and medals wherever exhibited in competition with others. They are sold at wholesale, and are shipped to all parts of the Dominion, finding a ready market wherever introduced.

The warehouse on Yonge Street is spacious, well appointed and conveniently arranged for handling the immense stock on hand.

Mr. H. D. Warren is President and Treasurer, and C. N. Candee, Secretary, and to

One of the first considerations for the traveller or visitor to a place is where to find suitable hotel accommodation, and there is nothing which adds to the reputation of a city. In the eyes of strangers, so effectively, as first-class hotels. In this respect, Toronto is well provided and those arriving at the depot here, will have but a few steps to go to get all their wants in this respect satisfied.

The St. James hotel has long been regarded as one of the most popular houses of Toronto. For the past twenty-five years it has been devoted to hotel purposes; and during that time has passed through several hands. But certain it is, that at no period of its existence has it been under better management than at the present day, its popular proprietors, Messrs. Hawley & Membry sparing no pains to give every satisfaction to their guests. These gentlemen have been in possession since the 14th June of the present year; they are experienced in hotel life and their establishment is equipped with everything needful, while they have a competent staff of assistants. The St. James is located at the foot of York Street, close to the depot. The building is a substantial four storey brick structure, 75x85 feet in dimensions, and of pleasing architectural design, and is convenient to both trains and boats, and at the same time near to the business part of the city. The house has recently been refurnished throughout, has every mod-

orn convenience and is well drained and ventilated. On the ground floor are the offices, parlors, smoking room, dining room and a well-equipped bar. On the flat above are the ladies' parlors; while the rest of the house is devoted to sleeping apartments, of which there are fifty rooms, all comfortably and elegantly furnished.

The table is always liberally supplied with the best that the market affords and is served by competent and courteous assistants. The house runs full all the year round and the proprietors well deserve the success attending their well-directed efforts.

The proprietors, Mr. Joe Hawley and W. R. Mentry, are pleasant and sociable gentlemen, look closely after the comfort of the guests, are widely known and popular hosts, who make their patrons feel at home; while to travellers the house specially commends itself as being almost attached to the depot; there is no hack fare to be paid, nor is there any fear of missing a train.

William Beers, CARPENTER, BUILDER, AND GENERAL JOBBER, 108 ADELAIDE STREET WEST.

In a large and growing city like Toronto, the business of the builder and contractor is an important one, and many leading individuals and firms are connected with it. A well-known builder of this city is Mr. William Beers who, for the past eight years has been carrying on a business of this kind, and since 1881 has been in his present location. This gentleman is a carpenter, builder and general jobber, erecting buildings of

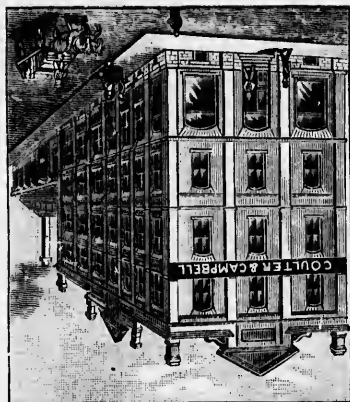


Every description, business blocks, halls, factories, warehouses, churches, school houses or private dwellings, employing only first-class mechanics and doing the most satisfactory work. He makes a specialty of repairing and relitting old houses, offices, etc., and since he has been located here has established a large and prosperous business, which steadily increases and extends from year to year. He also manufactures Johnson's Dominion weather slips, while jobbing work is promptly attended to and estimates given for all kinds of work. Ten competent mechanics are given steady employment. Mr. Beers is an Englishman by birth, and learned his trade thoroughly and well before leaving his native land. He is an intelligent and enterprising gentleman and a thoroughly practical builder.

Coulter & Campbell, COPPERSMITHS AND BRASS FOUNDERS, SPINNERS, MANUFACTURERS OF DISTILLERY, BREWERY, CONFECTIONERY, CANNERS, VARNISH AND BOAT WORK, CORNER OF GEORGE AND BRITAIN STREETS.

This enterprise was started in 1886, by the present proprietors in a one-storey building on Jarvis Street, and from a small beginning has grown to one of very large proportions, the firm being compelled, for want of room, to erect a new foundry and works at the corner of George and Britain Streets.

These premises consist of a substantially built four storey and basement structure.



35x133 feet in dimensions, and are fitted up with the latest improved machinery and appliances, the cost of the entire outfit being in the neighborhood of \$20,000.

The goods manufactured consist of brewers', distillers' sugar refiners', confectioners', varnish, dyers' and marine copper work while fittings and propeller wheels of all sizes are a specialty.

From twenty-five to thirty competent and skilled mechanics are given steady employment, and the work of the foundry goes to all parts of the Dominion, from Halifax to Vancouver. The firm is prepared to undertake contracts for all kinds of copper and brass work and all orders will be promptly attended to and satisfaction guaranteed, while the charges will be found moderate, the motto of the firm being "Good work at reasonable prices."

The individual members of the firm are W. Coulter, who is a Canadian and city born, first seeing the light in Toronto, and S. R. Campbell, an Englishman.

They are active and enterprising gentlemen, thoroughly practical mechanics, and enjoy the confidence of the entire community.

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The work held in the world is the civilization of Europe, which is the most advanced in the world. The work is connected with a leader in the world, B. Gullett, who is found at the corner of the streets. This is the art being father and grandfather the same brothers similar at sculpture in New York where he has years on some in Greenwood then coming to in business here self to no more which are new, ing had years of has also an in

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**Fred. B. Gullett, SCULPTOR, MONUMEN-
TAL WORKS, COR. CHURCH AND LOM-
BARD STREETS, TORONTO, DEALER IN
ALL KINDS OF GRANITE, MARBLE AND
STONE.**

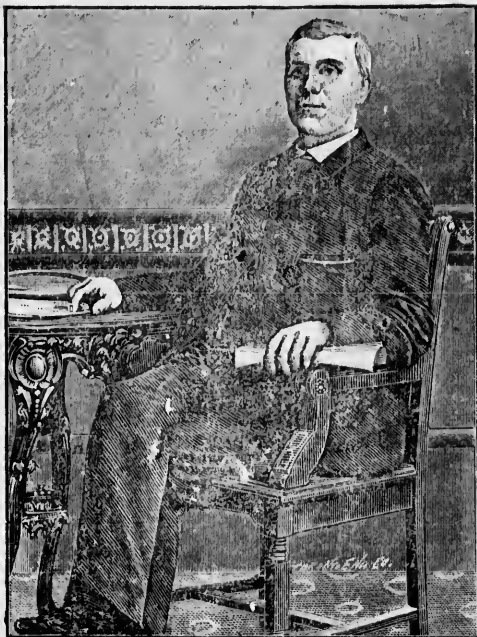
The work of the sculptor has always been held in the highest regard and to this art the world is indebted for evidences of the civilization of ages long past. The cemeteries of Europe are graced by much eloquent statuary, while upon this continent a marked advance in taste and refinement is manifested by its judicious introduction into monumental designs. Among those connected with this industry in Toronto, and a leader in the business here is Mr. Fred. B. Gullett, whose extensive establishment is found at the corner of Church and Lombard Streets. This gentleman is a born sculptor, the art being inherent in his family, his father and grandfather both having followed the same business, while he had five brothers similarly engaged. He first worked at sculpture in England then came to New York where he was engaged for fourteen years on some of the finest monumental work in Greenwood cemetery, Brooklyn; and then coming to Toronto, established himself in business here in 1871. He confines himself to monumental work, furnishing designs which are new, novel and artistic: and having had years of experience in vault-building has also an intimate knowledge of this

**E. A. Crossman & Son, PORTRAIT
ARTIST, 18 KING ST. EAST.**

The artist like the poet, is born, not made. There must be an inborn love for art, a quick eye to perceive the beautiful, and a correct one to give each object its proper proportions and exact perspective. A well-known artist in Toronto is Mr. E. A. Crossman, of the firm of Crossman & Son, who has a natural ability and aptitude for the work, and who has been established in business for the past twenty-two years.

This gentleman was born in Newfoundland of English parentage, and studied painting in the United States. Two years ago he opened a studio in this city, coming from London, Ont., but before locating here had made portraits of the speaker and ex-speakers, for the Ontario House. His son since 1885, and with him, too, painting seems to be a natural and inborn talent. They do all kinds of portrait painting, finishing in oil, India-ink or water colors, but make a specialty of crayon work, and in this line turn out very fine pictures, their work having successfully competed and taken first prizes at the Centennial Exhibition at Philadelphia in 1876, at the Indianapolis Exhibition, and at twelve different expositions in Canada.

Their studio and reception room are eligibly located and a visit to them cannot fail to be highly appreciated.



Henry Jackman, CITY BILL POSTER, 94 EDWARD STREET.

A quiet, though important business, is that carried on by Mr. Henry Jackman, the City Bill Poster. This gentleman was born in Devonshire, England, and came to Canada in 1841. At that time steam vessels were not used to any great extent, and Mr. Jackman and his family were nine weeks in crossing the ocean in a sailing vessel. Another week was consumed in getting from Quebec to this city, so that from the time they left Plymouth, England, until they reached Toronto, ten full weeks had elapsed—a passage now occupying hardly as many days.

As early as 1857, Mr. Jackman commenced his present business, that of posting bills and public notices, which he has since continuously carried on. Aided by a number of able assistants, he attends to nearly all the city work of this kind, notices of election, by-laws, public meetings, theatrical performances, circuses and auction sales—in short any displayed advertising which attracts attention on billboards about the city is pretty sure to be done by him. Mr. Jackman owns his own boards and boardings, has them set up in the most conspicuous positions in all parts of the city and attends to

all orders with a faithful promptness and despatch. His assistants also distribute programmes, etc. When he first commenced business, there were not above 50,000 people in Toronto, but as the city has increased in size, his business has grown with it, and his customers are now very numerous. No place is better known around legal and public offices than his. Personally he is an affable and pleasant business man to deal with, is thoroughly posted in regard to the kind of work in which he has been engaged now over thirty-three years, and those in need of anything in this line will consult their best interests by giving him a call.

Swiss Steam Laundry. ALLEN MANUFACTURING CO., PROPRIETORS, 12 AND 11 JORDAN STREET, TORONTO.—TELEPHONE 1200, AFTER OFFICE HOURS 2400.

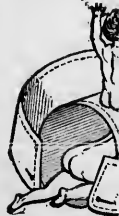
Very marked improvements have been made in the way of laundry work within the past few years, new machinery being introduced that will not tear or injure the clothing, and chemicals not now being used to remove the dirt. The largest establishment of this kind, not only in Toronto, but in the Dominion, and which does a larger trade than any similar institution in Canada is the Swiss Steam Laundry, whose extensive establishment is on Jordan Street where it occupies a substantial three storey and basement brick structure. This Company makes a point of seeing every new machine invented for doing laundry work, and if considered an improvement, the old machinery is disposed of and the new adopted. A number of these new machines for both washing and ironing of very recent invention, and well adapted to the work required of them have been set up in their premises this season and the company now guarantees that any work laundered by them will not be torn or injured, and that no chloride of lime will be used. The Company have unusual facilities for laundrying

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table cloths, napkins, sheets, etc., having lately purchased improved steam mangles of recent invention and they are now in a position to do hotel, steamboat, and restaurant work in any quantity at the shortest possible notice and in the most satisfactory manner. A mending department is a prominent feature of the establishment and customers wishing to have their underwear or socks darned, or shirts repaired can have them properly done by notifying the Company, while the charges are moderate. A large business is also done in cleaning, dyeing, repairing and pressing gentlemen's clothes, such as coats, vests, trousers, overcoats, etc., the work being done well and promptly, the charges being reasonable. Employment is given to 185 hands, and a thirty horse engine supplies the motive power, while eight wagons are used from the head office alone, in collecting and delivering goods, which is done regularly and promptly. In addition to their large city business, branch offices have been established in many of the leading towns of Ontario and from these an extensive trade has been built up. The enterprise dates its inception to the year 1885, and although only four years old does a very large and steadily increasing business. The manager, Mr. A. W. Allen, is a wide-awake active and pushing business man who looks closely after the details of the laundry, and devotes his energies to its welfare.

Allen Manufacturing Co. SHIRTS, COLLARS AND CUFFS, LADIES' WRAPPERS, INFANTS' HATS AND BONNETS, BABY LINEN, INFANTS' ROBES, CHILDREN'S UNDERWEAR, LADIES' COTTON UNDERWEAR, 10, 12 & 14 JORDAN STREET, TORONTO.

Among the leading establishments of this city is the Allen Manufacturing Company.

Trade Mark

A. W. Allen, proprietor, whose extensive factory is on Jordan Street, where the premises consist of a substantial four storey brick building, 60 x 60 feet in dimensions, which are conveniently fitted up with all necessary machinery and appliances for successfully carrying on the business. The



Company manufacture shirts, collars and cuffs, ladies' wrappers, infants' hats and bonnets, baby linen, infants' robes, and children's and ladies' underwear. In these a very extensive business

is done, the house being the leading one in

Canada. These goods are all of first quality and find a ready market. They are sold and shipped to all parts of the Dominion, while a trade is just being established with the countries of South America. Steady employment is given to 185 hands and four travellers visit the different sections of the country.

Mr. Allen is an Irishman by birth, and received his training in this business with the widely-known firm of Todd, Burns & Co., of Dublin, Ireland. He came to Canada sixteen years ago, and was connected with the Gale Manufacturing Company of this city for twelve years. He then started in business for himself and at once took a front rank among the industries of the city. He is a pushing and energetic gentleman and personally superintends all the details of his extensive establishment.

A. M. Browne, HOUSE AND SIGN PAINTER, AND DECORATOR, 117 ADELAIDE STREET WEST.

This gentleman is a Toronto boy of the U. E. Loyalist stock, his parents coming here about 1820. He established his business in 1870 at 75 Queen Street West, but was soon obliged to move into more commodious quarters. He attends to all kinds of house painting, and since he first started has had some very extensive contracts, many of the prominent business blocks and private residences of the city showing the effect of his handiwork. He now has on hand the new municipal and county buildings and Freehold Loan and Savings Company buildings, as well as many smaller and less conspicuous ones. He does a very extensive business, giving employment to ten competent and skilful painters. He is a practical painter himself, has followed the business many years, seven of which were spent in the States, looks closely after the details of his business and guarantees satisfaction in all cases.

Standard Foundry Company, MANUFACTURERS OF EVERY DESCRIPTION OF IRON CASTINGS, BUILDER'S CASTINGS, PLUMBER'S CASTINGS, HARDWARE CASTINGS, SCHOOL & CHURCH SEAT CASTINGS, CRESTINGS OF ALL KINDS, STOVE REPAIRS, BURNING A SPECIALTY. GENERAL JOBBER PROMPTLY ATTENDED TO. ESTIMATES GIVEN ON ALL IRON WORK ON APPLICATION. OFFICE AND WORKS, 49 51 CENTRE STREET, TORONTO, ONT. TELEPHONE NO. 2198.

It is always a pleasure to note the advent of new enterprises and business firms in any community, and especially is this the case when they are of a representative kind. In this connection we will mention the Standard Foundry Company, Alecock & Bunell proprietors, 49-53 Centre Street, where they have suitable and commodious quarters, well fitted up with all the appliances and conveniences for successfully conducting

the business. These gentlemen manufacture every description of Builders', Plumbers', hardware, School and Church seat Castings and Crestings of all kinds, while burning is a specialty, and all orders sent in are promptly attended to. The work done is all first class and although the foundry has been in operation but a little more than a year, a large, flourishing and steadily increasing trade has been already established.

The members of the firm are pushing and energetic gentlemen, and thoroughly practical in their departments. They personally superintend all work that is done in their establishment, and guarantee satisfaction in all cases. They employ from 12 to 14 competent and skilled workmen daily, with every prospect of an enlargement of the concern in the near future.

Queen City Livery, HACK, COFFE & BOARDING STABLES, 179 QUEEN ST. WEST, OPPOSITE THE AVE., ROBERT EWING, PROP. TELEPHONE 353.

This is one of the best appointed and most popular livery and boarding stables in the city. It was established some fifteen years ago and since 1887 has been under the charge of the present proprietor. The premises are large, commodious, and well ventilated having a frontage on Queen Street of twenty-five feet, and extending back one hundred feet, while the rear building is a substantial



three storey brick structure 40x100 feet in dimensions. This has recently been constructed, and is built on the most approved plan. A novel feature being that the horses are kept on the second flat, where the ventilation and sanitary conditions are the best. There are accommodations for thirty-three horses, and the stalls are large and light, with careful grooms in constant attendance. Mr. Ewing keeps a number of first-class horses and rigs, and saddle horses, which he hires out to parties desiring them, supplying drivers in livery when required. He furnishes horses and carriages for all purposes, either for pleasure or business, while the prices charged are moderate. Special attention is given to boarding horses, and they receive every care and attention on the most reasonable terms. The enterprise has from the start, met with marked

success, the patronage increasing steadily. Mr. Ewing is a native Canadian and has been engaged in the livery business for the past fifteen years. He is a social gentleman, an expert judge of a good horse and is very ready to talk of its merits, and fully entitled to the public patronage.

William Hornshaw, BLACKSMITH, 102 LOMBARD STREET.

Much interest has been taken in the blacksmith trade within the past few years, and the most skilful workman has been awarded prizes at competitive trials of skill and speed that have been arranged at Detroit, and other places. One of the oldest establishments of this kind in Toronto, is that conducted by Mr. William Hornshaw on Lombard Street. It was in 1853 that this enterprise was first started by Mr. William Hornshaw, father of the present proprietor, who conducted it for twenty years, since which time his son has been carrying it on.

The premises are 30x30 feet in dimensions and suitably fitted up with two forges, and all necessary tools and appliances for successfully carrying on the business, which consists of general blacksmithing in all its branches (except horse shoeing) while builder's work and ornamental iron work is made a specialty. Two competent workmen are given steady employment. A large and flourishing business is done, which is steadily increasing and extending, while Mr. Hornshaw, who is a practical blacksmith, having been working at it for more than thirty years, personally looks after all details, and guarantees satisfaction in every particular.

Henry Staines, HORSE SHOEER, HUNTING SHOES AND RACING PLATES ALWAYS ON HAND. CENTRAL SHOEING FORGE, 9 SHEPPARD ST., NEAR ADELAIDE, (LATE 66 QUEEN ST. W., TORONTO.

Within the past quarter of a century, much improvement has been made in the manner of horseshoeing, the aim now being to drive the shoe so that it will benefit the horse's foot, and cure any disease or ailments that may affect it, whereby formerly, the great object was to shoe the horse as seldom as possible, and unless a smith could make a shoe stay on from four to six or seven or eight months, he was, in the popular estimation, of very little account.

Prominently connected in this business in Toronto, is Mr. Henry Staines, of the Central Shoeing Forge on Sheppard Street. Who has had Ontario Veterinary College work for 15 years. It is fifteen years since this gentleman first opened a shop for himself on Queen Street, where he continued till the early part of this year, since which time he has been in his present location. The premises occupied are built of brick, and are 25x100 feet in dimensions. Here are four forges and all

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necessary tools and appliances, and two to six skilled mechanics find steady employment. Mr. Staines devotes his entire attention to horseshoeing, making a specialty of hunters and racers, and in these various branches does a flourishing business, which is steadily increasing and extending. He is an Englishman by birth, learned his trade in the old country, has been twenty-five years in the business, is a thorough and expert horseshoer, and guarantees satisfaction in all cases.

Dominion Horse Shoeing Establishment, 103 RICHMOND ST. W., TORONTO. D. SELWAY, HORSE SHOER. TROTTING AND RACING SHOES ALWAYS ON HAND. HORSES SHOD ON THE MOST APPROVED PRINCIPLE AND ALL WORK PUNCTUALLY ATTENDED TO.

Much greater interest is taken in horse-shoeing now than in former years. A quarter of a century ago, it was the man who could make the shoe stay on the longest that was the best smith, without reference to the effect it might have on the horse's foot. Now, however, it is the foot that we look after, and the shoe so put on as to cure any ailments or defects that may exist in the hoof. Prominently connected with horse shoeing in this city is Mr. D. Selway, whose well-appointed shop is at No. 103 Richmond Street West. It is ten years since this gentleman first commenced business for himself in the city, and since that time, a fine and growing business has been built up.

The premises occupied are 25 x 75 feet in dimensions and substantially built of brick. Here are three forges and all necessary tools and appliances for successfully conducting the business. Only first-class workmen are employed, and horses are shod on the most approved principle, and all work is promptly attended to, while the shoeing of trotting and racing horses is made a specialty.

Mr. Selway is of English birth, but has been in Canada since 1869. He is a thoroughly practical horse-shoer, learned the trade before leaving the old country and has worked at it ever since.

Joseph Simpson, TORONTO KNITTING AND YARN FACTORY, WOOLLENS, SHIRTS, DRAWERS, HOSIERY AND YARNS, COR. OF BERKELEY AND FRONT STREETS, TORONTO.

This important manufacturing enterprise was first started more than twenty-five years ago by Mr. Joseph Simpson, and has since been conducted by him alone, until recently his two sons have been associated in the business. The premises consist of a substantial three storey brick building 50 x 150 feet in dimensions, which is fully equipped and fitted up with the latest improved machinery for successfully carrying on the business. This house manufactures knitted woollen shirts and drawers almost exclusively,

buying the raw material from the farmers and dealers in wool, as well as importing quite largely from Europe, manufacturing it into yarn and knitting the goods. These are of first quality, have won a high reputation and find a ready market wherever introduced. They are sold and shipped to all parts of the Dominion, the wholesale trade being supplied exclusively. A very large trade is done, amounting last year to \$150,000. An eighty-horse power engine furnishes the motive power, and 135 hands are given steady employment.

The members of the firm are Americans by birth and have lived in Canada for many years. They are energetic and pushing business men, personally superintend the details of their extensive establishment, and have high social and commercial standing, and are among the leading business men of this city.

Club Livery and Boarding Stables, W. V. CARLILE, LYE FOREMAN FOR C. G. LONGBOTTOM, HAS REMOVED TO NO. 90 YORK STREET.

Among the necessities of all cities are first class livery, both horses and carriages being often needed by those who cannot conveniently keep them. A model establishment of this kind in Toronto, is the Club Livery and Boarding Stables, W. V. Car-



lile proprietor, on York Street. It is less than two years since this gentleman started in business here, but in that short time a large and flourishing trade has been established. The premises occupied are large and commodious, and well adapted for the purposes to which they are devoted, the driving floor being large and neatly kept while the stalls for the horses are high, light and airy. Mr. Carlile has a fine stud of horses, and a number of rigs which he lets to those desiring them, furnishing drivers when required. These he furnishes for all purposes, either riding or driving and for pleasure or business, while the prices charged are moderate. A large business is done in boarding horses, the premises being admirably suited for this, the stalls roomy and well ventilated with plenty of bedding and proper drainage, while careful grooms are in constant attendance, and in this department a very extensive business is done, the patronage coming from among the prominent firms of the city. Mr. Carlile is an Englishman by birth and has lived in Canada for many years. He is an entertaining gentleman and an expert and practical horseman. He has been connected with horses from boy-hood.

WEST TORONTO JUNCTION.

If one should examine maps of the County of York published only seven years ago, he would look in vain for the name which heads this article. He would see the Dundas Road, the old time stage route between Toronto and London, but between Toronto and the Village of Carlton nothing would appear on the map to indicate any settlement in that locality whatever. And, in truth, until within the past few years there was no settlement—nothing but unbroken expanse of woodland and fields. A few dots upon the map might indicate the location of the Carlton Race Course, on the opposite side of Dundas Street from the Village of Carlton, but not many at that time dreamed that the spot and its neighborhood was one day to become the site of one of the most vigorous and rapidly growing towns which Canada has ever seen.



Its locality is as well known now as that of the City of Toronto itself. It may be reached by a drive of only five miles from the very heart of Toronto, westward along Queen and Dundas Streets; and when one approaches it in this way, attention cannot fail to be directed to its naturally beautiful situation, elevated as it is above the country to the south and east, and having for its southern boundary the delightful pleasure grounds of High Park, across which blow the invigorating and health-giving breezes of Lake Ontario. Gently undulating for the most part, with here and there picturesque ravines, it seems a spot which the wealthy citizen would select above all others in the neighbourhood of Toronto for his suburban villa. Many such have indeed been built within the few years of municipal life which this prosperous young town can boast; yet what will most strike the stranger's eye is the number of large factories, busy workshops and thriving business establishments he finds here, and the hum and bustle which seem to characterize the whole place.

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"The Junction" as it is known to Toronto people, is pre-eminently a railway town; and to the railways which pass through it, not less than to the foresight and enterprise of its pushing and active promoters and citizens, it owes much of its present prosperity.

About the time of the completion of the Ontario and Quebec Railway, the Canadian Pacific Railway purchased some forty acres of land at this place, and announced that their intention was in time to locate here the great repair workshops of the Ontario division of the road. This was sufficient to give the place a start at once, for it was foreseen that the erection of the workshops would of necessity be followed by the settling up of the neighborhood by large numbers of the employees of the railway. The fact that three other railways also passed this point rendered it certain in the eyes of people who regarded the future, that a prosperous town was sure to spring up where such excellent shipping facilities could be furnished the manufacturing industries of the country. The main line of the Grand Trunk offered an extensive connection over the immense area of country covered by this great railway; the Credit Valley Branch opened to it South Western Ontario, and the Northern and the Toronto Grey and Bruce the Northern country, including the ports on the great Northern lakes; while over and above all, Canada's great national highway stretched its iron arms from the Atlantic to the Pacific and included a world in its far reaching grasp.



It was but six years ago that the great future before this embryo town began to be recognized. The old Carlton race course was about this time bought up by Mr. D. W. Clendenan and others associated with him, a survey of it procured, streets laid out, and an endeavour made to interest Toronto people in the building up of the locality. Copies of the new plans were sent to the Toronto newspapers with descriptions of the advantages of the new location as a town site. It seemed difficult at first to excite public interest, but Mr. Clendenan and his associates were not only enterprising but also courageous men, and were not disheartened. A few scattered houses began to appear on Dundas Street on the Clendenan estate, and early in 1881 the last spike was driven on the Ontario and Quebec, connecting the Junction with Ottawa in a direct line; and the large and handsome passenger station was completed the same year. Land on Dundas Street was then selling at between \$1 and \$10 per foot—the same land that is now held at over \$150 per foot.

It would be needless to detail every step of the Junction's advancement. Its history since 1881 has been one of continuous and rapid prosperity. Factory after factory located here, and churches, shops and residences multiplied until no doubt any longer existed in the mind of any observer that West Toronto Junction was destined to become a great

railway and manufacturing centre and the most important suburb of the great city of Toronto.

As a railway centre there is no point in the neighborhood of Toronto which can be classed with the Junction. It is at present a more important station on the C. P. R. than even Toronto itself, for here are located the C. P. R. dining room and many offices. There are two other railway stations within the town limits. Other stations will be necessary when the G. W. Division of the G. T. Railway is pushed on to this town, affording it direct connection with the great Vanderbilt system of railways. Communication with Toronto will be maintained not only over the already numerous lines, but through the Belt Line, which is building, and an electric suburban railway which is already projected. Omnibus and street car connection is already in existence. While all these evidence the desirableness of the town as a place of residence, it is the advantage of procuring extensive factory sites at a reasonable outlay close to the railway tracks, with railway siding leading right into the premises, which will appeal to the manufacturers who in the future will settle here in increasing numbers. Encouragement is offered all such by the wise and liberal policy of the town in exempting them from all taxation save the school rate and local improvement for ten years, and in supplying them with water at the mere cost of pumping. Many of the most important concerns in the country have already been attracted to this centre, among them being Heintzman's Piano Factory, Dodge Wood Split Pulley Company, Dominion Show Case Factory, Wagner's Planing Mills, the Canada Wire Mattress Factory, and the Wilkinson Plow Company.

The Municipal history of the town is as brief as the few years of its existence as a settlement. It was incorporated as a village in January of the year 1888, and the year after it was formed into a town by Act of the Legislature. Mr. D. W. Clendeman, who had ably fulfilled the duties of Reeve of the Village, was elected the first Mayor. Five Wards were established and two Councillors elected for each Ward. The present Mayor is Mr. G. J. St. Ledger, and the Councillors for the year are: for Ward No. 1, F. Heyden, T. Gillies; Ward 2, W. Pears, W. H. Millicamp; Ward 3, P. Laughton, J. B. Bruce; Ward 4, P. Ellis, Dr. Carleton; Ward 5, J. D. Spears, Jas. Bond.

The town to-day as officially constituted, covers about thirteen hundred acres of ground. Its population is over 5,000. Two fine subways are in course of construction under the track of the Canadian Pacific Railway at Keele street and Weston Road. Two of the principal streets are block paved. A comprehensive system of sewerage is about to be commenced, and will, it is expected, be completed next year. The Waterworks system, completed in August, 1889, has been pronounced the most perfect in Ontario. Two fine fire halls are now in course of erection. Gas is supplied by the Consumers' Gas Company of Toronto.

The little Town already boasts seven hotels, and as many churches; six factories, five planing mills, and two newspapers—the *York Tribune* and the *Comer*. A branch of the *Molson's Bank* is established here. It has also a high school, a central school and two ward schools. Altogether, a more bustling and prosperous town than West Toronto Junction is not to be found anywhere in Her Majesty's dominions.

W. Hepinstall. DEALER IN WATCHES, CLOCKS, JEWELLERY, SILVERWARE AND SPECTACLES, DUNDAS STREET, WEST TORONTO JUNCTION.

Foremost among those representing the jewelry business at the Junction is Mr. W. Hepinstall, whose establishment is at No. 43 Dundas Street West.

It is some two years since this gentleman first started here but in that comparatively short time he has built up a very large trade, which is steadily increasing and extending.

The premises occupied are 26 x 70 feet in dimensions and conveniently fitted up and handsomely arranged with plate glass, show cases and cabinets, to display to advantage the stock of goods carried. This stock is very full and complete, and has been selected with much care. It consists of American and Swiss Watches of standard make, in

either gold or silver, French, Marm, half-hour stroke and eight-day clocks, jewelry of all kinds and descriptions, plain and set rings, chains, lockets, brooches, breast pins, shirt studs and collar and cuff buttons, and the many dazzling articles of finery. Also silverware and a full line of spectacles, including the B. Laurance, Lazarus and Brazilian pebble. These goods are all of first quality, have been selected with much care, and are sold at moderate prices.

Repairing is promptly attended to; this department of the business being made a specialty, and is personally superintended by Mr. Hepinstall, who has had more than thirty years practical experience as a repairer of fine grade watches, and satisfaction is guaranteed in all cases.

Mr. Hepinstall is a Canadian by birth, an intelligent and pleasant gentleman, and is highly esteemed in the community.

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Hoover & Jackson, REAL ESTATE, MONEY, LOAN, AND GENERAL INSURANCE BROKERS, APPRAISERS, ETC., WEST TORONTO JUNCTION.

The real estate interests are well represented in the Junction, especially by the firm of Hoover & Jackson, which has the most finely fitted up offices and is the oldest agency in the town. The enterprize was first started in 1887, by the present proprietors, Mr. Hoover having previously been in this line elsewhere, and Mr. Jackson fresh from the Toronto University, where he had graduated in the spring of that year. These gentlemen have made a special study of the real estate business here, and being thoroughly posted in regard to values in different sections, are thus in a position to advise intending purchasers as to the best locations for investment. They have a large and valuable list from which to select, while those who have houses or lots to sell will do well to consult them. They represent the well-known British American, Phoenix, Eastern and Liverpool, London & Globe Fire Insurance Companies, the Dominion Plate Glass, and the Sun, and Temperance and General Life Insurance Companies. They also loan money, and are appraisers for the Canada Permanent Loan & Savings' Co., and place mortgages at current rates and without un-

necessary delays. In these various departments a very large business is done, amounting to from \$150,000 to \$200,000 yearly.

In connection with their other business, a company has recently been organized, in which they are largely interested, and whose headquarters is at their offices, for the sale of all kinds of hard and soft coal, wood, lumber, lath, shingles, cedar posts, etc., stone, lime, cement, grain, hay and mill stuff, as well as general forwarding for conducting business. For the accommodation of this new department, a large yard with an area of some three acres, with railroad switch and siding and extensive sheds for the storage of coal, wood, etc., has been provided; and here every facility is furnished for the successful handling of the commodities dealt in.

Messrs. Hoover & Jackson have a printing and job office as well, and in addition to doing all kinds of job work, letter and bill heads, statements, cards, posters, etc., publish a newspaper, the *TRUTH*, now issuing a daily edition. This paper presents a creditable and business-like appearance, and is liberally supported. The individual members of the firm are J. H. Hoover and J. T. Jackson, Canadians by birth, intelligent gentlemen, and young, active, enterprising and reliable business men.

Pacific Market, COR. PACIFIC AVENUE AND DUNDAS STREET, WEST TORONTO JUNCTION, J. & J. WOOLLINGS, WHOLESALE AND RETAIL BUTCHERS.



Few, if any industries have so important a bearing in our commercial fabric as that of the butcher, contributing as he does to the very necessities of our daily life. Amongst the leading meat markets of the Junction, that of Messrs. J. & J. Woollings, is deserving of mention for the superior quality of the meat always to be obtained at their establishment. The inception of this enterprise dates back about a year, when it was first started by the present proprietors, and is a branch of their large establishment at No's 163, 165 and 167 McCaul Street, Toronto, which has been running since 1872. Their premises are situated at No. 121 Dundas Street west, where they have every facility for successfully conducting their business.

For the accommodation of their customers at the Junction, they kill from five to six large heeves, and a proportional number of calves, sheep and hogs each week, while at their larger house in the city they require for the same time, fifteen head of fat cattle and the usual number of sheep, hogs etc.

They deliver to all parts of the town or city and orders are promptly and efficiently attended to. In the two establishments, eleven competent assistants are given constant employment, and seven horses and five wagons are used to deliver goods. These gentlemen are natives of England, but have lived in Canada for the past twenty years. They are thoroughly upright and conscientious business men, and enjoy a good trade.

James Hall, FELT AND SLATE ROOFER; TILING DONE ON SHORT NOTICE. 26 DUNDAS STREET WEST.

The occupation of the roofer is one of the most important in the building trade, in fact in the construction of a building demanding closer attention and finer fitting than anything else on the outside of the structure.

Prominently connected with the roofing business in this section, and the leading one here, is Mr. James Hall, who has been established in this place since 1888, since

which time he has built up a very large and extensive business. This gentleman does all kinds of slate, gravel, and tile roofing in the best possible manner, and guarantees satisfaction in every case. The slate used comes from Montreal, while the tile are mostly made at Weston. None but the best quality of these goods are used, and all cracked, broken, and imperfect goods are carefully sorted out. Six competent mechanics are given steady employment, and Mr. Hall who is a practical roofer of many years' experience, personally looks after all details and carefully inspects all work done. Among the noticeable buildings that have recently been roofed by him at the Junction, may be mentioned two fire halls for the town, the Methodist and Disciples Churches, Peppiatt Block, Peake block and many others.

Personally, Mr. Hall is a Canadian by birth, a social gentleman, and an active and enterprising business man. Those wishing work of this kind done in a prompt and satisfactory manner will consult their best interests by placing their orders in his hands.

H. T. Law & Co., FINANCIAL AND REAL ESTATE BROKERS, CONVEYANCERS, ETC., LOANING MONEY A SPECIALTY. OFFICE, ROOM No. 7, IN THOMPSON'S BLOCK, WEST TORONTO JUNCTION.

Among those prominently connected with the real estate and insurance business at the Junction, is the firm of H. T. Law & Co., on Dundas Street. The inception of this enterprise dates to the early part of the present year, when it was started by the present firm. Mr. Law, the senior member coming from Meaford where he had previously been in business for twelve years.

As real estate agents, they are thoroughly posted in regard to values of property in different sections and can advise intending purchasers as to the best location for profitable investment. They have also a large and valuable list of properties, both town and suburban, from which to select, while those who want to sell cannot do better than consult this agency. In fire insurance they represent the Liverpool, London and Globe, Queens of England, Phoenix of Brooklyn and city of London, England, and in life assurance they are agents for the Canada life and Standard life, and for the London guarantee and accident association. These companies are all first-class, and their rates are as low as those of any other equally strong company, while all losses are promptly and satisfactorily adjusted. These gentlemen buy mortgages and debentures and manage estates, while a specialty is made of loaning money, which they can place at current rates on approved security and without unnecessary delay. Mr. Law, who has direct charge of the business, is a Canadian by birth, an intelligent and social gentleman, and a reliable business man.

H. Kotiskay, BOSTON TAILOR, GENTLEMEN'S CLOTHES MADE TO ORDER IN BEST PRACTICAL STYLE. 15 DUNDAS STREET, WEST TORONTO JUNCTION, ONT.

In these days when people are judged so much by the clothes they wear, it is highly important that we dress ourselves according to the prevailing fashion, and that these clothes be made of the proper cut and finish. To do this, we must patronize first-class tailors and gents' furnisiers, those who do their work according to the newest design, and keep abreast of the times in regard to styles. Such a person is Mr. H. Kotiskay, the "Boston Tailor," whose place of business is at No. 15 Dundas Street East. This gentleman commenced business here some three years ago, since which time he has built up a large and prosperous business which is steadily increasing and extending. He keeps a large stock of domestic and imported fabrics, embracing suitings, coatings, trowserings, overcoat goods, etc., of the latest patterns and highest qualities, from which to select, and all orders received by him will be promptly attended to, while satisfaction is guaranteed in all cases. He also makes ladies' jackets, mantles and ulsters in the latest styles of fashion, and uniforms of all kinds are a specialty. Of such perfect style and finish are the garments made by him that when exhibited at the Centennial Exhibition in Philadelphia in 1876, he took a \$100 prize and also a silver medal at the Toronto Exhibition in 1884; he also a diploma at the latter place in 1886; he also attends to repairing, cleaning and dyeing in all colors, at the shortest possible notice. Four competent assistants are given steady employment.

Mr. Kotiskay is a native of Poland, and learned his trade in his native country; he is a genial gentleman and a thoroughly practical tailor, having been in business eleven years in London, England, seven years in Boston, and seven in Canada; those who want perfect fits and first class goods, should give him a call.

Mr. Kotiskay lately opened a place of business on the corner of Queen Street West and McCaul Streets, in Toronto.

S. M. Clemens, DEALER IN GROCERIES, PROVISIONS, FLOUR, ETC., 7 DUNDAS STREET EAST.

The grocery and provision trade is an important one everywhere, dealing as it does with the food supply of the people. Among those prominently connected with this industry at the Junction is Mr. S. M. Clemens, whose store is at No. 7 Dundas Street East.

This gentleman commenced business in the latter part of 1889, and has already built up a large trade which is steadily increasing. The premises occupied are 18 x 60 feet in dimensions, one floor and the basement being used. These are suitably fitted up for the convenience of the business to which they are devoted. The stock is very full and

complete, and has been carefully selected. It consists of fine, staple and fancy groceries, choice teas from China and Japan, fragrant coffees from Mocha, Rio and Java, pure spices, hermetically sealed canned goods, in either tin or glass, sugar, soap, starch, pickles, provisions, family produce, brushes and brooms, woodenware, and the many articles usually found in first-class groceries. These groceries are all of first quality, have been bought in large quantities, and are sold at moderate prices. Three courteous and competent assistants are given steady employment, and a horse and wagon are used to deliver goods.

Mr. Clemens is a Canadian by birth, an active and enterprising gentleman, and a practical grocer, having had six years business experience.

Custom Planing Mill, VAN HORNE ST., NEAR C. P. R. STATION. MATCHING, PLANING, BAND AND JIG SAWING, STICKING AND GENERAL WOOD TURNING.

West Toronto Junction is increasing the value and extent of its lumber business yearly, new firms are continually springing up and yet there seems to be room for more. Among those who have established a business within a comparatively short time is Mr. John Grant, proprietor and operator of the Custom Planing Mill, which is situated on Van Horne Street, near the C. P. R. Station. This business was founded less than two years ago, and since the date of its inception has steadily grown and developed. The mill is 50x100 feet in dimensions. It is suitably built and fitted up with the latest and most improved machinery and appliances, and run by a 50 horse power steam engine.

The work done consists of matching, planing, band and jig sawing, sticking and general wood turning, circular mouldings a specialty. All work being done on the shortest notice and satisfaction guaranteed. The trade extends to all parts of the town and surrounding country and is rapidly increasing. The capacity of the rip saw is 10,000 feet of strips per hour, and that of the planer 25,000 feet daily. The mill has recently been increased in size and will shortly be still further enlarged to meet the increasing demands of the trade, when new and improved machinery will be introduced. The building is protected against fire by a hose system throughout with which can be turned a uniform pressure of 60 pounds to the square inch.

Mr. Grant deals extensively in lumber, buying it in large quantities and furnishing it to builders and others, either dressed or rough as may be desired. None but the most skillful workmen employed.

Personally, Mr. Grant is an Englishman by birth but has lived in Canada for twenty years, and is a thoroughly going and progressive business man, and a public spirited citizen.

**Charles Mason, BRICK MANUFACTURER.
WESTON ROAD.**

One of the most important industries of any growing town or city, is the manufacture of bricks, contributing so essentially to the advancement of the place. West Toronto Junction has many firms engaged in this enterprise, in the front rank among them being Mr. Charles Mason, whose yard is on Weston Road, where he has been established for the past four years, during which time he has built up a large trade for his bricks, which is steadily growing. Here he has a moulding machine and all necessary appliances and facilities for successfully carrying on the business. A twelve horse power steam engine is used so drive the machinery and six men and three boys are given steady employment, while the annual output of bricks is 1,000,000; these find a ready market and are sold in Toronto and at the Junction.

Mr. Mason is an Englishman by birth, and has lived in Canada many years; he is a social gentleman and practical brickmaker, having been engaged at this trade for the past thirty-five years. He has acquired a prominent position in the mercantile world by his own persevering efforts.

**George Bigham, PROPRIETOR OF LIVERY,
BOARDING AND SALE STABLES.**

Well kept livery is a necessity in every town and city, both horses and carriages being often needed by those who cannot conveniently keep them. Prominently identified with this interest in the Junction, is Mr. George Bigham, at No. 35 Keele Street.



This enterprise dates its inception back six years when it was first started under the firm of Hollingshead & McDonald; these gentlemen were seconded by M. T. Jackson, who after a short time gave way to Messrs. Minter & Robinson, from whom the present proprietor bought the establishment in the early part of this year. The premises occupied are 25x100 feet in dimension and two stories high. These are well adapted to the purposes to which they are devoted, the driving floor being large and cleanly kept, while the stalls for the horses are light, airy and well ventilated. Mr. Bigham keeps eleven horses and as many rigs, which he lets to parties wishing them, furnishing

drivers when desired. Horses and carriages are furnished for all purposes, either for pleasure or business or for riding or driving, while the prices charged are moderate. A boarding stable is one of the prominent features of the establishment, the place being well adapted to this use, the stalls high and roomy and with plenty of bedding and proper drainage, while careful grooms are in constant attendance. Sales and exchanges are also conducted and those having horses to sell or who wish to buy will consult their best interests by calling at this stable.

Mr. Bigham is a Canadian by birth, a social gentleman and an owner of a stylish horse.

**J. P. Wagner & Co., WEST TORONTO
JUNCTION PLANING MILLS. DOORS,
SASHES, BLINDS AND LUMBER YARD.
FACTORY AND YARDS, VINE AVENUE.**

An important and prominent manufacturing enterprise at the Junction is the Planing Mill and lumber yard of J. P. Wagner & Co., on Vine ave. This business was first started in 1888 by the present proprietors, who removed here from Toronto, where they had for many years been engaged in the same line.

The premises consist of a substantially-built two-storey structure, 40x180 feet in dimensions. This is fully equipped and fitted up with the latest improved machinery and appliances for successfully carrying on the business. One feature of the arrangement of the machinery is that all the pulleys and shafting to supply power on the second floor, is hung to the ceiling beneath, thus giving an extra amount of room, and reducing to a minimum the danger of accident. Another improvement is the placing of the dry kilns, which holds 5,000 feet of lumber, directly in the centre of the building, over the boiler, in this way both economizing space and securing the benefit of the extra heat. All kinds of planing mill work is done and builders' supplies furnished. All orders are promptly attended to and first-class work guaranteed. A thirty-five horse power engine is used to drive the machinery, and thirty-two men are given steady employment.

For the accommodation of their lumber interests there are two yards, 150x175 and 17x250 feet respectively, which are supplied with switch and siding, and where every facility is provided for handling the lumber. A stock of 1,500,000 ft. is kept on hand, while the amount handled each year amounts to 2,500,000 feet. This is bought at wholesale in large quantities, and sold in all parts of the town, city and adjacent country.

Mr. Wagner is a German by birth, but has lived in Canada many years. He is energetic and enterprising, and is widely and favorably known.

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**Garrett Brothers, FAMILY GROCERIES,
AND PROVISIONS, 202 DUNDAS ST., WEST
TORONTO JUNCTION.**

Well known amongst grocery dealers in the Junction are the Garrett Bros., whose place is at No. 202 Dundas Street West. This is one of the new firms that have recently been established here, starting business in the early part of the present year, but already doing a large and flourishing trade. The premises occupied are 15 x 40 feet in dimensions, one floor and the basement being used. The stock is full and complete, and the goods are all fresh and pure. Here is to be found the best brands of fine teas and coffees, pure spices, canned goods in either tin or glass, sugars, soaps, starch, pickles, brushes or brooms, wooden ware, provisions, country produce, butter, eggs, potatoes etc., fine family flour, oatmeal and all such articles as are kept by first-class grocers. These are all of first quality and spices are guaranteed pure. The goods are sold at reasonable prices and all orders are promptly and carefully executed.

The individual members of the firm are J. Garrett and W. Garrett English by birth, and young, enterprising and reliable business men.

Davisville & Carlton, Brick Manufacturing Co., WM. & JAS. PEARS.

The neighborhood of the Junction contains excellent clay land suitable for brick-making. This is fortunate, for in a thriving community like this, a ready market for bricks is found, and many of our leading citizens are engaged in the business. Prominently identified with this industry are Messrs. Wm. & James Pears, Proprietors of the Davisville and Carlton Brick Manufacturing Co.

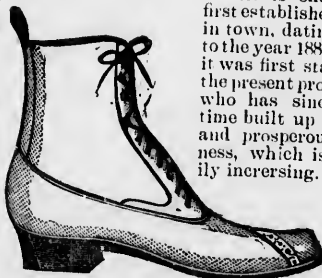
These gentlemen have two yards, one at Davisville, just north of Toronto, and the other on Keele Street, north of Weston Road. These are fully equipped with all the latest appliances for successfully carrying on the business, and are known as "Rack System" yards, on account of the improved method used in drying the bricks previous to burning them. At the Davisville yard a fifteen horse power steam engine is used to drive the machinery and thirty men and twelve teams are given steady employment, while the annual output is 3,000,000 first-class bricks. At the yard on Keele Street the power to run the moulding machinery etc., is supplied by a thirty-five horse power engine, while the water used is taken from Black Creek and is forced 150 yards by one of the latest improved widely known Worthington patent force pumps. At this yard, thirty men and twelve teams also find steady employment and 3,000,000 bricks are made each year. The Company use from 250 to 300 ton of coal and 3000 cords of wood yearly, while the annual output of 6,000,000 bricks in all is sold almost exclusively at the Junction and in Toronto, and the demand is steadily increasing. The

Company has its own blacksmiths and woodworking shops, and with its improved force pumps, its latest style of moulding machines and its "Rack System" of drying, has the best systematized and equipped, and at the same time the largest yard in this section. This enterprise dates back to the year 1857, when it was first started by the present proprietors, who are Canadians by birth and enterprising gentlemen, and are thoroughly practical brick makers, having been connected with the business since they were boys. They are public spirited citizens and take a lively interest in municipal matters and those things which benefit the community at large, while Mr. William Pears is at present a member of the town council.

**Railroad and Junction Shoe Store,
25 & 27 DUNDAS STREET. JAMES A.
FISHER, MANUFACTURER AND DEALER
IN BOOTS AND SHOES. ORDERED WORK
A SPECIALTY. REPAIRING PROMPTLY
ATTENDED TO.**

Prominently identified with the boot and shoe business at the Junction, is Mr. James A. Fisher, whose place is at Nos. 25 and 27 Dundas Street West.

This is one of the first established stores in town, dating back to the year 1881, when it was first started by the present proprietor, who has since that time built up a large and prosperous business, which is steadily increasing.



The premises occupied are 15 x 35 feet in dimensions, with workshop in the rear. These are eligibly located in the business centre of the town and are suitably fitted up for the convenience of the business to which they are devoted. The stock is very full and complete, and has been selected with much care; and consists of a well-assorted line of boots, shoes, slippers, and rubbers from the best manufacturers. These are of the finest quality and are sold at moderate prices. Special attention is given to ordered work and the best French, American and native stock is used, while repairing is promptly attended to and satisfaction guaranteed in all cases. Three competent and skillful workmen are given constant employment and one courteous assistant waits upon customers.

Mr. Fisher is a Canadian by birth, an intelligent gentleman, an active and enterprising business man and a practical shoemaker.

J. A. Bull, CARRIAGE WAGON & SLEIGH WORKS, 173 WESTON ROAD, WEST TORONTO JUNCTION.

This gentleman has gained a wide reputation for the standard character of his workmanship, and the enterprise and energy developed in the business. The premises occupied, which are located at No. 173 Weston Road are 24x70 feet in dimensions and three stories high. Here seven skilled workmen are given employment in the manufacture of carriages, wagons and sleighs of every description, a specialty being made however,



of light work. The best seasoned wood, and the finest steel and iron are used in all work, and nothing is omitted that would add to the strength and durability of the different vehicles. Mr. Bull has also a department for making repairs, and all work is guaranteed to be done in the best and most workmanlike manner. Since the inception of the business in 1876, he has steadily and continuously built it up by the excellent quality of the work done by him, and the promptness with which he attends to all orders. In the smith shop connected with the establishment, a general jobbing and repairing business is done, as well as horse shoeing in the most approved style. Mr. Bull is a native Canadian, first seeing the light in the same house where he now lives. He is a skillful, practical workman and is well deserving of his business success.

F. Heydon, DEALER IN DRY GOODS, BOOTS AND SHOES, GROCERIES, PROVISIONS, ETC. 197 WESTON ROAD, WEST TORONTO JUNCTION.

The dry goods, grocery and provision trade is an important one everywhere, dealing as it does not only with the food supply, but the clothing also, of the people. Prominently connected with this industry at West Toronto Junction is F. Heydon, whose place is at 197 Weston Road. This gentleman commenced business in the early part of 1890, buying the establishment of Mr. John Ayling, who had been running it for about a year. The premises occupied are 20x57 feet in dimensions and suitably fitted up for the convenience of the business to which they are devoted, a separate apartment in the rear being used for tobacco, cigars, etc. The stock is full and

complete, and has been selected with much care. It consists of staple and fancy dry goods, ready made clothing, hats and caps, gents' furnishings, and boots and shoes. Also a full line of groceries, fine teas, fragrant coffees, pure spices, hermetically sealed canned goods in either tin or glass, soap, sugar, starch, brushes and brooms, woodenware, provisions, country produce, potatoes, butter, eggs, etc., and all such articles as are found in first-class groceries; also a choice line of tobaccos and cigars. These goods are all of the first quality, have been bought in large quantities, and are sold at moderate prices. The store is open from 7 o'clock in the morning till 11 at night, the great aim being being to accommodate the public, and this Mr. Heydon is doing, for since his advent to the proprietorship of the store a very large and increasing trade has been established. Employment is given to four courteous and competent assistants, and a horse and wagon are used to deliver goods.

Mr. Heydon is an active and enterprising gentleman, looks closely after his business, and is well and favorably known in the community.

Jas. A. Ellis, ARCHITECT, THOMPSON BLOCK, DUNDAS STREET EAST.

With the rapid and steady advance of the Junction, and with the continued increase in her building operations, the profession of an architect became one of primary importance, being one on which the first step of progress is dependent. To be a good architect requires years of study, practical education in active service and thoroughly mechanical training. All these requisites are possessed in a high and marked degree by Mr. James A. Ellis, many evidences of whose skill are to be seen in many parts of this and other sections of the country. This gentleman has been established in this profession for the past nineteen years, but it was only in the early part of the present year that he opened an office here. He was for some years established at Port Arthur, and from that point as his head quarters, planned many prominent buildings in different parts of the country; some were so far west as Brandon, Manitoba. He furnishes designs for all kinds of public and private buildings, halls business blocks, churches, school houses, etc., with plans, details and specifications, and, will superintend the erection of same in any part of the country. Although he has been here so short a time, he has already built up a large and prosperous trade having furnished the plans for three public school buildings, the Disciples church, and several private residences, of which he is now superintending the erection.

Mr. Ellis is a native Canadian, and is well-known and widely respected, and those contemplating the erection of any kind of a structure cannot do better than to give him a call.

Going & Heaton, BARRISTERS, SOLICITORS, No. 2 DUNDAS CHAMBERS, DUNDAS STREET, WEST TORONTO JUNCTION.

Though dealing more immediately with commercial pursuits, it is deemed not improper that in this comprehensive work the legal profession should have due representation, for in no small degree is the fabric of commerce built upon the constitution of the law. Among the well-known and notable representatives of the learned profession of the law are Messrs. Going & Heaton. Of these gentlemen Mr. Going was born at London, Ont. and was educated at Hellmuth College in that city: then studied law with J. H. Fraser, Q.C., and was called to the Ontario bar in 1881. He then practiced at Strathroy for some years, and came to West Toronto Junction in 1883, the first year of its incorporation as a village, and shortly after was appointed Town Solicitor.

Mr. Heaton was born at Plus Heaton in North Wales, educated at Marlborough College and Oxford University, where he took the degree of B.A. He subsequently came to Canada, studied law with Mr. E. Douglas Armour, Q.C., Toronto; was called to the bar in 1881, after which he worked for one year with Mr. D'Alton McCarthy. Upon his appointment to the Solicitorship of Molsons Bank in 1888. He came to West Toronto Junction and entered into partnership with Mr. Going. They possess an extensive practice. Those having business relations with the firm will have put their cause in most satisfactory and trustworthy hands.

C. Wright & Co. DRUGGISTS AND STATIONERS, 37 DUNDAS ST. E., WEST TORONTO JUNCTION.

This is the oldest drug store in the Junction, and was established in 1881 by Mr. Wm. Wylie, who conducted it till the latter part of 1889, when the present proprietors came into possession.

The premises occupied are 22x40 feet in dimensions, one floor and the basement being used. These are suitably fitted up and tastily arranged for the convenience of the business to which they are devoted.

The stock is very full and complete and consists of pure drugs and druggists' sundries, medicines and chemicals, fancy and toilet articles, sponges, brushes, perfumery, etc. The stock of medicines is complete, warranted genuine and are of the best quality. Physician's prescriptions are carefully compounded Mr. Wright, who is a graduate of the Ontario College of Pharmacy, and member of the Pharmaceutical Society of England, personally superintending this department.

In addition to drugs, this firm carries a choice selection of miscellaneous books by standard authors, stationery of all kinds, paper and envelopes by the quire, ream or box, account, pass and note books, fancy goods, plush goods, fancy china and toilet

sets, sporting goods, croquet sets, fishing lines and poles, base balls and bats, etc., also a full line of school books and supplies as well as picture frames of different styles and all sizes. These goods have been bought in large quantities and are sold at moderate prices.

Mr. Wright is an Englishman by birth and is a pleasant and social gentleman. He was in the drug business thirteen years before coming to Canada, and has been connected with it twenty years since, and is therefore one of the most practical men in his line in this section.

Holtby Bros., SANITARY PLUMBERS AND STEAM FITTERS, 51 KEELE STREET, WEST TORONTO JUNCTION.

There is no surer indication of the rapid growth of West Toronto Junction than the advent of so many new and enterprising firms and business houses. Among the later arrivals are Messrs. Holtby Bros., Plumbers etc., who are located at No. 51 Keele Street.

These gentlemen commenced business in the early part of the present year, and although here but a short time, a fine trade has already been built up. They do all kinds of plumbing, steam and water heating, gas fitting, water connections, sewer and drain work, etc., and carry in stock a fine assortment of gas fixtures and globes.

They are both practical and experienced plumbers, gas and steam fitters, and employ nothing but the best of help. All orders are promptly attended to, and satisfaction guaranteed.

The individual members of the firm are George M. Holtby and William M. Holtby, Canadians by birth, intelligent gentleman, young, active and enterprising business men and public spirited citizens.

Dane & Merry, WHOLESALE AND RETAIL DEALERS IN LUMBER, LATH, SHINGLES, DOORS, SASH, ETC., STONE AND LIME. OFFICE AND YARD—VINE STREET, WEST TORONTO JUNCTION.

An important commercial enterprise here, and one of recent establishment is the lumber, lath and shingle business of Messrs. Dane & Merry, at the corner of Pacific ave. and Vine street.

The beginning of this business dates only to the early part of the present year, but already a large and prosperous trade has been established, which is steadily increasing from month to month. The grounds occupied by the firm, for the accommodation of its business, are 300 x 175 feet in dimensions, where there is a switch and siding, and all necessary facilities and accommodations for successfully conducting the enterprise. The firm sells all kinds of lumber, lath, shingles, doors, sash, blinds, etc., while a specialty is made of dressed and bill stuff, as well as all kinds of planing mill work. Building stone and lime are extensively dealt in, and the

firm will in a short time add another department that of wood and coal; where all kinds, both hard and soft, will be kept in stock.

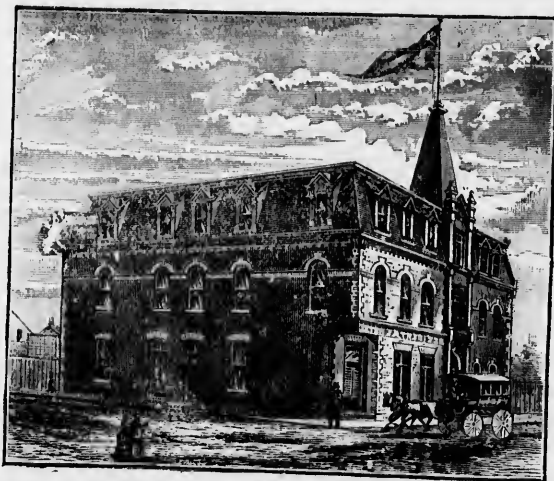
The goods in which the company deal, are bought in large quantities and are sold in all parts of the town and adjacent country. Four men are given steady employment and two teams are used to deliver goods.

Mr. George L. Merry is a Canadian and G. Dane is an Englishman both enterprising gentlemen with high commercial and social standing.

been connected with the house since the early part of 1889, formerly keeping the Wellington in Toronto. He is a careful and considerate host and under his able management, the hotel has become a very popular one.

George Robinson, BAKER AND CONFECTIONER, 21 DUNDAS STREET W.

The old saying, that "Bread is the staff of life" is a true one, for while we may not be able to live "by bread alone," we cannot very well get along without it, but need it



The Occidental Hotel, C. A. Kelly, 40 AND 42 DUNDAS STREET EAST.

West Toronto Junction, like all other towns and cities, has its few leading hotels, where the travelling public seem naturally to go. Prominent among these here, and perhaps the only really first-class hotel at the Junction, is the Occidental, Mr. Chas. A. Kelly, proprietor. This is a substantially built three-storey brick structure 51 x 62 feet in dimensions and of pleasing architectural design. It contains twenty-eight light, airy and well ventilated bedrooms, two handsomely furnished ladies' parlors, two sitting and dining rooms, and a well-appointed office. The dining-room is cheerful and homelike and will comfortably seat fifty guests.

The menu is of the best, and the bar is fully stocked with the finest brands of wines, liquors, ales, etc., and the choicest foreign and domestic cigars.

The house has been entirely newly furnished throughout in the most modern and improved style, fitted with baths, hot and cold water on every floor, electric bells and gas in each room, and a commodious safe in the office. The entire building is heated with hot air and hot water and has the modern conveniences. Mr. Kelly, the proprietor, has

at every meal. It is essential that it be of the first quality, otherwise it would be injurious to us. Prominently connected with this industry at the Junction is Mr. George Robinson whose place of business is at No. 21 Dundas Street West. It was in 1885 that this gentleman first commenced business here, and two years later moved into his present commodious quarters.

The premises occupied as a sales and sample room are 20x10 feet in dimensions, while the bake shop and oven are in an entirely separate apartment. The oven is of the latest and most improved pattern and has a capacity of 350 loaves of bread at a baking. Mr. Robinson does all kinds of baking, bread, cakes, pies and pastry, while a specialty is made of wedding cakes; and uses nothing but the best grades of flour and other ingredients. His trade, commencing at first on rather small scale, increased and extended from year to year, and now reaches to all parts of the town. Two competent and skillful assistants are given steady employment and three horses and two wagons are used to deliver goods.

Mr. Robinson is an Englishman by birth and has lived in Canada for the past eight years. He is a pleasant gentleman, and a thoroughly practical baker.

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