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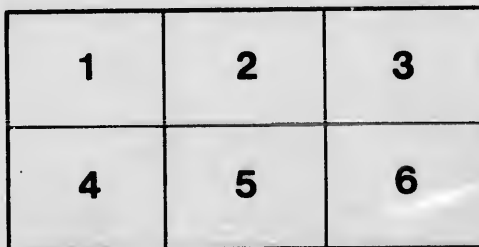
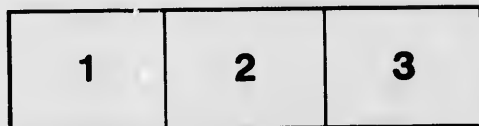
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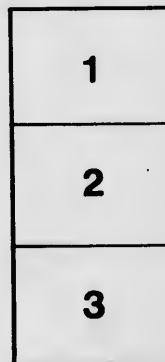
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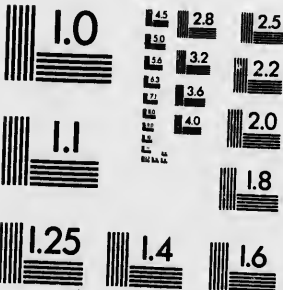
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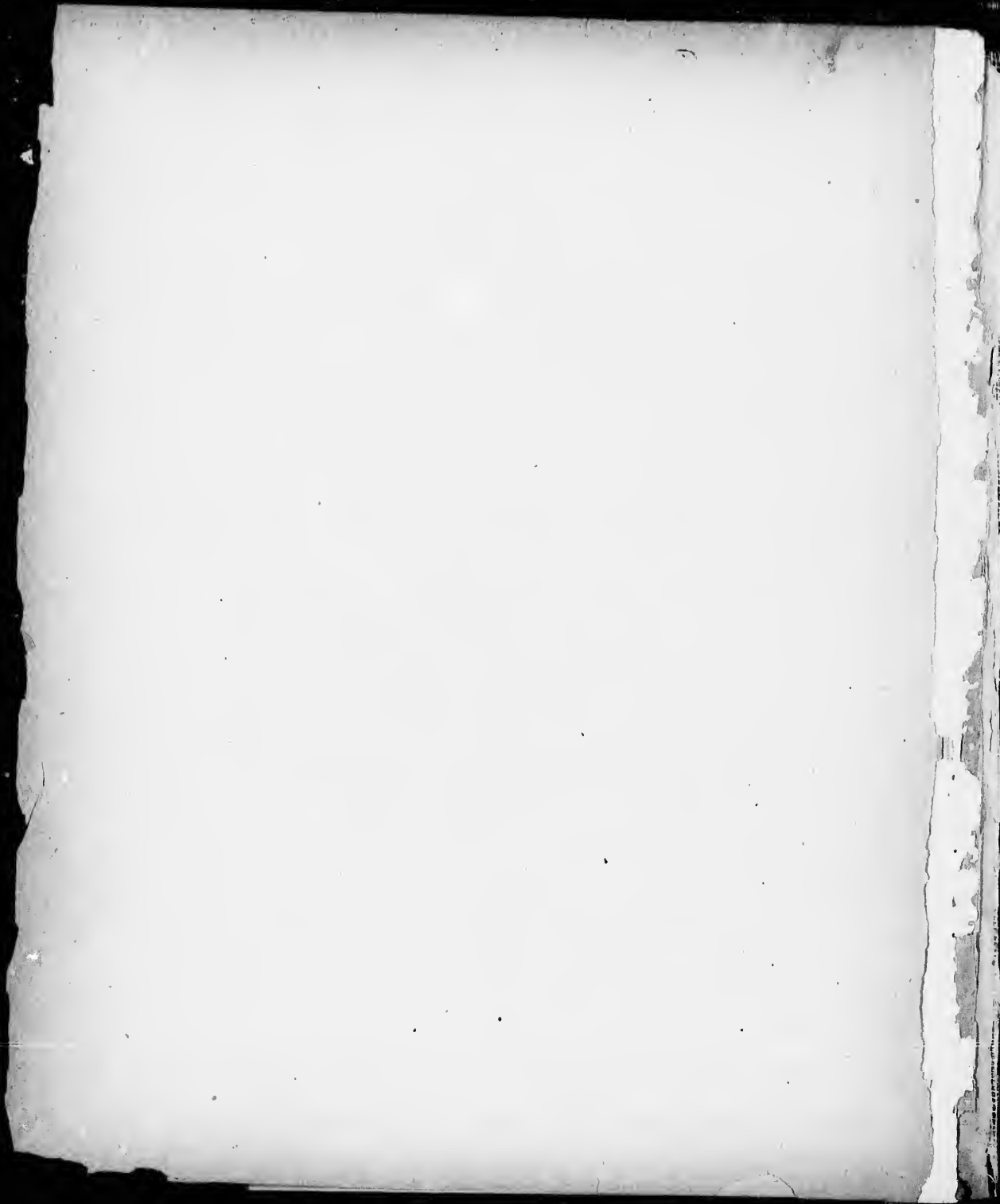
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ITS PAST, PRESENT AND FUTURE.

ITS GROWTH, ITS RESOURCES, ITS COMMERCE, ITS MANUFACTURES,
ITS FINANCIAL INTERESTS, ITS PUBLIC INSTI-
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INTRODUCTORY.



N presenting this work to the public only a few words need be written to explain its object, or extol the city whose industries it reviews. Devoted to the manufacturing and industrial interests of the fair city of Toronto, it presents in as intelligent and concise a manner as possible an interesting review of the active and representative business houses, while in a desultory manner the early history of the "Queen City of Canada" has been touched upon, as a natural prelude to a work of this kind. It is not, however, as a mere record of the past that this volume is valuable; nay! it is rather as a vivid and life-like revelation of what the manufacturers and merchants of the *present* are doing, and what vistas of a prosperous *future* those efforts hold forth.

The records and statistics of a past age are, to the majority of people, dry, dull and unattractive reading. It is in the ways and doings of the present age that the present generation of commerce feel interested, and it is chiefly to an effort to depict these in a truthful yet unostentatious manner that the efforts of the publishers of this work have been dedicated. The record, therefore, is one not only of the leading manufactures and mercantile pursuits, but of the principal commercial men of the day in the metropolis of the province, noted for their especial worth as great, leading men, making their mark upon the "sands of time," and contributing to the material prosperity of the scenes of their enterprise and the welfare and comfort of the people around them. If there is one feature more than another upon which the Dominion prides itself, it is the ingenuity and successful plodding of those who have distinguished themselves in domestic manufactures and commerce, for these are the workers who have wrought out in great part the weal of this continent, furnishing occupation and a lucrative sphere of industry for thousands and tens of thousands, who, thus employed, have achieved for themselves and their families successes, as well as realized a happier current life, which they could never have won and enjoyed save under the guidance and skill of the more enterprising and far-sighted. The avenues opened by the inventor, the manufacturer and the merchant have been strewn with manifold blessings to all classes of the community; for though the spirit of self-aggrandizement has been the mainspring of their activity and enterprise, these men have proved themselves the real philanthropists of the time, and have borne the standard of progress on to its greatest victories.

The data herein contained has been gathered from the most authentic sources, carefully collated, and judiciously revised, being compiled in separate and distinct forms, while the greatest care has been taken to render the information thus obtained thoroughly reliable and accurate. It will be noticed that, as a rule, all matter in this work not compiled by the Editors is credited to the authority from which it has been taken, or which has furnished it, and we here take opportunity of admitting our obligations in this direction to Mr. Conyngham Crawford Taylor, of Her Majesty's Customs, Mr. G. Mercer Adam, and other authorities of indisputable reliability.

As this work is intended for general circulation, it will undoubtedly become the medium through which the interests of this section will be promoted by establishing more intimate business relations with other parts of the country. To this end it is respectfully requested that those into whose hands it may fall will place it, whenever practicable, in such localities where the best results may emanate from its perusal. In conclusion, the publishers beg to submit the work to the kindly criticism of the public, and at the same time to express the hope that such defects as may be found in it from a literary standpoint may be regarded as compensated for by the usefulness of the information it contains.

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To set forth the advantages possessed by Toronto as a centre of production and distribution, and briefly to narrate such facts from the past history of the city as will tend to explain the steps in her development, are the objects that have been sought by the authors in the following pages. Endeavour has been made to make the statement concise, to arrange the facts so as to interest the general reader, and to present such a view of the Toronto of to-day as to convey a faithful idea of her business interests. Accuracy has been diligently sought, and it is believed the statements and statistics contained in the volume are as correct as careful scrutiny could render them—the information having been obtained from the best available sources. The authors therefore submit the work to the judgment of the public with the hope that such defects as may be found in it from a literary standpoint may be regarded as compensated by the usefulness of the information it contains.

EARLY HISTORY.

In no direction can human inquiry be more profitably extended than in that which traces back through the past developments of civilization, of industry, and of commerce. The past furnishes warnings and lessons for the future, and inculcates the truth that the natural law of properly directed human endeavour is one of growth, and that industry and energy achieve results which far overreach



the expectation of the actors in the drama of life. Above all branches of history that which illustrates the evolution of a crude settlement into a promising village, a thriving town and a prosperous city is a deeply interesting one. Such instances are furnished nowhere more prolifically than in the New World, that New World astride the civilization of which sits the Dominion of Canada, and among the many examples of expansion none is more notable than that shown in the history of Toronto, the "Queen City of Canada." While it is not within the scope of this volume to give a detailed history of the city, it is, nevertheless, necessary to the proper presentation of the facts delineative of her present development, that such conspicuous facts from her annals, as show in brief the stages in her progress, should preface the statistical portion of the work.

Something like one hundred and fifty years ago, before Canada passed forever from the dominion of France, Toronto was known only as a French stockade and trading post, situated at the mouth of the Humber River, then the highway of communication for Indian trapper or warrior to the Upper Lakes and the far West. The name Toronto signifies "a place of meeting," and was primarily applied somewhat generally to the region lying about Lake Simcoe to the river Humber itself, as the "Pass at Toronto," meaning the water-way connection between Lakes Simcoe, Huron and Ontario, the central channel of communication to the West, and therefore the likely "meeting place" of French and Indian traders, and of the roaming bands of the native tribes that peopled that district. But after the lapse of years it was found convenient to limit the area covered by the elastic term, and the name came to be applied exclusively to what its citizens now proudly designate the "Queen City of Canada."

It would enlarge this book far beyond the prescribed bounds to attempt in detail the history of the place from the coming of Governor Simcoe in 1793, and space is only permitted for the more prominent events. Under his able administration Toronto or York, as it was then called, rose at once, in name at least, to the dignity of the metropolis of Upper Canada, though at this early period Kingston and Newark (Niagara) had better claims to the honour.

Its earliest buildings were two large halls for the accommodation of the Provincial Legislature (which first met at Niagara) and the Courts of Justice, a vice-regal residence on the banks of the Don, and a fort and barracks for His Majesty's troops, erected at the mouth of the harbour. Almost concurrently with the erection of these buildings an arterial line of communication was cut by the soldiery for thirty miles through the virgin woods to the Holland River and the water-ways to the north and west, while a post-road traversing the Province was also hewn out of the forest, giving access to the heart of the peninsula and the old French settlements and English military posts at the Detroit and beyond.

At this period the population of the site of Toronto was comprehended by the families of two Mississaga Indians, whose solitary wigwams were pitched on the wooded shores of the harbour and lake. The exact time of the sale of this site does not distinctly appear, though, according to G. Mercer Adam, the well-known writer of Canadian history, "the area on which the city is now built was acquired by the intruding white man for the munificent sum of ten shillings, plus a little 'fire water,' sundry trinkets dear to the aboriginal heart, and the occasional issue of that conventional Indian habiliment, a gay new blanket. Nor were the pictorial and natural aspects of the scene originally less primitive. The whole region was in a state of nature, for the forests clothed the land as with a garment, and, save for the occasional cry of musquash or loon, as they disported themselves in the waters of the bay, or the soft fall of an Indian paddle, the reign of solitude was supreme."

The history of Toronto, from the selection of her site by the shrewd and far-seeing Governor Simcoe to the present time, has been one of advancement. Impediments to her progress have presented themselves from time to time, but they have in each case been surmounted. The general impulse has been steadily forward, and in her onward course each step taken has been a step gained. At first the growth of the town was slow, though it was aided by incoming bands of United Empire Loyalists, who, at the close of the American Revolution, gladly forfeited home and country to live on, even in a wilderness, under the old flag. But slow as was the growth, even what there was was interfered with and set back in 1812 by the invading American forces, who on two occasions burned and sacked the town. Despite

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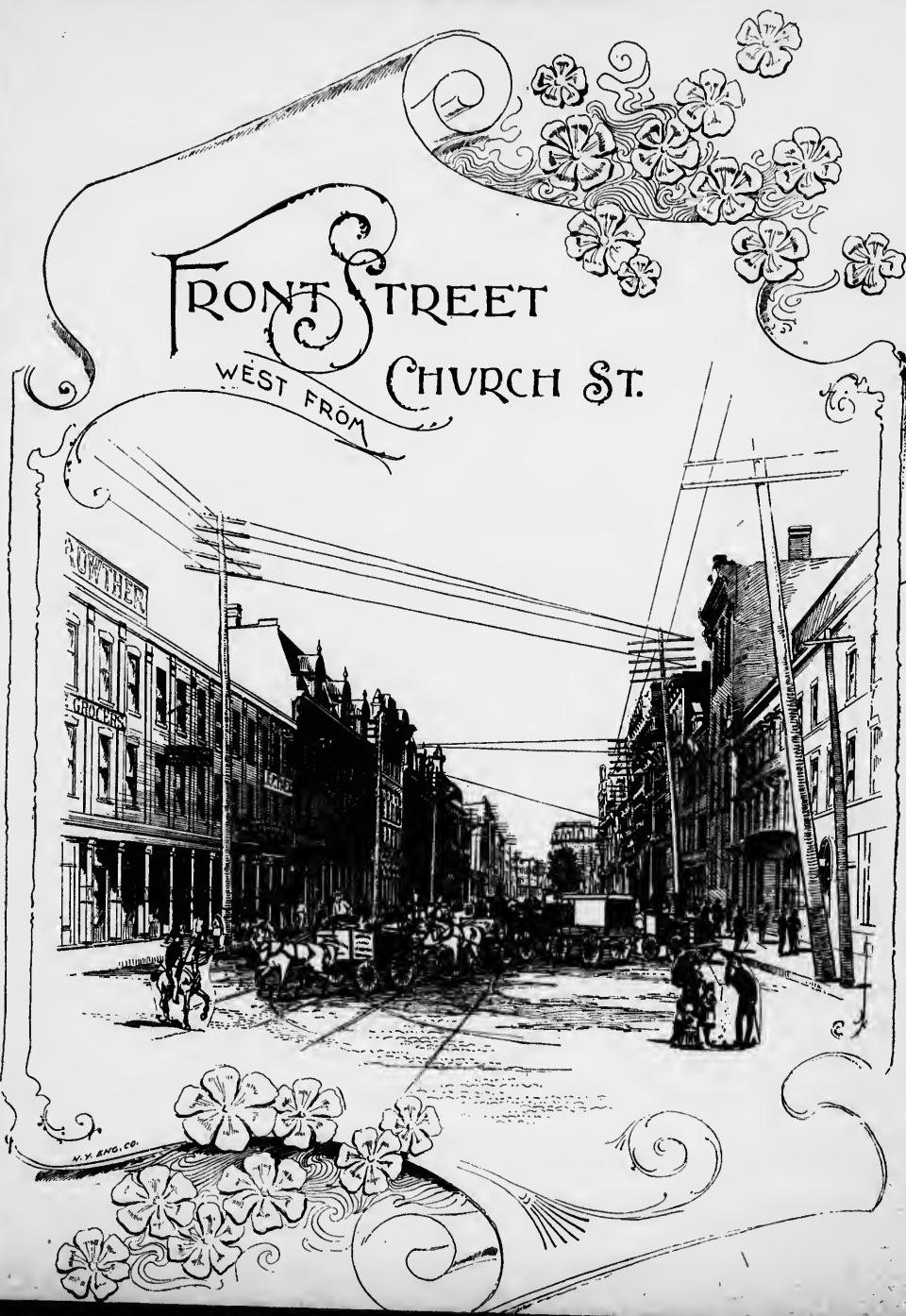
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this, however, there was progress, for the solid qualities of the English race which had founded it triumphed over difficulties, and by the time the town was incorporated in 1834 the City of Toronto had a population of about 10,000. What its population is to-day we shall see later on. Meantime, and before we go further, it may be well to take a more detailed glance at some facts in the history of the past.

EVENTS IN THE TRANSITION OF TORONTO FROM A VILLAGE TO A GREAT CITY.

From the date of the incorporation of the City of Toronto, little more than half a century ago, her growth has been phenomenal, and her majestic march at the head of the cities and towns of the Dominion

suggests as not inappropriate a glance along the lines of what may be termed the historical backbone of the Province's metropolitan life.

Judged by Old World measurements, fifty or sixty years in the annals of a town is but the brief period covered by a single adult life. Yet, in little more than that period the transition of the insignificant trading post by the Humber to the mighty Toronto of to-day has been encompassed. The village that dared to spring up has become a populous city, the forests and prairies have been transformed into rich agricultural districts, and in every direction lines of railroad are seen threading their course to carry the fruits of industry to a ready market.

Little did those traders, when bartering with the Mississagas for that bare tract at the mouth of the Humber, wot that the log huts they were to build held the germ of to-day's city, with its factories and blocks, its steam and horse railways, its electric lights, its telegraph and telephone, its fire department and water-works—the very invention of most of which had not even been dreamed of.

Prior to 1793, the forest had scarcely ever borne the tread of a white man's foot. Even the name of Toronto, as we have previously hinted, hovered for leagues over the district, no one even dreaming where or when it would alight. Three years, however, under the active administration of Governor Simcoe saw York, as it was then called, rise into existence. The same brief space saw Yonge Street cut through from Lake Ontario to the Holland River. The end of the century saw Castle Frank, the soldier-governor's residence on the Don, shoot its pinnacles on the high bluffs of the river, and Russell Abbey made ready for the first meeting in York of the Upper Canada Parliament. More than simple must have been the attractions of the place when the next few years saw it visited by the Duke of Kent and the Marquis de Liancourt, and the town emerge into an emporium of commerce, a theatre of journalism, and the seat of the professions. But its rise was not wholly due to the enterprise of civilians or to the undisturbed pursuits of a time of peace. The rude nursings of war cradled the city's limbs into lusty life. The year 1812 gave Dr. Strachan to York, and took from the field of honour the gallant Brock. Three summers afterwards, despite Chauncey's sacking of the town, York visibly commenced to grow apace, and the first steamboat began its traffic on the lake.

In 1815, the census enumerators record the town's possessions as 300 buildings, with a population of 2,500 souls. Ten years later the Canada Land Company, under its Commissioner, John Galt, began its operations; the sciences of natural history and philosophy burst into local blossom, and society had its first public assembly and grand ball. Presently Toronto neared the second great episode in its civic life. Sir John Colborne, in 1828, had come upon the scene, and four years previously Lyon Mackenzie had founded *The Colonial Advocate*. It was a period of great activity; Osgoode Hall was being built; the foundations of Upper Canada College were laid; the King's College (now the Toronto University) had been given its charter.

With the town, however, it was not all smooth sailing. Personal government and the Family Compact bred political dissension, and the framework of the Province was shaken in its socket. It was the day of small trials and large grievances; of expulsions from the Legislature and petitions to the Assembly; of fierce harangues in Parliament and violent arraignments of the press. Even the incorporation of the city became a subject for wrangle, and its municipal system was founded amid the noise of faction and with the bitterness of party strife. Notwithstanding these drawbacks, the population of the town rose to the neighbourhood of 10,000, and "Toronto" superseded the old appellation of York.

The year 1836 saw the arrival of Sir Francis Bond Head with, as he tells us in his "Narrative," "Mackenzie's heavy book of lamentations in my portmanteau, and my remedial instructions in my writing case."

Some idea may be formed of the unsettled condition of Toronto at this period from a perusal of the following scathing excerpt from the journal of William Lyon Mackenzie, the then mayor of Toronto, and to which the newly arrived Governor-General had reference to as the "book of lamentations": "The settlers are leaving the country in thousands for lands less favoured by nature,

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but blessed with free institutions and just government. The merchants are going to ruin one after the other; even sycophancy and degrading scurrility have failed to save them this time."

On the 15th of June, 1837, five days before the accession of Queen Victoria, the effect of a proclamation was tried on the agitation that was convulsing society. It assured the people that the Imperial Parliament had neither violated, nor was about to violate, the just rights and privileges of His Majesty's (William IV.) Canadian subjects. This proclamation was torn in pieces by the *habitans* of Lower Canada, and resolutions were adopted to use as little as possible of imported articles and to raise a Papineari tribute in imitation of O'Connell's Repeal Rent.

The outcome of this agitation, fanned by Mackenzie's inflammatory writings and speeches, was the so-called "rebel Mackenzie rising." It must not be inferred from this, however, that the Canadian people at large had actually become disloyal, for although a large number joined in this abortive rebellion, they were only a small minority of malcontents, while the great body remained true to the Government, their loyalty being rather intensified than otherwise by the insurrection which had taken place.

From then to the Union of the Provinces the city had a "bad spell," and it required all Lord Durham's astuteness to conciliate disaffection and restore the reign of public confidence and good feeling. This in some measure was accomplished. Toronto took another leap on the highway of civic progress, and extended its branching arms to the old Sydenham Road (now Bloor Street) and the bay. To give an idea of the general appearance of Toronto at the period of the Mackenzie rising, it may assist the imagination to conceive of all its present attractions being removed, and all the improvements that have taken place still unanticipated.

To quote from the description of Mrs. Jamieson, wife of Vice-Chancellor Jamieson, who arrived here towards the end of 1836, a lady whose name is pleasantly familiar to lovers of art and literature, dilating on the appearance of Toronto in winter: "What Toronto may be in summer I cannot tell; they say it is a pretty place. At present it appears to me, a stranger, most strangely mean and melancholy. A little ill-built town on low land at the bottom of a frozen bay, with one very ugly church without tower or steeple, some Government offices, built of staring red brick in the most tasteless and vulgar style imaginable; three feet of snow all around, and the grey, sullen wintry lake, with the dark gloom of the pine forest bounding the prospect—such seems to be Toronto to me now."

In contradistinction to this depressing view a perusal of the following words penned by the celebrated war correspondent of the *London Times*, Dr. Russell, in 1862, may not be deemed inappropriate for the purposes of succinct comparison, thus: "The city is so very surprising in the extent of its public edifices that I was fain to write to an American friend in New York to come up and admire what had been done in architecture under a monarchy, if he wished to appreciate the horrible state of that branch of the fine arts under his democracy. Churches, cathedrals, markets, post office, colleges, schools, mechanics' institute rise in imperial dignity in our city."

The next decade subsequent to the Mackenzie episode was marked by the administrations of Lord Sydenham, Sir Chas. Metcalf and Lord Elgin. In 1849 the Rebellion Losses Bill was assented to, and riots occurred in consequence at Montreal. After this the seat of Government was removed to Toronto, in 1850.

FOUR DECADES OF PROGRESS.

With the fifties came the age of railways and the impetus they gave to the springing up of the Province and the centralization in Toronto of the brain and muscle that were to give it more vigorous life. The succeeding ten years opened auspiciously with the visit of the Prince of Wales, and inaugurated an era of higher evolution and of remarkable social, industrial and intellectual advancement. The population, which in 1851 was 30,000, ten years later was 45,000, and in 1871 touched 57,000. Outside of general events the history of Toronto from 1860 to 1865 was that of the proverbially happy country that has no history. The close of the decade of the fifties had witnessed commercial depression, stagnation in trade and manufactures, starvation and misery. The first half of the decade

of the sixties brought commercial activity, vigour in trade and manufactures, abundance and prosperity. The American war caused the country to be overrun with commissariate agents purchasing stores for the army. American gold poured in in steady streams, and produce of all kinds could not be supplied to meet the demand. Farmers and merchants reaped a golden harvest, and many a fortune was accumulated by traders and speculators.



Toronto had its share in the general prosperity, and the condition of the city was one hitherto unexampled. During this period the speculation in gold reached its climax. Fortunes were made and lost in exchanges between New York and Toronto. Goods bought in American currency and paid for in gold at a high premium, corresponding with the depreciation in American currency, gave the importers of American goods room to realize immense profits. This gain, however, was materially discounted by disturbances on the frontier and by losses occasioned in 1866 by the as ill-advised as ill-fated Fenian raid.

The first of July, 1867, commemorated the birthday of the new Dominion. Confederation was accomplished and Toronto was once more a capital. The capital only of a Province, it is true, but that Province the wealthiest, the most enterprising and the most populous in the Dominion. The day was observed by the greatest rejoicings, no such event having been witnessed since the visit of the Prince of Wales. To celebrate the event a banquet was given in the music hall over the present Public Library room, at which the Hon. John A. Macdonald and Hon. Geo. A. Brown were the principal guests, as having united for the accomplishment of this great and crowning work.



Toronto from that date may be said to have turned over a fresh leaf in the volume of progress. Within the succeeding years to the present no city on the continent has relatively made greater headway, and to trace her subsequent transition step by step to the colossal commercial status the city occupies at this period would be a task beyond the limits of this work, and we have accordingly reproduced the subject *en resumé* in our concluding remarks under the caption of "Toronto, 1890."

RATIOS OF PROGRESS IN POPULATION, REVENUE AND IMPORTS.

While by the masses statistics are voted "dry and stupid," yet they lie, in some form or other, at the base of all business enterprises, and, properly studied, are prophets of the future. When the statistics of any given thing show the original ratios of increase to have been sustained and verified

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from decade to decade, there is good reason to have confidence that where the same powers that have caused that increase still are operative that which has been verified in the past will be continued in the future. With what statistical prophetic force the foregoing sentence applies to the past and future of Toronto's progress in population, revenue and imports a few analytical statistics will show.

In 1851, the population, as already stated, was computed at 30,000; the value of assessable property was nearly \$15,000,000; and the imports were \$1,000,000. Ten years later the population had grown to 45,000; the assessed value of real property within the municipality was nearly \$20,000,000; while the imports had risen to nearly \$3,000,000. Against these figures let us place those which mark the modern era of the city's growth. The increase will be best shown if we take the last fifteen years and quote the figures by quinquennial periods under each head:—

Population—1879, 75,000; 1884, 105,000; 1889, 172,000!

Value of Assessable Property—1879, \$50,000,000; 1884, \$66,000,000; 1889, \$115,000,000!

Imports—1879, \$12,000,000; 1884, \$17,000,000; 1889, \$22,000,000!

During the past five years of the present decade the population of the community of Toronto has most visibly increased, even to the superficial view, and is overflowing in all directions outside the surveyor's lines of the corporate limits by reason of various causes that render it cheaper dwelling just outside the city boundary than within. Indeed, one suburb which some ten years ago was a series of farms, with cottages scattered here and there, was incorporated in 1885, and its large population, its populous streets, its handsome stores and private residences well entitle it to the dignity of a town—and this is Parkdale. As an instance in point, therefore, the actual census enumeration of population dwelling within the corporate limits is no exhibit of the population of the community who follow their avocations in what is popularly known as Toronto; and the census of 1890 will possibly fail to show the true population of Toronto as a community. Where the aggregation of population, property and imports is so forcibly shown in a period of forty years, during which Toronto has been, from increased manufacturing skill and facilities and commercial influence, gathering magnetic force as well, it is reasonable to believe that similar statistics of Toronto in the ninth decade will repeat what the four past show.

Why should it not? Toronto's geographical position is unchanged, her railway system is more comprehensive than ever. In fact, it may be said, that the enormous development of Toronto of late years is largely the result of a liberal policy which has brought the railroads of the Province, and with them a large portion of the northern and western sections, to our doors. There are, again, to be added to this the public spirit of the people, the business enterprise of the merchants, the good sanitary condition of the city, and the presence of all those religious and other metropolitan advantages which persons retiring from active business life elsewhere seek. In this increase of population alone and the business that will have attracted them, and the business that will be increased by the increase, are there not possibilities for capital, merchants, skilled mechanics and industrious workmen worth thinking of?

FACTS AND FIGURES IN REGARD TO THE PRODUCTIVE INDUSTRIES OF THE CITY.

While the business of buying and selling is important to the advance of a city in material prosperity, yet it is in the developments of productive energy in the forming of the raw material into commodities suitable and ready for the uses of mankind that the foundations of the great business centres are laid. For the carrying on of manufactures of great magnitude and variety Toronto is not excelled in location, in natural advantages and in the means and instrumentalities for building up large and successful establishments, by any of the most favoured of the other cities of the Dominion.

The people of Toronto, soon after the limitation of the region known originally under that term to the focus of a settlement, turned their attention to manufactures. Early enterprises in this direction were of humble proportions, confined principally to the supplying the needs of a sparse and frugal community. By steady development, however, and with a growth only equalled by the rapidity with which vast commonwealths have taken the place of the wilderness which then existed in the mighty



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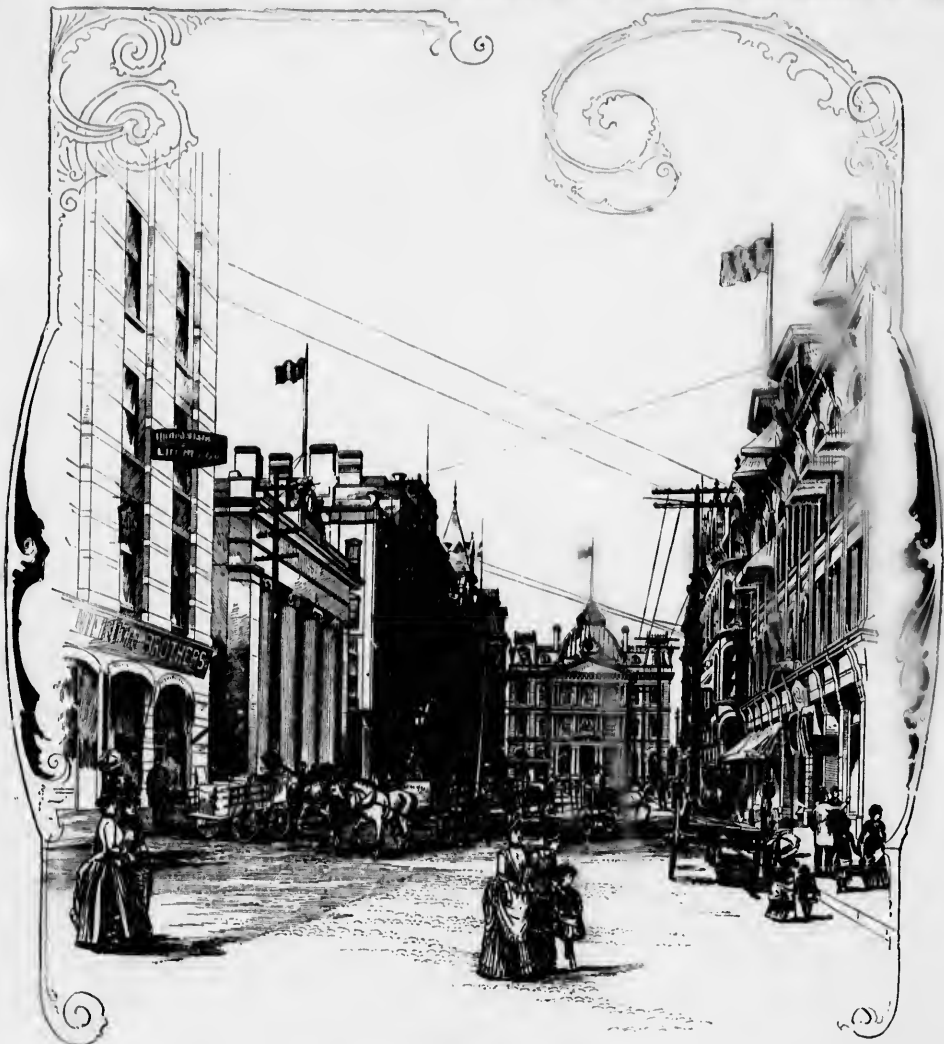
Dominion, the industries of the city have been built up, and the forge and workshop have taken the place of the hunter's cabin and the Indian wigwam.

Nor has this industrial activity reached its fullest development. An addition to the facilities and an increase of the out-put of the older established manufacturing concerns of Toronto are being continually made, while each month sees some new enterprise started on the road to a successful future. It would not be possible, within the limits of a single volume, to give in detail all the facts in connection with the manufacturing operations conducted in Toronto.

A brief review of the leading industries as they appear at the present time is here given, and much further interesting information will be found in the concluding section of this work, where reference is made to the leading corporations and firms engaged in the variety of manufactures carried on in this city. The following list will show at a glance the number of the leading manufacturing and industrial enterprises as carried on in Toronto, the importation of which has fallen off in a ratio corresponding with the home production, and will also convey some idea of commercial wealth and activity of this city:—

Account Book Manufacturers, 6; Advertising Agents, 6; Business Transfer Agents, 1; Financial Agents, 36; General Agents, 10; Manufacturers' Agents, 107; Agricultural Implements, 4; Architects, 41; Artificial Limbs, 1; Bakers and Confectioners, 90; Baking Powder Manufacturers, 9; Banks, 16; Barristers, Solicitors, etc., 186; Basket Manufacturers, 4; Bill Posters, 2; Billiard Table Manufacturers, 2; Biscuit Manufacturers, 3; Black Lead Manufacturers, 1; Blacking Manufacturers, 1; Blacksmiths, 69; Bluing Manufacturers, 1; Boat Builders, 14; Boiler Manufacturers, 6; Bolt and Nut Works, 2; Bookbinders, 17; Booksellers, Wholesale, 13; Booksellers, Wholesale and Retail, 31; Boot and Shoe Manufacturers, 10; Boot and Shoe Upper Manufacturers, 5; Bottlers, 11; Box Manufacturers, Cigar, 2; Box Manufacturers, Packing, 5; Box Manufacturers, Paper, 5; Brass Founders and Finishers, 9; Brewers, 10; Brick Manufacturers, 26; Bridge Builders, 1; Brokers, 79; Brush and Broom Manufacturers, 9; Builders, 177; Butchers, 232; Cab Owners, 95; Cabinet Makers, 18; Carpet Weavers, 7; Carriage Makers, 19; Cartage Agents, 7; Carvers, 4; Cattle Dealers, 13; Chemicals, Manufacturing, 5; Cigar Manufacturers, 12; Cigars, Jobbers and Retail, 5; Civil Engineers, 9; Coal and Wood, 1; Coffee and Spice Mills, 5; Coffin Manufacturers, 3; Commission Merchants, 84; Coopers, 10; Corset Manufacturers, 5; Crockery and Glassware, Cutters and Grinders, 9; Dentists, 27; Die Sinks, 1; Distillers, 1; Dressmakers, 150; Drug Manufacturers, 1; Druggists, 105; Dry Goods, Wholesale, 20; Dry Goods, Retail, 131; Electroplaters, 3; Electro and Stereotypers, 2; Elevator Manufacturers, 2; Elevators, Grain, 6; Engine Builders, 5; Engravers, 19; Express Companies, 4; Expressmen, 87; Feather Renovators, 3; File Manufacturers, 1; Fire Arms, 2; Fire Brick and Clay, 4; Fish Dealers, Wholesale, 2; Fishing Tackle, 2; Flags, 1; Flavoring Extracts, 3; Florists, 39; Flour Mills, 4; Forwarding Agents, 2; Furnaces and Ranges, 4; Furniture Dealers, 75; Furniture Manufacturers, 10; Furriers, 5; Galvanized Iron Works, 5; General Stores, 5; Gents' Furnishings, Wholesale, 3; Gents' Furnishings, Retail, 3; Gilders, 2; Glass Stainers, 3; Glue Manufacturers, 1; Gold, Silver and Nickel Platers, 5; Grain and Flour, 13; Grocers, Wholesale, 3; Grocers, Retail, 689; Gunsmiths, 5; Hardware Dealers, 46; Hardware Manufacturers, 1; Harness Manufacturers, 1; Harness Makers, 28; Harness Ornaments, 1; Hats, Caps and Furs, Wholesale, 6; Hats, Caps and Furs, Retail, 20; Heating Apparatus, 3; Hides and Pelts, 4; Hotels, 150; House Movers, 4; Hydrant and Valve Manufacturers, 1; Ice Dealers, 6; Insurance Agents, 84; Insurance Companies, 89; Iron Founders, 12; Iron Working Machinery, 1; Jewellers, Manufacturing, 23; Jewellers' Supplies, 1; Jewellery Case Manufacturers, 2; Junk Dealers, 16; Knit Goods, 5; Knitting Machine Manufacturers, 2; Ladder Manufacturers, 1; Ladies' Furnishings, 4; Land Companies, 26; Last Manufacturers, 2; Laundries, 25; Lawn Mowers, 2; Lead Manufacturers, 2; Leather Belting, 3; Leather Fancy Goods, 1; Letter File Manufacturers, 1; Lime Juice and Cordials, 2; Linen Bags, 1; Linen Thread, 1; Lithographers, 7; Livery, Boarding and Sale Stables, 33; Loan Companies and Agents, 48; Locksmiths and Bell Hangers, 11; Lumber, Wholesale, 35; Magnetic Appliances, 1; Marble Makers, 4; Map Publishers, 3; Marble Works, 9; Marine Stores, 1; Mattress Manufacturers, 12; Mechanical Engineers, 3; Mercantile Agencies, 5; Merchant Tailors, 77; Metal Stamps, 3; Metallic Roofing and Siding Manufacturers, 2; Metallurgists, 1; Milk Dealers, 74; Mill Machinery, 2; Mill Supplies, 4; Millinery, Wholesale, 6; Millinery, Retail, 54; Millwrights, 1; Mouldings, 6; Music Publishers and Dealers, 7; Musical Instruments, 14; Neckwear Manufacturers, 1; Newsdealers, Wholesale, 1; Newsdealers, Retail, 3; Oil Dealers, 14; Organ Manufacturers, 4; Organ Reed Manufacturers, 1; Overall Manufacturers, 2; Painters, 90; Paint Manufacturers, 3; Paints, Oils, etc., 25; Paper Bag Manufacturers, 6; Patent Medicines, 3; Solicitors of Patents, 3; Pattern Makers, 2; Perfumery Manufacturers, 2; Photographers, 25; Photographers' Supplies, 3; Physicians, 104; Piano Manufacturers, 5; Pickle Manufacturers, 6; Planing Mills, 34; Plaster Ornaments, 3; Plasterers, 2; Plated Ware, 2; Plumbers, Steam and Gas Fitters, 61; Pocket Book Manufacturers, 1; Pork Packers, 3; Printers, 59; Printing Ink Manufacturers, 1; Printers' Supplies, 3; Printing Press Manufacturers, 1; Proprietary Medicines, 5; Publishers, 16; Pump Manufacturers, 4; Railway Supplies, 2; Real Estate, 112; Restaurants, 41; Roofers, 2; Roofing Material, 7; Rope Manufacturers, 3; Rubber Belting, 3; Rubber Goods, 4; Rubber Stamps, 5; Saddlery Hardware, 5; Safes, 3; Sail Makers, 3; Sanitary Appliances, 1; Saw Manufacturers, 1; Saw and Shingle Mill Machinery, 1; Scale Manufacturers, 2; School Supplies, 1; Sculptors, 5; Seal Engravers, 3; Seeds, 5; Sewer Pipe, 3;

Sewing Cottons, 6; Sewing Machines, 19; Shirt Manufacturers, 6; Show Case Manufacturers, 2; Slate Roofers, 4; Soap Manufacturers, 6; Sporting Goods, 4; Spring Bed Manufacturers, 3; Stencil Cutters, 5; Stenographers, 2; Stereotypers, 3; Stove Dealers, 16; Stove Manufacturers, 3; Stoves and Tinware, 23; Surveyors, 12; Tailors, Merchant, 86; Tailors'



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 Rubber Stamps, 5;
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Trimings, 7; Tanners, 8; Tassel Manufacturers, 1; Telegraph Supplies, 2; Tents and Awnings, 3; Tin, Copper and Sheet Iron Workers, 33; Tinners' Supplies, 2; Tinware, 43; Tobacconists, Manufacturers and Wholesale, 1; Tobacconists, Retail, 70; Transportation, 38; Trunk Manufacturers, 2; Trunks and Valises, 4; Truss Manufacturers, 2; Turners, 1; Type Writers, Agents, 3; Umbrella Manufacturers, 1; Undertakers, 14; Undertaker's Supplies, 5; Upholsterers, 21;



Upholsterers' Supplies, 4; Varnish Manufacturers, 2; Veterinary Surgeons, 11; Vinegar Manufacturers, 5; Wall Paper, 1; Watch Case Manufacturers, 1; Watchmakers, 4; Watchmakers' Material, 3; Watches, Clocks and Jewellery, Wholesale, 18; Watches, Clocks and Jewellery, Retail, 69; Wharfingers, 5; White Lead Manufacturers, 3; Wind Mill Manufacturers, 1; Window Shades, 8; Wire Works, 4; Wood Turners, 7; Woodenware, Wholesale, 7; Wood Working Machinery, 1; Wool Dealers, 5; Woollen Mill, 1; Yeast Manufacturers, 2.

Such, alphabetically tabulated, are the leading industries of Toronto, and it would be impossible to over-estimate their importance, not only giving, as they do, employment to thousands of the population, but forming thereby a large market for the agricultural productions in the surrounding country and also attracting buyers of every class of goods—all tending to the circulation of money, and contributing to the general prosperity.

BOARD OF TRADE.

There can be no doubt that much of the present commercial importance of Toronto is due to the fostering care which the Board of Trade has given to the varied financial and business enterprises of the city. Organized in 1845 by a few leading citizens, the Board has now a membership of over 900. Representing as it does the trade and commerce of the Metropolis of the first Province of the Dominion, many of the matters the Board has discussed, and upon which it has taken action, have been of vital importance to both Ontario and the Dominion at large. For its offices, etc., the Board has just raised, on the corner of Yonge and Front Streets, a splendid substantial structure (a cut of which appears on another page) at an expense of \$400,000. This building was commenced in May, 1889, and is one of the finest architectural appearing buildings in the city, while in design and finish it is not surpassed. The Board will occupy its new building about the 1st January, 1891, while in it, too, will be the offices of some of the most prominent business firms and corporations in the city, among them the general headquarters for both the Grand Trunk and Canadian Pacific Railways. The graceful style of the building speaks for itself and is praised on every hand, while the members of the Board feel a just pride in having not only the best Board of Trade on the continent but one of the finest buildings in Toronto. The President of the Board is Mr. John I. Davidson; the Treasurer, Mr. George M. Rose, and the Secretary, Mr. Edgar A. Wills.

No thoughtful person can walk down any of the leading thoroughfares in the morning, or at six o'clock in the evening, without being struck with the crowds of well-dressed men and women, all tending toward or returning from the centre of these industries; and he must, indeed, be void of patriotism whose feelings are not thrilled by the sight of so much enterprise and industry, making our streets vie with those of Manchester or Nottingham. Nor is there any reason to doubt that, before long, we may see the numbers greatly increased. Great Britain having, through hostile tariffs, lost access to the markets of many countries which were formerly the best outlets for her trade, is now turning her attention to new fields for her enterprise, and in the future will look to India, China, Japan, Burmah and Siam to take her surplus productions. As these countries comprise about one-third of the population of the earth, there is abundant scope, and it will, indeed, be a novel sight to find the young Dominion competing with the Mother Country for this very trade, with all the advantages on the side of Canada in being so much nearer the field of operations.

BANKS AND BANKING.

Few interests of Toronto have been so stable, and like concerns of no city in the Dominion can point to such unabating and uniform prosperity as the banking institutions of Toronto during the present generation. An occasional loss or failure has made a ripple in financial and commercial circles, but the career of the banks has, upon the whole, been of unabated prosperity; and they have conduced largely to the safety and stability—albeit, perhaps, too much to the conservatism—of all business enterprise. Managed with rare fidelity and sagacity, no spirit of speculation has shaken them and no defalcation has gutted their vaults.

We cite the British Bank of North America, the Bank of Montreal, the Bank of Toronto, Canadian Bank of Commerce, Dominion Bank of Canada, Federal Bank of Canada, Imperial Bank of Canada, Merchants' Bank of Canada, Molson's Bank, Ontario Bank, Quebec Bank, Standard Bank of Canada, Traders' Bank of Canada. We will also mention the Toronto General Trust Co., Canada Permanent Loan and Savings Co., Canada Land and Credit Co., the London and Canadian Loan and Agency Co., London and Ontario Investment Co., Building and Loan Association, Imperial Loan and Investment Co., Farmers' Loan and Savings Co., Land Security Co., People's Loan and Deposit Co., as well as a number of savings banks, where persons of moderate means can deposit small sums, and in many of them can withdraw by cheque as in ordinary banks.

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AGENCIES OF CHARITY.

The defective, dependent and delinquent classes have a smaller ratio in the population of Toronto than in any town of corresponding size in the Dominion. The average of thrift, of intelligence, of industrial activity and social elevation is so high; the distribution of property so general; the absence of any criminal or squalid quarter in the city so notable; and so conspicuous is the fact that places of comfort and even elegant residence are confined to no particular section of the city, but are found everywhere within its limits—that there is little occasion for the organized relief of poverty, suppression of vice or conviction of crime.

Of those institutions for the relief of the sick and needy 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 hygienic point of view, its elevation being eighty feet above the level of the bay. The Hospital buildings cover a space of four acres, and are 170 x 120 feet in dimensions.

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.

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 No. 84 Jarvis Street. The Asylum for Incurables is on Dunn Avenue, Parkdale, and is an institution which well merits the support of the kind-hearted and charitable.

The Girls' Home is situated at No. 168 Gerrard Street. This institution aims at the support and training of destitute little girls under fourteen 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 No. 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 care the little ones whose friends and parents are incapable of giving them the care they need.

The Newsboys' Home, at No. 42 Frederick Street, is a valuable institution, and affords, as its name indicates, a retreat for 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.

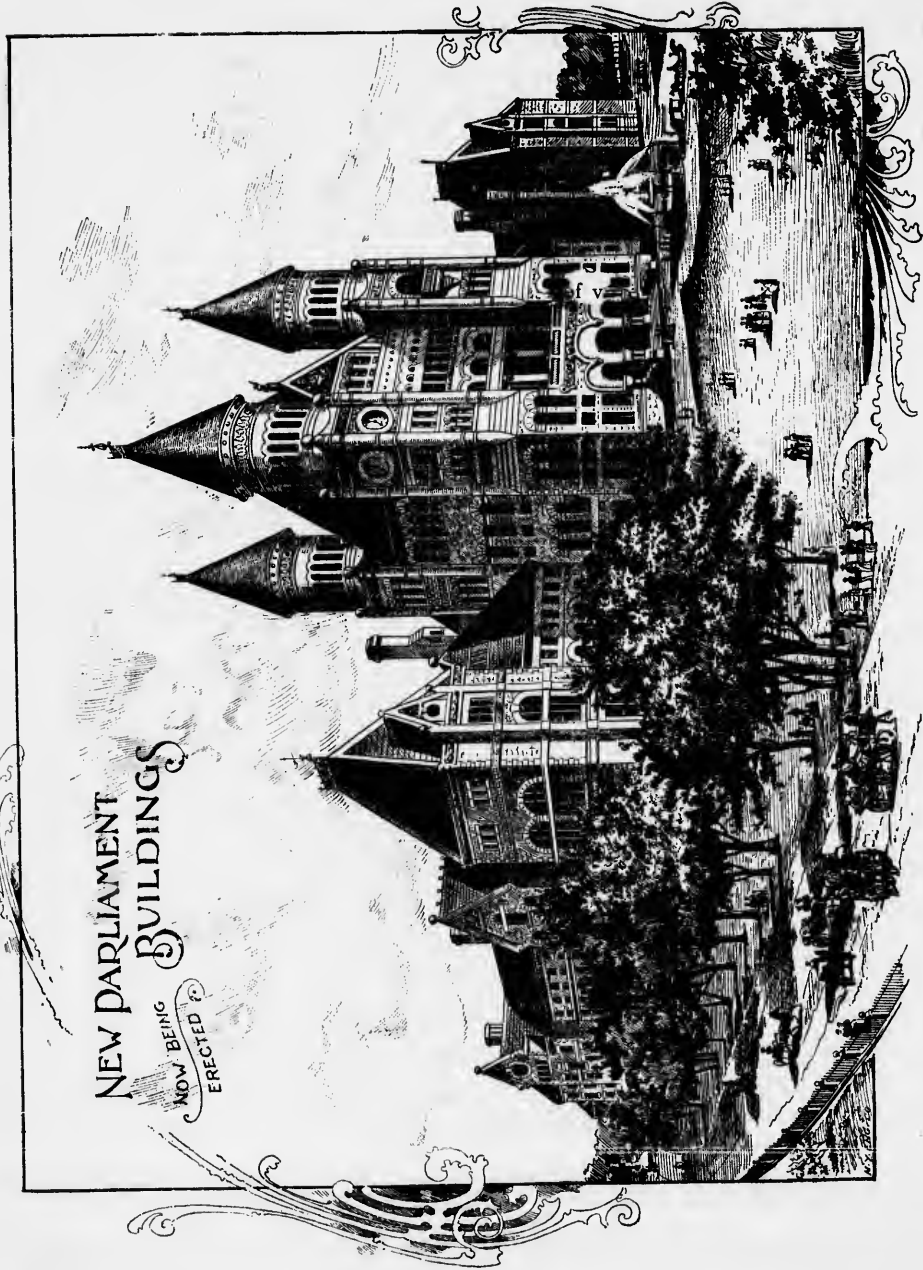
The Toronto Dispensary supplies, free of charge, medicine to the necessitous. In addition to the above named there are a number of other organizations which, in an unobtrusive manner, are playing the part of the Good Samaritan, in "casting their bread upon the waters." The Lakeside Home for little children, the Convalescent Home in connection with the Hospital for Sick Children, occupies a point on the west side of Toronto Island, nearly 100 yards north-west of the light-house, and the same distance from the south shore of the Island. The building is twenty 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.

The new St. Andrew's Institute, on Nelson Street, was formally dedicated to mission work by religious services held on Nov. 22 and 23, 1890. The institute is the outcome of the charitable work

carried on by old St. Andrew's Church (West) under the name of the Dorset Mission, which in its turn was the outcome of self-sacrificing, earnest work by Miss Alexander among the poverty-stricken people in the old rookery (now fortunately no more) known as the London House, on Dorset Street. Through the institute the congregation of St. Andrew's will carry on as earnestly as before, and more efficiently



than before, its charitable work among the poor of its parish. The new building is situated on Nelson Street, near John, and is a substantial and commodious structure, admirably arranged and equipped to be a school, club and religious home for the people, especially the young. The building and land cost about \$16,000.



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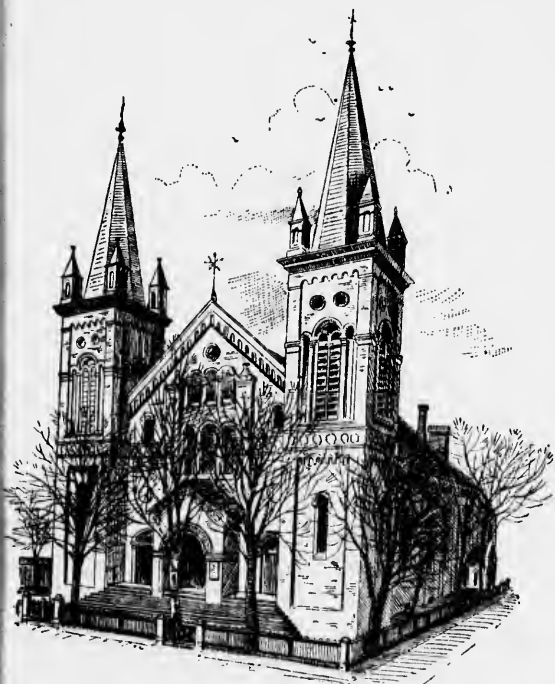
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TORONTO'S RELIGIOUS ADVANTAGES.

Like Brooklyn, N.Y., Toronto has truly been styled a "city of churches," though with far more sacred edifices *pro rata* to its population than any other city in the world, and one cannot fail to be imbued with a religious fervour as one witnesses the throngs of worshippers who traverse her streets every Sunday; indeed, there is such an absolute surrounding of sincerity which pervades the whole city that an absentee from his place of worship cannot fail to receive that most powerful of life's sermons—the dictates of a guilty conscience. But to leave generalities, let us glance at the divisions of the different denominations. A careful census gives us as follows: Episcopal, 27; Baptist, 11; Methodist, 28; Presbyterian, 18; Congregational, 8; Roman Catholic, 9; Reformed Episcopal, 2; Unitarian, 1; Lutheran, 1; Catholic Apostolic, 1; miscellaneous, 8; giving us a total of 114! Nor

have the adherents of General Booth been idle, for the Salvation Army has recently completed its barracks, which for size and completeness have no rivals in the world. Here we have a combination of castle and barracks, and its castellations are suggestive of the solid basis upon which General Booth's principles are founded. The building is nearly 100 feet square, and has a seating capacity for 2,612 people.

Among the most noted of the places of worship is Cooke's Church, Presbyterian, situated on the corner of Queen and Mutual Streets; Rev. William Patterson, Pastor. This church has been organized almost 40 years; the present edifice being erected in 1857 and 1858, and opened by Rev. Dr. Blackwood, of Philadelphia, U.S. The Church derives its name from the late Henry Cooke, D.D., LL.D., the famous pastor of May Street Church, Belfast, Ireland, and universally recognized as one of Ireland's noblest divines. The edifice is a neat substantial building of white brick and in the Scandinavian style of architecture. The frontage is 55 feet and the depth 110 feet. The front is arranged in three divisions with projecting entrance porch and



COOKE'S CHURCH.

towers on each angle, each of these towers being 15 feet square and 110 feet high. The seating capacity is 1000 persons. In 1889 the internal arrangements of the church were completely changed and an addition of a new lecture room and class room, for Sabbath School work, made. Few of our churches have had more brilliant ministers than Cooke's. Among these may be mentioned the late Rev. Dr. Robb and Rev. Prof. Gregg, D.D., Knox College, who served the church for twenty years. The present popular minister, Rev. W. Patterson, has brought together a large congregation—the membership being close upon 900. The Sabbath services are held at eleven o'clock a.m. and seven o'clock p.m.

In order to do justice to the city's other institutions we cannot at present devote more space to her religious advantages. Let us, therefore, pass on to her

EDUCATIONAL OPPORTUNITIES.

The educational and literary institutions of Toronto are, of course, second to none in Canada in proportion to the size of the city, and, moreover, in all matters which pertain to art and science her citizens occupy an equally leading position.

The common school system will for ever be a lasting tribute to the indefatigable exertions and wisdom of the late Dr. Ryerson, whose individuality to-day displays itself in every detail and has brought the system to a standpoint of perfection second, perhaps, to none in the world. In the days of this honoured founder he was designated Chief Superintendent of Education, but the present head of



the department is known as Minister of Education. As a tribute to Dr. Ryerson's memory a monument has recently been erected in the grounds of the Education Office. It may be mentioned that with the aid of a Government grant Toronto maintains many public schools. There are thirty-two of these in the city and surrounding suburbs, most of them large, commodious and exquisite expositions of the architectural art. And rising in the scale it will be found that no educational want has been left unsupplied, for whatever be the aspiration or ambition of the student, or in whatever form he may hope to mould his future life, he will here find a school, academy, college, or institution which will give him the fullest scope for such ambition.

The elementary educational system is under the control of an elected Public School Board, and the demand for school accommodation has always kept ahead of the supply. Of recent years the Board has been compelled to have recourse to a system of renting rooms outside the schools to meet in part the pressure upon them. In January, 1888, there were used by the Public School Board in

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the city, for teaching purposes, 275 school rooms and 13 rented rooms. The pupils attending numbered 11,885. In November, 1890, the accommodation had been increased to 440 rooms, but still it was found necessary to rent two outside the schools. The Board was able to admit 24,393, but still there were children seeking admission who could not be received. For every dollar judiciously spent in equipping and perfecting their school system the citizens are fully alive to the fact that they are more than recompensed.

The University of Toronto has long since proved for itself the name of "The Canadian Queen of Learning," and has turned out some of the ablest sons of the New World. In addition are technical schools, such as the School of Practical Science and the Ontario School of Art. And, further, we have Trinity College, Knox's College, the Baptist College and St. Michael's, also the School of Pharmacy, School of Medicine, Trinity Medical College, Veterinary College, Canadian Institute and Wycliffe College, in each of which honours are to be obtained, whether as medals, diplomas, fellowships, scholarships, or other forms of degrees. The Normal School for teachers' training dates back to 1847, and in 1852 the present buildings were opened and have generally been conceded to be among the handsomest ornaments of the city. Nor must the visitor fail to call at the Educational Museum, one of the most attractive and valuable collections on the continent, containing, as it does, paintings, statuary and every kind of curiosity, besides offering the student an intercourse with plaster casts of Grecian, Egyptian, Roman, Assyrian and Babylonian art.



METROPOLITAN CHURCH.

The Methodist body are soon to have in one of our most popular and attractive "breathing places"—Queen's Park—an educational establishment worthy alike of that influential religious organization and of the "Queen City." This will be known as "Victoria College," an illustration of which, as it will appear when completed, is given in this work. The structure will be erected as designed and planned by one of our well known city architects, Mr. W. G. Storm. It will be a striking ornament to Queen's Park and will be located a little to the rear of the Parliament buildings and about opposite St. Mary's Street. The work of construction will be begun in the spring of 1891 and the edifice will be a combination of brown and grey stone, fashioned after the luxurious Romanesque type of beauty. The most striking external feature will be a tower rising 125 feet high and richly ornamented with panels, gabled terminals and carved corbels. The building will cover an area of 160 by 125 feet. It is estimated that the building, finished and furnished, will cost \$200,000. For putting the college on a satisfactory footing the subscriptions (including bequests and cash) now amount to between \$470,000 to \$480,000. The college will be provided with a senate chamber, chapel, lecture rooms, private rooms for the president, registrar, secretary and professors, students' parlour, retiring and writing rooms, lavatory, society rooms, gymnasium, etc. As shown in the illustration it is proposed to erect near the college a building, a residence for students, at a cost of about \$75,000; and, as soon as the funds will allow, a library and a college chapel will be reared near this.

TORONTO A CENTRE OF MUSIC.

The votaries of Terpsichore can find little to complain of in a want of musical encouragement in the "Queen City of Canada," and we are indebted to Mr. Conyngham Crawford Taylor, of Her Majesty's Customs, for the following apropos selection, culled from the writings of Elizabeth Barrett

Browning, which appears in his excellent and valuable jubilee work, so well styled "Toronto Called Back," a copy of which has been courteously forwarded to us by William Briggs, the King Street publisher, and which so materially aided us in the preparation of this work. Mrs. Browning thus sings her ever tuneful strain:—

High on the shore sate the great god Pan,
While turbidly flowed the river,
And hacked and hewed as a great god can,
With his hard bleak steel, at the patient reed,
Till there was not a sign of a leaf, indeed,
To prove it fresh from the river.

He cut it short, did the great god Pan—
How tall it stood in the river!
Then drew the pith like the heart of a man
Steadily from the outside ring,
Then notched the poor, dry, empty thing
In holes, as he sate by the river.

"This is the way," laughed the great god Pan—
Laughed while he sate by the river—
"The only way since gods began
To make sweet music they could succeed."
Then dropping his mouth to a hole in the reed
He blew in power by the river.

Sweet, sweet, sweet, O Pan,
Piercing sweet by the river,
Blinding sweet, O great god Pan!
The sun on the hill forgot to die,
And the lilies revived, and the dragon fly
Came back to dream on the river.

Toronto's musical history dates back as far as 1818, when one Maxwell was distinguished for "the shade over one eye and his homely skill on the violin." And later on, in the "military days," the good townfolk had their spirit of loyalty appealed to by the martial strains of the regimental bands. But now the advantages of comfortable residence and the charm of elevated social and educational life attracts hither teachers and votaries of musical culture; enterprising dealers in instruments, sheet-music, etc., cater to all the wants of the profession, and that side of culture which gratifies its taste or finds expression in music has large opportunities for development. Toronto's enthusiasm in this direction would almost cause a very Gabrim to revisit earth with his lyre.

There is more or less rivalry among the different musical societies to-day, but the degree of excellence which all have attained seems to render this unnecessary. Oratorios to-day form no small part of Toronto's musical achievements, and since Mr. Carter produced his "Messiah" in 1857, when the concert-room was filled to the doors, great strides have been made in this ever popular character of music. Thus, in 1858, "Judas Macabeus" was ably rendered under Rev. Mr. Onion's baton, and this amicable feud formed the musical world of Toronto into two sections, then known as the Onionites and the Carterites. Later on, as a result of the rivalry, each party gave Haydn's "Creation," and this led to the formation of two societies—"The Toronto Musical Union," formed by Mr. Carter in 1861, and Mr. Onion's "Metropolitan Choral Society." And after many changes and vicissitudes, Mr. F. H. Torrington arrived from England and opened a new epoch in the city's musical history. And so we might go on, but space does not admit; suffice it, however, to say that Mr. Torrington has fairly achieved the honour of being the keystone, as it were, of Toronto's almost phenomenal success as a musical centre.

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BOARD OF TRADE.

THE TORONTO PRESS.

The niche in the civilization of the modern world occupied by our newspapers is truly important and imposing. For what is the press but a mirror from whose polished surface is reflected the habits of thought, the social customs, the advancement and progress of the community in which it is issued? And a city which can boast of a high type of newspaper is of necessity one in which the standards of intelligence, nay of the finer moralities, have touched their well-nigh highest plane.

And in this direction others would do well to emulate the well-earned position which Toronto occupies to-day. In all the departments of news gathering, of criticism, of thoughtful and impartial editorial discussion the papers of the city are honest representatives of its progress and advancement. Nay more, the press has exerted a powerful influence in promoting the material prosperity of the whole of Canada, and in producing the results of energy and industry which have culminated in the Toronto of to-day. And what is done for her education and enlightenment in this direction in the matter of daily newspapers and periodicals may be inferred from the following daily papers, which are the *Mail*, the *Globe*, the *World*, the *News*, and the *Evening Telegram*. And in addition to these we have the *Art Journal*, monthly; the *Athenæum*, monthly; *Beran Leaves*, monthly; *Bible Society Recorder*, monthly; *Budget*, monthly, and a host of others; and among the weekly and semi-weekly publications we have the *Journal of Science*, the *Canadian Farmer*, the *Ladies' Journal*, the *Ontario Law List*, the *Rural Canadian*, the *Week*, the *Tribune*, *Truth*, etc., etc. In a word, in addition to these representatives of daily journalism, Toronto has newspapers and periodicals which afford literary pabulum for all tastes, whether they be religious, political, scientific, professional or dramatic; nay, there is not a trade which is unrepresented by some special organ of the press, and a perusal of a list of all the publications will present creditable and ample testimonial that the citizens of the "Queen City of Canada" possess a sort of inherent greed for all that is best suited for mental refinement.

ATTRACTIONS AS A PLACE OF RESIDENCE.

Dependent upon, in a great measure, nay tributary to Toronto, is the resourceless Province of Ontario. A large railroad centre has made it a sort of "Mecca" of Canadian tourists, and being an Episcopal and Archi-Episcopal see, likewise the headquarters of many other religious denominations, it exercises an influence over the general community which such distinctions command. Nor must we omit to call our readers' attention to the fact that Toronto of to-day is the seat of the law courts, the Provincial Legislature, the Universities, Colleges, and kindred giant fabrics of learning. How great a contrast from the period of the Simcoe régime. These features have brought it to us as an attractive place of residence, when combined with its natural advantages.

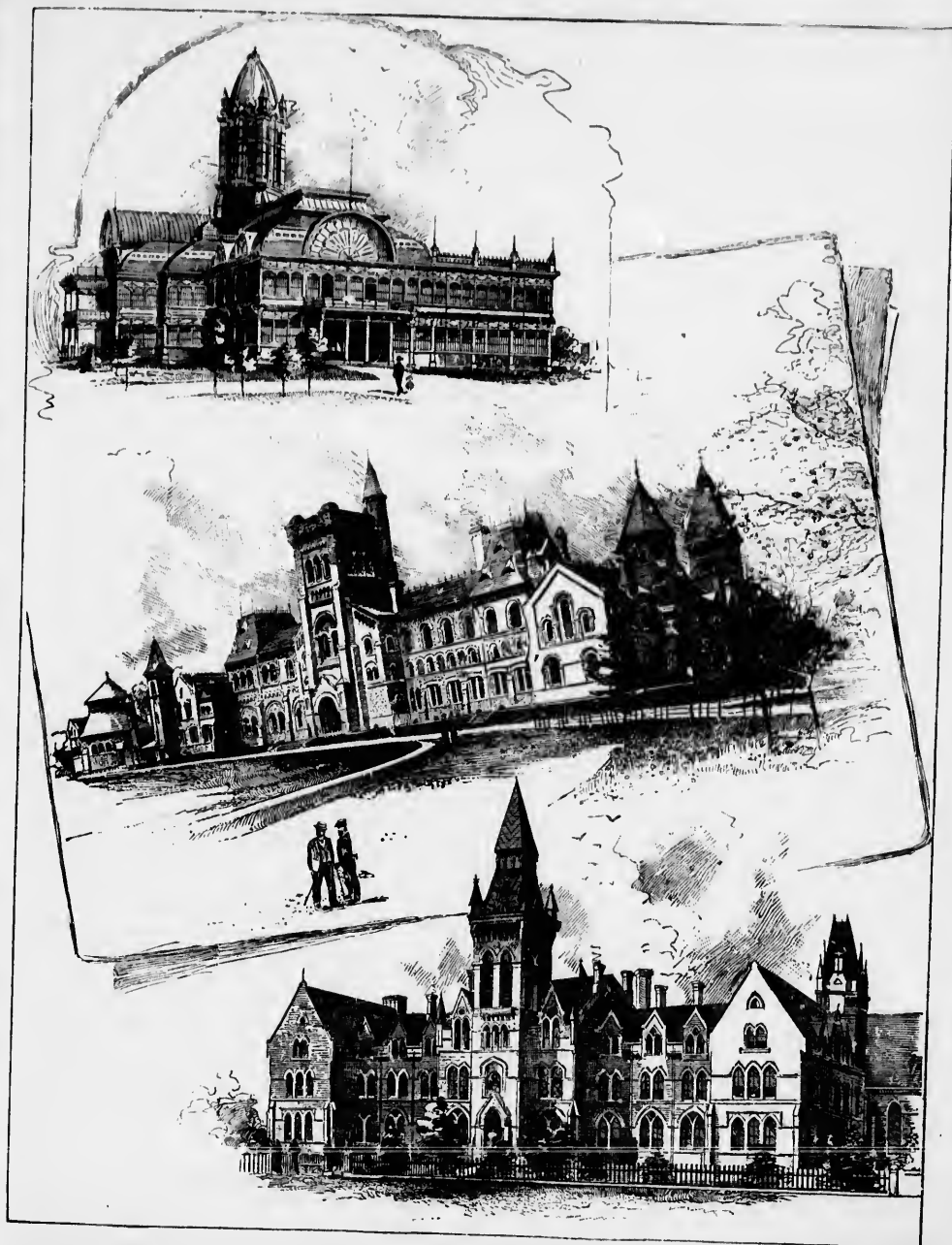
Less than a century ago, a lakeside settlement, whose only solemn silence was disturbed by the stealthy tread of the Indian trapper, the note of the oriole or the cry of the wild cat; to-day we have, with almost the suddenness of a meteor, an ever-developing city of 200,000 inhabitants. During the season of navigation an almost ceaseless procession of boats is seen entering and leaving the Bay. Ascend to the roof of any towering block of the city, and lo! what a panoramic vista confronts the gaze! an almost network of spires, the ceaseless flotilla "dotted o'er the bay," as Byron sang of the Hellespont, carrying to every mart the products of the western world. The melody of the Cathedral bells proclaims the fleeting hour, while the shriek of the steam whistle demands the cessation or renewal of a multiform of industry. Dare not tell a stranger that within a human life this vast and varied change from solemn solitude to civilization's highest form, this transformation of a trapper's home to a proud and magnificent city, has not exceeded promise, and that truth has not been stranger than fiction. And while we contemplate this, religion, the recognition of God as an object of worship, love, and obedience, the corner stone on which our civilization rests, calls out the best that is in us, and must erstwhile occupy a place in every man's thoughts. The natural and acquired advantages of Toronto having been thus far alluded to, let us touch upon the use that may be, and has been, made of them in relation to its business facilities.

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CRYSTAL PALACE.

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That the situation of this beautiful city is thoroughly advantageous for the transaction of almost every kind of business has been amply demonstrated by experience. The fine sites for factories, with all the advantages of lake and railroad transportation, the healthful surroundings, without which successful work and achievement is impossible, and the geographical situation, which enables people to live within reach of their factories, are not inactive agents in the promotion of enterprise. Every business man, too, knows the value of intelligent, educated and skilled workmen, and how vast a difference is there in the conduct of an establishment where such can be obtained, rather than where ignorant labour is perforce employed. Nowhere is such a phase of social life more propitious than here. Thus the cost of manufacturing has been lessened to such a degree as to place competition in many articles upon the highest shelf of impossibility.

The tables of mortality have for years demonstrated what can be achieved by sanitary skill, for in Toronto there is almost an entire absence of pulmonary complaints. And these being benefits which all can equally enjoy, both employers and employed, Canada is not possessed of any community which can in any way compare with Toronto for its salubrity.

Its residences are in many instances magnificent, and will ably vie with those of other North American cities, but to attempt any detail here would require almost a special volume; suffice it, however, to say that there is a pervading element of luxury in both the external and internal surroundings that is in touch with the best side of human life.

PROFESSIONAL LIFE IN TORONTO.

In law, medicine, theology and journalism, the so-called "learned professions," Toronto has always afforded a field for the exercise of the highest talent and for rise to the rank of the widest distinction. From the beginning its Bar has been conspicuous throughout the Dominion for eloquence, ability and success; among the names of the dead of the past half-century shine many who obtained their rank in this forum, and of the members now enrolled on the lists of the legal profession, nearly all are in full practice. The history of the medical faculty, numerous and distinguished in city and country, has been a very brilliant page in the annals of the profession throughout the country. The kindred profession of dentistry has been represented here by those who have attained national and even world-wide distinction in this modern science. Theology and religion in Toronto, as has been hinted elsewhere in this volume, have, through the variety of denominational life, their large membership and prosperous church communities, maintained a leading place, and this has not been surrendered in any degree.

MARKETS OF TORONTO.

It is no idle boast that Toronto possesses the best supplied and cheapest markets in the Dominion; and this in itself affords advantages for the location here of industrial enterprise, and the engagement of cheaper and better satisfied labour than can be found in any centre of population of corresponding size. The great divisions of food—flesh, fish, fowl and vegetables—which constitute the bulk of market supplies that Toronto, with other cities, looks to for the wants of her teeming population, are in such abundance and at such prices that the poorest family may enjoy all of these without stint. The display of meats in the Toronto markets will compare with the best in Great Britain. The fish markets are supplied daily, in addition to those indigenous to our own lakes and rivers, in the shape of salmon trout, whitefish, muskelonge, and brook trout, with salmon from both the Atlantic and Pacific oceans, and also from the Saguenay. Cod, halibut, haddock, mackerel, herring, bass and many other varieties are to be had in abundance. Oysters, in season, and turtle are always within reach, while fowl, fruit and vegetables are plentiful and cheap.

SECRET AND BENEFICIAL ORGANIZATIONS.

Although it is true that the social life of Toronto is free, genial and hospitable, its tone has never been lax or its standing low. The family tie holds here with unabating strength, and the fashionable demoralization that too often characterizes "city" life, has not exercised its corroding and corrupting

influence: "clubs" have not supplanted the domestic order of society, nor broken down the limitations of family life. At the same time, those beneficent, secret and philanthropic orders, which have been universally recognized as ministering to man's needs and to his social instinct, have nowhere had earlier establishment or continuing growth in greater variety than here.

The following beneficial, social, military and other orders are established in their halls and hold stated meetings in Toronto: Free Masons, Oddfellows, Knights of Pythias, Red Men, Ancient Order of United Workmen, Catholic Beneficial Association, Knights of Honour, Sons of England, Royal Arcanum, Heptasophs, Good Templars, besides college fraternities, the funeral benefit associations, and some representations of the Knights of Labour. The membership of beneficial orders is very numerous; their financial condition is good. Nearly all occupy well-furnished halls with fine equipment, and their rank in the respective orders at large is of the highest. The history of the Masonic fraternity is almost contemporaneous with the history of the city; its membership has included the most brilliant lights of the community. The Oddfellows and other beneficial, social, religious and literary organizations of the Province have always had most reputable representation in Toronto.

STREET TRAFFIC.

There is no city of the size of Toronto in Great Britain or America which shows so extensive street traffic. This arises chiefly from the position Toronto occupies as the great distributing centre of the Dominion. The receiving and shipping of imported and domestic goods, which are sent from every point from Halifax to Vancouver—the representatives of Toronto houses now regularly visiting the whole of this vast field—have created this wonderful amount of street traffic, evidencing the solid and substantial progress the city has made in a comparatively short time. Take, for instance, King and Yonge Streets. Here at almost any hour of the day may be seen carriages of every style, private and public, including phaetons, broughams, waggons, coupés, market carts, dog carts, rockaways, pony carriages and hansoms in endless variety; also drays, lorries, merchants', manufacturers', express and tradesmen's delivery waggons in great variety—all producing a scene of bustle and activity only to be witnessed in a great and prosperous city, and showing a marvellous contrast with the appearance of the streets in 1847.

THE WATER WORKS.

The importance to a city of an ample and effective water supply cannot be over-estimated. In this important particular Toronto enjoys advantages equalled by few cities, and excelled by none. The supply of the city with pure water was for many years a standing hygienic grievance. The water works used were at an insufficient elevation, and the supply was obtained from a part of the bay too liable to be contaminated by the city sewerage. The present water works are beautifully situated on the summit of the hill north of Toronto, where a miniature lake of nine acres, floored and walled with stone, serves as a reservoir. The grounds are beautifully kept, and overlook on one side the Mount Pleasant Cemetery and the park-like ravine, which extends in this direction from Rosedale; in the other direction step after step of the city terrace descending to the bay. At this writing the Water Works Committee of the City Council have under consideration a proposal to secure a water supply from Lake Simcoe, instead of from Lake Ontario, by a gravitation scheme propounded by Messrs. McLennan, Stuart, Chapman, Civil Engineers. Lake Simcoe has an elevation of 473 feet above Lake Ontario and is thirty-six miles from Rose Hill Reservoir. By an expenditure of a sum not exceeding \$5,000,000 it is expected to secure a daily supply of 60,000,000 gallons of water, or over four times the present supply. It is proposed to have the intake in Cook's Bay (Lake Simcoe) three miles from the shore and at the northern extremity of Yonge Street, and by means of tunnels, pipes, etc., to convey water to a storage reservoir capable of holding 200,000,000 gallons, to be constructed two miles north of Rose Hill reservoir, and at an increased elevation of about 100 feet. The latter reservoir would be fed from the former, and it is planned that about 30,000,000 gallons should be used for power for

generating electricity for street lighting, street railway and other purposes. In its normal state the water in Lake Ontario is pronounced better than that in Lake Simcoe, but owing to the pollution of the former by sewage of towns the question of maintaining a supply of pure water is becoming a very serious one.

THE ENCLOSURE OF TORONTO'S SUBURBS.

Within the past few years Toronto's area has been considerably enlarged by the enclosure within the limits of the municipality of several prosperous and growing suburbs, namely, Parkdale, Yorkville, Brockton, Seaton Village and "The Island." Though these have ceased to have a distinct existence from the city itself, they are sections of the municipality which yet retain their suburban names. Parkdale lies to the west of the Exhibition Grounds and was formerly separated from



JARVIS STREET.

the city proper by Dufferin Street. There is a continuous line of houses and stores from the centre of Toronto, at the corner of Queen and Yonge Streets, along Queen Street to the main street of Parkdale. This street is furnished with stores and hotels on a scale equal to that of the best streets in the city. Radiating from this in all directions, north and south, are avenues, which are rapidly being filled up with handsome private residences and villas.

SEATON VILLAGE is situated north of Bloor Street, about midway between Yorkville and Brockton. It occupies a district extending to the base of the hill terrace, which forms the natural boundary of Toronto to the north.

BROCKTON, though annexed to Toronto, may still be classed as one of its suburbs. It is now St. Mark's Ward. It is an older village than Parkdale, being situated on Dundas Street, the main thoroughfare before railroads were thought of from Toronto westward. It is about three miles from the City Hall. The property on which this village is built belonged originally to Colonel Givins and

Colonel Denison. In days within living memory Brockton was a favourite stopping place for the long trains of trams on their way to and from Hamilton, and the old red brick hotel, still a popular rendezvous for city driving parties, has witnessed many a convivial meeting in days that were somewhat merrier than the present.

YORKVILLE is a popular place of residence for those citizens of Toronto who desire a somewhat cheaper place of abode than can easily be obtained in the older portion of the city. Every morning the street cars, which run from Yorkville Town Hall to King Street, are crowded with business men, merchants and employees of all kinds. Raised on a crest of the hill overlooking the bay, Yorkville is a healthy, as well as an economical, situation; its quiet streets and well-shaded avenues afford a pleasant relief after the dust and heat of the city streets in summer.

That section of the city known as Rosedale is beautifully situated on the far side of the picturesque ravine immediately north of the eastern part of Bloor Street. It takes its pretty title, so well accordant with the abundant rose-growths in the gardens of its numerous mansions and villas, from the name given to the aristocratic residence of the family of Jarvis. This gentleman, in conjunction with Mr. Bloor, bought the property on which Yorkville is built, and designed its first projection. Its principal street is arranged in the form of a square, the south side of which is the ravine. Two magnificent bridges at either extremity of this part of Rosedale span the ravine. The shelving slopes of this ravine slope gently to the clear waters of the creek, which flow eastward to join the Don; they are clad with cedar, pine, oak, maple and aspen—the relics of the original forest.

"THE ISLAND" deserves to be ranked among the very first of the suburbs of the "Queen City." Its great advantages are, it is true, only beginning to be recognized. The establishment of a magnificent public bath by Mr. Erastus Wiman, the erection of a Health Home for Sick Children by the generous benevolence of Mr. Jno. Ross Robertson, the building of churches, and the determination to enforce temperance, so markedly shown during the summer of seven years ago, the multiplication of handsome private residences, the preparation for setting aside and beautifying, in every possible way, a People's Park, all are indications that Toronto is at last beginning to appreciate aright the manifold capabilities for beauty and healthfulness of her outlying bulwark against the Lake Ontario storms. It may be truly said that Toronto owes her very existence to the impressions made on Governor Simcoe's mind during his first visit to the harbour, by the facility for defensive works provided by what is now the Island.

MOUNT PLEASANT is a village north of Yonge Street bridge, over the ravine. The latter spot was long known as the Blue Hill, from the bluish grey colour of the strata of the clay on the summit of either side. This clay is found through all this section of the northern suburb. It belongs to the "drift and boulder" formation and affords excellent material for manufacturing the white brick which the increasing good taste of our city architects is employing in preference to red brick. Mount Pleasant has not as yet been brought within the city's limits, but in all likelihood will be in the near future, along with that flourishing suburb, West Toronto Junction, to which reference is made elsewhere.

TORONTO'S PUBLIC AND OTHER BUILDINGS, ETC.

In addition to the ecclesiastical and educational edifices, Toronto possesses many public buildings of a high degree of architectural merit, and in every instance where this can be said, as in the case of the Post Office, the Custom House, the new Yonge Street Arcade, the Public Library and Osgoode Hall, the beauty of each building is much enhanced by its architectural surroundings, by freedom of approach through wide and stately streets, which allow it to be seen in all the majesty of its fair proportions. Other public buildings we have, without doubt, 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. The Toronto General Post Office is, as regards beauty of architecture, similar and not second to Osgoode Hall. Osgoode Hall, one of the handsomest buildings in Toronto, is the Westminster Hall and the

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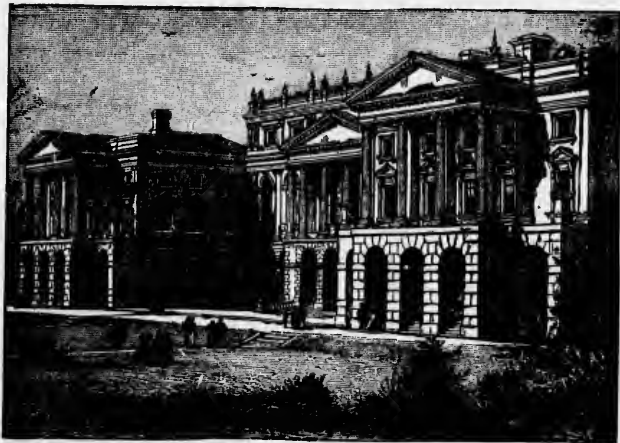
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"Four Courts" of Ontario, a palace of Justice, palatial enough to be a fitting abode for the unimpeached judicial character of the Toronto Bench and Bar.

The Custom House is one among those of the public buildings which, like the General Post Office, illustrates most vividly the vast advance made by the city during the last fifteen years.

Government House and grounds are situated on the north side of King street, immediately opposite Upper Canada College, and west of St. Andrew's Church, an architectural situation which cannot fail to impress the cultured visitor to Toronto. The Court House is situated on Adelaide and Court Streets. It belongs to that class of the Toronto public buildings which characterize the past ages of the city.

The Free Library of Toronto is opposite the Court House, a little further east, in an admirably chosen position at the corner of Church and Adelaide Streets. It was, in former years, the Mechanics' Institute, but the Committee of that institution gave up their building and valuable collection of books to the Free Library Board as soon as the by-law establishing a Public Library had passed by an almost unanimous vote of the citizens. The City Hall is situated on Front Street, corner of Jarvis Street. Shaftesbury Hall and the premises of the Y.M.C.A. are situated at No. 30 Queen Street West, where there is also a free reading room and Bureau of Enquiry for all strangers in Toronto in need of employment.



OSGOODE HALL.

The Drill Shed is situated on the west side of Jarvis Street, between Front Street and the Esplanade. It is one of the largest and most commodious in the Dominion, and is the headquarters of the two "crack" regiments of Ontario—the Queen's Own and the Tenth Royal Grenadiers. Equity Chambers, situate on the corner of Adelaide and Victoria Streets, is a neat red brick building, occupied principally by insurance offices, real estate offices, lawyers, etc.

The magnificent Exhibition Buildings were opened by Lord Dufferin, late Governor-General of Canada, in September, 1878. The palace is built with solid brick foundations, with sides and roof 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, were erected in the short period of ninety days, and the cost of the whole is upwards of £50,000. The grounds, occupying some sixty acres in extent, are the finest in the Dominion of Canada. They are most beautifully located on the shore 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, Street Railway, and a line of steamers which run to the Exhibition wharf.

Among the more important buildings of recent date must be classed the Arcade, between Yonge and Victoria Streets. The front entrance is on the former street, to the beauty of which its imposing cut stone façade, and its wide archway and Egyptian pillars, in bas-relief, are a valuable addition. The spacious passage-way of the Arcade is furnished with stores and offices.

The rapid development of the city outside the fire limits renders it impossible to obtain accurate information as to the number and value of the buildings going up. Some of the most splendid speci-

mens of residential architecture in this "city of homes" are now rising beyond the limits within which building permits are necessary to allow of their erection.

Never in the history of Toronto have private residences been designed after so substantial and tasteful a fashion. Fronts of brown stone and pressed brick, with beautiful grounds, are to be seen everywhere on the outskirts of the city, costing treble of what would have been expended five years ago. It may, however, be said that the number of buildings in course of erection far exceeds that of any previous year, and, as only an approximate estimate of their cost can be given, it is safe to say that the expenditure on buildings at present under contract will reach from ten to eleven millions of dollars. The Assessors' returns give the following figures:—

	Houses.	Acres.	People.
1886	30,190	7,760	118,403
1887	31,511	8,055	126,169
1888	33,960	9,188	144,035
1889	37,181	10,488	160,141
1890	38,640	10,510	167,439

The figures as to houses do not take into account outbuildings; in those as to acreage, the bay, island and marsh are not included, and those for population are very much below the mark.

POSTAL FACILITIES AND MAIL SERVICE.

Of all features of progress that pertain to an enterprising and progressive community, there is not, as it is needless to remark, any more useful or indispensable than the post office, and, as a consequence, its management, efficiency and service are matters of peculiar importance. In this respect Toronto is especially favoured, the facilities, management and service being of a very superior character, over seventy-five letter carriers being attached to the office, besides postmaster, assistant postmaster, six first-class, fifteen second-class and fifty third-class clerks.

STREET RAILROADS.

No city in America can boast of a more efficient street car service than that furnished by the Toronto Street Railway Company, and nothing but very large capital and enterprise could have brought it to its present state of efficiency. To interrupt this traffic would be to throw Toronto back to the "jolting" times of a quarter century ago, and reduce the value of property in all the distant portions of the city. A company which has contributed so much to the health, comfort and convenience of the citizens and to the enhancement of the value of property in and around the city, as well as giving employment to such a large number of men, must be regarded as public benefaction, and are fully entitled to every financial benefit that has accrued from their enterprise when lawfully and justly carried on. The company owns sixty-three miles of tracks and employs nearly four hundred men. The number of horses in the service neighbours in the thousand; number of cars one hundred and four, irrespective of sleighs and omnibuses. The value of the buildings erected by the company aggregates upwards of a quarter million dollars. An inquiry is now being made as to the value of the street railway services with a view to its passing into the hands and under the control of the civic authorities and this proposal has been fruitful of much discussion in the local press.

MUNICIPAL DEPARTMENTS.

In all its municipal departments this city makes a very creditable showing, maintaining a well equipped and efficient police and fire service, Board of Health, of Public Works, etc. The Toronto fire brigade is second to none in efficiency and discipline. It is a well organized paid department and is well managed in all respects. There are twelve engine and hook-and-ladder stations, where appliances are in constant readiness to rescue life and property from the flames. Fire alarm boxes connected with the engine houses by telegraph are to be found in all parts of the city.

The police force of Toronto is undoubtedly the finest on the continent of America and will compare with any in Europe. There is only one division of city police—the college division in Dublin, Ireland, whose duties lie in the vicinity of the Castle, Bank of Ireland and Trinity College—which is above the average of the Toronto men, the men in that division being all six feet or over. The police force consists of the chief, deputy chief, staff inspector, four inspectors, two sub-inspectors, thirteen sergeants and two hundred and three men. The detective department consists of one inspector, one sergeant, five officers and three divisional officers. The mounted police who patrol the suburbs are ten in number and are ready for any special emergency. The patrol system is of the most perfect character in all its arrangements. There are sixty-two boxes from which instantaneous communication can be made with the central station, where waggons, horses and men are always ready to meet every call. The total strength of the force is about 284 men, and these men have to cover an area of territory as large as is protected in New York by a force of 3,500.

STATISTICS IN REGARD TO THE DOMINION.

While the appended statistics have reference in the main to the entire Dominion of Canada, they will, nevertheless, prove of interest, as on inferentiation demonstrating the importance of Toronto as at least the *second* city on the Canadian continent. Thus, according to recent census reports of the cities of the Dominion, the rating is as follows:—Montreal, 250,000; Toronto, 200,000; Hamilton, 46,084; London, 27,704; Ottawa, 40,900; Halifax, 40,000; Winnipeg, 22,098; St. Thomas, 10,046; Charlottetown, 14,000, etc., etc. The inference is self-evident on the following theses: The population of the United States is said to be 60,000,000, and that of Canada 5,000,000, so that if the Dominion is ever to reach what the States are now it will require 55,000,000 of people to be added to her present population. It is, therefore, apparent that if this is to be accomplished every legitimate means must be resorted to to promote immigration to her vast uninhabited territories, where there is plenty of room for these millions and abundant resources of every description to supply their wants and promote their happiness. Just as the prairies of the West and the other agricultural districts of the Dominion increase in wealth and population, so will her towns and cities flourish in a corresponding degree. It will be easily seen from the position of Toronto that she must continue to extend her borders, reaching out within a comparatively short time to embrace all the present suburbs, which will be inevitably closed within her limits and become incorporated as one great city.

A GLANCE AT THE PAST AND A FORECAST OF THE FUTURE.

Historical retrospects should at least have this value, that they enable the youth of the present to appreciate the heritage which it enjoys from the toil of the past. In a busy and somewhat material age not many of the community have the time, and some have not the inclination, to dip very deeply into local history; but the phenomenal growth of Toronto, and her majestic march at the head of the cities and towns of the Dominion, suggest as not inappropriate a glance along the lines of what we have already said in our opening chapters on what may be termed the historical backbone of the Province's metropolitan life. Judged by Old World measurements, fifty or sixty years in the annals of a town is but the brief period covered by a single adult life. By the standard of the New World they are as a "cycle of Cathay." How eventful has been the period! Not only in the history of Toronto, but in that of every portion of the country do we find the marvellous record. In many instances so incredible seems the transformation of the wilderness to the city, it requires some power of imagination to picture the primitive beginnings, or to realize and locate the period when nature had sway over the place. But, the while, more than nature was being transformed. The whole aspect of things has in the course of a lifetime undergone change. Our good homespun forefathers had no railways, no screw-propelled boats and no telegraphic and telephonic life. Neither had our grandmothers the sewing machine, the photograph album and the penny post. Mark well the record of the recent past! Forget, if you can, the fact that prior to 1793 the site of Toronto had scarcely ever borne



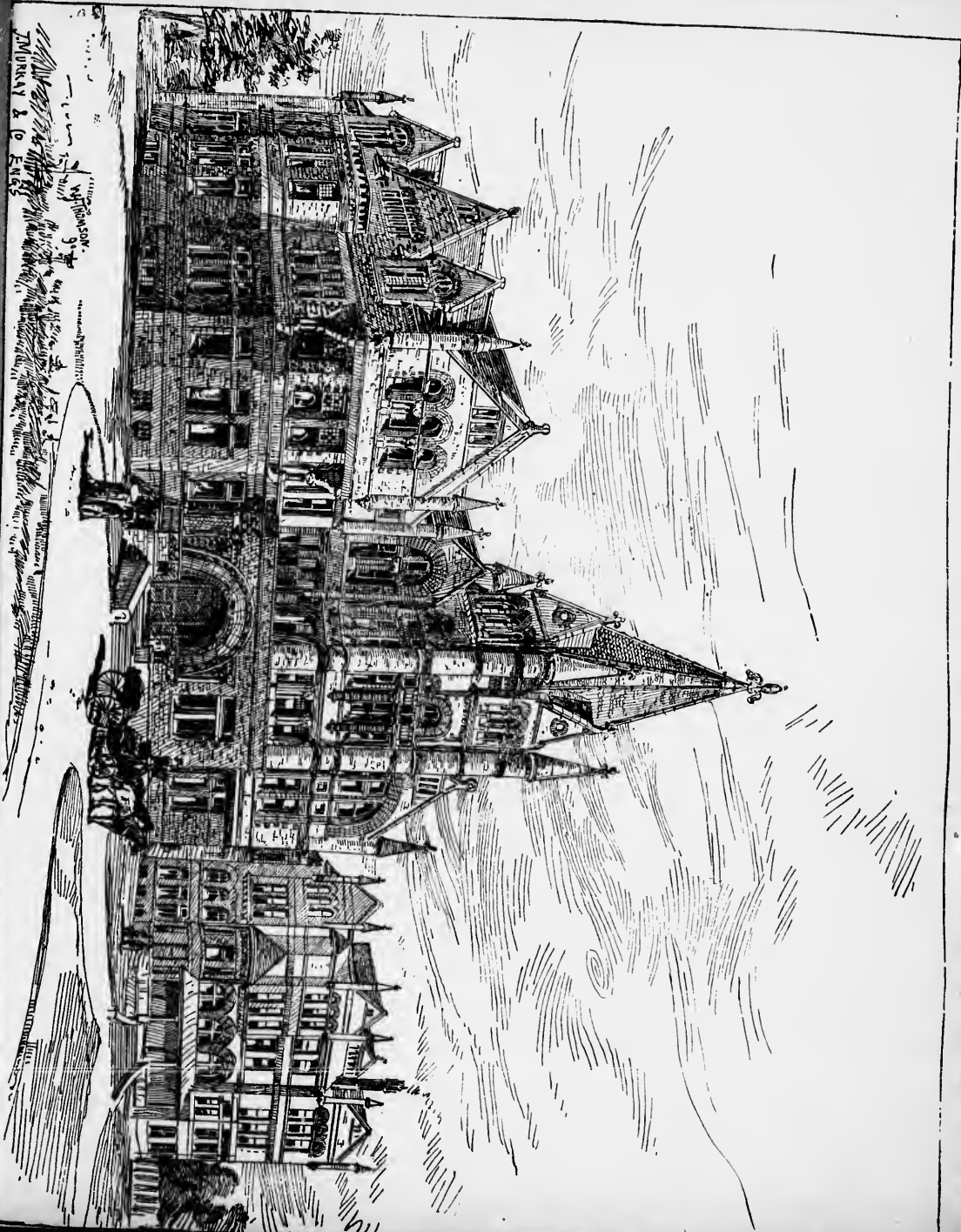
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VICTORIA COLLEGE WHEN COMPLETED.



the track of the white man's foot! Consider the Queen City of the year of Grace, 1890! This is an age of speed, and the industries of the close of the nineteenth century are surrounding themselves with forces and agencies as amazing in their results as those of steam and telegraph. Already the development of electrical science has given us a revolution in the transmission of sound and furnishing of light, and has evolved the elementary principles of a motive power which bids fair to supplant all others in its application to the development of productive energy. In the utilization of all the resources which nature has furnished or which science unveils, there is every reason to believe that Toronto will be fully abreast with the most progressive of cities. It has no lack of men with business sagacity equal to the improvement of every opportunity, and it is safe to predict that the historian of the industries of the future will be able to point back to those of to-day as auspicious beginnings of a greater and a higher destiny. Freely do we join issue with the poet Imrie in his Exordium:—

Fair Toronto, Queen City of the West,
Of all thy sister cities thou art best;
As far as eye can reach from Don to Humber,
Rise towering spires in goodly number;
Cathedrals, churches, schools and mansions rise
In stately grandeur towering to the skies.
A noble harbour fronts thy southern bound,
And gentle hills encircle thee around;
From north to south and east and west expand
Streets, avenues and roads so wisely planned,
That strangers visit thee with ease and find
In thee a home at once just to their mind.
Long live Toronto! loud her praises swell,
Here commerce, art and nature love to dwell.

* * * * *

In the series of descriptive articles which follow we have endeavoured to make concise and appropriate mention of every well-established, important and deserving mercantile manufacturing and commercial house in Toronto—feeling that so much of recognition is due to those whose industry, energy and capital are enlisted in building up the city's material interests and developing and maintaining her commercial supremacy. Only those establishments whose reputations are above suspicion have been mentioned, and if the list is incomplete it is not because of any bias on the part of editors or publishers. With the utmost confidence we commend every business house named in these pages to the good-will and patronage of the entire country, east, west, and south, as well as to our American neighbours. Liberal, enterprising, of sterling personal and business character, this is the class of men upon whom the future growth of Toronto and her influence upon the welfare of the Dominion of Canada depends.

ILLUSTRATED TORONTO

THE QUEEN CITY OF CANADA

THE pages that follow contain many of the representative houses of Toronto, and in connection with the illustrated portion of the work will be found profitable and interesting.

ORR, HARVEY & CO., Manufacturers, Importers and Wholesale Dealers in Boots, Shoes and Rubbers, 59 and 61 Front St. West.—A representative and one of the most reliable houses in the Dominion extensively engaged in the Boot and Shoe trade is that of Messrs. Orr, Harvey & Co., Manufacturers, Importers and Wholesale dealers. Their salesrooms and factory are located at 59 and 61 Front Street West, Toronto. This business was established in 1830, and has steadily, almost phenomenally, grown each year since then until it has assumed its present enormous proportions. The premises occupied comprise a substantial and spacious five storey brick building, 40 x 120 feet in area. The manufacturing department is fully equipped with the latest and most improved machinery and appliances known to the trade. Here a very large number of the most skilled hands are employed, and the machinery is driven by a forty horse-power steam engine. The firm manufacture all varieties of boots and shoes, from the finest French and Imperial kid lines to the heaviest Staples, and their Celebrated Horseshoe Brand (trade mark registered) is renowned throughout the Dominion for elegance of design and style and superiority of material and workmanship. They also largely import the choicest products of Foreign and American manufacture. The partners give close personal attention to every department of this extensively and rapidly developing business. Every detail in regard to the selection of all classes of material, which is always the very best obtainable in all the markets of the world, receives the utmost care and personal supervision. The very latest styles are being constantly placed before their thousands of customers, and by the employment of the most skilled artisans and the latest and most complete mechanism in machinery they have really made the production of boots and shoes a veritable Fine Art. In their warehouse they always keep a large and well-assorted stock, and the general trade can rely upon all orders entrusted to them either by letter or through their travellers who visit all portions of this vast country, receiving the most prompt and careful attention. This is a special feature worth bearing in mind, particularly their very careful attention to letter orders and where goods are required in great haste. Prices and terms will always be found very favourable. Their goods are general favourites with all retailers owing to their great salubility and intrinsic merits, as is evidenced by their trade extending throughout all sections of Ontario, Quebec, Manitoba, the Territories and British Columbia—in fact they are looked upon today as the LEADING BOOT and SHOE HOUSE in Canada. By their careful attention to every detail of this industry, noting all changes in design and style and watching carefully every valuable improvement in the art of producing the choicest goods, this firm has made it very much easier for every merchant to handle his boot and shoe trade with greater profit and less trouble. Orders are promptly and carefully executed by the best trained help, and this department too receives personal care by one of the firm. Messrs. W. C. Harvey and C. C. Van Norman are well known in Toronto, where they are highly esteemed in business circles for their diligence, enterprise and integrity. They enjoy the confidence of the trade, and are worthy representatives of the Boot and Shoe manufacturing interest of the Queen City of Canada.



THE CANADIAN MUTUAL LIFE ASSOCIATION. William Rennie, Esq., President; W. Pemberton Page, Esq., Secretary-Manager; Offices: 8, 10 and 12 King Street East.—The true methods of life insurance are not those of a bank, with its accumulations and speculative financial policy, yet the "old line" companies of the United States and Canada have persisted in charging three times the cost of insurance in order to roll up vast surplus funds, with difficulty invested, a constant temptation to speculation and extravagance and a menace to the best interests of the policy-holders. The true principles of life underwriting are best exemplified in conservatively managed assessment associations, and of which the Canadian Mutual Life Association is the leading and most ably conducted in the Dominion. It was duly organized on August 24th, 1880, and fully complied with the laws governing life insurance. Its officers are as follows: William Rennie, Esq., President; A. Gifford, Esq., Vice-President; J. P. Bull, Esq., second Vice-President; E. H. Hilborn, Esq., Treasurer; S. W. Hill, Esq., Membership Superintendent; Dr. H. Robertson, Medical Director, and W. Pemberton Page, Secretary-Manager. In addition, Peter Graham, Esq., M.P.P.; Lewis Wigle, Esq., M.P., and Edward Cochrane, Esq., M.P., are Honorary Directors. A more representative body could not have been gathered together, and their policy has ever been of the most conservative, judicious character. Any person, male or female, healthy in mind and body, between the ages of eighteen and sixty, is eligible for membership; the membership fee is a small one, and the annual dues range only from \$2 to \$6 according to amount insured, while the rate of assessment is extremely moderate, ranging only from thirty-three cents to \$1, according to age, per \$1,000. The Association sets apart fifteen per cent. of each assessment, one-quarter of which goes to the Disbursement Fund, and the balance to a special Reserve Fund, providing security in the future in case of an excessive death rate, while the members participate in an equal division of the

Disbursement Fund every ten years. The Association has been deservedly successful and has over 5,000 policies in force, representing a total amount of insurance in force of over \$9,000,000. It has total assets of \$75,000, a splendid Reserve Fund of \$55,000, while it has paid out to widows and orphans a grand total of some \$500,000, thus being a public benefactor. Its policies are *explicit, straightforward* contracts; its rates are the lowest commensurate with *absolute security*, while its Reserve funds are kept invested in first mortgages on real estate; the management is *economical and rigidly exact*, and the Association is flourishing on the basis of the only sound principles governing life underwriting. President Rennie, Mr. Page, the Secretary-Manager, and their associates are to be congratulated upon the marked success attending their ably-directed efforts, and upon the immense amount of good accomplished by the Association throughout the Dominion.

EICHHORN & CARPENTER, Cigar Manufacturers, Dealers in Leaf Tobacco, Wines and Liquors, 38 Wellington Street East.—A mercantile and manufacturing firm which has achieved an enviable reputation by reason of the superiority of its products, and of all goods dealt in, is that of Messrs. Eichhorn & Carpenter, manufacturers of high grade cigars, importers and dealers in leaf tobacco, and importers of and dealers in pure old wines, liquors and cordials. The business was established in 1873 by the present proprietors, Messrs. A. Eichhorn and D. Carpenter, both gentlemen bringing to bear special qualifications for the development of their interests on the true basis of efficiency, merit and best quality. Their establishment is centrally located at No. 38 Wellington Street East, a substantial four-storey brick building, 40 feet by 120 in dimensions. Here they have in full operation the finest and best equipped cigar factory in the Dominion, where upwards of one hundred hands are employed in the manufacture of high-class cigars. The leaf and fillers are selected from the choicest imported Havana, Sumatra and American leaf tobaccos. Workmanship is perfect, and those goods command on their merit the best class of trade throughout the Dominion. Their specialties are: "The Toronto Press," "Friends," "Defiance," etc., and are very popular, not only in Toronto and Ontario but throughout the Dominion as well. The standard of these goods is maintained at the highest, and due to their excellence—the public prefer them to any other domestic brand. The firm also carry a heavy stock of choicest imported Havanas; and, handling them as they do in largest quantities, they offer inducements as to prices as well as quality. The firm are direct importers of purest wines and liquors in wood and glass, and have ever had the enviable reputation of supplying the choicest old ports, sherries, clarets, hocks, burgundies and other wines, and purest of brandies, whiskeys, gins, rums and cordials. They have established influential connections all over the Dominion, and their growing, flourishing trade affords the best possible proof of the satisfaction afforded. Mr. Eichhorn is an old and esteemed resident of Toronto, and a recognized authority as regards cigars and tobaccos. In Mr. Carpenter, who is an expert in wines and liquors, and a native of New York State, he has a worthy associate, and the firm has before it a most useful career and one of developing prosperity.

JAMES BARBER (Successor to the late James Fleming), Florist, 358 Yonge Street.—This establishment is one of the oldest of its kind in the city, having been in successful operation since 1840. The business was commenced by Mr. Fleming, and conducted by him until his death in 1887, since which date it has been under the sole control of Mr. James Barber, who is a practical, experienced floriculturist of skill and ability. He has made many improvements in the grounds and in the greenhouses during the past year, and very materially increased the business and introduced many new plants and flowers. The grounds occupied are about a fourth of an acre in extent, and on these are eleven greenhouses and a store and conservatory, all admirably arranged for the cultivation of flowering plants, shrubs, vines, etc., and business purposes. Mr. Barber propagates flowers of all kinds, and always has choice roses and every variety that are popular. He furnishes wedding bouquets and ornamental designs for the table and other purposes; also funeral emblems at the shortest notice. Orders are promptly filled and delivered. He always has fresh-cut flowers daily; furnishes potted plants, deals in flower seeds and vases, hanging baskets, ferneries, etc., and as he is modest in his prices, business is flourishing and brisk. Mr. Barber, who was born in England, came to Toronto in 1834, and was employed as foreman with the late Mr. Fleming. He is about 42 years old, and his many patrons come from the very best classes of the community.

HICKSON, DUNCAN & CO., Importers of Fancy Goods, Toys, Etc., 25 Front Street West.—No branch of the wholesale trade of the City of Toronto has been managed with greater enterprise, indomitable energy and discretion, and with more substantial and beneficial results than that of the importation of foreign fancy goods. One of the most prominent and outstanding importers in the above lines is the well-known, reliable and influential firm of Messrs. Hickson, Duncan & Co., whose offices and salesrooms are situated at 25 Front Street West. This house was established in 1873, the founders being Mr. W. H. Bleasdel and Mr. Edward Hickson, the latter gentleman taking the most active part in the conducting, extending and making a name for his firm throughout the whole Dominion. To him (Mr. Hickson) is the credit given for the successful career and the progressive advancement which has attended them since commencing business. In 1889 Mr. Bleasdel retired from the firm, when Mr. Hickson, the remaining and managing partner, entered into a co-partnership with Mr. Julius Duncan, under the style of the now well-known name, Hickson, Duncan & Co. Since then new arrangements were made the firm have redoubled their effort, with fresh zeal, renewed energy and vigor, and materially added to their reputation. As formerly, Mr. Hickson is devoting himself to the administration of the affairs of the firm with his accustomed judiciousness, characteristic of him in by-gone years. The premises occupied comprise a spacious four-storey brick building, 30 x 160 feet in area, the fittings, etc., of which are admirable. The system and regularity of everything within the warehouse, the large amount of business done—which is continually developing—the studious attention shown, the exceedingly low prices quoted for goods, impress dealers and jobbers who call with a feeling of confidence and satisfaction, indicating that the buying and selling are in capable hands and of men who have a thorough understanding of the merchandise which they handle. The stock is immense, embracing full lines of toys, cutlery, stationery, smallwares, brushes, druggists' and tobacconists' sundries, baskets, fancy glassware, optic requisites, china goods, ornaments, musical instruments, leather goods, jewellers' and opticians' goods, papier mache articles, Japanese and Chinese specialties, etc. The firm are direct importers from Great Britain, Germany, Austria, France, China, Japan and the United States. They are usually the first in Canada to introduce the latest novelties; quick selling oddities. They make a specialty of Bohemian vases of every conceivable design and size. Orders entrusted to them have immediate attention, and at the lowest possible figure. Samples are forwarded by mail when requested, and any information regarding their stock, etc., is offered to those about to purchase. Messrs. Hickson & Duncan are both Canadians, and are highly respected in trade circles for their enterprise, business capacity and integrity. Their aim is to advance the interests of their patrons, and to be able to supply every demand for fancy goods, toys, etc., at keenest prices.

THE JOHN RYAN CO. (LTD.), Manufacturers of Swiss, French and German Embroideries, Etc., 48 and 50 Colborne Street, Toronto.—For many years nearly all the embroideries, braids, etc., used in Canada were imported from Europe, but through the skill, enterprise and energy of our manufacturers, these goods are now produced in the Dominion quite equal to the best imported. A prominent and representative house in Toronto actively engaged in this industry is that known as The John Ryan Company (Limited), whose offices and factory are located at 48 and 50 Colborne Street. This business was established in 1872 by Mr. John Ryan, who was succeeded in 1882 by John Ryan & Co. In 1890 The John Ryan Company was incorporated, with a paid-up capital of \$40,000, and its trade now extends throughout the entire Dominion. The proprietors, Messrs. John and Bernard Ryan, have been brought up to this business, and are fully acquainted with every detail, and with the requirements of the most critical patrons. They occupy a three-storey brick building, 50 x 100 feet in area, fully equipped with the latest improved machinery and appliances, operated by electricity. Here forty skilled hands are employed, and the goods are unrivalled for elegance, finish, quality and uniform excellence. The John Ryan Company manufacture largely Swiss, French and German embroideries, braiding, carding and every kind of decoration on textile fabrics, including dresses, robes, table, piano and organ covers, flannels, buggy dusters, etc. Their goods are general favorites with the trade and public, and are offered to patrons at extremely low prices. Messrs. John and Bernard Ryan were born in England, but have resided in Toronto for the past nineteen years. They are active and honorable business men, whose success in this artistic industry is as substantial as it is well merited.

any Goods, Toys, Etc., wholesale trade of the greater enterprise, in more substantial and of foreign fancy goods. Messrs. Hickson, Duncanson & Co. at 25 Front Street, and Messrs. Wm. H. Hickson, a gentleman taking the making a name for his (Mr. Hickson) is the aggressive advancement business. In 1889 Mr. Duncanson, the remaining and with Mr. Julius Duncanson, Hickson, Duncanson & Co. have redoubled their efforts, and materially added devoting himself to the accustomed judicious premises occupied 20 x 160 feet in area, the system and regularity of amount of business done—attention shown, the attention dealers and jobbers in, indicating that the men who have a thorough handle. The stock is stationery, smallwares, baskets, fancy glassware, musical instruments, leather articles, Japanese goods, imported from Great Britain and the United States. The latest novelties; of Bohemian vases of trusted to them have pure Samples are formation regarding their business. Messrs. Hickson & Co. are in trade circles for their aim is to advance supply every demand for

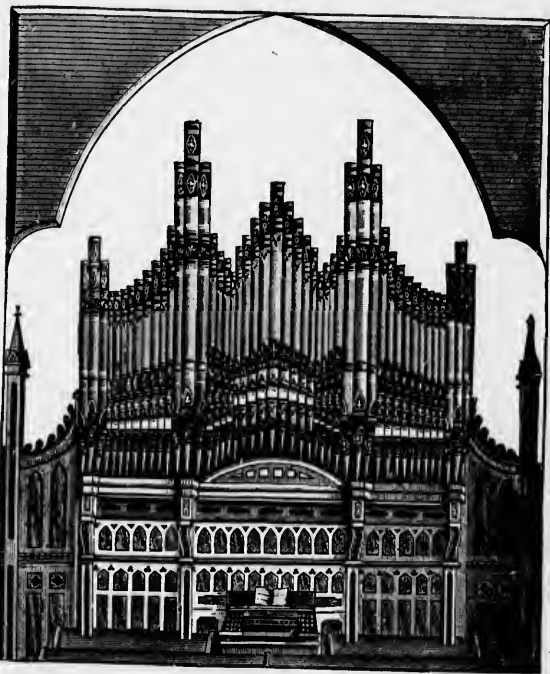
of Swiss, French and German Street, Toronto.— Messrs. braids, etc., used in through the skill, enterprises are now produced in prominent and representative industry is that these offices and factory business was established in 1882 by John Ryan & Co., and operated, with a paid-up capital of \$100,000, throughout the entire city. Messrs. Bernard Ryan, have acquainted with every critical patrons. They in area, fully equipped appliances, operated by French and the goods are of perfect excellence. The French and German decoration on textile organ covers, fannels, ties with the trade and low prices. Messrs. Ryan & Co. have resided in active and honorable try is as substantial as

ELLIOT & COMPANY, Manufacturing Chemists and Wholesale Druggists, No. 5 Front Street East.—A leader in its line of business is the firm of Elliot & Company, manufacturing chemists and wholesale druggists, at No. 5 Front Street East. The business was established about twenty years ago, and has long since made its mark as a leader of its special line. Prior to the establishment of this business Messrs. Wm. and R. W. Elliot were members of the firm of Lyman, Elliot & Co. In the year 1870, they withdrew their interest from that firm and established the present enterprise, purchasing for the purpose the business of Dunsbaugh & Watson. In 1886, Mr. Wm. Elliot retired from the business, which is now carried on by R. W. Elliot under the style of Elliot & Co. The business is exclusively wholesale, and the premises occupied are located at 5 Front Street, in a four-storey brick building with basement, 35 x 180 feet dimensions. In this spacious building is carried an immense stock of drugs, chemicals, perfumery, all kinds of druggists' supplies, and an extensive line of paints and oils. The Messrs. Elliot are the proprietors of the Canadian Paint and Drug Mills at Beverley and Soho Streets. These extensive works cover a space of 200 x 200 feet, and a large number of people are employed. Steam power is used in this factory, a 100-horse-power engine keeping up the pace. In all departments Elliot & Company employ about fifty men, and their goods are distributed all over the Dominion, and have a reputation second to none in its line. The men who have been members of this firm are men of affairs, skilful and diligent in business, fully up to the best civil standard. For this reason they have been called to many honoured positions of trust. Mr. William Elliot was vice-president of the Canadian Bank of Commerce; is now president of the People's Loan and Deposit Co.; ex-president of the Board of Trade; vice-president of the Confederation Life Insurance Co., and director in several insurance companies. He is a native of England, but has been in Toronto sixty-three years. R. W. Elliot, Esq., is also an ex-president of the Board of Trade; and has served as president of the Canadian Manufacturers' Association, President of St. George's Society, President and Director of Railway and Steamship Companies, as Harbour Commissioner, and as a director of the Toronto Industrial Exhibition. He is a Canadian by birth, and has been thirty-seven years in the drug trade in Toronto. Mr. Howard Elliot and Mr. Wm. Elliot, Jr., are being brought up in the business with their father, Mr. R. W. Elliot; and the family is unique in having three generations on the Board of Trade, a good proof of the staying qualities which has made the house one of the most successful in its line in the Dominion.

WILLIAMSON & CO., Successors to Willing and Williamson, Publishers, Stationers and Booksellers, No. 5 King Street West, next door Dominion Bank.—One of the leading and best known publishing and bookselling firms in the Dominion is that of Messrs. Williamson & Co., whose popular and attractive establishment, No. 5 King Street West, next door to the Dominion Bank, is a favourite resort for all classes of readers. The house was founded some twenty-five years ago by Messrs. Adam Stevenson & Co., well-known book men in their day, and to whom Canadian students and book lovers will ever be under a load of gratitude. The succeeding firm Messrs. Willing & Williamson developed the business during the seventies and eighties, and became one of the most noted and reputable houses in the book trade in Canada. Its publication and book importations were familiar to all students of literature, as well as to the professional man and book collector. Several years ago Mr. Willing retired from the business, which has since then engaged fully the attention of Mr. Williamson, under whose hand it has widened its sphere of action, and now reaches a very large class of readers both in Canada and in the neighbouring States. The premises now utilized by the firm, though extensive, are hardly sufficient for the growing requirements. They comprise a three-storey brick building with basement 20 x 50 in dimensions, fronting on the most central part of the chief thoroughfare of Toronto. The latest and best works by the most popular authors, as well as books in the wide field of literature generally, are to be found on their shelves, or may be promptly obtained on order. Many books, whose rarity or interest for antiquary or connoisseur are in demand, are to be found also in their large collection—as well as some really valuable Americana and Canadiana—this being now a special department. The collection embraces all the standard works in History, Biography, Travels, Science, and miscellaneous literature; also Bibles, Prayer-Books, and other appropriate lines of a well equipped book house. The stationery department is more than usually perfect, as it represents

the very choicest makes of English, American and Native manufactures. Engraving, embossing, die-cutting, and fine printing makes up another important and growing branch of the business. It is rather flattering to Torontonians to have such a globetrotter as the Rev. Dr. Joseph Cook, of Boston, saying, that "outside of New York, Boston and Chicago he never met with such a choice collection of books on this side the Atlantic, as in this 'Queen City Book House.'" The books for the coming season indicate a growing and improving taste in Canadian reading circles, which we are thankful to observe, as it shows that the day of cheap and nasty books has reached the high water-mark.

EDWARD LYE & SONS, Organ Builders, 18 & 20 St. Albans Street.—The building of church organs is an industry conducted on a large scale in Toronto by Messrs. Edward Lye & Sons, of whom it may be safely said they are the leading representatives in this line of enterprise in the Dominion. The business was established in 1864 by



Mr. Edward Lye, who learned his trade in England, where he was born 60 years ago. He has long resided in this city, and in 1879 he took his sons, Edward J. and A. H. Lye, into partnership, under the present firm name. The organs built by this firm combine all the new improvements and are noted for clearness, and volume of tone, and that their merits are appreciated is evident from the fact that they have constructed many for the churches throughout this city and the province. Among those in this city built by the firm are the ones in use in the Holy Trinity, the Parkdale and Central Presbyterian Churches, St. Luke's, and the new Parkdale Methodist Churches, all of which have given universal satisfaction. The Messrs. Lye build pipe, choir and pedestal organs, valued at from \$350 to \$5,000; and use only the very best material. The premises occupied by the firm embrace an area of 4,000 square feet, and the buildings, two in number, and two storeys in height, are thoroughly equipped with the latest improved appliances, while a force of skilled, competent workmen are employed in the different departments. The co-partners are well and favourably known in this community, the sons having been born here. They are experienced musicians, substantial business men, and useful citizens.

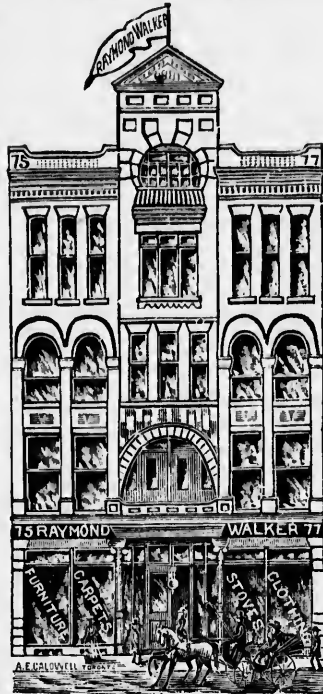
RAYMOND WALKER, Furniture, House Furnishings, Carpets and Ready-made Clothing Emporium, 75 to 77 Queen Street West. Prominent among the houses of enterprise and integrity in Toronto extensively engaged in the sale of furniture, carpets, etc., is that of Raymond Walker, whose emporium is located at 75 to 77 Queen Street West. This is the largest and best managed concern of

the kind in the city, and was established by Mr. Walker in 1885, since which period he has built up an immense trade in the city and its vicinity. He occupies a spacious four-storey new brick building, 60 x 120 feet in area, built especially for the business, elegantly equipped and fitted up with every convenience for the accommodation and display of the well selected and valuable stock of furniture, carpets, clothing, etc. In the furniture department there is always on hand parlour, hall, chamber and kitchen goods, extension tables, hat racks, lounges, easy chairs, mattresses, blankets, comforters, and bedding of all kinds, mirrors and pictures. In the carpet department the stock includes Brussels, tapestry and ingrains, hall, stair and table oilcloths, linoleums, Smyrna and tapestry rugs, wool and cocoa mats, lace curtains and cornice poles. Here

likewise can be obtained stoves, crockery, lamps, glassware, baby carriages, window shades, etc., and men's youths' and boys' suits and overcoats for all seasons. Goods are sold either for cash or on easy weekly or monthly payments to suit purchasers. Mr. Walker handles only really first-class goods, which he supplies at the very lowest prices consistent with the quality of the goods. He employs in his warehouse twenty-two clerks, assistants, etc., and three waggons in delivering orders. He also has a furniture manufactory at 84 and 86 Adelaide Street West, where a large number of hands are constantly employed. A branch of the business is the manufacture of the Schumann piano, which is rapidly growing into the confidence of the public, and ranks with any made in the Dominion and many of the high-priced imported instruments. The prompt, upright and reliable character of Mr. Walker's dealings and the superior quality of his furniture and other goods have secured for him great popularity in Toronto, and render his establishment a specially interesting feature of the city's activity and enterprise.

R. PHILP & CO., Manufacturers and Importers of Undertakers' Supplies.—Warehouses: 100-102 Front Street W. Factory: Richmond and Sheppard Streets. Toronto has long maintained the lead in Canadian trade as the headquarters for undertakers' goods and funeral supplies of every description, as furnished by the eminent house of Messrs. R. Philp & Co. They do a trade of enormous volume, based upon their unrivalled facilities, thorough knowledge of the wants of the trade, and superior classes of goods manufactured. The business was established by Mr. Philp in Bowmanville in 1867, and in 1871 removed to Toronto. The firm subsequently

became R. Philp & Co., and consists of R. Philp, R. Watson and F. W. Coles. The firm have a factory at Richmond and Sheppard Streets, a fine three-storey brick building, 60 x 150 feet in dimensions, and this is equipped with improved machinery and appliances, run by steam power. Here they manufacture all styles of plain and fancy caskets, adapted to all needs of the undertaker. Their cloth-covered caskets are a standard with the trade. The firm also manufacture and import shrouds and funeral supplies, and have sales-rooms and warehouse at Nos. 100 and 102 Front Street. The building is a four-storey brick, 50 x 160 in dimensions. On the first floor are the handsomely fitted up offices and show-rooms, where caskets and funeral supplies can be inspected. The second, third and fourth floors are devoted to reserve stock, including imported plushes and cloths for collars, satins for lining, ornaments, etc. The firm devote personal supervision to every detail, and command facilities nowhere else duplicated. They have achieved an enviable reputation, and are worthy of the substantial success achieved. This firm is represented in all towns from the Pacific Ocean to the Atlantic by travelling salesmen.



PARKER'S DYE WORKS, Head Office and Works, 787 to 791 Yonge Street, R. Parker, Proprietor.—The largest and most successful dyeing establishments in the Dominion are those of Mr. R. Parker, whose head office and works are located at 787 Yonge Street, Toronto. He also has branches in Hamilton, Brantford, London, St. Catharines, and Galt. Mr. Parker established this business in 1876 at 830 Yonge Street, that section being then called Yorkville, which suburb has latterly been annexed to Toronto. In 1885, he removed to his present location, where he occupies a spacious three-storey brick building 30 x 150 feet in area, with an extension of 33 x 150 feet in dimensions. An additional new building, 15 x 107 feet in area and two storeys high, has just been completed. The various departments of the works are fully equipped with the latest improved apparatus, appliances and machinery for dyeing and finishing goods, and each department is under the supervision of experienced foremen. Here seventy skilled



hands are employed, and the machinery is driven by steam power. Mr. Parker cleans, dyes and finishes all kinds of ladies' and gentlemen's garments and goods, including silk, satin and poplin dresses, cloaks, ulsters, jackets, wraps, shawls, etc.; also gents' coats, suits, and uniforms without shrinking, if they have been properly shrunk when made. Ostrich plumes are cleaned and dyed and curled in the latest styles. All work is turned out in a first-class manner, and the prices are moderate. Goods are called for and delivered to any part of the city by Mr. Parker's own vans. And the following are the chief receiving offices, viz.: 59 King Street West; 209 Yonge Street; 787 Yonge Street; 475 Queen Street West; 1267 Queen Street West; 277 Queen Street East, Toronto; 6 John Street North, Hamilton; 40 George Street, Brantford; 217 Dundas St, London; 46 St. Paul Street, St. Catharines; 5 Imperial Block, Galt. Mr. Parker is a native of Toronto, where he is highly regarded by the community for his business ability, enterprise and integrity. This concern is in every way a representative one in dyeing, and thorough satisfaction is given in all work done. The Telephone calls of the house are Nos. 3037 and 2143.

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BROWN BROS., Stationers, Bookbinders, Manufacturers of Account
Books, Fancy Leather Goods, Etc., 64 to 68 King St. East.—The
leading manufacturing stationers and bookbinders of Toronto
and Ontario are unquestionably Messrs. Brown Brothers, whose
immense establishment is centrally located at Nos. 64, 66 and 68 King
Street East. This is not only the leading, but one of the oldest houses
of the kind in Canada, having been founded in 1846 by the father of the
present proprietors. In 1856 he was succeeded by his sons, practical
bookbinders and stationers, and whose name and style of "Brown
Bros." soon became a veritable trademark. Mr. Richard Brown is now
the sole proprietor, and brings to bear special qualifications. He has the
widest range of practical experience, coupled with the finest manufac-
turing facilities and mercantile advantages in the Dominion. The pre-
mises occupied are three storeys in height, having a frontage of 60 feet on
King street, with a depth of 200 feet, extending entirely through the
block to Court Street. The upper floors are devoted to manufacturing,
and are splendidly equipped with improved machinery and appliances run
by steam power. Messrs. Brown Bros. are the leading manufacturers of
commercial stationery, making a speciality of account books, produced of
the finest materials in the most substantial manner, and has control of the
best class of order trade—such as the banks, corporations and large mer-
cantile establishments. All work leaving their premises is guaranteed to
be perfect, and invariably affords the utmost satisfaction. The ware-
house is a well-ordered and immense emporium of stationery of all styles
and grades; blank books, office requisites, fancy leather goods, etc. An
important speciality is that of pocket-books, wallets and satchels, and in
which line, as well as in blank books, the trade of the house extends all
over the Province. Their Bookbinding department is also a very im-
portant branch of their business, where not only a large amount of work
is done for Publishers and the Trade, but also special attention is given
to binding Illustrated Works, Law Books, Magazines, Library Books,
etc., having obtained First Prizes, Diplomas and Medals wherever
exhibiting. The firm are the sole proprietors and publishers of the
Canadian Diary, issued in 150 different styles, arranged in an admir-
able manner for all purposes, and one of the standard publications in
Canada, found in almost every desk and counting-room in the land.
They are business men, whose methods, policy and facilities enable
them to offer the most substantial inducements to the dealer and the
consumer. He is an active member of the Board of Trade and a public-
spirited citizen, who has ever accorded a hearty support to all measures
best calculated to advance the solid prosperity of the Queen City of the
Dominion.

H. A. NELSON & SONS, Importers and Wholesale Dealers in Euro-
pean and American Fancy Goods, Toys, Etc., 56 and 58 Front
Street West.—The largest and most reliable concern in Toronto
engaged in the importation and sale of European and American
fancy goods is that of Messrs. H. A. Nelson & Sons, 56 and 58 Front Street
West. The firm's Montreal establishment is at 59 to 63 St. Peter Street.
This extensive business was originally founded at Montreal in 1838 by
Nelson & Butler, who were succeeded by Nelson & Wood, and Nelson,
Wood & Co. In 1872 the firm of H. A. Nelson & Sons was organized,
and assumed the management. The co-partners, Messrs. Albert D.,
Charles H., H. W. and Frederick E. Nelson bring great practical expe-
rience to bear, coupled with influential connections and perfect facilities.
They occupy a spacious five-storey brick building, 40 x 150 feet in area,
with an extension of 30 x 50 feet in the rear. Here they keep an immense
stock of American and European fancy goods, toys, musical instruments,
baskets, mirrors, wall-paper, druggists' sundries, tobacconists' fancy
articles, stationery, albums, chinaware, games, notions, and in fact every
thing pertaining to the fancy goods trade. They also manufacture brooms,
brushes, woodenware and matches. Thirty persons are employed in
their warehouse on Front Street as clerks, salesmen, packers, etc.
Messrs. H. A. Nelson & Sons handle only the best and most desirable
goods, which are imported direct from the manufacturers. They care-
fully fill orders at extremely low prices, and their trade extends through-
out all sections of the Dominion. The firm's business in Toronto is con-
trolled by Messrs. Horatio W. and Charles H. Nelson, and in Montreal
by Messrs. Albert D. and Fred. E. Nelson. The partners are highly
esteemed in trade circles for their integrity and enterprise, and have
built up their immense business on the sound doctrine of always giving
a good dollar's worth for a dollar. It would be to the interest of any
country dealer to send for the annual catalogue of this firm.

TORONTO PRODUCE COMMISSION CO., W. H. Well, Manager,
71 Colborne Street.—In noting the many leading branches of trade
which combine to make up the sum total of Toronto's commercial
activity, a prominent position must be assigned to the produce
commission trade, in which are engaged several of our largest and most
responsible houses. A leader among these is that of the Toronto Pro-
duce Commission Company, of which Mr. W. H. Well is the efficient
manager. This prosperous concern was established by this gentleman
in 1888, and occupies premises at No. 74 Colborne Street. They com-
prise a three-storey brick building with basement, 25 x 100 feet in dimen-
sion, and are completely equipped and provided with every convenience
and facility for the prompt handling and safe storage of the valuable
stock always on hand. Produce of all kinds from the farm, orchard,
dairy and garden, form the leading specialties handled by the house,
and are daily received in large consignments from the best producing
sections. Prompt and reliable in all his dealings, Mr. Well has built up
an enviable reputation throughout the province, and has established con-
nections of the most profitable character. He is in daily receipt of
immense consignments from shippers, and offers to the trade inducements
in prices and terms which few other houses can compete with.
He is open to receive additional consignments to any extent, and for
these has a ready and profitable market, ensuring speedy and satisfac-
tory returns. Liberal advances are made when desired. Grocers and
shippers can rely upon having their consignments promptly disposed of
to best advantage, and upon having account of sales immediately
rendered. The handling of baled hay and grain, in car lots, is a leading
specialty, and to millers and dealers the house offers the most favourable
advantages. Mr. Well is a native of Ohio, and a resident of Toronto
for the past two years. He is a prominent member of the Board of
Trade. The telephone call is 1976; Cable address, "Produce."

ROBERTSON BROS., Manufacturing Confectioners, 107 to 113
Queen Street East.—The leading manufacturing confectioners of
the Dominion are unquestionably Messrs. Robertson Bros., of
Nos. 107, 109, 111, and 113 Queen Street East. The proprietors,
Messrs. Thomas and Alexander Robertson, have achieved an enviable
reputation for their energy, enterprise and honourable methods. They
bring to bear special qualifications, including ripe experience, and
thorough knowledge of the wants of the trade, coupled with magnificent
facilities and ample resources. The firm began business upwards of
twenty-three years ago, and have developed a trade of enormous mag-
nitude, introducing their choice pure and wholesome confections into
every section of the Dominion. They occupy a splendid four-storey brick
building, 130 feet by 160 in dimensions, which has been specially fitted
up for their purposes. On the first floor are the offices, shipping and
packing rooms, while in rear is the engine and boiler room, with a fine
engine of 100 horse-power. On the second floor are the depart-
ments for manufacturing cream goods and lozenges, and of which the
firm produce over 2,000 pounds daily. On the third floor are the boiling
rooms, with a capacity of 2,000 pounds daily; while on the fourth floor
are the gum and jelly manufacturing departments. The pan-room for
hard finished goods is on the main floor, and in this connection it should
be stated that the finest class of pan work is a prominent speciality. The
basement is devoted to the manufacture of fine chocolate goods, such as
negatives, walnuts, fiberts, almonds, coconut creams, ginger, pist-
tache, marsh mallows, pralones, super creams, caramels of all flavours.
In all other staple lines of candies the firm maintain the lead, such as
stick candies, barley sugar, fruit and nut candies, glacé fruits; all kinds
of bon bons, drops, lozenges, etc., especially adapted to the wants of
fine trade. Messrs. Robertson employ from one hundred and eighty to
two hundred hands in the various departments, and devote the closest
supervision, with the result that they have ever maintained the highest
standard of excellence. They select their sugars, syrups, fruits, nuts,
butter, flavours, extracts, and colourings, with the utmost care and
soundest judgment. Their skill and ability as manufacturers are too
well known to require comment here, and the firm deservedly sus-
tains the reputation of being the representative one in this line in the
Dominion. All machinery and appliances are of the latest improved
character, and a thorough system of organization is enforced. The
Messrs. Robertson are natives of Scotland, long resident in Toronto, and
universally respected. Mr. Thomas Robertson is a member of the
Board of Trade. Both gentlemen ever support all measures best calcu-
lated to advance Toronto's prosperity, and which will secure its lasting
welfare.

G. R. RENFREW & CO., Hats and Furs, 71 and 73 King Street East, Toronto; and 35 and 37 Beale Street, Quebec.—The firm was established in Quebec in 1837, and has long been recognized as one of the strongest houses in Canada. The Marquis of Lorne, writing to the *London Graphic*, in 1881, said in one of his letters on Canada: "There are some interesting institutions and good stores to be seen in Quebec, especially that of G. R. Renfrew & Co., furriers, where a souvenir of Canada in the shape of a robe or article of any kind of fur may be obtained at a reasonable price." Established in the year of the coronation of the Queen, Renfrew & Co. obtained the royal recognition on the eve of the Jubilee year, when they were appointed furriers to Her Majesty the Queen. They hold that distinction alone in Canada. Such a house is a valuable establishment in Toronto in more ways than one. Their intention is to reach the Western demand, not only in Ontario, but in the North-West. Their Quebec house supplies Montreal and the Lower Provinces, but to reach further west it was necessary to establish a branch in Toronto. They have made their establishment on a princely scale. They are known all the world over, having been awarded medals and diplomas at London, England, in 1851; at Paris, France, in 1867; at Quebec, in 1871; at Philadelphia, in 1876; at Toronto, in 1879; at Sherbrooke, in 1883; at the Indian and Colonial Exhibition, in 1886; at Saltaire, in 1887; at Glasgow, in 1888. It will be seen at once that such large manufacturers of fur goods have exceptional advantages in being established at Quebec, and particularly for so long a time. They are right there at the fountain head. They have their representatives and agents on the Labrador coast. All who are acquainted with Quebec have noticed that the cost of furs there is less than elsewhere, and this can be easily understood. Renfrew & Co., therefore, bring strong advantages into their competition with western trade. A short description of their Toronto house will be interesting to the public. Their location is central and their premises are second to none in modern display. The show in their windows is magnificent. On the first floor, and, indeed, in all their showrooms, they have dispensed with counters, using tables instead, which are ever so much more satisfactory, as the light falls on the goods from every point as steadily and brightly as if they were out under the sun. Show cases are placed at the sides, which are handsomely appointed. These contain a stock equal to anything that could possibly be displayed in furs, including sleigh robes, tiger and leopard skin mats, and an infinite variety of goods, the names of which could only be recollected by a man who knows the trade. There are also all styles of ladies' and gentlemen's hats direct from London, Paris, Germany and other markets. On the second floor another immense stock is displayed, show cases being used instead of counters. The same excellent light is admitted, the long room being as bright in every corner as the sunlit street outside. On the third floor is the stock-room and factory. The cellar is made thoroughly damp-proof, contains several refrigerators, and is used as a store-room for the summer storage of furs. Mr. G. R. Renfrew, the senior partner of the firm, visits the European markets twice a year, and this is advantageous to a firm doing such an enormous business. The firm of Renfrew & Co. is composed of Mr. G. R. Renfrew, Mr. John H. Holt and Mr. Allan E. Renfrew—the latter gentleman having taken up his residence in Toronto. The firm possess unrivalled facilities for buying, as they are large shippers of furs to Europe, where the demand for all sorts of North American furs is apparently insatiable. The firm are enabled to retain the pick of each season's sales, and are therefore in a position to offer their Canadian patrons the cream of the catch—or the hunt—as the case may be. The firm employ the finest cutters that money can command, and make a specialty of ladies' seal skin garments.

P. BURNS & CO., Wholesale and Retail Dealers in Coal and Wood: Head Office, 38 King Street East.—Prominent among the representative and old-established houses actively engaged in the coal and wood trade is that of Messrs. P. Burns & Co., whose head office is located at 38 King Street East. Mr. Burns established this business in 1856, since which period he has obtained a liberal and permanent patronage in all sections of Toronto and its vicinity. He occupies two large and well-equipped yards; one being situated on Front Street, near Bathurst Street, and the other on Yonge Street docks. The yards have a capacity of storing in sheds, etc., 20,000 tons of coal. Mr. Burns deals largely in the finest brands of Lehigh and the celebrated Scranton hard coals; also in bituminous coal for steam and grate purposes. Orders for cargo or carload lots are promptly filled at the lowest ruling

market prices, and a specialty is made of supplying families, etc., by the ton. Mr. Burns also supplies hard and soft wood by the load or cord, sawed and split to any size, and delivered promptly to any part of the city. All coal purchased of this responsible house is guaranteed in weight, and to maintain in every respect the highest standard of excellence, as regards its preparation for the market; coming, as it does, from some of the best-equipped collieries in America. Mr. Burns employs 50 men, and has a large number of horses and carts employed in delivering coal and wood. He has branch offices at 390 Yonge Street and 572 Queen Street West. He is highly esteemed by the community for his promptness and integrity, and is a popular member of the Board of Trade.

R. SIMPSON, Dry Goods, 178 Yonge Street, Toronto, Ont.—In the seventeen years of Mr. R. Simpson's business career in Toronto he has succeeded in showing that an energetic and painstaking man can depend upon an excellent measure of prosperity as his reward in this city. The dry goods establishment of R. Simpson, corner of Yonge and Queen Streets, is a striking proof of the success which has attended the effort made seventeen years ago to establish such a trade. In 1857, Mr. Simpson was enabled to build a three-storey brick building, 60 x 40, next door to his old location on Queen Street West, which, in addition to the old stand, made up a spacious store. In this establishment, carefully managed and always under the watchful eye of the proprietor, an efficient staff of clerks do the bidding of their customers, and display before them an immense stock of imported French, German, English and American fine dry goods, dress goods, hosiery, cottons, linens, woollens, gentlemen's and ladies' underwear, silks, satins, velvets, millinery, ladies', gents' and children's footwear, stationery, fancy goods, silverware, gents' furnishings, and all the innumerable *et ceteras* which go to make up a first-class dry goods store. This immense variety of stock, added to a systematic arrangement and courteous presentation of the stock to the public, suggests the secret of Mr. Simpson's success, who has made a trade which extends over the upper provinces. Mr. Simpson is a gentleman of middle age, a native of Scotland, and an active member of the Board of Trade. He employs about 125 people.

A NOTABLE STAINED GLASS ESTABLISHMENT.—An illustration of the development of cultured taste in modern domestic architecture is the adaptation of the various makes of stained glass converted into artistic motifs for the adornment of our homes. Many of the windows from the works of Joseph McCausland & Son, 76 King St. W., certainly embody the highest degree of refinement, both as regards appropriateness of subject and colour arrangement. The successful blending of colours in this beautiful and durable decoration is attained only after many years of practical experience, and is proportioned by one's abilities as an artist. In this fascinating work the artist has before him a broad range for his inventive genius. One having seen only the atrocities in leaded coloured glass (for they are none else) in many of the cheap dwellings and business fronts too frequently seen in our city, can form no idea of the delightful possibilities of leaded stained glass from the simplest forms to the richest ornamentations that are constantly being produced by the McCauslands for dwellings of every grade. The firm is the oldest of the kind in Canada, being established by the present senior member in 1850. The painted windows that were in the Toronto University, those in the Parliament buildings in Ottawa, and hosts of other places of prominence are from this house. Time has wrought marked improvements in this, as in other branches of art work, during the past decade, and nowhere can be found greater progress and perfection than can be seen on going through these vast works. Mr. Robert McCausland, the junior member of the firm, is widely known in artistic circles, and having had an extensive Continental experience in the study of stained glass for ecclesiastical and household enrichment; and working, as he does, constantly at the business, has a watchful eye on all orders entrusted to their care. The business of this firm is to-day larger than that of all the other houses of the kind in Canada combined, which is purely owing to the careful and practical direction from the heads of the firm. It is interesting to see the variety of glass manufactured here. Door panels, staircase windows, tanlights, mirrors (plain and bevelled), bent glass, sand-cut and wheel-cut glass of beautiful design; also figure, memorial and church windows of every known description.

lying families, etc., by the wood by the load or cord, apply to any part of the house is guaranteed in the highest standard of excellence, as it does, from Mr. Burns employs 50 is employed in delivering age Street and 571 Queen Community for his prominent the Board of Trade.

t, Toronto, Ont.—In the business career in Toronto energetic and painstaking care of prosperity as his agent of R. Simpson, corroboration of the success which he has endeavored to establish such a building a three-story brick on Queen Street West, a spacious store. In this under the watchful eye of the bidding of their customer of imported French, dress goods, hosiery, ladies' underwear, silks, men's footwear, stationery and all the innumerable dry goods store. This arrangement and courtesies suggests the secret of Mr. extends over the upper middle age, a native of Trade. He employs

ISHMENT.—An illustration in modern domestic makes of stained glass ornament of our homes, and Son, 76 King ment, both as regards ment. The successful decoration is attained and is proportioned by the artist has before having seen only the (e else) in many of the seen in our city, can stained glass from that are constantly of every grade. The finished by the present were in the Toronto Ottawa, and hosts of Time has wrought of art work, during progress and perfection. Mr. Robert ely known in artistic perience in the study enrichment; and work- watchful eye on all firm is to-day larger a combined, which n from the beads of plain and bevelled), design; also figure, caption.

WHEATON & CO., Manufacturers of White Dress Shirts, Etc., 17 King Street West, Corner Jordan Street.—One of the oldest concerns in Toronto engaged in the manufacture of white dress shirts, collars and cuffs, etc., is that of Messrs. Wheaton & Co. Mr. E. F. Wheaton, who is sole proprietor, established this business in 1863, since which he has built up a patronage all throughout Western Canada. He occupies a floor 23 x 80 feet in area with a large work-room in the rear. He makes a specialty of the manufacture of white dress shirts, and also imports fine hosiery and furnishing goods. His shirts have no rivals for quality, cut, fit and finish. His stock includes hosiery and underwear, flannel shirts, neckwear, gloves, collars and cuffs, rubber wearing apparel, handkerchiefs, umbrellas, and everything usually found in a first-class gent's furnishing store. Mr. Wheaton is agent for Allen, Solley & Co.'s, Cartwright & Warner's, and J. R. Morley's hosiery and underwear. Dent & Co.'s kid gloves; Welch,



Wargetson & Co.'s scarfs and neckwear, and C. Macintosh's rubber clothing. He makes shirts to order, also rubber coats, and guarantees entire satisfaction to patrons. Mr. Wheaton is a Canadian, and has resided in Toronto the greater part of his life. His success in business is solely due to his ability and honourable dealing with customers.

GEORGE F. HAWORTH & CO., Manufacturers of Leather Belting and Patent Lace Leather, 11 Jordan Street.—There is nothing connected with modern manufacturing that plays a more important part than belting. The leading source of supply in this line of goods in Toronto is the widely known and reliable firm of Messrs. George F. Haworth and Co., manufacturers of Canadian tanned leather belting, whose store and factory are located at 11 Jordan Street. This business was established in 1872 by Mr. George F. Haworth, who is sole proprietor. The premises occupied comprise a spacious four-story building 30 x 120 feet in area. The first floor is utilized for offices and stock-room, and the other floors for manufacturing purposes. Mr. Haworth manufactures belting largely from pure oak leather, also patent lace leather; and employs in his factory some twenty skilled workmen. He works only first-class materials, and turns out belts that are unsurpassed for durability, reliability and efficiency, and that have no superiors in America or Europe. Every fifteen or twenty feet of those superior belts are stamped with his regular trade mark, without which none are genuine. Orders are promptly filled at the lowest possible prices, and the trade of the house now extends throughout all sections of the Dominion. The factory is fully equipped with the latest improved appliances, operated by a twenty-five horse-power steam engine. Mr. Haworth is a native of Toronto, where he is highly regarded in trade circles for skill, enterprise and integrity.

H. T. BROWN, Manufacturer and Dealer in Stoves, House Furnishings, Etc., Corner Queen and Bathurst Streets.—"Brown's Bargain House" is one of the best known and most popular establishments in the city. It was founded in 1884 by Mr. H. T. Brown, who for several years previous to that date had been prominently engaged in the fruit business of this city. The premises occupied comprise an entire three-story brick building, 30 x 200 feet in dimensions, of which the rear part is utilized as a workshop. They are thoroughly appointed and well ordered, while the workshop is fully equipped with all the latest tools, appliances and devices known to the trade. Mr. Brown manufactures, and in fact is the pioneer of low-priced tinware, and deals in stoves, ranges, heaters and furnaces of all sizes and patterns, of which he has always a large and varied assortment on hand. The stock also embraces full lines of house furnishings, tin, copper and sheet iron ware, wood and willow ware, and is the greatest and cheapest house in the city for baby carriages, pieced and pressed tinware, fancy goods and toys, wringers, washing machines, rolling pins, buckets, pails, tubs, lamps, lamp chimneys, burners and wicks, the best Canadian and American illuminating oils, crockery and earthenware, glassware, etc., etc., in a word everything that can be comprehended under the term "house furnishings." Most of these goods are manufactured on the premises, eight skilled hands being constantly employed, and the output very large. Mr. Brown personally superintends all the operations of his establishment, in which he receives valuable assistance from Mr. John Pencombe, his able and efficient manager. All orders are promptly executed, and the prices are fully in consonance with the name of the house, bargains being here always obtainable. The patronage is large and steadily increasing. Mr. Brown is a native of London, Eng., and has resided in this city since 1869. The prosperity of his venture is a notable example of what can be achieved by industry and a thorough knowledge of the wants of the public.

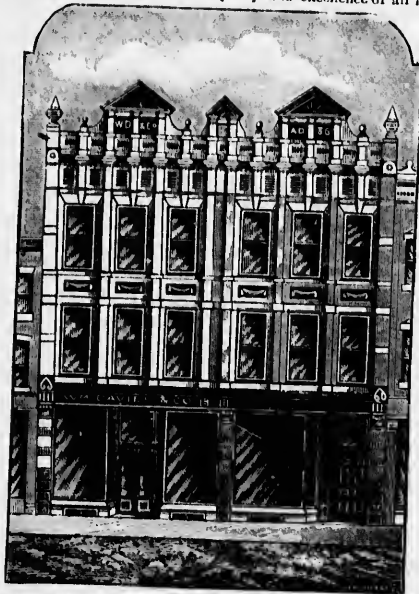
AIKENHEAD, GIBSON & CO., Commission Merchants, No. 46 Church Street.—The best evidence of the importance of Toronto as a point of distribution is furnished by the fact that constant additions are being made to the long list of her wholesale commission houses. Among such may be ranked the newly opened house of Messrs. Aikenhead, Gibson & Co., located at No. 46 Church Street. This copartnership, consisting of Messrs. William Aikenhead and Alfred G.



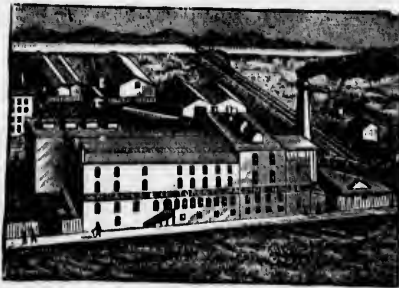
Gibson, was formed during the current year, and already the firm enjoys a large trade connection throughout the Province of Ontario. They make a specialty of handling foreign and domestic fruits, apples, onions, potatoes, turnips, early vegetables, and dairy produce of all kinds. The supplies are received chiefly from the leading producers and shippers of the Province, while the demands are so great that consignments are almost immediately disposed of on their arrival at the highest prices. Returns are promptly

mailed and perfect satisfaction is assured in all cases. A special feature in Messrs. Aikenhead, Gibson & Co.'s store is their unrivalled banana rooms. These are certainly the finest in the city, and so great is the firm's trade in this line, that next season the rooms will have to be doubled in size to meet the ever increasing demands. For ripening facilities this firm stand alone in excellence, as acknowledged by the trade. There is an excellent basement 30 x 90, and an ample and well-proportioned storage room. Another specialty of this firm is their bulk oyster trade. They handle not only their own celebrated A. G. & Co. brand, but also represent some of the leading firms on the other side of the line. The house is therefore one we can recommend with entire confidence as worthy of every trust and confidence. Mr. Aikenhead is a native of Huron County, Ont., his partner Mr. Gibson, having been born in the city of Toronto. The telephone is No 2424. All orders receive prompt attention.

WM. DAVIES & CO., Pork Packers, Ham and Bacon Curers, Export Provision Merchants, Beachell Street. Branches 1451 Spadina Ave., and 22 and 24 Queen Street West.—The great representative packing house, and wholesale provision establishment of the Dominion is that of Messrs. Wm. Davies & Co., of this city, and whose products have justly achieved such an enviable reputation throughout Canada and abroad. The business was founded in 1851 by Mr. William Davies, a native of England, and resident here for nearly 40 years past. The trade grew steadily, and was always of the most permanent character by reason of the purity and excellence of all his hog



products. His sons, Messrs. Wm. Davies, Jr., and James, grew up in the business, and were admitted to co-partnership, under the existing name and style in 1880. They are able and popular young business men, and are valued members of the house, exercising the soundest judgment in the guidance of all operations. The firm have had to repeatedly enlarge their premises, and erected their present main building in 1883. It was



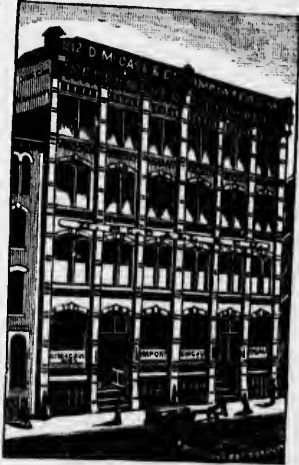
specially planned to give them all conveniences, and is fully equipped with improved machinery, steam being afforded by three boilers of 80 horse-power each, and motive power by an engine of 80 horse-power. The premises on Beachell Street cover an area of fully two acres, on which are erected several large brick buildings, beside the one mentioned. There is a big smoke house, ice house, scalding house, barns, stables, piggeries, etc. The outfit of machinery includes singeing machines, removing all bristles at a rate of 175 carcasses per hour; a patent hog scraper, operating at the same rate; patent drying machines for turning refuse into fertilizers, etc., etc., and last spring freezing

machinery of the most approved and efficient character was put in. The firm are the principal buyers of the choicest pen and corn fed hogs of Ontario—stock that has no rival for solid, sweet nutritious meat, and they are now slaughtering fully 75,000 hogs per annum, required by their immense domestic and export trade, extending to England, West Indies, etc., in finest boxed meats. The firm have direct railroad siding into yards, and receive the hogs by the carload, slaughtering, curing, packing on the premises, and shipping the provisions direct to their destination. Smoked meats are a specialty, and the Messrs. Davies are conceded to be the most expert ham and bacon curers in the Dominion. Their meats are in request, and everywhere are preferred by the best class of trade. The firm afford steady employment to an average force of 125 hands, and are annually enlarging their trade. Mr. Wm. Davies, Sr., has won a great success in this staple line of food products; he and his sons exercise the closest personal supervision. All meats are most carefully inspected, and purity and quality characterize all in stock. Two large retail stores are conducted by the firm, located respectively at 451 Spadina Ave., and 22 and 24 Queen Street West, and whence local customers derive supplies. Mr. Wm. Davies, Jr., is an active member of the Board of Trade; both he and his brother James are universally respected as capable and honourable business men, alive to the development of Toronto's best interests, and the house is in every way the most famous and deservedly prosperous in its line.

D. McCALL & CO., Importers of Millinery, Fancy Dry Goods, Etc. 12 and 14 Wellington Street East, and 270 St. James Street, Montreal.—Representative among the leading importers of, and wholesale dealers in, millinery and fancy dry goods in Canada, is the popular and progressive house of Messrs. D. McCall & Co., of 12 and 14 Wellington Street East. They are the largest house of the kind in the Dominion, and have achieved an enviable reputation for the manifest superiority and comprehensiveness of their stock, coupled with

the most moderate scale of prices. The present co-partnership was formed in 1879 by Mr. D. McCall and Mr. William Blackley, both gentlemen bringing to bear the widest range of practical experience, coupled with influential connections. The firm have developed a trade of great magnitude, extending throughout the entire Dominion, and carry an immense stock. They are direct importers of French, English, German and American millinery goods, including feathers, flowers, ornaments, ribbons, silks and satins, ladies' hat and bonnet shapes, and full lines of fancy dry goods. They personally select their stock, making semi-annual voyages to Europe for that purpose,

while they have a factory here in connection with their store employing an average of 100 hands on flowers, feathers, etc. They occupy one of the most handsome of the modern cut-stone buildings on Wellington Street East, four storeys and basement in height, and having a floor area of 36,000 square feet. They have the fullest lines, and are the first in the market with the new season's fashionable styles. The growing demands of their eastern trade resulted in their opening a branch house at No. 270 St. James Street, Montreal, thus meeting the trade wants in that metropolis. The firm employ twenty salesmen, and require the services of nine travellers on the road. The co-partners devote close personal attention to every detail of the business, and have ever retained the confidence of leading commercial circles. Thoroughly understanding, as they do, the requirements of the trade of the Dominion, and meeting same in a complete and satisfactory manner, it is manifest that nowhere are such substantial inducements offered to the purchaser at wholesale as here, and the steady enlargement of their sales affords the best evidence of the satisfaction afforded.



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EBY, BLAIN & CO., Wholesale Grocers, Corner of Front and Scott Streets.—Representative among the largest and most reliable establishments in the City of Toronto is that of Messrs. Eby, Blain & Co., importers and wholesale grocers, whose salesrooms and offices are eligibly located corner Front and Scott Streets. Both partners have had long practical experience in their respective departments. Mr. Eby has an intimate knowledge of every detail of the wholesale grocery trade and its requirements, while Mr. Blain has charge of the office. Their premises comprise a four-storey and basement building 40 x 180 feet in area; the fittings and general arrangements being admirable. The aim of this responsible firm has always been to advance the interests of its patrons, and to supply every demand of a first-class trade in staple and fancy groceries and general food products. The firm make a specialty of teas, coffees and spices, and import direct from China, Japan, the East and West Indies and Europe. They always carry in stock full supplies of Japans, Oolongs, gunpowder, English breakfast, Imperial Young Hyson, and other standard teas; also Rio, Java, and Mocha coffees, that are renowned for purity, flavour and quality. In domestic and foreign fruits, sauces, pickles, condiments, sugars, soaps, farinaeous goods, canned goods, tobacco, cigars, etc., this stock challenges comparison with any in America, while substantial inducements in prices are offered to buyers. The greatest care is taken to handle only the very best of canned goods, and the trade can at all times select here with perfect confidence of having a first-class saleable and appreciated lot. The trade extends throughout all sections of the Dominion; and the firm employ in their warehouse forty persons, and eleven travelling salesmen on the road. Both partners are Canadians, and are highly regarded in trade circles for their enterprise and sterling integrity.

BICKELL & WICKETT, Tanners, Leather and Hide Dealers, Office 55 Front Street East.—One of the most progressive and reliable houses in Toronto, extensively engaged in the manufacture and sale of leather, is that of Messrs. Bickell & Wickett, Tanners, Leather and Hide Dealers, whose office and salesrooms are located at 55 Front Street East. The firm's tannery is situated corner of Front and Cypress Streets. This business was established in 1881 by Messrs. J. B. Bickell and S. R. Wickett, both of whom are practical and expert tanners, fully conversant with every detail of the leather trade and the requirements of manufacturers and dealers. The tannery has an area of 40 x 80 feet, and includes a three-storey building with an addition of 160 x 60 feet and several smaller buildings. The various departments are fully equipped with modern appliances, apparatus and machinery, including an Improved Barton Belt Kalfie Splitter. Here fifty skilled operatives are employed, and the machinery is driven by a thirty horse-power steam engine. Messrs. Bickell & Wickett manufacture largely staple and fancy leathers, coloured, bag, satchel, shoe and pebble goods, harness and bridle leather. The output of the tannery is 600 sides of leather weekly. The firm's various kinds of leather are unsurpassed for quality, finish and uniform excellence, while the prices quoted in all cases are as low as the lowest. Orders are promptly filled, and the trade of the house now extends throughout all sections of the Dominion. Messrs. Bickell & Wickett are natives of Whitby, Ont., and have resided in Toronto for nine years. They are popular members of the Board of Trade. The warehouse is a commodious three-storey brick building, 20 x 80 feet in area, fully stocked with a superior assortment of all kinds of leather. Both parties are highly regarded in trade circles for their integrity, and their success in the manufacture of leather is as substantial as it is well merited.

JOHAN CATTO & CO., Importers, Silks and Household Napery, King Street.—No branch of the retail trade of the City of Toronto has been conducted with greater vigour and discretion, or more substantial results, than that of dry goods. Prominent among the leading houses actively engaged in this business is that of Messrs. John Catto & Co., importers of silks and household linens, whose salesrooms are located on King Street, opposite the Post Office. This business was established in 1864, by Mr. John Catto, who is sole proprietor. He occupies a commodious three-storey brick building (40 x 100 feet), fully equipped with every convenience for the accommodation and display of the extensive, well-selected, and valuable stock, which is always replete with the latest novelties. Mr. Catto has been long noted for his special importations of silks, velvets and poplins. Household

napery, Scottish clan and family tartans, of which latter an immense stock in fine spun silk and Saxony wool dress goods, shawls and cheviot wool rugs are always on hand to select from. The well-known linen department of this firm, among other lines, contains linen damask table cloths, napkins, D'Oyleys and towels, all unsurpassed in their beauty of design and finish. Here also can be had an elegant and extensive selection of eide. down quilts, tea cosies and pillows, in chintz satteen, silk and satin coverings; blankets of the finest grades. This house is the recognized headquarters in Toronto for first-class general dry goods, employing some eighteen or twenty clerks; and supplied with every modern convenience, including cash railway, passenger elevator, etc. Mr. Catto is a native of Scotland; and has been a resident of Toronto for over thirty years

COOPER & SMITH, Manufacturers, Importers, and Wholesale Dealers in Boots and Shoes, 36 to 40 Front Street West.—Prominent among the largest and most progressive houses, that give tone and character to the wholesale boot and shoe trade in the Queen City of Canada, is that of Messrs. Cooper & Smith, manufacturers, importers, and wholesale dealers of boots and shoes, whose factory and salesrooms are located at 36 to 40 Front Street West. This business was established in 1850 by Carpenter & Co., who were succeeded by Sessions, Turner & Cooper, and then by Sessions, Cooper & Smith. In 1880 the present firm was organized, and the co-partners, Messrs. James Cooper and J. C. Smith, are able and experienced shoe manufacturers, fully conversant with every feature of this important industry. The premises occupied comprise a spacious and substantial six-storey brick building, 90 x 180 feet in area, fully equipped with the latest improved tools, machinery and appliances known to the trade. Here 500 skilled hands are employed, and the machinery is driven by two steam engines. The firm manufacture largely all varieties of men's, women's, boys' and children's boots and shoes. Their goods are unrivalled for quality of materials, durability, finish and workmanship, and have no superiors in this or any other market, while their prices necessarily attract the attention of close and careful buyers. The trade, which is strictly wholesale, extends throughout all sections of the Dominion, and large invoices of these unsurpassed boots and shoes are exported to the West Indies, and to Australia. Mr. Cooper was born in England, but has resided in Canada many years; while Mr. Smith is a native of Toronto. They are highly esteemed in trade circles for their skill and just methods, and have built up a business and reputation alike creditable to their industry and enterprise.

CARSWELL & CO., Law-Book Publishers, Importers, Binders, etc., 30 Adelaide Street East.—This prosperous and ably conducted establishment is as familiar to the legal profession of this Dominion as that of any similar house in existence. It was originally founded in 1874, by Mr. R. Carswell, who is a native of Canada, and for many years a resident of this city. He soon developed a very large and influential trade, to meet which, with increased capital and labour, he, in 1878, admitted Mr. W. E. Collins, Mr. Charles Frankish and Mr. Arthur Poole, into partnership. About four years later Mr. Collins and Mr. Frankish withdrew from the firm to engage in orange culture in California. Since then the business has been continued with marked success by Mr. Carswell, and his partner, Mr. Poole, who is a native of England, and an old resident of Toronto. As publishers and importers of Canadian, British and United States law books, reports, decisions, and in fact everything pertaining to law in the English language, their productions are always in demand, and the bulletin of their new books, etc., is eagerly looked for and carefully read by all in the profession. The firm are also publishers of the *Canadian Law Times*, and the *New Brunswick and Nova Scotia Reports*, all of which are ably edited, and are splendid specimens of typographical excellence, besides containing all the very latest legal intelligence of the provinces they represent. The firm occupy commodious premises, and employ a force of skilled hands in the mailing and binding departments of the concern. The bindery is one of the best equipped in the Dominion. For lawyers, legislators, and all others desiring trustworthy legal publications no better firm could be chosen. The fine store contains a full and complete stock, and all orders are promptly filled. Both partners are highly esteemed in social, professional and commercial circles.

LUGSDIN & BARNETT, Saddlery and Trunks, 115 Yonge Street.—There is a certain flavour of the antique about the "Sign of the Golden Horse," by which Messrs. Lugsdin & Barnett designate their saddlery and trunk shop at 115 Yonge Street. Time was when the skilled artisan of all kinds had some emblem of his craft



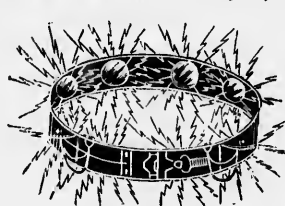
outside of the door of his shop, and the whole street line was of golden horses, pestles, boots, etc., some of which yet linger, as witness the gold-beater's hammer, the favourite three golden balls, etc. But with all that flavours of the antique in their sign there is nothing of the antique in their stock of goods. They manufacture single and double harness, collars, saddles, trunks, valises, travelling bags, satchels, sample cases, and in these lines "carry the war into Africa," so to speak, by competing successfully with the best manufacturers in the world. Their goods are exported to Great Britain, Australia, the United States, and are found all over the Dominion of Canada. They have taken prizes at Paris and at Philadelphia for "Superiority of finish and of quality," and they have a right to be proud of that reputation, which through them has come to their native city. They are importers and dealers in American and English whips, bridles, spurs, horse clothing, military accoutrements and horse furnishing goods in every variety; and have an immense stock on hand, and on which it would be impossible to look without coveting. The business was established in 1860, by Messrs. George Lugsdin and T. V. Barnett, the present proprietors. They now employ about thirty work people in the spacious factory, consisting of a five-storey brick building 30 feet front by 100 feet in depth. On the ground floor are the offices and ware-rooms, and on the upper floors the stock rooms and the factory. Mr. Lugsdin is a member of the Board of Trade, and a wide-awake citizen, as well as a successful business man.

J. S. RUSSELL, Importer and Wholesale Dealer in Fancy Goods, 114 Bay Street, and Pearl Street, adjoining the *Mail* building.—This extensive business was established in 1878 by Mr. J. S. Russell, whose trade now extends throughout all sections of the Dominion and the United States. He occupies a four-storey brick building, 24 x 100 feet in area, and carries in stock all kinds of leather and plush goods, satchels, travelling bags, agate specimens, jewellery and ornaments, spar jewellery, brass goods, banner rods and novelties, sea shells, corals, etc. Here also is an immense stock of walking-sticks of every description, baseball and lacrosse goods, lawn bowls, pocket cutlery, native Indian goods, sweet grass, bark and quill work, etc.; also stereoscopes and views, Swiss carvings and briar pipes. Mr. Russell also keeps on hand gold and silver lace, fringes, stars, etc., including materials for regalia and fancy dresses, palm leaf, Jap and feather fans. He imports direct from the most famous English, French, German, Austrian, Scotch and American houses. He contracts, too, for the productions of a curling-stone factory in Scotland. Russell's curling-stones are made in all varieties and qualities, and have no superior in this country. Mr. Russell employs seven clerks in his warehouse and several travelling salesmen on the road. He was born in Scotland, but has resided in Toronto since 1870. He was for many years manager for J. G. Joseph & Co., dealers in fancy goods, and is a member of the St. Andrew's Society, Board of Trade and of the Ontario Branch of the Royal Caledonian Curling Society.

WILLIAM WILSON, Vinegar Works, 111, 113, 115 and 117 Bay Street, Manufacturer of Vinegar in Bond.—Toronto is the centre of very important industrial enterprises. There is hardly an article of general consumption which cannot be had of home production, and notably is this the case with vinegar, as manufactured of absolute purity and the highest quality by Mr. William Wilson, whose headquarters are at Nos. 111, 113, 115 and 117 Bay Street. Mr. Wilson was born in Ireland, and has resided in this city about forty years. Early in life he became identified with the branch of trade in which he has achieved such marked success. He established this enterprise upwards of thirty-two years ago, and to-day his factory is the best equipped and one of the most extensive in Canada. A large force of skilled operatives is employed in the manufacture of white wine and elder vinegars, refined vinegar and extra pickling vinegars. The enormous consumption of his vinegars affords ample proof of their

purity and superiority in general to all other brands. The factory is a superior three-storey brick building, 75 x 100 feet in area, admirably equipped with every modern convenience for the successful prosecution of the business. Mr. Wilson numbers among his permanent customers the leading jobbers and grocers all over the Dominion of Canada, and his prices are as low as those of any other house in the trade. He is a respected member of the Board of Trade, and has ever taken a hearty interest in all movements calculated to advance the permanent welfare and prosperity of Toronto.

THE DORENWARD ELECTRIC BELT AND ATTACHMENT COMPANY, No. 103 Yonge Street. The success of the application of electricity as a stimulating and curative agency has, perhaps, never been better or more fully demonstrated than by Mr. C. H. Dorenward, who has, in the past years, developed a business of no mean



importance at 103 Yonge Street, in this city. Mr. Dorenward, in his able pamphlet on the subject, makes no pretence that the application of electricity to the diseased system will work a cure of all cases under all conditions, but he does claim that in all diseases "that affect or work in conjunction with the nervous system, or diseases caused by impure blood, the Dorenward Battery, Belt and Attachments will work a permanent cure." These electric body belts and attachments are worn as necessary on various parts of the body, and are especially adapted for the relief and cure of all weaknesses and diseases of the stomach, liver, brain, lungs, throat, kidneys, bowels, spine, heart, genito-urinary organs, muscular and nervous systems, &c. These appliances are applicable to both male and female. Mr. Dorenward has the most complete and practical system of electrical body appliances in the world to-day, and stands ready to prove it to all comers. The success which has attended the Dorenward Electric Belt and Attachment Co., is the best test of the value of the articles produced. The appliances are in great demand in the city of Toronto, and in the Provinces, and Mr. C. H. Dorenward, the skilful inventor and electrician, is at all times prompt to give the result of his skill and experience for the benefit of sufferers. The factory and salesrooms of the company are at 103 Yonge Street, where a full staff is employed. Mr. Dorenward is of German birth, of middle age, and of pleasing manners, which inspire confidence in those who consult him, a confidence which further knowledge always tends to confirm.

J. BOXALL, Palace Stove Store, 183 King Street East.—Although established within a very short period, the house of Mr. J. Boxall, commonly known as "The Palace Stove Store," which has succeeded that of Messrs. James Stewart & Co., is one of the best patronized in this section of the city. It was founded in 1890, by its present proprietor, and occupies four floors of a substantial brick building, at No. 183 King Street East, having a frontage of 25 feet by a depth of 75 feet. These premises are well ordered throughout, and show an excellent management in all their details. Mr. Boxall is a native of this province, and has been a resident of Toronto for many years. He acquired a thorough knowledge of his business long before he ventured upon this enterprise, and soon developed a large and influential patronage. He exercises a close personal supervision over every department, and employs a large force of able and active assistants. Customers are assured of being supplied at the lowest prices compatible with the value of the goods sold. A vast and varied stock is carried, including stoves, ranges, furnaces, heaters, registers, soil-pipes, etc., from the best manufacturers, both domestic and foreign. A specialty is made of the Palace Range Oval Fire or Base Burner Grate; also of the Duplex Grate Brick Fireplace, which command large and remunerative sales to agents wherever introduced. A full line of house furnishing goods is also carried, and special inducements are offered to retail dealers and jobbers. The facilities of Mr. Boxall enable him to offer such prices as no other establishment can duplicate. He is the special agent for the well-known house of James Stewart & Co.; is a painstaking and responsible dealer, and is popularly known to the trade throughout the Dominion.

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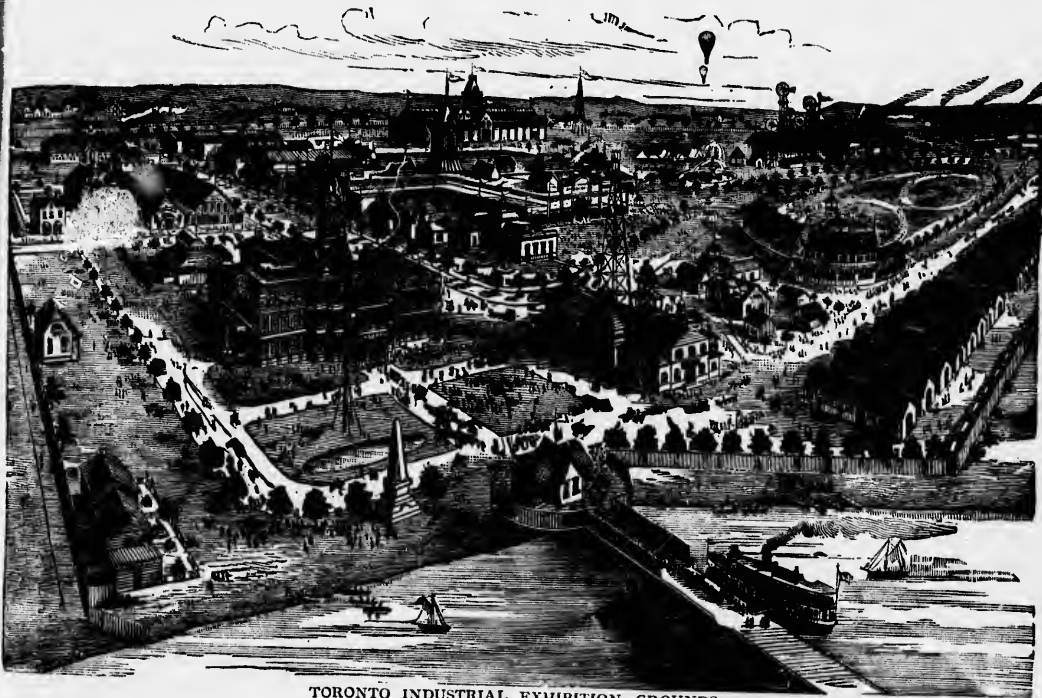
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QUEEN'S HOTEL, Front Street, McGaw & Winnett, Proprietors.—
 One would naturally infer that the "Queen" Hotel is the best
 of the city, and in the case of the "Queen" at Toronto this infer-
 ence is perfectly correct. Its situation is a noble one, commanding
 a view of Toronto Bay and of Lake Ontario, and it is handsomely fur-
 nished and equipped with all that can contribute to the comfort, conve-
 nience and safety of the guests. This implies all that can make a hotel
 valuable to the public, especially when one of the most important
 elements of comfort, an unequalled cuisine, is one of the most prominent
 features. The travelling people have not been slow to appreciate these
 facts, and the "Queen" has never lacked substantial evidence of its hold
 on the travelling fraternity. The house was originally established by
 the late Capt. Dick. In 1874 it became the property of the present man-
 agers, who have added to the former excellent reputation of the house.
 It has been sought after by the most distinguished of guests. Under its
 hospitable roof-tree have been entertained His Imperial Highness the
 Grand Duke Alexis of Russia, their Royal Highnesses Prince Leopold

Prince George, Princess Louise, the Marquis of Lorne, the Earl and
 Countess of Dufferin, the Marquis and Marchioness of Lansdowne, Lord
 and Lady Stanley, Lord and Lady Aberdeen and other distinguished
 people. The house is a three-story brick structure with basement, 125 x
 200, having elevators run by water to and from all floors, and containing
 250 rooms exclusive of reading, smoking, dining rooms, and ladies' and
 gentlemen's parlors. About 75 to 90 help are employed. Messrs. Mc-
 Gaw & Winnett yield to none in their experience as caterers to the com-
 fort and well-being of their guests. Their reputation as hotel proprietors
 and managers is further attested by the success of their famous Tecumseh
 House at London, Ont., and the handsomely situated and equipped
 "Queen's Royal Hotel," at Niagara-on-the-Lake. It should be added
 that the Queen's at Toronto has a well-appointed lawn as a part of its
 environment, that it lacks in no essential of light and air space, and that
 with its three large exits and careful appointment, it is, humanly speak-
 ing, safe from all fear of danger by fire.



TORONTO INDUSTRIAL EXHIBITION GROUNDS.

SUN LITHOGRAPHING CO. (Limited), Artistic Lithographers,
 99 King Street West, Walter Raine, Manager.—The steadily in-
 creasing demand for illustrations of all kinds of the highest order
 of artistic excellence has stimulated the art of lithography; hence
 competitive enterprise has resulted to the manifest advantage of the
 public, and likewise to the permanent benefit of meritorious and talented
 designers and lithographers. Prominent among the number in this city
 is the representative and progressive Sun Lithographing Company,
 whose establishment is located at 99 King Street West, on the site of the
 old Opera House, destroyed by fire. This Company was incorporated in
 1890 with ample capital, its executive officers being Mr. Ewart Far-
 quhar, President Mr Raine, Manager; and Mr. J. P. Norman, Secre-
 tary and Treasurer. The premises occupied comprise a spacious ground
 floor and basement, each 50 x 100 feet in dimensions, and fully equipped
 with the latest improved lithographic presses, appliances and machinery

known to the trade. Here 50 to 75 skilled operatives are employed, and
 the machinery is driven by a 20-horse-power steam engine. The Company
 turns out all kinds of show cards, hangers, calendars, varnished canning
 labels, posters, cigar labels, circulars, note headings, invoices, checks,
 bank work, plans, etc., in a very superior manner, and guarantees
 entire satisfaction to the most critical patrons, at extremely low prices.
 The company executes a large amount of work for corporations, railroad
 companies, steamer lines, etc., while it is also patronized by many of
 the leading houses and banks of Toronto and the adjacent cities. The officers
 give close attention to the business, and are highly regarded by the com-
 munity for their ability and integrity. The company makes a specialty
 of fine colour work, which is produced in the highest style of the litho-
 graphic art, and challenges competition; being unrivalled for finish and
 uniform excellence. The telephone call is No. 1455.

NORTHEY & CO., Manufacturers of all classes of Pumps and Pumping Machinery; office and works, corner of Front and Parliament Streets.—In the manufacture of pumps and pumping machinery in Toronto, the firm of Northey & Co. has achieved an excellent reputation for the unsurpassed excellence, efficiency and utility of its various kinds of pumps, which are general favourites wherever introduced. This business was established in 1842 by George Northey. He was succeeded by T. & F. Northey, who, in 1878, were followed by the firm of Northey & Co., the co-partners being Messrs. J. P. and J. H. Northey. Messrs. Northey & Co., on assuming control of the business, determined to manufacture only steam pumps and pumping machinery, and their trade now extends throughout all sections of the Dominion. The office and works of the firm are located at the corner of Front and Parliament Streets. They occupy a spacious and substantial three-storey brick building, 40 x 100 feet in area, fully equipped with modern tools, appliances and machinery. Here a strong force of skilled workmen are employed, and the machinery is driven by a 25 horse-power steam engine. The firm manufacture all kinds of hand, steam and power pumps, single and duplex high pressure steam pumps; also, compound condensing pumping machinery for every duty and service, including boiler feeding, water supply, mining purposes, fire protection, city and town water-works service, etc. The firm's pumps are simple, durable and reliable. Any ordinary mechanic can run or repair them without referring to the manufacturers, thus doing away with the expense of an expert engineer, while the prices quoted for them are exceedingly moderate. A specialty is made of the Northey Patent Steam Pump, which has no valve gear, thus entirely obviating all risk of break-downs. Messrs. J. P. & J. H. Northey are natives of Ontario, and have resided in Toronto the greater part of their lives. They are highly esteemed by the community for their mechanical skill and integrity, and are very popular in trade circles.

CHARLES THOMSON, Manufacturer of Boxwood for Engravers' Use, 87 Richmond Street West.—The sole representative of the trade of preparing boxwood and maple for engravers' use in this city is Mr. Chas. Thomson, who controls a widespread trade. He was born in Aberdeenshire, Scotland, about 60 years ago. He came to Canada in 1857, and has resided in Toronto since 1860. From 1884 until recently he was located at the corner of Bay and Esplanade Streets. The premises now occupied are on the third floor of the building, 87 Richmond Street West, and these are well-equipped with special machinery operated by steam power. Several skilled workmen are employed in preparing boxwood and maple blocks in all sizes for the use of engravers, and also in model and pattern making and fancy woodwork. Special attention is also given by Mr. Thomson to engravers' jobbing work, and all orders, by mail or otherwise, receive prompt attention. Mr. Thomson, in 1886, was awarded a diploma by the Toronto Exhibition for high class engravers' wood blocks. He is very reasonable in his prices—furnishing boxwood blocks at 2½c, 3c, 4c, 5c and 6c per square inch, and maple blocks at 1c per square inch. He has a large trade locally and throughout Ontario and all parts of Canada, and is popular in this community. Engravers throughout the Dominion will find it advantageous to deal direct with Mr. Thomson, as they will save time as well as duty on goods.

F. JOBIN, New Carriage Works, 111 Richmond Street West.—Among those who have become well known and prominent as manufacturers of carriages in this city may be mentioned Mr. F. Jobin, No. 111 Richmond Street West. The premises comprise two buildings adjoining each other, and cover an area of 60 x 90 feet. They are two storeys in height and divided into departments, each of which is under careful supervision. Mr. Jobin makes a specialty of fine carriages of all kinds, including coaches, landaus, coupés, phaetons, buglies, etc., which are made of carefully selected materials and in the best style of workmanship. He also manufactures carriage bodies to order, and executes iron work pertaining thereto; and gives particular attention to repairing, painting, trimming and upholstering carriages. He employs from ten to twelve skilled workmen. All his work is finished with English varnish, and orders receive prompt fulfilment. Although a resident of Toronto for some years, Mr. Jobin is a native of Montreal. He has had a long practical experience as a carriage maker, and enjoys the distinction of being one of the best in the city. He is very moderate in his prices, and is doing a splendid, substantial business.

SMITH & KEIGHLEY, Importers of Teas, East and West India Produce and General Groceries, No. 9 Front Street East.—In the importation of coffees, teas, East and West India produce and general groceries, the representative and most noted house in Toronto is that of Messrs. Smith & Keighley, whose offices and sales-rooms are located at No. 9 Front Street East. This business was established in 1845 by Mr. A. M. Smith, who conducted it till 1870, when Mr. W. W. Keighley became a partner. The premises occupied comprise a superior four-storey brick building, 35 x 180 feet in area, fully equipped with all modern appliances, elevators, etc. The stock carried is essentially representative of the choicest food products, staple and fancy groceries and sundries from every quarter of the globe. A specialty is made of teas, coffees, East and West India produce, which are imported direct. They always keep in stock full supplies of fresh crop Oolongs, Japans, Gunpowder, Imperial, Young Hyson, English breakfast and other standard teas, that are renowned for purity, flavour and quality. In coffees, fresh and pure spices, foreign and domestic fruits, condiments, sauces, pickles, etc., this stock challenges comparison with any in the country. In canned goods, sugars, syrups, flour, cereals, tobacco, cigars, soaps, etc., the firm are prepared to offer substantial inducements to patrons. Orders are carefully filled at the lowest ruling market prices, and the trade of the house now extends throughout all sections of the Dominion. Messrs. Smith & Keighley are owners of the widely-known Canada and Lake Superior Steamship Co., whose steamer, the "Campana," running on Beatty's Sarnia Line to Duluth, plys between Sarnia, Sault Ste. Marie, Port Arthur, Duluth, and ports on Lake Superior. Mr. Smith was born in Scotland, but has resided in Canada for the last fifty-two years; while Mr. Keighley is an Englishman, and a resident for thirty-seven years in Toronto. They are enterprising and honourable business men, who have ever been active supporters of all measures conducive to the benefit and welfare of their fellow citizens. Mr. Smith is noted for his public spirit and loyalty. During the Rebellion in Lower and Upper Canada he served in the famous 93rd Highlanders as corporal, and eventually settled in Toronto in 1840. He was captain of the Highland Company of Toronto, lately merged into the Queen's Own Battalion, of which he was major. Mr. Smith was member of Parliament for East Toronto from 1863 to 1868, and is at present an active member of the Council of the Board of Trade, as well as an ex-president; also a director of the Canada Permanent Loan and Savings Society, and of the Ontario Bank, and president of the Western Assurance Company.

H. A. COLLINS & CO., House Furnishing Goods, Plumbing, Sheet Metal Work, Etc., 90 Yonge Street.—This representative house has, for nearly ten years past, been closely identified with the growth and progress of the community—having been established in 1881, by Mr. Collins. Since the spring of the present year, however, it has been conducted under the present firm name, but under the immediate management of Mr. Collins, who is rapidly extending the trade, and whose enterprise forms an important factor in the commercial industries of the city. A commodious building three storeys in height and 25 x 120 feet in area is occupied, and in the rear of this is a two-storey workshop provided with every convenience for executing work promptly in the best manner. Throughout, the establishment is well arranged and equipped, and a force of clerks and workmen kept constantly employed. The ground floor is the salesroom, in which a fine display is made of stoves of all kinds, ranges, granite-ware, cutlery, tin, copper and sheet iron ware, and house-furnishing goods of every description; also baby carriages in many handsome styles. The second floor is devoted to brass goods and iron and brass bedsteads, hanging, swinging, and stand and student lamps, plano lamps, etc. The third floor and basement are used for the storage of stock. Mr. Collins has had an extended experience as a plumber, and pays particular attention to drainage and ventilation upon scientific principles. He also manufactures tinware, and does sheet iron work, repairing and jobbing. He was born in Thurles, Ireland, is a gentleman in middle life, and has resided for thirty years in Toronto, of which he is a popular, influential citizen, highly esteemed alike in commercial, financial and social circles. His establishment is the principal one of its kind in the city, and its leading specialties are hotel furnishings, steel ranges, steam tables, broilers and culinary utensils. Prices are reasonable and the business is brisk.

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PELLATT & PELLATT, Stock Brokers and Financial Agents, 40 King Street East.—Representative among the leading stock brokers and financial agents of Toronto is the old-established and reliable firm of Messrs. Pellatt & Pellatt, 40 King Street East. This business was established in 1830 by Messrs. Pellatt & Osler, who conducted it till 1882, when Mr. Osler retired and Mr. Henry Mill Pellatt became a partner. Both Messrs. Henry and H. M. Pellatt have had long experience, and possess an accurate knowledge of every detail and feature of the money and stock markets. They buy and sell for cash or on margin, on commission, Toronto, Montreal and New York stocks, bonds and investment securities; also execute orders for grain and provisions on the Chicago Board of Trade. Their facilities for obtaining the latest reliable information as to the course of the market are perfect, and we know of no firm in the city better qualified to fill orders for country capitalists and city operators, either for investment or speculative purposes. Full quotations are continuously received from New York and Chicago for the benefit of patrons, and all reliable sources of information are searched as a guide to the market. Both partners are popular members of the Toronto Stock Exchange and of the Board of Trade. They make a specialty of first-class investment securities, while their reputation and standing as gentlemen and honourable business men are of the highest character.

H. STONE & SON, Undertakers, No. 237 Yonge Street.—A time-honoured and noteworthy Toronto undertaking establishment is that of Messrs. H. Stone & Son, whose office and warerooms are located at No. 237 Yonge Street, and which for twenty odd years has been conducted with uninterrupted prosperity. This business was founded by the late Mr. H. Stone, in 1869, and was ably conducted by that gentleman alone till the fall of 1889, when his son, Mr. D. Stone, was admitted to partnership, and the existing firm style was adopted. This is one of the best known concerns in the Province in its line, and its patronage grows apace annually. The premises occupied are commodious and well-appointed. Ample and complete facilities are at hand, and five competent assistants are employed. Remains are taken in charge at any hour, day or night, and prepared for burial in a superior manner; embalming being performed, when desired, according to the most approved process, and satisfaction guaranteed in every instance. Interments are secured in any of the city or surrounding cemeteries, and funerals are personally directed by Mr. D. Stone, who gives immediate attention to every detail, and who furnishes everything at the lowest figures consistent with first-class service. The late Mr. Stone was of Irish nationality, but was a resident of Toronto from boyhood. The present proprietor, Mr. D. Stone, is a young, energetic business man, born and brought up in Toronto. The telephone call with which this house has connection is No. 931.

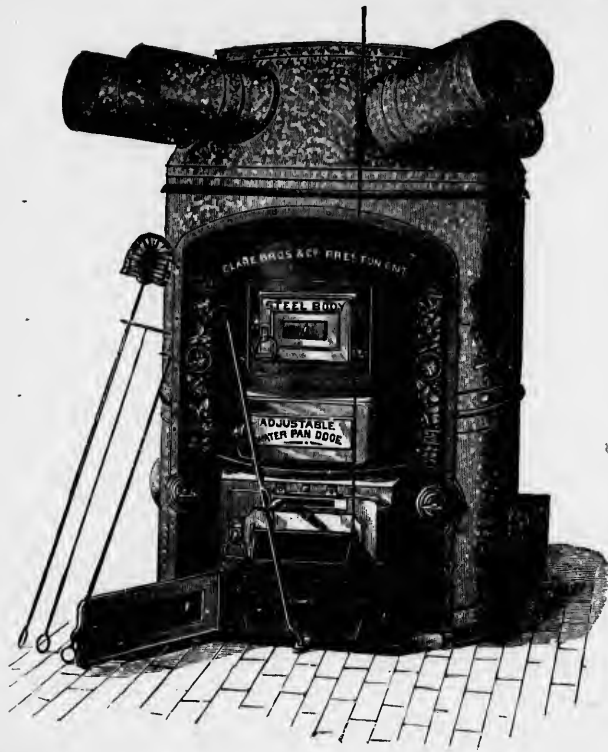
DUNCAN FORBES, Wholesale and Retail Dealer in Felt and Gravel Roofing Material, 153 Bay Street.—An old-established and successful house actively engaged in the wholesale and retail trade in felt and gravel roofing material is that of Mr. Duncan Forbes, whose office is in Room 5, Medical Chambers, corner Bay and Richmond Streets. The yard, which contains a large and well-selected stock of roofing materials, felt, gravel, tar, pitch, roofing paper, etc., is situated at the foot of Jarvis Street on the Esplanade. This business was established in 1856, by Duncan Forbes, who died in 1885, after a successful and honourable career. He was succeeded by his son, Mr. Wm. Forbes, who is now managing the business for the estate. Mr. Wm. Forbes has been thoroughly trained in his business, and promptly furnishes estimates for all kinds of roofing work, in city or country, while he fully guarantees all new work. He has roofed a number of the finest buildings in the city, among which may be mentioned Osgoode Hall, Rossin House, Bank of Toronto, new Bank of Montreal, Masonic Building, Union Depots, Massey Mfg. Co's building, Gurney's laundry, Exhibition Buildings, Toronto Arcade, Mail Building, Toronto Street Railway stables, etc. His work is highly endorsed by leading architects, builders and property owners, and is unrivalled for durability, finish and uniform excellence. Twenty skilled workmen are employed, and the prices in all cases are just and reasonable. Mr. Forbes is a native of Toronto, a member of the Board of Trade, and has a number of testimonials from leading property owners and others, highly commending his work for efficiency and superior workmanship. The telephone call of this house is No. 53.

ADAMANT MANUFACTURING CO., manufacturers of Adamant Wall Plaster, 103 Esplanade East.—The Adamant Manufacturing Co. is a concern which has made for itself a wide reputation for the quality of its goods. This new wall plaster has been on the market for about four years, and in that period has been used extensively by hundreds of architects, masons, plasterers, et al. The most noticeable and perhaps the most valuable fact regarding the plaster made by this Company's process is that it hardens immediately in a manner which does not allow it to be easily defaced or scratched, and houses plastered with it can be occupied at once without the slightest danger to health from dampness. Further, as it is not porous, and therefore, susceptible to absorption, it does not readily retain either moisture or poison, which might easily lurk in ordinary plastered walls. The Adamant Company controls thirty mills in the United States, England, Canada, and Australia, and all demonstrate the fact that Adamant is fast growing into popularity with the building trade. The Company propose to organize a Canadian company and extend their business throughout the Dominion, with Toronto as Canadian headquarters. The goods are fully covered by patents. The present plant in Toronto, on Esplanade St. E., is a four-storey brick building, 30 feet wide by 140 feet deep. This mill has been in operation for some time, and already its trade extends all over the Dominion. A large force of men are here employed, and Mr. W. J. Hynes, a native of Toronto, is the local manager.

S. DAVISON, Manufacturers' Agent and Commission Merchant, 14 Colborne Street.—Among the representative houses that have come into prominence in mercantile circles of late years in this city is that of Mr. S. Davison, manufacturers' agent and commission merchant. It was established in 1879 by this gentleman, and its career from the start has been marked by steady progress. Mr. Davison was born in England, and has resided in Toronto for the past thirty-four years. The premises he occupies for trade purposes are located at No. 14 Colborne Street, and comprise the second floor of a three-storey brick building with basement, 27 x 75 feet in dimensions, admirably arranged for the display of the large line of samples constantly carried. The office is fine and spacious, and the entire establishment is provided with every facility for the efficient prosecution of the business transacted. Mr. Davison represents several leading foreign firms, and among others that of Messrs. Dunbar, McMaster & Co., flax spinners and linen thread manufacturers of Gilfaro, Ireland; also of Greenwich, New York. He is the sole agent for Ontario and the Western Provinces for these superior goods, which are celebrated for their superiority and general excellence, and have been awarded medals and diplomas at the London Exhibition of 1864, the Philadelphia Centennial Exhibition of 1876, and the Toronto Exposition of 1884. Mr. Davison has an excellent reputation with manufacturers owing to his promptness, enterprise and just methods. He is a member of the Toronto Board of Trade, and is a popular and highly esteemed member of the business community.

FLETCHER MANUFACTURING COMPANY, Hotel Supplies, Stoves, 442 Yonge Street, Toronto.—The Fletcher Manufacturing Company, manufacturers and importers of and jobbers in bakers' confectioners' and hotel supplies, has been established for about ten years, and is doing a large and successful business, which has steadily grown since Messrs. Fletcher and Henderson established it in 1881. Mr. Henderson retired in 1882, and the business has since been conducted under the present title by Mr. B. Fletcher. Mr. Fletcher, who was born in Brockville, Ont., about forty-four years ago, now runs the business, and employs about twenty people. The company occupies a double store 50 x 130 feet in extent, and the manufacturing department is complete in equipment. The company also deals in stoves, tin, granite and wood-ware, baby-carriages, bird-cages, baskets, refrigerators, kitchen and house furnishings, oil stoves, gas heaters, etc., etc., wholesale and retail. All these goods are put on the market at prices as low as the quality will allow. In the line of confectioners' and hotel supplies a splendid assortment is offered. Their illustrated catalogue is well printed, and should be in the hands of all who desire goods of the kind manufactured and sold by the Fletcher Company. Mr. Fletcher is a gentleman of approved business ability. He is a member of the F. & A. Masons, the A.O.U.W., the "Select Knights of Canada," and of the Canadian Order of Foresters, and is much respected by all who know him.

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JAMES MORRISON, Importer and Manufacturer of Steam Fitters' and Plumbers' Supplies, 89 to 97 Adelaide Street West, and 10 to 15 Pearl Street.—The leading importer and manufacturer of steam fitters' and plumbers' supplies, both in Ontario and the Dominion, is unquestionably Mr. James Morrison, whose sound judgment, ripe experience and intimate knowledge of the wants of the trade, coupled with his splendid facilities, enable him to produce and handle lines of goods far superior to others, while he offers the most substantial inducements as to prices as well. He established in business twenty-six years ago, and has had to repeatedly enlarge his facilities. His present premises are very extensive, extending from 89 to 97 Adelaide Street West, while he lately added an adjoining three-storey brick building, 60 x 120 feet, with large foundry in rear, fronting on Pearl Street. The warehouse, etc., are 30 x 50 feet, and include largeshow rooms, where he displays full lines of steam fitters', engineers' and plumbers' supplies; boiler and engine trimmings, such as gauges, cocks, valves, whistles, injectors, feed pumps, etc., etc. Among special lines manufactured by him may be mentioned, brass work of all descriptions, sinks, hot water boilers, bath tubs, improved water closets, urinals, traps, lead and iron pipe, tools, etc. He is the leading dealer in the above goods, as also in wash basins, etc. His foundry and machine shops are fully equipped with the latest improved machinery and appliances, with a fine one hundred horse-power steam engine, and all modern improvements and conveniences. About one hundred and ninety hands are employed in the various departments. Mr. Morrison has developed a trade of great magnitude, and consumers everywhere give the preference to his product. He was born in Montreal, and has long been an esteemed and enterprising resident of this city. He is a valued member of the Board of Trade, and, by reason of his abilities, energies and facilities, is permanently maintaining the lead in his line of skilled industry throughout the Dominion.

HAWKE & EMES, Manufacturers of Sheet Metal Work, and Sole Agents for Toronto of the Preston Steel Dome Furnaces, 1290 Queen St. West.—Among the many business houses justly entitled to be termed representative in their special lines is that of Messrs. Hawke & Emes, manufacturers of sheet metal work, located at No. 1290 Queen Street West. This enterprise was originally founded in 1877 by Messrs. Wanless & Sons, who were succeeded by Messrs. Brown & Burns, in 1888 Mr. J. Burns, Jr., assumed control of the business, which he ceded in 1890 to the present firm, composed of Messrs. J. Hawke and S. P. Emes, who have since directed it with marked success. The premises occupied comprise two floors with basement 22 x 50 feet in dimensions. The first floor and basement are used as store and salesroom, while the second storey is utilized as a workshop. They are fitted up in the best possible manner, and the stock of goods is very large and comprehensive, embracing a carefully-selected assortment of builders' and general hardware of every description; a complete line of hall, office, parlour and cooking stoves, ranges, heaters and furnaces, in all the latest patterns, from the best manufacturers in Canada and the United States, together with a fine display of house-furnishing goods, such as tin, copper, sheet iron, wood and willow ware, all of which are offered at lowest prices. The firm are sole agents for Toronto of the Preston Steel Dome Furnaces, the "Marvel" warm air furnace, etc., which are the best value in the market, and secure a permanent hold on public favour wherever introduced. They manufacture all kinds of sheet metal work, and are at all times prepared to furnish estimates on galvanized iron work, tin-smithing and furnace-heating work, undertaking contracts, and carrying them to completion in a reliable and satisfactory manner. Nine skilled hands are employed, and the patronage is large and remunerative. Mr. Hawke was born in England, whence he removed to Canada in 1868, and to Toronto in 1890. Dr. Emes is a native of this province. He was for many years Coroner for Wellington County, and School Commissioner of Drayton, Ont., where he practised his profession for upwards of 25 years. Mr. Hawke was for two years School Commissioner of the same place and councillor for five years. Both are known and honoured wherever they have resided, and command the respect of all classes of the community. Dr. Emes is a member of the Masonic fraternity. The telephone call of the house is 5043.

BRYANT, GIBSON & CO., Manufacturers of John Bull Pickles, Sauce, etc., 83 Jarvis Street.—One of the most successful and popular houses engaged in the manufacture of pickles, sauces, etc., in Toronto, is that of Messrs. Bryant, Gibson & Co., whose salesroom and factory are located at 83 Jarvis Street. This business was established in 1884 by Messrs. Bryant and Gibson, who conducted it till 1890, when Mr. H. N. W. Bryant became sole proprietor. He occupies a commodious four-storey building 30 x 60 feet in area, fully equipped with modern appliances and apparatus. Here fifteen skilled hands are employed, and the trade of the house extends throughout all sections of the Dominion. Mr. Bryant manufactures the famous John Bull Pickles, John Bull Sauce, Pure Fruit Syrups, etc., and is selling agent in Toronto for Motts' chocolates and cocoas, Terry & Sons' English bottled confectionery, including druggists' goods, Joseph Negre's crystallized fruits and Cotton Oil Product Company's cotton seed lard. The John Bull Pickles and Sauce, manufactured by Bryant, Gibson & Co., are general favourites wherever introduced, and are unrivalled for purity, quality flavour and general excellence. A heavy stock is kept constantly on hand, and orders are carefully and promptly filled at extremely low prices. Mr. Bryant was born in England, but has resided in Toronto over a quarter of a century. He is an honourable and energetic business man, whose success has been achieved by enterprise and industry. The telephone call of the house is 1116.

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CALDECOTT, BURTON & CO., Wholesale Dry Goods Importers and Manufacturers' Selling Agents, 46 and 48 Bay Street.—The wholesale dry goods trade of Toronto has attained proportions of the greatest magnitude, and the supremacy maintained by this city in that field of commerce is almost wholly due to the exercise of an able and energetic business policy on the part of our leading representative houses, coupled with the ample resources at their command. One of the leading, largest, and most liberally-conducted houses thus referred to is that of Messrs. Caldecott, Burton & Co., located at Nos. 46 and 48 Bay Street. This firm enjoys an enviable reputation as wholesale dry goods importers, manufacturers' selling agents, and are, without doubt, the largest jobbers of hosiery and gloves in the Dominion of Canada. This business was established in 1878, the individual members of the co-partnership being Messrs. S. Caldecott and P. H. Burton, natives of England, and W. C. Harris, and R. W. Spence, of Scotland, each and all long and well-known residents and business men of the "Queen City," and active members of the Toronto Board of Trade. The premises occupied by the firm comprise a series of spacious and commodious double salesrooms, having a frontage and depth of 53 x 125 feet, located in the handsome five-storey brick building at the address already indicated, and which are equipped with two elevators driven by water power, and thoroughly provided with all accessories as might tend to the advantageous prosecution of the business. Here is displayed a most excellent stock in fancy and staple lines, among which may be named imported and domestic dress fabrics, hosiery, gloves, linens, domestics, and white goods, silks, woollens, sewed embroideries, and many valuable specialties in complete assortment. Messrs. Caldecott, Burton & Co. are recognized as among the most active and extensive importers in this city, being always in the forefront of the trade in securing the freshest novelties and latest patterns in all fabrics of the loom. Among the specialties handled, and for the sale of which the firm act as manufacturers' agents, may be mentioned the Lee Spinning Co's Spool Cottons and Men's Linings, Belfast Linens, John Harper's & Co's Needles, a prominent feature being made of Balbriggan hosiery and gloves from the leading manufactory of the Old World. A force of from forty to fifty experienced clerks and salesmen are required for the exigencies of the business, which is broadly distributed all over the Dominion. The partners are thoroughly experienced in catering to the demands of buyers in all sections of the country, and their widespread and influential trade is simply the natural outgrowth of the exhibition of thoroughly enterprising, liberal, and honourable business policy. The house is making at present successful effort for the introduction and sale of their famous brand of absolutely stainless black dyed hosiery, which, though expensive, is the only absolute dye which will not discolour or injure the skin of the wearers.

A. J. TRUSS, Dispensing Chemist, Cor. King and Spadina Ave.—That a well-conducted pharmacy, managed according to modern ideas, is a great convenience to a community goes without saying. Such an establishment is that of Mr. A. J. Truss, the well-known dispensing chemist, located at the corner of King and Spadina Ave. It was founded in 1888 by Mr. W. J. C. Naftel, who was succeeded during the present year by Mr. Truss. Many improvements have been made by him in the premises, a new, fresh stock of drugs put in, and the patronage very materially increased. The store, which is 25 x 60 feet in area, is handsomely and elegantly fitted up, contains a large and varied assortment of pure drugs, pharmaceuticals, chemicals, tinctures, extracts and proprietary remedies of standard reputation and merit, supplies for the sick room, bandages, surgical appliances, etc., together with a full line of choice perfumes and toilet requisites, fancy articles, and everything that belongs to the business. The compounding of physicians' prescriptions is conducted with that skill and care Mr. Truss' long experience enables him to exercise. Although a resident of Toronto for some time, Mr. Truss is a native of Southampton, England. He graduated from the Ontario College of Pharmacy, in this city, in the class of 1888, and is well versed in all the details of the profession. The store is open at all hours, and is connected by telephone with all parts of the city. Competent, careful clerks are always in attendance. The patronage is derived from the best class of the citizens, and the establishment is widely known as one of the most reliable prescription and family pharmacies in the city. Mr. Truss compounds a number of special preparations which have a high reputation and meet with a ready sale. Among these are *Mdile Marquanda's Beautifere* and *Freckle Destroyer* and *Parturient, Panacea or Indian Woman's Balm*, etc.

M. B. NICHOLSON, Builder and Contractor, Dealer in Real Estate, Etc., No. 142 Broadview Avenue.—This gentleman is one of the representative business men of the "Queen City," and is an extensive dealer in realty in addition to carrying on large operations as a builder and contractor. He gives special attention to the buying, selling and exchanging of real estate, builds houses and stores for sale, and enters into contracts for the erection of buildings of all kinds. He has a neatly fitted up office at the address indicated, and all communications receive immediate attention. Mr. Nicholson is a native of Wellington, Ontario, and, during his three years' residence in Toronto, has made many friends and been eminently successful.

W. MACKENZIE, Millinery, Nos. 202 and 204 Yonge Street.—A comparatively new business house that is rapidly winning its way to a front rank position by its enterprise, A 1 goods and straightforward business methods is that of Mr. W. Mackenzie, dealer in millinery, Nos. 202 and 204 Yonge Street. Mr. Mackenzie is a Canadian by birth, and has been a resident of this city for some time. He inaugurated this enterprise in 1890, and at once developed a very large and influential patronage, among the leading classes of society in the city. His premises comprise a four-storey and basement brick building; the first floor having dimensions of 25 x 100 feet; the second, third and fourth being each 25 x 40 feet in size, and easy of access by a splendidly equipped hydraulic power elevator. The establishment is admirably arranged throughout, and twenty-five skilled hands are employed. The stock, which is advantageously displayed, embraces the latest and most correct styles of fashionable ladies' and misses' headwear, novelties in Paris and London lace, straw, chip and felt hats and bonnets, bonnet frames in all shapes, trimmed and untrimmed, trimmings of the most stylish colours and shades in satins, silks, velvets, plushes, crapes, laces, embroideries, ruches, illusions, ostrich plumes, feathers, artificial flowers and small fruits, stuffed birds of rare plumage, ribbons, veilings, buckles, head ornaments, etc. A fine showing is also made of mourning goods, and of everything in high-class millinery. Having direct communication with leading manufacturers, he has always on hand the latest fashionable styles in millinery, simultaneous with their appearance in London, Paris and Vienna. Bonnets and hats are artistically trimmed to order, a specialty being made of rush orders, which are executed while customers wait; and particular attention is given to mourning orders. Mr. Mackenzie is courteous, liberal and enterprising, and his prices cannot be easily duplicated elsewhere.

A. NORMAN, Medical Electrician, 4 Queen Street East.—Electricity, which is now used extensively in many departments of active life, is also extremely beneficial in various diseases of the human body. In fact, many terrible diseases yield to its benign influence that previously had defied all other modes of treatment. In connection with these remarks, we desire to make special reference to Mr. A. Norman, medical electrician, whose institution is located at 4 Queen Street East. Mr. Norman first commenced business in 1874. He has made many remarkable cures, and manufactures curative and electric appliances for the relief and cure of spinal and nervous diseases; liver, kidney, lung, throat and chest complaints; incipient paralysis and consumption; general debility, gout, rheumatism, bronchitis, asthma, etc. Norman's Electric Curative Belts combine galvanism with magnetism successfully. They are made of a series of galvanic cells, alternating and connected together across the magnetic cells by pliable wire, which is encased in an envelope of linen, slitted into sections to keep the cells from contact with each other. This forms a flexible battery, capable of being applied to any part of the body. By this appliance two kinds of currents are received into the body—one galvanic, the other magnetic. These belts are unrivalled for efficiency, and are unsurpassed for the relief and cure of various diseases. Mr. Norman occupies a commodious, three-storey brick building, which is fitted up with all kinds of curative baths for ladies and gentlemen, and is open to 9 p.m. He keeps constantly in stock his famous belts, crutches, trusses, shoulder braces, uterine supporters, suspensories, etc., which are offered to patrons at very moderate prices. Mr. Norman was born in England, but has resided in Toronto for the last 27 years. He is an able medical electrician, and is as widely known for his talents as for the just and careful manner in which he attends to the needs and maladies of his numerous patients.

CHAS. SMITH & CO., Manufacturers of Steam Pumps, Etc., 59 Richmond Street East; James Martin, Manager.—In the manufacture of steam pumps in Toronto, a successful and reliable house is that of Messrs. Chas. Smith & Co., whose office and workshops are located at 59 Richmond Street East. This business was established in 1884 by Mr. C. Smith and Mr. James Martin. The premises comprise a two-storey brick building, 50 x 50 feet in area, fully equipped with modern tools and appliances, while twenty skilled workmen are employed. Messrs. Chas. Smith & Co. manufacture steam pumps, independent condensers, air and circulating pumps; also hydrants, valves, shafting pulleys, water meters and general water-works' supplies. Their steam pumps are admirably adapted for all kinds of service, and have no superiors in the country for utility, reliability and efficiency. The pumps and valves are made with the greatest accuracy and of the best materials. Orders are promptly filled at extremely low prices, and the trade extends throughout all sections of Ontario and Quebec. The firm built the new pumping engine of the Parkdale water-works, which has a capacity of pumpin: 2,500,000 gallons of water daily; and they likewise made the 12-inch valves and hydrants for the water-works mains, which have given entire satisfaction.

FRANK SMITH, Importer of Shelf Hardware, Etc., Wholesale and Retail, 96 Front Street East (Opposite the Haymarket).—Prominent among the leading representative business houses in the city is that of Mr. Frank Smith, importer of, and wholesale and retail dealer in shelf hardware, etc. It was established in 1886, and soon secured a large and influential trade. The premises utilized are eligibly located at No. 96 Front Street East, opposite the Haymarket, and comprise an entire three-storey brick building with basement, 30 x 75 feet in dimensions. The stock always on hand is heavy, and has been carefully selected to meet the special requirements of the Canadian market. It includes full lines of shelf hardware of every description, paints, oils, white lead, glass, varnishes, putty and other painters' and glaziers' supplies, scales, locks, pocket and table cutlery, razors, wire goods, tinware, etc. The handling of farmers' scales, asbestos sheet packing, asbestos rope packing, cotton waste, soap stone packing, electric belt dressing (which is justly considered by experts the greatest leather preservative in the world), is made a special feature of the business. Only the best goods are dealt in, and the trade, which is both wholesale and retail, extends throughout Toronto and its vicinity. Three assistants are employed, and all orders are promptly filled. Mr. Smith was born in Guelph, Ont., and has been for fifteen years a resident of this city, where he is highly regarded for his energy and sterling integrity. He is a prominent member of the A.O.U.W. The telephone call of the house is 1603.

POWER HOUSE, South-East Corner of King Street and Spadina Ave.—This is a well-known, popular hostelry. The situation is very central and desirable, the house overlooking the Toronto Bay and Hanlan's Island. It is also in close proximity to the depot and steamboat landing and the business centre, and horse cars pass by the house every few minutes. Mr. Joseph Power, the courteous, obliging proprietor, has conducted the house for some years, has met with marked success, and enjoys a steady patronage of the best class of travellers and the citizens. The building is a three-storey brick structure, 50 x 75 feet in dimensions, and has upwards of forty rooms. Throughout it is neatly and tastefully furnished, and besides the office, parlours, reception rooms, smoking room and café, there are thirty admirably arranged and well lighted bedrooms, and a number of baths. The dining-room is also well fitted up, and the table is always provided with the best of everything, including the substantial and delicacies in season. Mr. Power is a liberal provider, and secures the best to be obtained in the market. The rates are \$1 and \$1.50 per day, according to location of rooms, and the accommodations are superior in every respect. Mr. Power makes special rates to clubs, societies, etc., and during the Knights of Pythias' celebration, several years ago, he took charge and carefully looked after the welfare of half a hundred members of that organization, all of whom speak in unqualified terms of the able and efficient manner they were entertained. Connected with the house is a billiard parlour, and every comfort and convenience is provided for the accommodation of guests. Mr. Power is a native Canadian, well known and popular in this community, and takes an active interest in local affairs. He is public-spirited, wide-awake and progressive, and a thorough hotel man, and wins many friends by his courtesy and urbanity.

RAND'S TORONTO HORSE EXCHANGE AND SALE STABLES; R. Rand, Manager, 108 Duchess Street.—This is the leading and largest representative establishment of its kind in the city. It has been in successful operation since 1873, under the management of Mr. R. Rand, who has gained an enviable reputation. The premises occupied, a two-storey building 160 x 200 feet in area, give ample accommodation for horses. A stock of from 50 to 75 driving and road and working horses is always on hand, and every Saturday consignments are received from all parts of the country and from the Western States. An immense business is done in buying and selling horses on order, and on an average over 1,000 are disposed of annually. During the past three years more than 1,000 have been furnished to the Toronto Street Railway Co. Mr. Rand, who was born in Maine, U. S., is a most excellent judge of, and an authority upon, horses. He has had upwards of 40 years' experience in the business, and has won the confidence of all having dealings with him. He buys and sells horses on commission, and can fill orders for any kind or style that may be desired, fully guaranteeing the best satisfaction. His patrons include the leading business men, and also many farmers, and, altogether, he controls a flourishing trade. Mr. Rand belongs to the Order of Oddfellows and the Knights of Pythias.

F. C. SCADDING, Engraver on Wood and Metal, No. 4 Adelaide Street East.—One of the most successful and reliable engravers on wood and metal in Toronto is Mr. F. C. Scadding, whose saleroom is located at No. 4 Adelaide Street East. This business was established in 1861 by Mr. C. A. Scadding, who was succeeded in 1890 by his son, Mr. F. C. Scadding, the present proprietor. His workshop is fully supplied with modern tools and appliances, and his patronage extends throughout all sections of Ontario. Mr. Scadding makes promptly to order notarial, society and wax seals; steel, rubber and brass stamps; hotel, baggage and key checks; stencils and burning brands; metallic pattern letters and figures; confectioners' stamps, and cotton brands; while a specialty is made of brass signs, wagon and door plates. Mr. Scadding's seals and stamps obtained bronza medals and the highest awards at the Toronto Industrial Exhibitions 1885, 1886 and 1887, and have no superior for utility and efficiency. Orders are carefully filled at extremely low prices, and complete satisfaction is guaranteed to patrons. Mr. Scadding is a native of Toronto, where he is greatly respected in business circles for his mechanical ability and integrity. He issues a superior illustrated catalogue, which is forwarded promptly upon application.

J. G. MITCHENER, Manufacturers' Agent, 44 Front Street East.—It is essential in a work devoted to the commercial advantages and resources of the city of Toronto that a prominent place should be accorded the dry and fancy goods industry. It is the pulse by which the degree of prosperity present in a community is satisfactorily determined, and affects in its operation every other branch of trade. One of our largest, best equipped and most popular establishments of this class is that so ably and enterprisingly conducted by Mr. J. G. Mitchener, manufacturers' agent, at 44 Front Street East. This house was founded in 1888, and has attained a well-deserved prosperity. A large store, containing showroom and office, 20 x 40 feet in measurement, is occupied, and the premises are admirably arranged for the storage and effective exhibition of goods. It is altogether one of the most attractive establishments in the city. Samples of the finest laces, mantles, jerseys, velvets, plushes, ribbons, kid gloves, embroideries, needles, etc., are shown, and Mr. Mitchener is sole agent for E. & S. Jay's celebrated French kid gloves. The selections are made with taste and care, and represent the best productions and freshest novelties manufactured in every line. He carries, too, a full line of Chinese and Japanese wares of all kinds, and his facilities enable him to offer goods of the choicest quality at prices which cannot be excelled. Polite and experienced clerks attend to the wants of customers. Mr. Mitchener is a pushing young business man, a native of England, has been in Canada seven years, and in Toronto five years, during which period he has by his integrity and personal worth won the respect of all acquainted with him. Owing to the constant increase of his business he is about to remove to more commodious premises, and on January 1, 1891, his brother, Mr. H. C. Mitchener, who will bring with him three or four new agencies, will join him in partnership under the firm style of J. G. Mitchener & Bro.

AND SALE STABLES;
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DUNNET, MACPHERSON & CO., Manufacturers and Importers
 of Hats, Furs, Straw Goods, Gloves, Mitts and Sleigh Robes,
 34 Front Street West.—One of the most widely-known and pros-
 perous firms whose operations contribute largely to Toronto's pre-
 eminence as a manufacturing centre is that of Messrs. Dunnet, Mac-
 pherson & Company, manufacturers and importers of hats, furs and
 straw goods. This enterprise was originally established in 1878 by
 Messrs. Thomas Dunnet and Company, who were succeeded, in 1887, by
 the present firm, composed of Messrs. Thomas Dunnet and Malcolm
 Macpherson. From the start the business has been steadily growing
 and increasing, and to-day it is one of the largest in this line of trade in
 the Dominion. The premises occupied are located at No. 34 Front Street
 West, and comprise a four-storey brick building, with basement, 30 x 80
 feet in dimensions. They are thoroughly equipped throughout with all
 the most modern and latest improved tools and appliances, and the
 appointments are first-class in every particular. Employment is
 afforded to some twenty skilled hands, and everything produced or
 handled is of the best and most superior quality. The immense and
 varied stock displayed is very interesting and attractive, a wonderful
 variety being shown in every line. The assortment embraces all the
 styles of men's, youths' and boys' hats, fur caps, coats, saques, gloves,
 mitts, sleigh robes, fur rugs, and every description of straw goods
 demanded by the trade. The connections of the house with foreign
 manufacturers of the highest repute enable it to display the freshest
 novelties and most correct styles as soon as they are ready for the trade.
 The highest cash price is paid for raw furs of every kind, and a large
 export trade in these and other lines is carried on with the United States
 and England. The home trade, which is exclusively wholesale, covers
 the whole Dominion. Mr. Dunnet is a native of Scotland, and has
 resided here for many years. Mr. Macpherson was born in Toronto.
 They are enterprising and able business men, and form a firm of com-
 manding influence, eminent popularity, and solid worth.

R. CARRIE, Warehouseman; Office and Warehouse, 27 Front
 Street East.—Prominent among the reliable concerns actively
 engaged in this important line of business is that of Mr. R.
 Carrie, whose office and warehouse are conveniently located at
 No. 27 Front Street East. This gentleman was born in Scotland,
 whence he removed to Canada in 1857, taking up his residence in the
 City of Toronto at about the same time. In 1876 he engaged in the dry
 goods business, conducting and operating a large establishment in this
 line of trade for some ten years with great success. In 1885 he inau-
 gurated his present enterprise, and bringing to bear in its management a
 ripe business experience, combined with a practical and intimate knowl-
 edge of its needs and requirements, soon placed it in the foremost
 ranks of warehousing establishments in the city. The premises he
 occupies comprise a large, substantial, and commodious four-storey
 brick building, 25 x 140 feet in dimensions, fitted up with every facility
 for storage purposes, and the convenient handling of the large quantities
 of merchandise with which they are always filled. Excellent storage is
 here provided for all classes of goods, while the prices charged are ever
 fair and equitable. Four assistants are employed, all experienced and
 careful men, and nothing is left undone to provide the best accommoda-
 tion at lowest prices. The premises have bonded privileges, and every
 facility is extended to the numerous patrons of the establishment.
 Money is liberally advanced on goods or other securities, and negotiable
 warehouse receipts are issued. The patronage is very extensive, many
 leading importers making exclusive use of the advantages offered by
 the establishment. Mr. Carrie bears a most enviable name in all busi-
 ness circles of this city for the honourable and liberal methods which
 characterize his dealings. He is widely known as a business man of
 honour and integrity, and as one of Toronto's leading citizens. He is
 a valuable and prominent member of the Board of Trade. He has been
 successful and prosperous, and his business is constantly growing and
 increasing.

METROPOLE HOTEL, John McGrory, Proprietor, Corner King
 and York Streets.—A city is known by its hotels. To the travel-
 ling public Toronto is largely known by the Metropole, at the
 corner of King and York Streets, where will be found excellent
 accommodation, unvarying courtesy and a good table. All these are at
 the disposal of the guests of Host John McGrory, whose experience as a
 caterer enables him to do just what is required for the comfort of the

sojourner. Especially does the Metropole cater to the members of the
 theatrical profession. The proprietor has had large experience in the
 United States, and for eight years was steward at the Queen's Hotel in
 Toronto. It is needless, therefore, to repeat that no point of experience
 is lost in the efficient management of the hotel. It was established by
 Mr. McGrory in 1889. The house contains 45 sleeping apartments, fully
 furnished with all the latest devices for the comfort of the guests, and
 with all the privacy and comfort demanded. The dining-rooms and
 parlours are well-fitted, and the office and reading room, 25 x 40 feet in
 extent, will be found an interesting resort. The Metropole's location is
 an excellent one. It has a frontage of 60 ft. on King Street, and 125 ft.
 on York Street, and is of easy access to depots and places of amusement.
 Mr. McGrory, who will always be found at his post attending to the
 pleasure of those who share his roof-tree, is a native of Paris, Ont.,
 and has added to his experience of other hotels a knowledge of the city
 of Toronto, of great advantage to the stranger. The house is conducted
 on the European and American plan, and is most reasonable in its
 charges.

JOHN BURNS & SONS, Carriage Works, 126 and 128 John Street.
 Among those who have attained great prominence and merited
 recognition in the City of Toronto in the carriage building industry
 should be mentioned Messrs. John Burns & Sons, whose warehouses
 and workshops are located at 126 John Street. This business was estab-
 lished in 1870, by Hutchinson & Burns, who conducted it till 1886, when
 Mr. Burns retired, and built the present large factory at 126 John Street,
 and became sole proprietor. Messrs. Burns & Sons are thoroughly
 practical and expert carriage builders, fully conversant with every
 detail of this important industry and the requirements of the most exact-
 ing customers. They occupy a spacious five-storey brick building, 30 x 100
 feet in area, and employ thirty skilled mechanics. Only first-class hand-



work is turned
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 with the latest
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 Messrs. Burns &
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 dog carts, carry-
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 and finished
 with Noble &
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 Varnish, while
 the vehicles are
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manship. Messrs. Burns & Sons supply the Dominion, Canadian,
 American, and Vickers' Express Companies with wagons; also, the
 ambulances used by the city. Orders are filled at the lowest possible
 prices, and the trade extends throughout the entire Dominion. Mr.
 Burns was born in Ireland, but came to Canada in 1847, while his sons
 are natives of Toronto. They are highly regarded by the community
 for their skill and integrity, justly meriting the abundant success they
 have secured. A visit to Messrs. Burns & Sons' warehouses will satisfy
 purchasers and their friends that the vehicles of this house are without
 rivals, and fully merit the commendations bestowed upon them by a dis-
 cerning public. In view of the foregoing facts, it is with entire confi-
 dence that we recommend this representative firm to all desiring to
 secure a good and justly desirable vehicle. Mr. John Hasson has been
 the able and reliable book-keeper of the firm for over three years.

JAS. P. MONAHAN, Importer and Manufacturer of Drawing-room and Parlour Furniture, 613 Queen Street West.—One of the representative houses in its line is that of Mr. Jas. P. Monahan, importer and manufacturer of high-class and medium furniture, etc., etc., at No. 613 Queen Street West. Although but three years established, Mr. Monahan, through the superiority of his wares, has won the substantial regard of the trade and reared a business which will compare favourably with that of much older houses. The premises consist of a store and basement 20 x 50 feet in dimensions, and the general appointment of the establishment is excellent. In the attractive show-room will be found the newest and most elegant designs in drawing-room, chamber, hall and parlour furniture. Upholstery is a special feature of the enterprise. Four hands are employed, and the work turned out is invariably of the highest degree of excellence. Mr. Monahan is a young man, born in Toronto, and long identified with the furniture trade. By well-directed management and superior work he has secured a patronage which puts him in the front rank of merchants in his line.

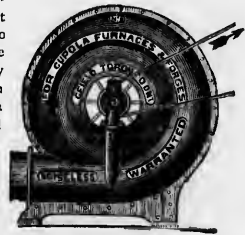
J. BUTCHER, the City Grocer, Cor. Queen and Soho Streets (opposite Peter St.), Toronto.—One of the finest business places in this section of the city is the well-known grocery house of Mr. J. Butcher the City Grocer. The spacious and well-ordered premises occupy an eligible business site at the corner of Queen and Soho Streets. The building is a handsome modern brick, with an ornate front, set off by mammoth plate-glass windows. It is three storeys in height, and has a frontage of 25 by a mean depth of 115 feet, with a one-storey warehouse and stables in rear of 142-144 Peter Street. This block was built by Mr. Butcher expressly for this business. The extensive business occupies the first floor and basement of the entire building, and the salesroom is fitted up in a style which embodies all the modern ideas of convenience and attractiveness. The largest, and most comprehensive and complete stock is carried, embracing staple and fancy groceries, and family provisions of all kinds, specialties being made of high grades of teas and coffees, flour, oatmeal, etc., direct from the mills. Mr. Butcher is a



very heavy buyer of poultry and produce, and his transactions are in character both wholesale and retail. Eleven assistants and three delivery teams are required in the transaction, or the large general business. The house is a favourite purchasing depot for the best local custom, and goods are shipped to all parts of the country as a result of an extensive order trade. Mr. Butcher, the proprietor of this really representative city enterprise, was born in England, and came to Toronto in 1873. Three years later he embarked in the present enterprise, and, by well-directed and spirited management, has built up a trade which places him at the head of his line as a city merchant. Mr. Butcher is a member of the Masonic Order, and a member of the "Sons of England," and is generally esteemed as an upright, honourable and deservedly successful business man. In view of the foregoing facts, it is with the greatest confidence that we heartily recommend this house to all patrons.

THE ONTARIO COAL COMPANY, Miners and Shippers of Coal. General Office and Dock: Esplanade, foot of Church St.—Toronto is one of the great centres of the coal shipping trade, and enjoys specially fine facilities, largely due to the ability, enterprise, and ample resources of "The Ontario Coal Company," who, as miners and heavy shippers of the choicest grades of Anthracite and Bituminous Coal, are owners and operators of large mines, and have developed the most extensive trade of the kind in the Dominion. The business was established by Messrs. John R. Bailey & Co., in 1876, and from the start was successful, growing at a rapid ratio, with the result that, in 1888, the important interests involved were duly capitalized under the present title, at \$100,000, fully paid up. Mr. M. F. Brown has become the president; Mr. D. R. Dewey, vice-president; Mr. F. Y. Blackman is secretary; while the above gentlemen, with Messrs. A. G. Yates and C. H. Blakeslie, constitute the Board of Directors. They are all responsible and respected business men who exercise a sound progressive policy in all that concerns the coal trade. The Company's general office and dock are on the Esplanade, at the foot of Church Street, affording specially good transportation facilities, both by rail and water. The Company owns four large barges, specially built for the lake trade, sound and seaworthy, and, for towing which, they own a powerful screw propeller, insuring speedy voyages in almost any sort of weather. The coal is unloaded alongside the dock, and either shipped direct by car loads to customers, or stored in the immense yards, which have an area of 225 x 600 feet, which holds 75,000 tons of coal. The coal is unloaded by improved elevators at a rapid rate. The Company makes a specialty of choicest brands of Lehigh and Scranton hard coals; also, best Bituminous coals. It ships direct from the mines to its dock, and saves expenses of middlemen, etc., so that it is noted at all seasons of the year as quoting the lowest prices for its superior grades of coal, and which is delivered of full weight, screened carefully to size, free of stone and dirt, and is conceded on all sides to be the best fuel mined, sustaining the processes of combustion in the most satisfactory and economical manner. The Company sells largely to the out-of-town trade, and has recognizedly the best facilities at command. From forty to fifty hands are employed here, and some sixty teams are owned and run. Mr. M. F. Brown, the president, is a popular and respected business man of soundest judgment, and under his able guidance, supported by the vice-president and secretary, the Company unquestionably permanently maintains the lead in its line in Canada.

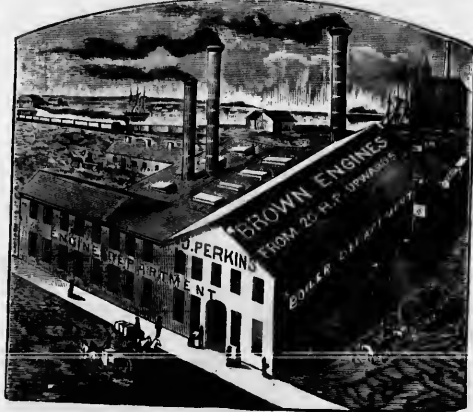
CHARLES FIELD, Manufacturer of the Canadian Steel Pressure Blowers, Suction Fans and Blast Gates; also Field's Ventilators, 124 Queen Street East.—In tracing the rise and progress of the industries of Toronto, it is noticeable how steadily and successfully the house of Mr. Charles Field has forced its way to a front-rank position. Mr. Field was born in England about half a century ago, and came to this city in 1855. Endowed with inventive genius of a high order, and remarkable energy, he has won an enviable name in his line of mechanical improvement. In 1875 he established his manufactory for the production of the Canadian Steel Pressure Blowers, suction fans and blast-gates, and the ventilators which bear his name. His works at No. 124 Queen Street East comprise the ground floor and basement of a three-storey brick building, 20 x 50 feet in dimensions. They are completely equipped, and steady employment is given to seven skilled workmen. Mr. Field is a practical master of his business, and personally superintends all the operations of his establishment, so that orders entrusted to him are carried out to the satisfaction of patrons. The trade is very extensive, and constantly increasing. He is not only an energetic and able business man, but a public-spirited citizen, and of great personal popularity. He is a member of the Masonic fraternity, and in 1866, when his adopted country was threatened with an invasion by foreigners, he enrolled himself as a member of the Grand Trunk Brigade, and did frontier duty against the Fenians.



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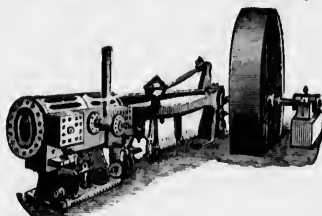
TORONTO BREWING AND MALTING COMPANY; Alex
Manning, Esq., President; 270 to 284 Simcoe Street.—The Tor-
onto Brewing and Malting Company, of which Alexander
Manning, Esq., has been president since 1884, was incorporated in
1874 with a paid-up capital of \$100,000. The location of the brewery on
Simcoe Street is one long identified with this industry, as here a brewery
was built as early as 1846 by Mr. John Aldwell. The present company
have practically made the establishment a new one, having entirely
reconstructed the whole building, putting in all new and approved
machinery, including three kilns, 20 x 50, in the malt house; and all
appliances of the best description. The buildings front on Simcoe St.
for a distance of 360 feet, on Anderson Street 11 x 120 feet, and on William
Street for 180 feet. They are thus the largest premises of the kind in
town. The malt house is a six-storey brick building with two cellars
for storage, elevator, etc., and has a capacity of producing some 170,000
bushels per annum of the finest malt. The brewery is four storeys in
height, and is in every respect a model concern. It has a perfect system,
immense brew kettles, ice machines, pumps, and splendid cellars, 66 by
140 feet, and where many hundreds of barrels of ale can be stored in an
even cool temperature. An average force of 70 hands are employed in
the various departments, the company producing annually 500,000
gallons of ales, porter, half-and-half, etc., besides having a capacity for
manufacturing over 250,000 bushels of malt per annum. The company
finds a ready market for its ales and porter locally and throughout the
Dominion. This is deservedly so, as the product is of the purest and
most reliable character; made strictly from the choicest hops and malt,
and by the most approved processes. The best class of trade in the country
handles the Toronto Brewing and Malting Company's ales and porter,
and the consumption is annually increasing. The President, who has
always given a hearty support to all measures calculated to advance the
welfare and prosperity of the city, has been honoured by having been
twice elected to the office of Mayor—once in 1873, and again in 1885.
During both terms he laboured zealously to secure to Toronto an honest,
efficient and economical administration. He corrected numerous abuses,
brought the various departments of the city government up to the
highest standard of efficiency, and worthily discharged every duty
devolving upon him.

TORONTO ENGINE AND BOILER WORKS, 153 and 155
Front Street East; J. Perkins, Proprietor.—The annually in-
creasing demand for steam power and machinery in the Dominion
necessitates correspondingly large facilities for their produc-
tion, hence the building of steam engines and boilers constitutes a very
important branch of industry. Prominent among the representative
and reliable concerns actively engaged in this city is the Toronto Engine



and Boiler Works, 153 and 155 Front Street East, of which Mr. J. Per-
kins is the popular proprietor. He established this business in 1871,
and his trade now extends throughout all sections of the Dominion. He
occupies a spacious two-storey brick main building, 80 x 120 feet in

area, with an addition 20 x 40 feet, and foundry in rear, 40 x 80 feet in
dimensions. The various departments are fully equipped with modern
tools, machinery, and appliances. Here from forty to fifty skilled
workmen are employed, and the machinery is driven by a powerful



steam engine. Mr. Perkins manufactures to order the celebrated
automatic Brown En-
gines, compound and
single, from 20 to 500
horse-power; also
marine and portable
steam engines and
boilers, hydraulic ma-
chinery, hydrants,
valves, and pumping
machinery, complete
for water works; also, pulleys to 18 feet diameter, and shafting and
hangers. Mr. Perkins' engines and boilers, etc., are adapted for all
kinds of service, and have proved their superiority when brought in to
competition with those of other makers. These engines are completely
and carefully built, and are guaranteed to be capable of always exerting
the full horse-power at which they are rated. Mr. Perkins promptly
furnishes estimates, and is highly regarded in business circles for his
integrity, and mechanical skill and ability. He is a native of Toronto,
and is thoroughly identified with the best interests of the city, whose
trade he is promoting with zeal and success.

GEO. CHILLAS, Importer of Watches and Diamonds, 33 Wellington
Street East.—Among the noteworthy flourishing business estab-
lishments in this city may be mentioned that of Mr. George Chillas,
located at No. 33 Wellington Street East. Mr. Chillas, who is a
gentleman in middle life, is a native Canadian, an experienced business
man of unquestioned integrity, and commands a large trade. He com-
menced business in 1878 as a member of the firm of Lee & Chillas, which
was dissolved in 1880, and since then he has been conducting business on
his own account and enjoying a success as positive as it is pronounced.
He is a direct importer of watches and diamonds, and carries a large,
valuable stock of goods, embracing American and Swiss watches in
gold and silver cases, splendid diamonds of all sizes, etc., and can offer
better inducements to the trade than any other in the business in the
country. He also attends to diamond setting, and guarantees all his
goods to be as represented. Several travelling men are employed; and,
besides a first-class local trade, Mr. Chillas is doing a business which is
derived from all parts of Ontario and other Provinces. The store, which
is 30 x 50 feet in area, is neatly and tastefully fitted up, and four assist-
ants are always in attendance. He is considered one of the leading
representatives of this special business in the city, and is a gentleman
in whom the most implicit confidence may be placed.

T. W. OLD & CO., Varnish and Japans, Dealers in Paints, Oils and
Colours, 133 Bay Street.—A well-known, prosperous and repre-
sentative house extensively engaged in handling painters' and
decorators' supplies, and in maintaining a well-earned reputation
for reliable business methods is that of Messrs. T. W. Old & Co., dealers
in varnish and japans, paints, oils, colours, etc., No. 133 Bay Street.
This enterprising concern was founded a number of years ago, but has,
since 1888, been conducted by the present firm, consisting of T. W. Old
and J. L. Doyle, under the title of T. W. Old & Co. Both partners
are old residents of this city, are thoroughly familiar with all branches
of their business, and have built up a trade extending throughout the
entire Province. Their premises comprise a fine store with basement,
fully provided with every convenience. They carry on general opera-
tions as wholesale dealers in all kinds of varnishes and japans, dry and
coach paints, foreign and domestic colours, oils, glazes, shellac gums,
patent wood fillers, wood edges or stains, white japan driers, oil-finish
varnishes, putty, chemical and fire-proof paints, brushes of all kinds,
pencils and sash tools, gold and Dutch metal leaf, gold paint, bronze
powders, stippling tools, whiting; in fact, everything in the line of
painters' supplies can be found here of the best makes and at lowest
prices. Messrs. Old and Doyle are pleasant, enterprising business men
of superior ability, prompt and reliable in all their business affairs.



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FRED. B. GULLETT, Sculptor, etc., Monumental Works, Corner Church and Lombard Streets.—Mr. Fred. B. Gullett, the sculptor and proprietor of the monument works at the corner of Church and Lombard Streets, comes of a good stock for his business, in which he may be said to have been born. His grandfather, his brothers and other relations were engaged in the same business, and Mr. Gullett has at the present time three nephews in Devonshire, England, who carry on extensive works in marble and granite. They are now getting out some beautiful marbles for the banking house of Lord Revelstoke, (Baring's, London). Mr. Gullett left Plympton, Devonshire, England, his native place, in the spring of 1857, when about fifteen years of age, with the intention of coming to Canada with an uncle who had been



visiting Mr. Gullett's father, but when he arrived at New York he was persuaded by an older brother (who had been in New York some years) to remain there and finish out his trade with one of the leading monumental sculptors. He remained with this firm fourteen years, during which time he was engaged on some of the finest and most elaborate work in New York and other places. Mr. Gullett was engaged on all the sculpture on the main entrance building to Greenwood cemetery; the beautiful monument in the same place, erected by Brown and Bros., bankers, in memory of some of that family who were lost by the wreck of the steamship *Arctic*; the Whitney, Anderson, Steinway, Durand and other mausoleums; the eagle's nest, over the main entrance to the New York Life Insurance Company's buildings on Broadway; the colossal statue of "Hope" on the Delavan monument at Sleepy Hollow cemetery, Tarrytown; the Bishop Onderdonk tomb in Trinity Church, New York, and many other noted works in different parts of the United States. It was on the occasion of a visit to some relatives in Ontario that Mr. Gullett conceived the idea of starting business in the Queen City. Being a thorough Englishman, he felt more at home on British soil. In 1870 the warehouse of the McMaster firm on Front Street was about to be erected, and Mr. Gullett was given the contract for all the carving and ornamental work on that building, and before its completion the new Post Office was commenced, and he was also given the contract for the sculpture work. Numerous other works were entrusted to him, and among these we might mention the Queen City

Insurance building, Church Street. The coat of arms over the main entrance of this building is considered one of the most artistic pieces of work in Toronto. Introduction of the celebrated Bay of Fundy red granite into Ontario: In 1873 a friend of Mr. Gullett sent him a small piece of granite from St. George, N.B., and desired him to examine it, and report as to its quality after examination. He was so convinced of its value that he took the G.T.H. for Portland, Maine, thence by steamer to St. John, and from there had to drive over a very rough country for some forty-five miles to reach St. George. On arrival there he met his friend, and a tour of the mountain was made which convinced him of the quantity as well as the quality of the granite found there. Suffice it to say a company was soon after formed, shops built, and a large staff of men employed. Up to the present time the granite has found its way to all parts of this continent. Mr. Gullett was appointed sole agent for Ontario and Quebec, and through his energy and business qualities the granite has been used in some of the finest monuments and buildings in Canada. We were rather surprised on visiting Mr. Gullett's works to find that such an extensive business was being carried on in Toronto. We were shown designs of monuments that had been prepared and executed by him, and had been sent to all parts of Canada, and even to many places across the line. At Toronto the most prominent works are the following: St. James' Cemetery—The Worthington, Lumbers, Platt, Gillespie, Worts, Elwood, Spragge, Wilson, Ball and Lepper. Mount Pleasant—Hon. Wm. McMaster's monument, Lieut. Fitch, James Michie, John Riordan, Currey, Page, Mitchell, Hyerson, Flsken, Duncan, Mason, Walker, Rice, Booth, and Severn's, and the Morse and Carty vaults. St. Michael's—Gunnane, Ryan, Eagan, Murray, McCrossen, and others. Necropolis—Hon. George Brown's tomb, Jacques, Copeland, Mossman, McBain, Dick's, Lee, Laidlaw, etc. Burlington Cemetery, Hamilton—The granite mausoleum erected for Thos. C. Watkins, Esq., the F. W. Watkins' monument, Ramsey memorial cross. Roman Catholic Cemetery, Hamilton—The Roman cross, and the McBride monument. Mr. Gullett's work has found its way to Quebec, Ottawa, Belleville, Peterborough, Kingston, Cobourg, Bowmanville, Mount Forest, Barrie, Orillia, Markham, Stratford, St. Mary's, Clinton, Goderich, Simcoe, Brantford, Paris, Ayr, Galt, Niagara Falls, St. Catharines, Lowell (Mich.), Detroit, Franconia, N.H., Cape Vincent, N.Y., etc. He has also furnished polished granite columns for the following buildings: All Saints' Church, St. Andrew's Church, Church of the Redeemer, The Jarvis Street Baptist Church, Baptist Theological College, U. E. Club, Gas Office, Building and Loan Office, Union Loan, etc., Equity Chambers, Western Assurance, *Mail* Newspaper Building, North of Scotland Chambers, all of Toronto; Canada Life Insurance Co. Building, Hamilton; Trinity Church, Brockville, Ont.; Parliament Buildings, Ottawa; Wayne County Savings Bank, Detroit; *Commercial Advertiser* Buildings, Buffalo; St. Peter's R. C. Cathedral, London, and many others. Granite newel posts, and other work in the new Canada Life Assurance Co. Building, Toronto. Not the least service Mr. Gullett has performed is the issuance of a neatly-printed and well-illustrated pamphlet, entitled "A Talk About Monuments," containing valuable and practical hints and suggestions for the better guidance of those intending to erect memorials to departed friends. Readers will be well repaid for the time devoted to its perusal, and many will be doubtless saved the vexation of learning the truth by an expensive experience. Says Mr. Gullett: "As long as the memories of departed friends are held in loving recollection, so long will the survivors seek to rear enduring memorials to mark the last resting-places of their loved ones. The very sadness which the bereavement occasions has oftentimes blinded prudence; and unscrupulous dealers, knowing that grief would forbid rigid scrutiny, have found sorrowing friends easy victims to their imposture. It would be wise, then, if the same discretion were exercised in this as in other transactions. To this end, let us have a plain talk about monuments, memorial stones, mausoleums, etc., and this pamphlet is issued in the hope that many an one may, through its instrumentality, be spared the mortification of having thrust upon them shabbily executed designs, in unsuitable and ill-looking materials. No one can stroll among the headstones and monuments of any burial-ground, without being impressed with the bad taste displayed in many cases where the money expended would have sufficed to rear 'a thing of beauty.'" It will be needless to point out the wisdom of this course. The public owe Mr. Gullett thanks for his assistance in this direction by his able pamphlet.

E. HEWETT, Importer of Dry Goods (Albion House), 326 Yonge Street, Corner of Cumberland Street.—This is one of the most popular dry goods establishments in this section of the city, and Mrs. Hewett, who has had an extended experience in this line of trade, has, for twenty-seven years, conducted a large, flourishing business as an importer. She has close connections with European manufacturers, and is enabled to place the newest and best goods before her customers at prices that cannot be other than satisfactory. The salesroom is spacious and well stocked with a choice assortment of imported and domestic staple and fancy dry goods, embracing a full line of dress fabrics, woollens, blankets, cloths, flannels, hosiery and gloves; ladies' and gentlemen's furnishings, ribbons, laces, notions, small wares, trimmings, etc. A flourishing trade is done, the patronage extending throughout all the surrounding sections. Mr. Wm. Hewett is a gentleman in middle life, a native of England, and has been in Toronto thirty years. He is a business man of energy and enterprise, liberal and public-spirited, and enjoys the esteem and confidence of all having dealings with him. He carries on a business of his own at 31 Colborne St. set as a manufacturers' agent, representing several Canadian, German, and English manufacturers, among these being Georze Munch & Co., Dress Goods, Hof in Bavaria, Emil Baldauf, Trimmings, Buttons, Annaberg, Saxony; J. M. Elsenstuck, Hosiery, Chemnitz, Saxony; Lebach Bros., Braids, etc., Elberfeld, Germany; Henry Galden, Gloves, Chemnitz, Saxony; Thos. Adams & Co. (Ld.), Embroideries, St. Gall; J. Dawson & Son, Manufacturers' Agents, Manchester, Eng.; Salvo Laundry Supply Co., Salvo Washers, London, Eng.; Wm. Parks & Son, New Brunswick Cotton Mills, St. John, N.B.; Wm. Parks & Son, St. John Cotton Mills, St. John, N.B.; The R. Forbes & Co. (Ld.), Woolen Spinners, Hespeler, Ont.; Rich Roschman, Ivory Buttons, Waterloo, Ont.; Halifax Hocks and Mitts, Halifax, N.S.; The Leyland Rubber Co., Westergate, Leyland, Eng.; Hemker & Kaehe, Sues's, Metal Buttons, Hertzell, Germany; Adolph Maas & Co., Berlin Woods, Berlin, Germany; and Schlottmann & Co., Shawls, Jerseys, etc., Berlin, Germany.

JOHN McARTHUR, Queen City Apiaries; Honey and Honey Vinegar, Bees and Supplies, 831 Yonge Street; Honey Depot: 64 Colborne Street.—An important industry in this section of Canada is bee culture and the production of honey. It is carried on extensively by Mr. John McArthur, proprietor of the Queen City Apiaries, located on Yonge Street. The premises, which are large and admirably adapted, contain over 200 hives of bees, and the product last year was over eight tons of fruit blossom honey and clover, linden, thistle, burdock, fall flowers and buckwheat honey, besides a great quantity of beeswax. From two hives Mr. McArthur obtained 600 pounds each, and the yield of the season was the largest heretofore known on the American Continent; and the indications are that next season the yield will be much larger. The honey is of a superior quality, and is sold in the comb and extracted. It is put up in glass jars, tins, pails and barrels, and shipped to the United States and all parts of the Dominion, large quantities being also exported to Glasgow, Scotland. At all the industrial exhibitions he has been awarded the highest prize for fine flavour and general superiority of his honey. He has a neatly-arranged store, in the rear of which is the extracting and packing department, where a number of skilled hands are employed. He is the inventor and sole proprietor of a patent bees' wax extractor, and manufactures a pure wax which meets with a ready sale—the trade in this article alone amounting to several tons annually. Mr. McArthur's business is steadily growing, and he has found it necessary to open a wholesale branch establishment at 64 Colborne Street, in order to accommodate the large increase in his customers. Mr. McArthur may be found here at all times of the day, and is ready and prepared to enter into any contracts or arrangements with customers requiring his goods. He is one of the largest producers of honey and bees' wax in America, and has a wide celebrity. He keeps nothing but pure honey in stock, and also manufactures honey vinegar, which is equal to the best imported malt vinegar, while the price is much lower. He was born in Scotland, and has been a respected citizen of Toronto many years. He is a gentleman in middle life, an authority on bee culture and the production of honey. He belongs to the St. Andrew's Society, and has a wide circle of friends. He makes a specialty of manufacturing bee hives, deals in honey, bees and supplies, and can fill orders at the very lowest prices.

THOMAS DEAN, Brass Founder, 184 Richmond Street.—The business of Thomas Dean as brass founder, etc., at 184 Richmond Street, is one of many years' establishment, having been founded in 1850. Mr. Dean had not been in Canada more than about three years at that time, and before coming to Toronto was with Robert Mitchell, of Montreal, whose reputation in his line of mechanics was second to none in the Dominion of Canada. During this period of over thirty years, the business of a brass founder has varied somewhat from the old style, but Mr. Dean has always been fully equal to the most critical requirements of the trade, and the right hand which acquired its cunning of craft in the workshops of old England is as quick to respond to all demands as ever. Mr. Dean uses no machinery in his shop. With his staff of employees he does a first-class business, his specialty being machinery and engine castings. He has recently removed from 158 York Street to his present commodious quarters, which consist of a two-storey brick building, 30 x 80 feet in dimensions. There is a good local trade, for Mr. Dean's handicraft is well and favourably known. Mr. Dean is a native of England, and is an old member of the St. George's Society. He will always be found prepared to furnish, on the most reasonable terms, brass composition, zinc and copper castings, and friction and babbit metal.

THE COWAN COCOA AND CHOCOLATE COMPANY (LIMITED) OF TORONTO; John A. Wood, President; J. W. Cowan, Managing Director; 14 and 16 Mincing Lane.—Canada has always been a large and appreciative consumer of cocoas and chocolates, and it is a subject worthy of special mention, and matter for congratulation that she has such a thoroughly representative and ably-conducted concern as the Cowan Cocoa and Chocolate Company (Limited). The name of Cowan has been long and honourably identified with this branch of skilled industry, Mr. J. W. Cowan having established the business upwards of fifteen years ago under the style of "J. W. Cowan & Co." About six years ago the firm added to their enterprise the manufacture of cocoas and chocolates, and the roasting of coffee, and Mr. Cowan, in 1890, organized a company under the appropriate style of The Cowan Cocoa & Chocolate Company (Limited), with ample resources and perfected facilities at command. Mr. John A. Wood became the President, and, under his energetic and progressive guidance, the company has largely increased the trade. Mr. Wood, who was formerly a prominent and successful merchant in the City of Guelph, retired a few years ago, and has since been travelling through various parts of the Old and New Worlds, until he became president of the Cocoa and Chocolate Company (Limited). Mr. J. W. Cowan is the managing director, and is the recognized leading authority in Canada on the manufacture of cocoas and chocolates. The company has a substantial three-storey and basement factory and warehouse at Nos. 14 and 16 Mincing Lane (off Wellington Street West). The premises are of brick, 40 x 100 feet in dimensions, and are, in every respect, well adapted for the business. The company has invested large capital in the introduction of the most improved machinery and appliances, and its processes are all of the most approved and elaborate character. A forty horse-power engine supplies the motive power, while upwards of twenty hands are employed. The company imports its cocoa direct from South America and Ceylon, and exercises the utmost care in preparation. Absolute cleanliness characterizes all the processes, while the purity and strength of its cocoas and chocolates are proverbial. The standard brands of cocoas are "Hygienic," "Cocoa Essence" and "Soluble Cocoa," Iceland Moss, and "London Pearl." Their popular brands of chocolates are "Queen's Dessert," "Mexican," "Sweet Caracas," "Vanilla," "Royal Navy" and Chocolate Creams. The flavour and delicious character of these goods are unrivalled, and the company deservedly control the best class of trade throughout the Dominion. Among other specialties are confectioners' chocolates, both plain and sweet coatings, icing and powdered sugar. Quality is ever the first consideration and these goods can always be relied upon to give the best satisfaction. This company's cocoas and chocolates are remarkably nutritious and mildly tonic, and, as a confection, the Cowan's Vanilla and other sweet chocolates are admirable. The company is producing thousands of pounds of these goods, and has before it prospects of the most favourable character. With it in successful operation, Canadians need not import a pound of chocolate or cocoa, because these goods are better and purer than the imported, which may be proved by analysis.

J. W. CHEESEWORTH, Tailor and Draper, 106 King Street West.—A progressive concern in Toronto, well worthy the attention of our readers is that of Mr. J. W. Cheeseworth, tailor and draper.

This business was established in 1874 by Fraser & Cheeseworth, who conducted it till 1881, when Mr. J. W. Cheeseworth became sole proprietor. Mr. Cheeseworth is a practical tailor and cutter of long experience, fully conversant with every detail of the business. He occupies two spacious floors and basement, each being 25 x 75 feet in area. In the store will be found a complete assortment of foreign and domestic broad cloths, cassimeres, diagonals, meltons, tweeds, suitings, worsteds and vestings in the most desirable and latest styles. Garments made by Mr. Cheeseworth are noted for their superior cut, finish and careful workmanship, while the prices quoted are extremely moderate. Mr. Cheeseworth employs thirty-nine first-class tailors, and those who have once patronized him are always certain to give him their future patronage. Mr. Cheeseworth was born in Cornwall, England, but has resided in Toronto for the last nineteen years. He is an active Freemason, a member of St. George's Society, a Select Knight of Canada, and a member of the A.O.U.W. He is also President of the Saskatchewan Railway and Mining Company, and a large mine owner in Sudbury, Ontario.

THE KORMAN BREWERY, Ignatius Korman, Lager and Bock Beer Brewer, 87 to 105 Duchess Street.—One of the most important industrial and commercial interests of the City of Toronto is the brewing of malt liquors. In this connection, special reference is made to Mr. Ignatius Korman, brewer of lager and bock beer, whose Korman Brewery is located at 87 to 105 Duchess Street. This brewery was first opened on a very small scale by Jno. Waltz, who was succeeded by the firm of Reinhardt & Co., the co-partners being Messrs. I. Reinhardt and Ignatius Korman. In 1888 Mr. Reinhardt retired, when Mr. Korman became sole proprietor, and began at once to increase the capacity by rebuilding and adding new ice-house, cellerage, etc. The brewery is a commodious and substantial four-storey building 40 x 60 feet in area, and there are likewise extensive ice vaults and large cellars. The different departments of the brewery are fully equipped with modern appliances, apparatus and machinery. Here fifteen brewers and workmen are employed, and the machinery is operated by a thirty-horse power steam engine. Only the best malt and hops are utilized, and these are handled in such a scientific manner as to result in the production of lager and bock beer, that has no superior in the Dominion for purity, quality, flavour, and general excellence. The capacity of the brewery is 20,000 barrels annually, and the trade extends throughout Ontario and Quebec. The brewery is a model of cleanliness and neatness, and in these respects has no superior in the country. Mr. Korman was born in Germany, but has resided in Canada for thirty-eight years, and in Toronto for sixteen years. He was formerly in business at Carleton and Walkerton, Bruce County, and at the last Paris Exposition represented the Province of Ontario. The telephone call of the brewery is 1102; and Mr. Korman, to supply Eastern customers, has a branch in Montreal.

JOHN LECKIE, Yachting Supplies, 13 Church Street.—The old-established house of Mr. John Leckie, dealer in fishing and yachting supplies, is one of the best known and most popular in Toronto. It was founded some thirty years ago by him, and from the start secured the most prominent position among similar houses in this Province. The premises utilized for the business comprise a four-storey brick building 30 x 100 feet in dimensions, well-equipped and provided with every facility for the prosecution of the large trade. The stock is large and complete, embracing everything that may be included under the general term of fishing and yachting supplies. The trade is very large, the patrons of the house being found in every part of Ontario, Manitoba and British Columbia. The goods recommend themselves wherever introduced by the general excellence of the materials used, and the superiority of the workmanship. The prices at which they are offered are uniformly equitable, while the facilities possessed by the house enable Mr. Leckie to offer special inducements to the trade. Several sail and flag makers are employed, and all orders receive prompt execution. The telephone call is No. 1547, and orders by this means or by mail receive the same attention as those given in person. Mr. Leckie is a native of Scotland, and has resided in this city for thirty-five years. He is a member of the Toronto Board of Trade, and one of this city's most enterprising and progressive citizens.

G. GEORGE BAXTER, China, Crockery, Etc., No. 434 Yonge Street.—An establishment that is filling a very important sphere in the mercantile life of this city is that of Mr. George Baxter, importer and dealer in china, crockery, majolica, glassware, lamps, lamp goods, etc., at No. 434 Yonge Street. A native of Ireland, Mr. Baxter migrated to Canada, settling in Toronto two years after his arrival in the Dominion, in 1874. In 1875 he founded his enterprise, which has so far proved successful that he is now an acknowledged leader in his line. The premises occupied comprise a store, 17 x 65 feet in dimensions. The stock displayed here is a large and comprehensive one. It is thoroughly representative of all the latest novelties in china, crockery, majolica, glassware, lamps, lamp goods, etc., of foreign and domestic manufacture. In all departments of the business the lowest prices prevail; the service is prompt and courteous, and the house merits the distinction of being one of the leading and most liberally patronized of its kind on Yonge Street.

M. H. YOUNG, Dealer in Choice Groceries and Provisions, 621 Queen Street West; Telephone 87.—This is one of the most popular grocery and provision houses to be met with in this section. The business was started thirteen years since by J. T. Young, who continued its successful conduct until his death in 1886, since which date it has been continued by his widow, under the above firm title. The premises occupied consist of a three-storeyed and basement brick building, which is fitted up in an appropriate style, and supplied with all the modern conveniences. Here can be found choice groceries and provisions of all kinds; specialties being made of pork, poultry and fruits, etc., etc. Large consignments of butter, eggs and farm produce are daily received, and no house in the trade is better prepared for catering satisfactorily to its large, liberal and most desirable patronage. Mrs. Young is a lady of rare business tact, and under her well-directed management the house has fully maintained its old-time popularity.

F. OWEN, Dealer in Stoves, Furniture and Upholstered Goods, 1056 Queen Street West.—An establishment which stands in the van of the choicest line of the furniture trade in this section is that owned and managed by Mr. F. Owen, at 1056 Queen Street West. This house was founded by its present proprietor in 1888, and to-day controls a trade many older-established concerns might well envy. The premises occupied comprise a two-storey building, 18 x 100 feet in dimensions. The rapid growth of this business and the popularity of the house suggest honourable and satisfactory methods on the part of the proprietor, who is an energetic and most progressive man of business, and possesses excellent taste and judgment in the selection of stock. All the newest designs in parlour, chamber, dining-room and kitchen furniture are kept in stock. The parlour suites are obtainable in all the latest styles of upholstery; while the stoves, lamps, window shades, kitchen utensils, tin, iron and brass ware combine the most approved patterns, and are offered at astonishingly low prices. The business is conducted on a strictly one-price, cash basis, and is a deservedly prosperous one.

JAS. BONNER'S Gents' Furnishing Stores, 173 corner Yonge and Queen Streets; branch, 211 Yonge Street, opp. Albert.—Among the leading business houses in the city that have built up a widespread reputation is that of Mr. James Bonner, the gentlemen's furnisher, who has been established for some time at No. 173 Yonge, corner Queen Street, and who, several months ago, opened a branch store at No. 211 Yonge Street. The stores are spacious, finely fitted up and supplied with handsome plate glass show cases, and contain the choicest and best stocks of goods of their kind in the city. Mr. Bonner is justly conceded to be the leading representative of the men's furnishing goods trade, and always has the new styles and fashions as soon as brought out in London. In both stores a grand display is made of fine white and coloured shirts, collars and cuffs, elegant neckwear, woollen underwear, hosiery, gloves and all the various articles that go to complete a gentleman's costume. He makes a specialty of a French cambrie shirt for seventy-five cents, with three collars and cuffs separate; and also of a fine white shirt, with a linen front and reinforced bosom, at fifty cents. He also makes fine shirts to order. These are cut upon scientific principles and are warranted to fit and give the best satisfaction. College and regatta, lawn tennis and outing shirts, and outfits, form another specialty; and a fine display is made of waterproof coats, umbrellas, canes, etc. Mr. Bonner controls a large business, and, by his honourable, upright methods, has won a host of friends and patrons. He is a gentleman in middle life, and very popular in this community.

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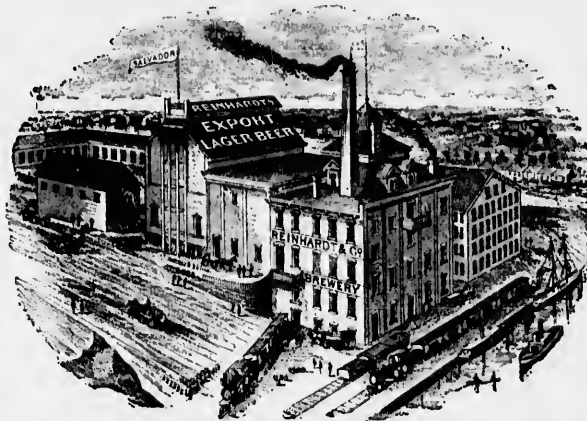
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R EINHARDT & CO., Brewers, East End Bavarian Export Beer Brewery, Mark Street, Manufacturers of the celebrated Salvador Beer; telephone 2059. One of the prominent establishments in Toronto, the production of which is of the largest order of merit, and which is more perfectly and fully equipped than any similar one in the city, is the well-known East End Bavarian Export Beer Brewery of Messrs. Reinhardt & Co., which has for some time been prominently identified with the brewing interests of the city. It was in 1877 that Mr. Reinhardt first started in business here, and five years later moved to Duchess Street, where he continued till the latter part of 1888, when, having built his present extensive establishment on Mark Street, he moved into it. The premises occupied have a frontage of some 250 and a depth of 98 feet, the greater part of which is covered with buildings. The capacity of this enterprising establishment is 3,000 gallons daily of Bavarian Lager Beer, employment being given to some fifty hands. The quality of the beer is of the most superior nature, and is not excelled by any similar establishment on the continent. The trade of the house extends from the Atlantic to the Pacific, while a considerable quantity is exported, a fine trade having recently been opened with different parts of South America. For this export trade a speciality is made of the "Salvador" Export Lager, which has just been placed upon the market by this firm, and which can be supplied in any quantities. Their lager will keep twelve months in any climate without the use of ice, and in colour, flavour, and price will more than compare with the St. Louis Budweiser, or any other American goods on the market. It is very neatly put up in patent seal bottles, and has already attained a wide sale. The capacity of the Bottling Department, of which this brand is the chief output, is upwards of 300 dozen daily, the appointments here, as throughout the Brewery, being on the latest and most improved scientific principles. In the manufacture of all the goods of this house, the finest malt and hops are used, and the products are sound, pure, and very superior, containing no impurities or adulterations whatever. Mr. Reinhardt is a Bavarian by birth, and a thoroughly practical and experienced brewer, having been a student at the Brewers' College, at Worms, Germany, before starting in business for himself, and to that fact is due in no small degree the success of his enterprise. He is an energetic and successful business man, and a liberal minded and public spirited citizen. Among the principal agents outside of the city are W. C. St. Jean, Montreal; Wm. Moeser, Ottawa; Tierney Bros., Kingston; Estate of the late E. F. Potts, Belleville; Brown Bros., Peterboro'; L. A. Gurnett & Son, Woodstock; B. F. Connor, Orangeville; T. & W. Murray, North Bay; Steve Downing, Port Arthur; Clark & Co., Sault Ste. Marie; Jopling & Johnson, Winnipeg.

T HE GOLDEN CROWN, Maclean & Mitchell, Millinery, etc., 240 and 212 Yonge Street.—Among the newer business enterprises established in this city is that of Messrs. Maclean & Mitchell, Nos. 240 and 212 Yonge Street. The store, which is located in a three-storey brick building, has a double front of 32, with a depth of 100 feet, and is readily recognized by the sign of the Golden Crown. It is one of the largest, handsomest and most attractive establishments on the thoroughfare, and receives a splendid patronage. Messrs. Maclean & Mitchell are always first to introduce the latest London, Parisian and American styles in hats and bonnets, and make a fine display of everything seasonable, fashionable and desirable. The trimmed hats and bonnets on exhibition and sale are very handsome and attractive, and perfectly lovely in their trimmings of feathers, flowers, plumes, lace, ribbon, etc. No other house in the city can equal the stock here shown, either in character or extent. A fine large assortment of everything in the way of millinery goods, silks, velvets, ribbons, laces, ruches, etc., is kept in stock, and a special feature is made of filling orders for bonnets and hats to order, and of mourning millinery, experienced assistants being employed expressly for this purpose. Business is brisk, and every attention is paid to patrons. Mr. Geo. Maclean and Mr. J. Arnold Mitchell, the co-partners, are young, active, progressive business men. They are native Canadians, and, during their residence in this city, have been successful, and the outlook for the future is indeed very cheering.



T BELL & CO., Importers and Dealers in Coal and Wood; Office and Yard: 156 Simcoe Street.—The coal and wood interests centred in Toronto are of great magnitude, and form an important branch of the commercial activity of the city. One of the oldest established and prosperous houses, extensively identified with the coal trade, is that of Messrs. T. Bell & Co., importers and dealers, whose office and yard are located at 156 Simcoe Street, corner of Richmond Street. This business was established in 1862 by Mr. T. Bell, who is sole proprietor, on Queen Street, and in 1871 was removed by him to its present eligible location. It occupies a spacious and convenient yard, 100 x 101 feet in area, and office 20 x 20 feet in dimensions. Mr. Bell imports the finest brands of Scranton, Lackawanna and Wilkesbarre anthracite coal, also bituminous coal for steam and manufacturing purposes. He also deals largely in wood, which is cut in any lengths, while his coal is kept always under cover. All coal sold is carefully screened, and freed from dirt and slate, and a speciality is made of catering to the family trade. Low prices, honest weight, first-class coal and wood, and liberal and just treatment to all customers constitute the basis on which this business is now being conducted. Mr. Bell employs 15 men and 6 teams, and his trade extends throughout all sections of Toronto and its vicinity. He was born in Ireland, but has resided in Toronto for the last 30 years, where he is a popular member of the Board of Trade—and is highly regarded for his integrity and energy. The telephone call of the house is No. 39.

M INTO BROS., Importers and Dealers in Teas, 73 Colborne St.—A representative and reliable firm in Toronto, engaged in the importation and sale of teas, is that of Messrs. Minto Bros., 73 Colborne Street. This business was established sixteen years ago by Messrs. William and John Minto, who have since conducted it with signal ability and success. They have had long experience and their influential foreign connection enable them to furnish the Toronto market with teas of every grade and growth, in quantities to suit, and at terms and prices very difficult to be duplicated elsewhere. All teas sold by Messrs. Minto Bros. are guaranteed to be strictly pure, fresh and reliable, and all orders, of whatever magnitude, are given prompt and careful attention. They occupy a commodious four-storey brick building, 20 x 75 feet in area, and this is fully stocked with a superior and choice assortment of Oolong, English Breakfast, Japans, Imperial Young Hyson, Old Hyson, Gunpowder, Imperial Pekoe, Souchong, and other teas, to satisfy every demand of the trade. Many teas imported into the Dominion, and sold at auction, are of a very inferior grade, consequently the advantages of buying from such expert judges as Messrs. Minto Bros. can be readily appreciated. Their trade extends throughout a 1 sections of Canada, and they justly merit the popularity they now enjoy in this important branch of commerce.

J. P. SULLIVAN'S Carriage Works, 10 and 12 Alice Street.—The business of carriage making, established by Mr. Sullivan in 1860, is the outgrowth of a mechanical experience and skill acquired in the United States, from 1860 to 1869, and which was brought to Toronto and successfully established in competition with the best the city or province could afford. Mr. Sullivan began at his trade at the bottom round of the ladder as an apprentice, rose to the post of foreman, and then, armed with the knowledge acquired in the best shops, opened in business in Toronto, and has deservedly acquired special success. In 1882 he built his present spacious factory on the opposite



side of the street from that which saw his modest enterprise open in 1869. Here he employs 25 men. The building is a three-storey brick structure, 50 feet front by 150 feet wide, with an ornamental facade that makes it noticeable on the street line. Here, on the ground floor, is the repository and offices, where is displayed a large assortment of fine carriages, waggons, landaus, victorias, T carts, carryalls, phaetons, double and single, that compare with the best that the world can show for perfection of lightness in weight, combined with strength in construction. A well-deserved reputation attaches to Sullivan's road waggons, which are much sought after. Mr. Sullivan designs all his own carriages, which he guarantees for one year. He was appointed carriage-maker to His Excellency, Lord Lansdowne, the late Governor-General, and has secured first prizes at all exhibitions for superiority, elegance and durability, in his work. On the upper floors is the manufacturing department, painting, trimming, varnishing and woodwork shops, etc., and in the rear, the blacksmith shop and iron-work departments. Mr. Sullivan is a native of Prince Edward County, Ont., and is about 45 years of age.

JOHN J. TONKIN, Merchant Tailor, Hatter and Furrier, No. 155 Yonge Street, corner Richmond.—A very noticeable feature of these days of tasteful attire is the marked improvement effected in male wearing apparel; and in this connection complimentary notice ought here to be given the house of Mr. John J. Tonkin, the popular merchant tailor, hatter and furrier, south-east corner of Yonge and Richmond Streets, who has gained a well-deserved reputation for fine work at extremely moderate prices. He is certainly surpassed by none in his line in this quarter of the city, and is enjoying a large, select and constantly increasing patronage. He occupies an eligible three-storey brick building, 27 by 110 feet in dimensions, giving ample accommodation for all the requirements of his business. A large and admirably selected line is always carried of the latest novelties in fine imported and domestic woollens, worsteds, West of England tweeds, chevots, meltons, twills, serges, and fashionable suitings, while every garment turned out is guaranteed as to style, fit, finish, and fabric. The same remarks hold good with regard to Mr. Tonkin's immense stock of hats and caps of all grades, fur caps, gloves, muffs, boas, seal jackets, fur coats, etc., an assortment which will bear favourable comparison with that carried by any similar house in Toronto, both as to price and quality. This prosperous business was established some twelve years ago by Messrs. Tonkin Bros., at No. 110 Yonge St., the present proprietor succeeding to its control in 1885, and removing to the commodious quarters now occupied. Mr. Tonkin is a native of England, a thorough business man of push and energy, fully meriting the very liberal share of popular favour he enjoys. The telephone call of this house is 1720.

D. W. ALEXANDER, Manufacturer of Sole Leather, and Dealer in Hides, Corner of Church and Front Streets.—There is no house engaged in the Toronto Leather trade that is more widely and favourably known than that of Mr. D. W. Alexander, manufacturer of sole leather, and dealer in hides, whose salerooms and offices are located at the corner of Church and Front Streets. Mr. Alexander's tanneries, which are fully equipped with the latest improved apparatus and appliances, and furnish constant employment to a strong force of skilled workmen, are situated at Huntsville and Port Elgin. The Huntsville Tannery has just been erected, and is the largest in Ontario. The sole leather manufactured by Mr. Alexander has no superior in the market for quality, durability and reliability, and is a general favourite with leading boot and shoe manufacturers. The ample resources of this popular house enable the proprietor to offer better inducements than could be afforded by concerns less favourably situated, and orders are filled at terms which it would be difficult to duplicate. This extensive business was established by Mr. Alexander in 1870, and his trade now extends throughout all sections of Ontario, Quebec and Manitoba, as well as the English market. The Toronto warehouse is a spacious four-storey building, 40 x 150 feet in area, where an immense and choice stock of sole leather and hides is constantly on hand. Here ten clerks, etc., are employed, and the sales for the past year were \$750,000. Mr. Alexander makes liberal advances when required on consignments of hides, and guarantees quick sales and prompt returns to shippers. He was born in Scotland, but has resided in Toronto the greater part of his life. Mr. Alexander is a member of the Council of the Board of Trade, and is highly esteemed in business circles for his promptness and integrity, fully meriting the substantial success secured in this important industry.

R. J. HUNTER, Merchant Tailor and Furnisher, Corner of King and Church Streets.—Among the leading merchant tailors and dealers in gents' furnishings of Toronto is Mr. R. J. Hunter, who enjoys a very active patronage. The business was established by him over twenty years ago. The premises occupied are centrally located at No. 101 King Street East, at its intersection by Church



Street, and comprise the entire ground floor, having an area of 24 x 100 feet. The store is elegantly fitted up. The work turned out is of a very superior character, and first-class goods only are kept in stock, the garments leaving this well-known establishment being A 1 in every instance, alike as to style, cut, finish, fit, and fabric. From thirty to thirty-five skilled hands are employed, and the stock embraces imported and domestic woollens and worsteds, fancy cassimeres, cloths, chevots, diagonals, corkscrews, and fashionable suitings; also a full and complete stock of fine dress, woollen and flannel shirts, collars, cuffs, superior neck-wear, gloves, underwear, hosiery, suspenders, etc. These goods represent the latest foreign and Canadian productions, and are selected to meet the most exacting demands of a critical class of customers. The leading specialty in the furnishing department is the manufacture of fine dress shirts to order, such as their celebrated "Sword Patent Non-bulging Front" (a cut of which is given herewith), which combines many new and improved features. It gives perfect freedom to the body, is not affected by perspiration, will not break, and is not interfered with by suspenders. The front is so constructed as to extend over the latter, thus preventing bulging, which is so disagreeable, especially in full dress. These goods are guaranteed to be perfect in fit, and to satisfy the most critical. Prices are fair and reasonable, and Mr. Hunter is popular with all with whom he has dealings.

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NEIL C. LOVE & CO., Druggists, 165 Yonge Street.—This bus-
 ness was established in 1838—fifty-two years ago—by Neil C.
 Love. In 1880 the firm became Neil C. Love & Co., who were
 succeeded by Charles Love, who has since conducted the business
 under the old name and style. He is a well-known pharmacist, is a
 native of Paris, Ont., and came to Toronto when quite young and grad-
 uated at the Ontario College of Pharmacy. The finely fitted up store
 occupied has dimensions of 18 x 75 feet, and is filled with a large stock
 of pure drugs and chemicals, proprietary medicines, toilet articles, per-
 fumery, fancy goods, toilet novelties, chest and lung protectors and a
 large stock of French and English perfumery; and the purity of the
 supply is maintained by an exact system of inspection. Special attention
 is devoted to the compounding of physicians' prescriptions, all orders in
 this department being given careful and accurate fulfillment. The stock
 has been selected for a first-class trade; and all goods are offered at low
 prices. Mr. Love is much esteemed by the medical fraternity as well as
 by the public at large, his knowledge and experience rendering him in a
 marked degree worthy to meet the requirements of his vocation, while
 he is reliable in all his dealings.

JOHN TAYLOR, Manufacturer of Superior Brands of Cigars,
 Union Cigar Factory, 107 Richmond Street East.—One of the most
 reliable and old established houses in Toronto, engaged in the
 manufacture of superior brands of cigars, is that of Mr. John
 Taylor, whose Union Cigar Factory is located at 107 Richmond Street
 East. This business was established in 1861 by John Taylor, who was
 succeeded in 1868 by the firm of Taylor & Wilson. In 1887 the firm dis-
 solved partnership, Mr. Taylor starting for himself in his new building at
 107 Richmond Street East. The factory is a substantial four-story brick
 building, 26 x 60 feet in dimensions; the first floor being utilized for
 offices and stock rooms, the second for factory purposes, and the third
 floor as a drying room. All cigars are made from choice selected stock,
 no inferior tobacco being used. The leading brands manufactured are
 "Our Superior," "Trade Union," "Queen's Jubilee," "La Doncello,"
 "Pearl de Cuba," and various others. These cigars are always maintained
 at the highest standard of excellence, and challenge comparison with any
 similar productions in Canada. Mr. Taylor is an expert in the selection
 of leaf, gives his business close supervision, and is placing his goods
 on the market at prices which are thoroughly satisfactory to retailers
 and jobbers. He employs constantly between 40 and 50 skilled cigar
 makers, and his trade extends throughout all sections of Ontario. He
 was born in Ireland, but has resided in Canada for the past 50 years, and
 in Toronto since 1857. He is a manufacturer of energy and integrity,
 and of the highest standing in trade circles.

MOFFATT & CAMPBELL, Real Estate and Financial Brokers,
 4 King Street East; telephone No. 1739.—Among the most
 successful and best-known houses engaged in the field of
 real estate and financial activity in Toronto is that of Messrs.
 Moffatt & Campbell, real estate and financial brokers, No. 4 King Street
 East. No other firm engaged in the business here have been more for-
 tunate in establishing and maintaining a high reputation among specu-
 lators, investors and property owners for the uniform satisfaction they
 have rendered to those with whom they have held business relations.
 The business was inaugurated in 1886 by Mr. R. Moffatt, who, in 1899,
 associated with him Mr. A. M. Campbell. These gentlemen attended
 to everything pertaining to the real estate business, buying, selling,
 exchanging, leasing and letting all kinds of properties, collecting rents,
 negotiating loans on bonds and mortgages, and making profitable invest-
 ments for clients. A specialty is made of advancing money for building
 purposes, the purchase of old mortgages, and the securing of private
 loans at lowest rates. The firm possess connections and facilities which
 enable them to place before would-be investors the most eligible and
 desirable parcels and lots of land, both in and out of Toronto. Their
 premises are centrally located, commodious, and handsomely appointed.
 The telephone call is 1739. Mr. Moffatt was born in Ireland, and has
 resided in Toronto for seven years. Mr. Campbell is a native of Scot-
 land, whence he removed to this city four years ago. Both are prom-
 inent in financial and social circles. Mr. Moffatt is a leading member of
 the Masonic Order, and Mr. Campbell a member of the Royal Canadian
 Yacht Club.

JOHN R. BARRON, Manufacturer of and Dealer in Lamps, Oils and
 House Furnishing Goods, Corner of Parliament and Oak Streets.—
 A thoroughly reliable and decidedly popular establishment engaged
 in this line of trade in Toronto, having an excellent reputation for
 superior goods, is that of Mr. John R. Barron, dealer in crockery, glass-
 ware, house-furnishing goods, etc. Mr. Barron is a native of this pro-
 vince, and has had a wide range of experience in this line of business.
 He originally engaged in this industry on Queen Street East in 1878, and,
 owing to his rapidly increasing trade, moved to the present site, corner of
 Parliament and Oak Streets, in 1885. Here he occupies the ground floor
 and basement of two stores 50 x 60 feet in dimensions, the north store
 devoted to the sale of china, glassware, crockery, majolic, delf, lava and
 other wares for ornament and use; the south store relegated to the
 display of shelf goods, hardware, lamps, wooden and willow ware, tin,
 copper and sheet-iron ware, cutlery and plated wares—in fact, every
 article required in a well-conducted household. Three clerks are employed
 in the various departments, and the attendance upon customers is prompt,
 polite and intelligent. Mr. Barron is a well-known dealer, and is one
 who is reliable and honorable, and highly respected in social and
 business circles. He does an extensive trade with builders in galvanized
 iron, such as cornices, eavetroughs, etc. He likewise has a large
 business connection in the repairing and setting up of furnaces. Five
 experienced hands are employed; and Mr. Barron has a first-class set of
 tools and machines, and all requisite facilities to hand to dispatch work
 with speed and satisfaction.

ROBERTS & SON, Gallery of Art, 79 King Street West.—For
 strictly high-class works of art, engravings, paintings, water-
 colours, etchings, etc., we strongly recommend an appreciative
 public to inspect the display in the art gallery of Messrs. Roberts
 & Son, No. 79 King Street West. This business was founded over fifty
 years ago by Mr. McPell, who conducted it until 1873, when he was
 succeeded by the present proprietors, who are thoroughly qualified to cater
 to the wants of the public in their line. The gallery is 25 x 75 feet in
 dimensions, handsomely furnished, and fully stocked with the highest
 class of steel engravings, water colour and oil paintings, etchings,
 photographs and art goods. The firm do a large picture frame busi-
 ness, and deal in artists' materials, and are prepared to promptly fill all
 orders for any style of frame; old frames are also regilt in the highest
 style of the art. The members of the firm are Messrs. S. E. and Percy
 Roberts. Both gentlemen are Canadians by birth, and are greatly
 respected by the community.

PENDRITH & HUTTON, Don Foundry, Manufacturers of Archi-
 tectural and General Castings, etc., 607 King Street East.—Iron is
 the modern building material. Keep it properly painted, and after
 years of exposure to wind and weather an iron front will be as
 perfect as on the day of erection. Iron for building purposes possesses
 unequalled advantages for strength, durability, economy and adapta-
 bility to ornament and decoration, and in resisting any kind of strain is
 vastly superior to granite. In connection with these remarks, special
 reference is made to the old established and reliable house of Messrs.
 Pendrith & Hutton, manufacturers of architectural and general castings,
 etc., whose office and foundry are located at 607 King Street East. This
 business was founded fifty years ago by F. H. Medcalf, who was suc-
 ceeded in 1873 by Alfred Medcalf. In 1887 Messrs. J. H. Pendrith and
 A. B. Hutton assumed the management. Both partners are thoroughly
 practical and expert iron founders, fully conversant with every detail
 and feature of this useful industry, and the requirements of the most
 exacting patrons. Their Don Foundry and Works have an area of two
 acres. The different departments are fully equipped with the latest
 improved appliances and machinery, operated by steam power. Messrs.
 Pendrith & Hutton manufacture all kinds of architectural and general
 castings for buildings, columns, lintels, girders, fronts, roofs, beams,
 etc., also machine and general forgings. All castings and other iron
 work produced are unrivalled for quality of materials, finish and work-
 manship, and have no superiors in this country. The firm promptly
 furnish estimates for all kinds of work, and quote prices as low as the
 lowest. Mr. Pendrith was born in England, and Mr. Hutton in Scot-
 land, the former having resided in Toronto twenty-three and the latter
 three years. They are highly regarded in trade circles for their mechan-
 ical skill and integrity, and their trade now extends throughout all
 sections of Ontario.

CHAS. ZURHORST & CO., The Noted English Bacon House, 335 Yonge Street.—Prominent among the provision dealers of Toronto is the gentleman whose name heads this sketch—the sole member of the firm of Charles Zurhorst & Co., proprietor of The Noted English Bacon House. Charles Zurhorst was born in England, whence he removed to Toronto sixteen years ago. Having acquired a thorough knowledge of the trade in which he is now engaged, in 1875 he inaugurated his present enterprise. In 1884 his growing business necessitated its removal to more commodious quarters, and the premises now occupied were taken possession of. They comprise a store and basement, each having dimensions of 25 x 50 feet. They are neatly appointed, and equipped with everything requisite for the successful transaction of business. Mr. Zurhorst carries a heavy stock of hog products, together with dairy and creamery goods. A specialty is made of dairy butter and fresh eggs, large consignments being daily received. He deals extensively in fine, sugar-cured hams, breakfast bacon, lard, cheese, home-made pickles, canned beef and genuine pork sausages of his own make. His trade is large, covering the whole city. All orders receive prompt attention and are delivered free of charge. The specialty of Mr. Zurhorst is mild-cured English breakfast bacon, which is superior to anything of its kind in the market; and also boiled hams and beef, upwards of forty hams being cooked weekly.

GEORGE F. SPROULE, Manufacturer and Importer of Art and Fancy Goods, 134 Yonge Street.—This is one of the most attractive stores on Yonge Street. Mr. George F. Sproule, who is a manufacturer and importer of art and fancy goods, is a gentleman in middle life, a native of this city, and has a wide circle of friends and acquaintances. He established himself in business here in 1881, and has built up a flourishing and substantial wholesale and retail trade. The building occupied is a four-storey brick structure, 40 x 130 feet in area; and in the sales-room, which is complete in all its appointments, a fine display is made of oil paintings, steel engravings, photographs, artypes, photogravures, lithographs, chromos, plaques, water colour drawings, and Christmas, New Year and birthday cards; also mottoes, handsomely illuminated in brilliant colours; novelties and fine art goods, and artistic wares of European and American production. A special feature is made of picture, mirror and photo frames, which are shown in great variety in gold, lacquer, rosewood, walnut, bronze, embossed, rustic, etc. Velvet and plush photo frames and motto frames are a specialty. The assortment of goods is one of the finest to be seen in the city, and no other house can exhibit such a variety of antique and modern artistic goods as are to be found here. Mr. Sproule manufactures picture and mirror frames to order, and also regilds frames, and frames pictures in a neat, tasteful style at moderate prices. Popular prices prevail, and a brisk, active business is carried on. The telephone call of this house is No. 875.

WESTREN, JONES & CO., Manufacturers' Agents, etc., 419 Yonge Street.—Among the representative business houses on Yonge Street is that of Messrs. Westren, Jones & Co., cash grocers, manufacturers' agents, custom brokers, and commission men, located at No. 419 on that thoroughfare. It was established in 1884 with a branch on Colborne Street, under the name of J. Westren & Co., the firm consisting of Mr. John Westren and Mr. Arthur Jones, and it is only within the last six months that the name was changed to Westren, Jones & Co. The premises at first occupied consisted of one store, but about two years ago it was found necessary to enlarge these by adding the adjoining basement, and a stock-room in the rear. The store now has a frontage of 25 feet and a depth of 50 feet, thus affording ample accommodation to cope with the growing demands of the business. A full stock is always carried of China, Japan, India and Ceylon teas, and Mocha, Java and South American coffees, spices, family flour, hermetically sealed goods in tin and glass, table delicacies, condiments, and special brands of baking powder, for which the firm is agent; also smoked and salt meats, fish, and provisions generally. A special feature is made of butter, cheese, fresh eggs, and country produce. Altogether a splendid business is done. The firm are manufacturers' agents for a number of specialties and customs brokers, and handle commissions. In all transactions they will be found prompt and correct. A number of courteous clerks are employed, and a horse and wagon are utilized for calling for and delivering orders. Messrs. Westren and Jones, although residents of Toronto for many years, are natives of England. They are enterprising, are doing a fine business,

and enjoy the confidence of all dealing with their house. They are very conservative about one thing, namely, their discounts for cash. They maintain, and rightly, too, that in these days of keen competition no business man can afford to pay from seven to twelve per cent. for money, so they adopt the cash system, buying and selling for cash. Their profits are consequently largely increased each year by availing themselves of the discounts for prompt payment. The telephone call is 1176, and all orders receive that attention their importance demand.

NEW YORK, LAKE ERIE, AND WESTERN RAILROAD COMPANY.—This is one of the most powerful corporations among the railroad companies on the American continent, and is the leading line in Buffalo, where it has spacious passenger and freight stations and an extensive stock yard, the latter being at East Buffalo, and the former on Exchange and Michigan Streets. The eastern terminus of this great railroad is in New York City, and between New York and Buffalo the company have a magnificent double track road, affording a delightful view of America's most picturesque scenery, and passing through some of the most prosperous cities in the States of New Jersey, Pennsylvania and New York. In addition to its main line to Buffalo, the Erie has a through line from New York to Chicago, via Chautauqua Lake, composed of what was formerly known as the New York, Pennsylvania and Ohio and the Chicago and Atlantic Railroads. It also operates numerous branches near New York, and in the coal and oil regions of Pennsylvania and in Western New York it reaches every important city and town. The road is in superb condition, and naturally there is no more popular line in the country, especially with experienced travellers. It is one of the fastest routes between New York and Chicago. The Vestibuled Limited trains running between these two important cities daily, via the Chautauqua Lake route, are the finest in the world. A train is started daily from New York at 3 p. m., and arrives at Chicago at 8.35 p. m. next day. This is a solid through train via Binghamton, Elmira, Hornellsville, Salamanca, Jamestown, Lakewood (Chautauqua Lake), Corry, Meadville, Youngstown, Mansfield, Marion, Decatur and Huntington. Every car on this train is new, and every car has the vestibuled platforms, making a complete vestibuled train of baggage, smoking, passenger, sleeping, and dining cars. The forward car of the train is a composite car, containing large baggage-room, a separate smoking compartment. The passenger day coaches are superior to any ever placed in regular service. The interior is mahogany finish, has a commodious toilet room for ladies, and there is a large smoking compartment similar to those in Pullman cars. No extra charge is made for seats in the day coaches on this train, or for first time, or elegant appointments, and only the usual standard rates for accommodations in the sleeping cars. Breakfast and lunch are served in the dining car at 75 cents each, and dinner \$1. The entire train was built by the Pullman Company for this service, is heated by steam, lighted by Pintsch gas, and every effort has been exerted to make it the most elegant and comfortable in existence. Another favourite train from New York to Chicago, via Buffalo and Niagara Falls, leaves New York at 6 p. m. every day in the year. It also runs solid, passengers being carried from New York to Chicago without change, securing a view of Niagara Falls by daylight, and arriving in Chicago at 10.45 p. m. next day. There is a Pullman vestibuled sleeping coach from New York to Buffalo daily, and Toronto, except Saturdays, and also a Pullman vestibuled compartment sleeping and reclining chair car for Rochester, which arrives at 7.30 a. m. Between Buffalo and Niagara Falls and Suspension Bridge, where the company has handsome stations and where connections are made with other lines running in all directions, the company has a most perfect and complete service. For the numerous trains running in and out of Buffalo and their various connections, the reader must necessarily refer to the company's published time tables. For thoroughness and efficiency of service, and for courtesy and cordiality on the part of its officials, the Erie takes front rank among the American railroads. Its cars are veritable palaces. For comfort, luxury, convenience, courtesy, and cheap rates, as well as for punctuality and perfection of service to travellers, the Erie is at all times to be commended. The officers of the company, located in Buffalo are: Mr. C. A. Brunn, superintendent; Mr. A. W. Boddy, division passenger agent, Buffalo; S. J. Sharp, Canadian passenger agent, 19 Wellington Street, Toronto; Mr. J. Deuel, assistant general freight agent; Mr. W. N. Perrine, freight agent. The company's ticket office, where all information can be secured, is on the corner of Main and Exchange Streets, Buffalo.

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R. H. HOWARD & CO., Importers and Wholesale Wine and Spirit Merchants, Nos. 51 and 53 Colborne Street.—One of the most successful and responsible houses in Toronto engaged in the wholesale wine, spirit and cigar trade is that of Messrs. R. H. Howard & Co., whose warehouse is located at Nos. 51 and 53 Colborne Street. This business was established in 1834 by Mr. R. H. Howard, who is sole proprietor. He occupies two substantial five-story brick buildings, 40 x 160 feet in area, fully equipped with every convenience and facility for the systematic conducting of the business. Here he keeps a heavy stock of Ports, Sherries, Brandies, Rum, Gin, Clarets, Burgundies, Champagnes, Canadian and American whiskeys, French, German and Italian Liqueurs, Cigars, etc., which have no superior in the market for quality, purity and uniform excellence. A prominent feature is made of keeping in stock such superior wines as Pommery Sec, Jules Mumm's Private Stock, G. H. Mumm's Extra Dry, and Dry Verzeny, Perrier Jonet, Louis Davau-aime, also Barton & Guestier's and Nathaniel Johnson & Sons' Clarets and Sauterns, Cantrell & Cochran's and Ross' Ginger Ale, Schweppes' Soda Water, Bass' Ale, bottled by Foster; Guinness' Porter, bottled by Burke; Irish and Scotch Whiskies, in wood and cases, of the most popular brands; Cordials, Ginger Wines, etc.; while the finest of Old Ryes are always in stock. A large importing and wholesale cigar business is also done, and a large stock of Liebig's Fluid Bee is carried. The aim of Mr. Howard has always been to carry only first-class goods at reasonable prices, and that this fact has not passed unappreciated by the trade is abundantly evident by his extensive and growing patronage in all sections of Ontario, Manitoba, and North-West Territories. Mr. Howard employs a large staff of assistants in his extensive premises, and has several travelling salesmen on the road. He is also ably assisted by two of his sons, who are exceedingly popular with the trade in general—and enjoy an equal confidence with the customers of the house. Mr. H. imports direct from the most celebrated European houses, and fully warrants all his wines and liquors to be exactly as represented. Mr. Howard was born in the old town of Niagara-on-the-Lake, but has resided in Toronto for many years, where he is highly regarded in trade circles for his business ability and strict integrity. Retailers requiring really superior wines and liquors should give their orders to this trustworthy house, where they will obtain advantages in goods and prices very difficult to be secured elsewhere. The telephone call of the house is 1644.

PURE GOLD MANUFACTURING CO., Manufacturers of and Wholesale Dealers in Pure Gold Baking Powder, etc., 31 Front Street East; Alexander Jardine & Co., Proprietors.—One of the most popular and reliable concerns in Toronto, extensively engaged in the manufacture of baking powder, spices, etc., is that known as the Pure Gold Manufacturing Company, 31 Front Street East, of which Messrs. Alexander Jardine & Co. are the enterprising proprietors. The Pure Gold Baking Powder part of this business was established originally in the United States, and in 1879 a branch was opened in Toronto and was carried on by the American Company for five years, when the interest of the American Company in the business was purchased by the present proprietors, Messrs. Alex. Jardine and Jas. Strachan. The premises occupied comprise a spacious four-storey stone building 30 x 90 feet in area, with a structure in the rear 20 x 30 feet in dimensions, and a large upper flat in an adjoining building; also a large building, No. 20 Bay Street. The various departments are fully equipped with modern appliances and machinery, operated by a forty-horse power steam engine. Here forty hands are constantly employed, and the trade of the house extends throughout all sections of the Dominion. The Company manufactures largely Pure Gold Baking Powder, Pure Gold Spices, Cream of Tartar, Pure Gold Coffees, flavouring extracts, mustard; also blacking, stove polish, curry powder, celery salt, powdered herbs, bay rum, powdered borax, liquid rennet, poultry dressing, liquid blue, etc. The motto of the Pure Gold Manufacturing Company is "quality, purity, and uniformity," and in these essentials the Company's goods are absolutely unrivalled, while they are general favourites with retailers, owing to their great salability and intrinsic merits. Numerous diplomas, gold, silver and bronze medals have been awarded the Company's goods at Dominion, Provincial, and Industrial Exhibitions during the past six years, owing to their superiority, purity and uniform excellence. The Company imports, direct, Java, Mocha and Ceylon Coffees, which are roasted, ground, and packed on the premises, and are guaranteed to be equal to any in the country. Orders are promptly filled, and the prices quoted for all goods are as low as the

lowest. Messrs. Jardine & Strachan are highly regarded in trade circles for their business ability and integrity. They are popular members of the Board of Trade, and employ a number of travelling salesmen on the road.

THOMAS COOK, Plumber, Gas and Steam Fitter, 320 Parliament Street.—One of the popular Toronto establishments devoted to the plumbing, steam and gas-fitting industry is that of Mr. Thomas Cook, located at No. 320 Parliament Street. Mr. Cook has been engaged in business since 1882—four years at the present site—and in the interval has reared a fine trade. In his salesroom is shown a superior line of gas-fixures, hanging and swinging lamps, plumbing materials of all kinds, and everything in the way of steamfitters' supplies. The goods in each department represent the newest designs, highest quality, and greatest utility, and are carefully chosen with due regard for the requirements of the trade. In the well-equipped shop a corps of five experienced mechanics is employed, and the finest sanitary plumbing, gas and steam-fitting, etc., are carefully and most skillfully done. The house is liberally patronized by the best local custom, and a prosperous general business is done. Mr. Cook is a native of Scotland, and a skilful and experienced workman. He came to Toronto in 1881, and one year later embarked in the enterprise with which he has since been most successfully connected. He is a member of the Master Plumbers' Association of Toronto.

DANIEL McLEAN, Dealer in Leather and Shoe Findings, and Manufacturer of Shoe Uppers, 32 Yonge Street.—Every single branch of the boot and shoe trade possesses an importance and significance peculiarly its own, and each is essential to the perfection of the whole. Many of these branches form gigantic industrial and commercial undertakings. They not only necessitate a vast outlay of capital, but enlist the services of a large number of wage-earners, and demand in their management trained experience, sound, practical judgment, and a thorough knowledge of the qualities of materials. There is no department of the boot and shoe trade that ranks of greater importance than that of which Mr. Daniel McLean, of No. 32 Yonge Street, this city, is a recognized leading and representative exponent. This gentleman handles at wholesale every description of leather and shoe findings, and, in addition, is an extensive manufacturer of shoe uppers, though this is the least important branch of his enterprise, his trade in leather and shoe findings summing up to a good round sum annually, and extending to all parts of the Dominion. To his calling Mr. McLean brings not only an extended commercial experience, but a thoroughly practical knowledge of every department of his business, since he is by trade a currier, and is considered one of the best judges of leather stock in Canada's Queen City. His house is one of the old timers—one of the business landmarks of Toronto. It has grown with the city's growth since it was first founded in 1867, and to-day takes a high place in its special line of manufacture and trade. The founders of this enterprise were Messrs. Charles Daley & Co., who, in 1870, were succeeded by the firm of Messrs. McLean & Craig. In 1875 Mr. Daniel McLean became sole proprietor, and under his management it has become a leader in the Dominion in the trade in leather and findings, and in the manufacture of shoe uppers. The premises occupied on Yonge Street consist of a three-storey brick building with basement, having a frontage of 42 feet and a depth of 110 feet. The establishment is systematically arranged throughout, and complete business method is manifest on every hand. In the salesroom is collected anything and everything comprised in the generic term of leather and findings, and the village cobbler or the manufacturer of boots and shoes can secure here the best materials at the lowest prices for the carrying on of his trade, while courteous and prompt service, together with honourable dealing, is extended to every and all customers. The manufacturing department is equipped with the best tools and machinery that skill has devised, and the aim of the concern is to put on to the market shoe uppers unexcelled by the product of any other house in the trade, either at home or abroad. That this aim has been attained is testified to in a very practical way by the large volume of business the house has in all parts of the Dominion, necessitating the permanent employment of three travelling salesmen, as well as thirty-five hands in the salesroom and factory. Mr. McLean is of Scotch birth, about sixty years of age, and has been in active business in Toronto for nearly thirty years. He is a prominent member of the Board of Trade, is chairman of the Board of Examiners of Hides and Leather, and is highly esteemed in the community.

THE BRITISH CANADIAN LOAN & INVESTMENT CO. (LTD.), A. H. Campbell, Esq., President; R. H. Tomlinson, Esq., Manager; Office: 30 Adelaide Street East.—One of the great financial factors conducing to the material prosperity of the Province of Ontario is The British Canadian Loan and Investment Company (Ltd.), whose methods, resources and conservative policy render it so thoroughly representative. It was duly incorporated in 1877 by a special Act of Parliament, which gives it powers and privileges of a most valuable character, and of direct benefit both to the investing and borrowing public. The Company's subscribed capital is \$1,650,000, of which \$322,570.13 has been paid up. The Company's interest-bearing debentures, issued in sterling form for Great Britain, and in currency form for Canada and the United States, are deservedly popular investment securities, much sought after, and the last annual report shows a total hold of \$1,280,689.21. The Company loans the funds thus borrowed on first mortgages, fully secured by productive farm lands and real estate, almost exclusively placing its loans in this rich and fertile Province, and with remarkable success. The Company's methods meet with the cordial approval of borrowers, its Credit Foncier, or sinking fund plan of repayment, being the cheapest and easiest plan yet devised for repayment of loans. Last year the Company increased its loans by \$144,000; its net earnings were a little over ten per cent., and after paying the usual dividends, it was enabled to add \$10,000 to its Reserve Fund, which is now \$70,000, with an additional balance of \$9,977. This is a highly gratifying state of its finances, and reflects the highest credit upon the officers and Board of Directors, who are as follows:—A. H. Campbell, Esq., President; George Grieg, Esq., Vice-President; and Directors: Wm. Ince, Esq., John Burns, Esq., Samuel Trees, Esq., J. K. Kerr, Esq., Henry F. J. Jackson, Esq., and W. R. Brock, Esq., J. H. Tomlinson, Manager. These are the names of representative capitalists and business men, whose identification with the Company ensures its progress upon the most legitimate and conservative basis. The Manager, Mr. Tomlinson, is a native of Canada, and brings to bear special qualifications, having had eighteen years' active connection with financial affairs. He was at one time Deputy-Sheriff of Ontario County, and prior to accepting his present responsible position, held one of trust with the Canada Permanent Loan & Savings Company. Messrs. Kerr, Macdonald, Davidson & Patterson are the solicitors for the Company. The British Canadian Loan & Investment Co. has secured the confidence alike of British and Canadian investors. Its sound and practical methods, honourable and ever-watchful management, care used in placing loans, all render it one of the representative financial institutions of the kind in the Dominion.

JOHAN T. WILSON, Manufacturer of all kinds of Tin, Sheet Iron and Copper Work, and Dealer in General House Furnishings, Stoves, Lamp Goods, Children's Carriages, etc., 166 Queen Street West.—The manufacture of tin, sheet iron, and copper utensils and specialties is conducted on a large scale by Mr. John T. Wilson, at No. 166 Queen Street West. Mr. Wilson commenced business operations in 1870, and has built up a wholesale and retail trade of the most substantial character. Experienced hands are employed in the factory, and estimates are furnished and contracts entered into for work of any magnitude; and all orders receive that attention that their importance demands. The premises occupied comprise two buildings, the main structure being 20 x 100 feet in area, and three storeys in height, the ground floor of which is used as salesroom, and the upper floor for the storage of surplus stock. The other is used for manufacturing purposes. It is 20 x 60 feet in dimensions, and has five floors, all perfectly equipped with special machinery and tools. All kinds of tin, sheet iron and copper work is executed, and a specialty is made of the "Good Value" Cinder Sifter, which is the best ever devised, and as an evidence of its utility it is only necessary to state that it has received the highest awards wherever exhibited. Mr. Wilson is the sole manufacturer in Canada of the sifter, which has a wide sale. The salesroom presents an attractive appearance, and a fine display is made of tinware and sheet iron and copper utensils of his own manufacture; also of the "Good Value" Cinder Sifter in several sizes; and plain and ornamental parlour, dining-room, hall, and bed-room stoves in all the new patterns; cooking stoves and ranges; stand, hanging, and bracket lamps, and lamp goods, and general house furnishings of every description, the assortment being one of the most complete in the city. A special feature is made of sheet steel cooking ranges in various sizes for restau-

rants, hotels, and public institutions where a large amount of cooking is required. He also makes to order carving tables, steam cookers, bellers, and all kinds of cooking utensils required for hotels or private families. Mr. Wilson is a native of Ontario, and an old, esteemed resident of this city.

R. H. GRAY & CO., Manufacturers and Importers of Ladies' and Children's Underwear, Lace Goods, Jerseys, Corsets, Bustles, etc., 24 and 26 Wellington Street West.—R. H. Gray, the head of the firm of R. H. Gray & Co., of 24 and 26 Wellington Street West, has been a representative of Toronto's business interests since 1862, when the present concern was started by him. In 1870 Mr. Gray associated with himself a partner, and the firm name was changed to that of Gray, Kennie & Co. This continued for seven years, at the end of which Mr. Gray withdrew from the firm and started for himself under the name of R. H. Gray & Co. The house is one of the leading ones of its kind in the city, doing an extensive business all over the Dominion, and employing over 100 persons in the manufacture of ladies' and gents' furnishings, and, until the present year, doing also a large importing business, but the demands on their factory have been so great during the past few months that they have determined of late to confine their business to goods manufactured by themselves, consisting in part of overalls, flannel and cotton shirts, etoffe pants and jackets for lumbermen, gents' summer



clothing, fancy flannel shirts, etc.; and in the ladies' department they turn out a beautiful range of ladies' embroidered underwear, as also those for children and infants, for all of which there is a large demand. The products of the R. H. Gray factory are distributed by a corps of energetic travellers, who make their way into every township and city of the Dominion, and who have made the name of R. H. Gray literally a household word. In their headquarters on Wellington Street the firm carry a very large stock of all the goods enumerated above. The premises consist of a spacious and substantial four-storey and basement brick building, 40 x 80 feet in dimensions, and conveniently fitted up, as regards the work-room, with all the most effective and improved machinery, the motive power being electricity, and with all regard to the comfort and convenience of the crowd of workers. The third and fourth flats, which are devoted exclusively to manufacturing, are high, airy and well ventilated, with an abundance of light, and a toilet room on each floor, and are in every way most cheerful and inviting. On account of the pleasant place to work in, the promptness with which the firm always pays its help, and aided to a great extent by the kindly regard Mr. Gray has for his employees, they are glad to remain with him, some of them having been at work for him for nearly twenty years, and ever taking a deep personal interest in the success of the establishment. Mr. Gray is a well-preserved man in the prime of life, was born in London, England, as his birthplace; but for the past forty years his home has been in Canada, with whose interests his own are long been indissolubly linked. He is a member of the Board of Trade, and is highly esteemed in both business and private circles, and for the past nine years he has held the responsible position of Treasurer of the Commercial Travellers' Association. He is assisted in his business by his two sons, Charles C. and Fred H. Gray, together with a faithful and efficient staff who have been with him for many years, and by whose help his steadily increasing business has been brought to its present position of success.

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E. H. SMITH, Wholesale Earthenware, China, Glassware, etc., 12 Front Street East.—The trade in earthenware is one of the prominent industries of the city, and is represented by many leading and popular business houses. Among these, few do a more extensive trade, compared to the time engaged in the business, than Mr. E. H. Smith, of No. 12 Front Street East. The inception of this enterprise dates back several years, but it was not till 1887 that the present proprietor came into possession of it. The premises occupied are spacious and suitably arranged for the convenience of the business. The stock is complete, consisting of earthenware, china, glassware, etc., all the goods being of first quality and imported directly by the house. They have been selected with much care by Mr. Smith, who personally visits the Old Country markets once each year, and thus keeps fully posted in regard to new styles and patterns. He sells at wholesale only, and at moderate figures, visiting the different sections of the country himself and carrying samples of his goods, which find a ready market wherever introduced. The trade which he does is a steadily growing one, and reaches to all parts of Canada. Mr. Smith is of English birth, and has lived in this country since he was very young. He is social and entertaining, practical and enterprising, and devotes his energies to the interests of his business, the many details of which he closely watches, to all of which may be attributed his present extensive trade.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED), of London, Eng. Head Office for Toronto and York County, 32 Toronto Street; R. Wickens, Esq., General Agent; City Agents: T. C. Blogg, G. R. Ingraft.—One of the wealthiest, most ably, equitably and successfully managed insurance corporations in the world is the eminent and popular "Commercial Union Assurance Company, Limited," which writes both Fire, Life and Marine Risks, and has for the protection of its policy-holders capital and assets aggregating the enormous total of \$21,000,000. The Company was organized in 1862, and has its headquarters at 19 and 20 Cornhill, London, England. Its Board of Directors is composed of twenty of the most eminent capitalists and financiers of London, and who have the support of two boards in the guidance of the general insurance and life insurance interests. The Company's bankers include the Bank of England, and in every way its business and connections place it in the front rank of insurance corporations. It has numerous branches in England, Ireland and Scotland, and a great headquarters in New York for its vast American business, with special invested capital amounting up in the millions. It also has other branches in Spain, Germany, Calcutta, India, Victoria, New South Wales, South Australia, Queensland, and in the various provinces of the Dominion of Canada. The Toronto and York County General Agency is at No. 32 Toronto Street, with Mr. Richard Wickens, General Manager. He has the support of the following Board of Reference, viz., W. H. Beatty, Esq., of Beatty, Miller & Co.; Geo. Gooderham, Esq., of Gooderham & Worts; W. Ince, of Perkins, Ince & Co.; and A. B. Lee, Esq., of Rice, Lewis & Son. The Company transacts Fire and Life Insurance business here, and is a popular favourite, writing much of the preferred risks in the city. Its policies are clearly worded, explicit contracts; its rates are the lowest commensurate with safety, while its losses (fire) are promptly paid as soon as adjusted. In its Life Insurance department equal satisfaction is afforded, and the Company worthily sustains its reputation as the most desirable insurance corporation with which to have business relations. The Toronto branch was established in 1865 by the firm of Messrs. Moore, Watts & Co., succeeded in 1873 by Mr. R. Wickens, as General Agent. He was formerly located on Wellington Street, but removed some years ago to the more central location in Toronto Street, where he has handsome and commodious offices. Mr. Wickens has been a permanent resident of Toronto for the past thirty-seven years, is a recognized authority in insurance, has faithfully discharged his duties, and has ever retained the confidence of business circles. His Company presents every element of security and responsibility, and the public prefers its policies, with the result that Mr. Wickens is doing a flourishing business, which fairly illustrates the character of the Company's operations all over the world, as it has immense surplus funds, and last year paid its shareholders dividends of twenty-five per cent. Insurance in the Commercial Union can be had at most reasonable rates, and is in every respect a safeguard; and those seeking Fire or Life Insurance should communicate with Mr. Wickens.

F. ALVAREZ, Spanish Cigar Manufacturer and Importer of Habana Leaf Tobacco, 8 to 16 Lombard Street.—One of the most successful cigar makers in Toronto is Mr. F. Alvarez, whose office and workshop are located at 8 to 16 Lombard Street. Mr. Alvarez, who is a Spanish cigar manufacturer and importer of Habana Leaf Tobacco, established this business in 1839, and has secured a liberal and influential patronage in all sections of the city and vicinity. All cigars are made from choice Habana leaf, and none but first-class goods are turned out. He employs several Cuban cigar makers, and turns out "Alvarez" cigars that are absolutely unrivalled for quality, flavour, and excellence, while his prices for these splendid goods are remarkably moderate. Mr. Alvarez is an expert in the selection of leaf, and imports direct from the most noted Habana houses. He occupies a commodious floor, 40 x 40 feet in area, where a large stock of cigars is kept on hand. Mr. Alvarez was born in Spain, but has resided in Toronto for the last two years. He is an honourable business man, liberal in all transactions, and his prospects in the future are of the most encouraging character.

J. HALLIDAY, Wholesale Dealer in Tea, 27 Front Street East.—An important business is that conducted by Mr. J. Halliday at his extensive establishment, No. 27 Front Street East. It was in 1886 that this gentleman first started in trade in Toronto, but with an experience of many years in handling teas. He has built up a wide connection, which is steadily increasing and extending. He deals in teas exclusively, importing directly from the countries where they are grown; buying in cargo lots for cash, and selling in all parts of the Dominion. He has resident tea buyers in China, Japan, London and New York, and deals only in the finest quality of goods. He also has a similar house in London, England; the trade from this English house extending to all parts of the British Colonies, and in this, as well as the one in Canada, a full line and complete assortment is kept in stock. The premises occupied on Front Street are large and commodious, and suitably fitted up for the convenience of the business to which they are devoted; and here can be found at all times Young Hyson, Gunpowder, English Breakfast, Bohea and other grades of both black and green teas; and to one who is fond of a cup of that "which cheers, but not inebriates," the establishment of Mr. Halliday is recommended. Mr. Halliday is of English birth and has lived in Canada many years. He is an enterprising and practical business man, and an expert judge of the different qualities of tea—a good cup of which he most thoroughly enjoys.

THE DOMINION CORDOVAN TANNERY, Milton, Ont., Charles Knees, Manufacturer and Importer of all kinds of Cordovan Leather, 51 Front Street East.—The trade in leather has always been an important one, but it is only within a comparatively recent period that it has assumed such extensive proportions as it now enjoys. Many prominent houses in this city devote their attention to this industry, a leading one being that of Mr. Charles Knees at No. 51 Front Street East. It is several years since this gentleman first started in business here, dealing at first in all kinds of leather and shoe findings, but latterly has devoted his entire attention to Cordovan, or leather that is made by tanning horse hides, receiving its name from Cordova, a town of Spain, where the process was first used. Mr. Knees has a tannery known as The Dominion Cordovan Tannery, at Milton, Ont., which is large and commodious, and fully equipped with the latest improved appliances for successfully conducting the business, and here from forty to fifty hands are given steady employment. A large and steadily increasing trade is done, the goods being sold in all parts of the Dominion. The warehouse and sample rooms on Front Street are spacious and conveniently arranged, and here may be found at all times a full line of the best grades of Cordovan. This leather is now considered preferable to either upper or calfskin, and the trade in it is a steadily increasing one. Mr. Knees is a native of Denmark, and has lived in Toronto several years. He is an enterprising gentleman, and a thoroughly practical tanner, learning the trade before leaving his native country. He looks closely after the interests of the enterprise in which he is engaged, turns out only the best quality of fine leather, and his house is a thoroughly responsible, representative one. Mr. Knees claims to be the originator of this kind of leather, not only in the Dominion, but also on the entire continent, as (previous to his coming here in 1879) he introduced it into the States in 1869, and before that time such leather was neither known nor manufactured here.

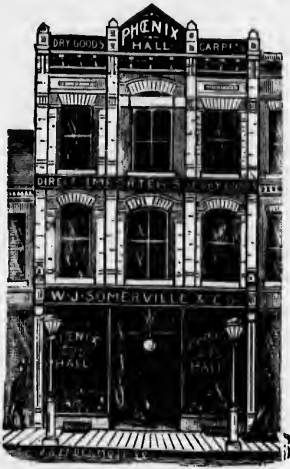
JOHN MACDONALD & CO., Wholesale Importers of Dry Goods, Silks, Woollens, Carpets, Gents' Furnishings, Haberdashery, and Fancy Goods, Wellington and Front Streets East, Toronto.—A house which ranks among the leading ones on the whole American continent. It represents to-day a magnificent monument to the business pluck, energy and integrity of the late Hon. John Macdonald, who from his native Perthshire came to Toronto in 1837, and in 1849 established this firm, the full measure of its success being happily realized for him before he closed his honorable career. The members of the firm are J. K. Macdonald, Paul Campbell and James Fraser Macdonald. The magnificent establishment in which the business of this firm is carried on is one of the features of Toronto's mercantile architectural displays. It consists of a six-storey building, extending from Wellington to Front Street (East), with a handsome frontage on each street. The façade on Wellington Street is of Ohio sandstone, while that of Front Street is of the same material, with Oswego brown-stone trimmings, a mixture of material which harmonizes especially well with the contour of the edifice. The dimensions are 100 x 140 feet. Thus, the six storeys of this building represent a floor space available for the business of 75,000 square feet, or about two acres. The spacious basement (or first floor) is used for an entry and shipping room, and naturally has a hive of busy workers all the time. The second floor contains the staple and linen department; two special features in this department are its prints in thousands of patterns from the best British manufacturers, and linens suitable for the city, town and country trade, from the Scotch, Irish and German looms. Here also are the spacious and well-appointed offices of the firm. The third floor is occupied by the woollen department, displaying all the latest patterns and cloths from the textile world in Louerings, coatings, suitings, and mantlings, also tailors' trimmings, etc., etc. The fourth floor is devoted to the silk, dress, hosiery and glove department, the selection and assortment of which, to the eye of an expert, is unique. The fifth floor embraces gents' furnishing department in east wing, and haberdashery department in the west wing, both of which are fully assorted with those miscellaneous articles appertaining thereto. The sixth floor is known as the carpet department, and is the largest of its kind in Canada. The principal lines herein displayed are Brussels, tapestry, wool and hemp carpets; lace, chenille and tapestry curtains; piano and table covers; linoleums, floor oil cloths, rugs, mats, etc., etc. It is simply complete in detail, and that expression covers a whole catalogue. The business of this famous house is limited only by the borders of the broad Dominion. The house of John Macdonald & Co. is known from Nova Scotia to British Columbia, and is one of those "household words" in the great marts of trade. Its European connection is in the world's metropolis of the textile industry, Manchester. The founder of this distinguished and successful firm was a member of the Dominion Senate, and showed his interest in the well-being of Toronto by his active work and influence as a member of its Board of Trade. It is the determination of the present members of the firm to hold the position in the trade the house occupies, and to increase its sales and usefulness, and push the advantage they obtain by their ability to buy for cash and in large quantities. A special feature with this firm is making the filling of letter orders a specialty, a staff being specially set aside for that purpose.

ONTARIO MILL STOCK AND METAL WAREHOUSE, J. A. Newbury, Proprietor, 137 Duchess Street, Toronto.—A very large and remunerative business has of late years grown up in all cities in the sorting of refuse household linen, cottons and woollens, paper stock and old metals. Nothing to-day is allowed to go to waste, and what can no longer be utilized by its owner specially finds its buyer among the many who scour the country for this very purpose. Among the leading representative houses in the city of Toronto which make a specialty of this line of business is the Ontario Mill Stock and Metal Warehouse, of which Mr. J. A. Newbury is proprietor. It was inaugurated by him in February, 1890, and has developed an immense wholesale trade. The premises occupied comprise the whole of the large one-storey building situate at the corner of Ontario and Duchess Streets, and known as the Princess Roller Skating Rink. It is a solid structure, 200 x 150 feet in dimensions, and is peculiarly well adapted for the prosecution of the large and important business carried on in it. The house has unsurpassed facilities for conducting all operations under the most favourable auspices and upon the largest scale. Mr. Newbury buys everything used in paper and shoddy mills; iron, copper and other metals, and by the nature of his cash transactions accumulates, at advantageous rates, large stocks of manufacturers' waste materials, and offers them at fair prices. He makes a specialty of dealers' and manufacturers'

stock, and many of the largest factories and other industrial concerns of Toronto consign their waste materials exclusively to him. He is, therefore, at all times prepared to fill the largest orders from paper and woollen mills, foundries, etc., with materials of all kinds carefully sorted and selected, on the most favourable terms. The trade of the house covers the whole of Ontario and Quebec and the United States of America. As Toronto furnishes, by its location, especially favourable rates for shipment, the facilities offered by this house present themselves without further comment. Mr. Newbury is a citizen of the United States, and has been a resident of this city for some time. He is an acute and enterprising gentleman, and is held in high esteem by all classes of citizens.

MICHELIE & CO., Grocers and Wine Merchants, 5½ and 7 King Street West, and 410 Spadina Avenue, Toronto.—In the magnitude of its business arrangements and relations, the firm of Michie & Co., Importers and retailers of groceries, provisions and cigars, is second to none in Toronto, or in the Dominion itself. From long experience, for the business relations of the house cover a period of fifty-five years, the firm is exceptionally well qualified to do an extensive business, and the patronage received is the best evidence that the people of Canada generally, and Toronto in particular, are fully aware of the fact. Messrs. Michie & Co. make catering orders a specialty, and their success in this form of catering supplies speaks well for their skill and adaptability. In handy form, ready for the forest and the stream, the hunter or tourist can find, ready at his elbow, all the delicacies the most cultivated palate can enjoy. On the list is found jugged hare, potted goose, curried rabbit, curried fowl, camp pie, wild boar's head, paté-de-foie gras, truffles, fried soles, Yarmouth blonthers, kippered herring, kippered salmon, devilled crabs, curried lobster, Russian caviare, West India tamarinds, Guava jelly, crystallized ginger, preserved ginger, tinkle-jellies of all flavour, and cheese of every kind, such as Roquefort, Gorgonzola, Limburger, English Stilton, Edam, pine-apple, Sap Sago, Gruyere, Cheddar, Parmesan, Paragon, Cream, etc. From the above list, some idea of the variety and quality of goods kept in stock by Messrs. Michie & Co. can be formed, but the firm makes a specialty of importing the finest goods in its line, both of British, Continental and American goods, including wines, liquors and cigars, Moselles, Sauternes, California wines, and native Canadian wines; choice old ports and sherries. Amongst these spirits are to be found choice old vintages of brandies, Scotch, Irish and Canadian whiskeys. Owing to their long connection with shipping houses on the other continent, they are able to place a better selection of wines and spirits before their patrons than any other house in the city or Dominion. Several of their brands of cigars are exclusively their own, and were selected by a member of the firm in Havana. They also deal largely in Manila cigars and cheroots, which they bring direct from the Philippine Islands. The catalogue of goods found in the store may be said to be a liberal education, for in the list it is seen that all the world is made contributory to the cultivated tastes of the people of Toronto and of the Provinces, with which Messrs. Michie & Co. have extensive dealings. They employ about twenty assistants, and keep their horses and teams "on the go" all the time. They occupy the four-storey brick building, and basement, at 5½ and 7 King Street West, and also 410 Spadina Avenue, where a large corps of efficient clerks attend to the wants of customers. The business was established in 1836 by A. Ogilvie & Co. In 1840 Geo. Michie was admitted to the firm. Twelve years after this, business relation was dissolved by the death of Mr. Ogilvie, and Messrs. James Michie and A. F. Fulton were admitted as partners, under the firm name of Fulton, Michie & Co. They immediately set about extending their business, establishing branches at Montreal (Que.) and Hamilton, Ont., with Mr. Thomas Kay as special partner in Montreal. In 1860 Mr. Kay died, and the Montreal branch was then closed. In 1866 Mr. George Michie died, and the firm was continued by the surviving partners for nearly twenty years. Mr. James Michie's death in 1883, and the retirement of Mr. Fulton in the following year, made another reorganization necessary, and J. F. Michie & Sons (Forbes and George S.) became the firm, the business being still carried on under the name of Fulton, Michie & Co. Three years later, in 1887, Mr. J. F. Michie died. The present firm consists of his sons, Forbes Michie and George S. Michie, who conduct the business with the ability and success to be expected from its honourable traditions. They opened the Spadina Avenue branch in 1888. Messrs. Forbes and Geo. S. Michie are men of middle age, thoroughly respected, and in the lead of Toronto's pushing and wide-awake business men. They are members of the Board of Trade, and thoroughly alive to the commercial interests of the beautiful city of their adoption.

PHENIX HALL, W. J. Somerville & Co., Importers and Dealers in Fine Dry Goods and Carpets; Specialities: Table Linen, Cashmere Hose, Black Dress Goods, Kid Gloves, 575 Queen Street West (second door east of Portland Street); Telephone 1015.—A popular and representative dry goods and carpet emporium in the West End of the city is the well-known and largely patronized store of Mr. W. J. Somerville (trading as W. J. Somerville & Co.), No. 575 Queen Street West, which for the past seven years has been steadily growing in public favour. The premises occupied comprise an eligible three-storey brick building, 25 x 100 feet in dimensions, giving ample accommodation for the manipulation and display of the exceptionally fine line of goods carried, and the general advantageous prosecution of the business in hand. Here is always displayed an exceedingly fine and complete assortment of everything comprehended in staple and fancy dry goods, from the cheapest cottons and ginghams to the richest dress fabrics, laces and embroideries, including all the latest novelties in feminine finery in great variety; also superb designs in



carpetings, curtains and kindred interior decorations. Astonishingly low figures are quoted here likewise, extraordinary bargains being offered in table linen, cashmere hose, black dress goods and kid gloves. The store is finely appointed and well ordered in every department, while an efficient corps of clerks attend to the wants of patrons. The stock, which is very large and admirably selected, embraces elegant silks, satins, cashmeres, velvets, satens, and fine dress goods in quite a variety; handsome shawls, wraps, scarfs; fancy calicoes, white goods, muslins, flannels, sheetings, towellings, blankets and household specialties; corsets, underwear, knit goods, hosiery, notions, umbrellas, ribbons, dress trimmings, yarns, smallwares, etc.; also elegant Brussels, tapestry and ingrain carpetings, oil-cloths, matting, window shades and fixtures. A special feature is made of table linen and table napkins. Mr. Somerville, the genial proprietor, is a native of Canada, a resident for thirty years of Toronto, where he is regarded as one of the city's staunchest and most reliable dry goods merchants.

THE VALIANT BUTTON FLY CO. OF CANADA is a business enterprise of comparatively recent establishment, but which has already achieved much prominence amongst the industries to which it is related. This company, which commenced business in the summer of 1889, is engaged in the manufacture and sale of several patented improvements used in shoe manufacture, and which are the invention of Mr. Gen. Valiant of this city. These inventions, which are of unusual merit, and for which there has long been a very evident want, comprise a button-hole piece and lace-facing for boots and shoes, which are claimed to be practically indestructible with even the hardest wear; and a seam for boot and shoe uppers, of which the same may also be said, as it is constructed in such a manner as to be proof against the ordinarily destructive results of friction. The two former inventions, which are known as the Valiant Button-Fly and the Valiant Lace-facing, are made from a single substance of specially prepared leather of such toughness and strength as to render them absolutely proof against the most severe strain possible in the wear of boots and shoes. The button-flies are finished and ornamented by means of an embossed imitation of stitching around the holes and scallops which gives them a fine and regular appearance, and, being of only one thickness no real stitching is neces-

sary; and the troubles usually associated with the wear of worked and stitched button-holes, such as torn or broken button-holes, and frayed and ragged edges, are unknown to wearers of boots and shoes made with this "fly." The method adopted in securing this "fly" to shoes imparts to them advantages in beauty and uniformity of appearance which are not to be attained by the methods usually followed in making the ordinary worked button-hole piece. The Lace-facings are finished and ornamented in a similar manner; and give a very attractive appearance to laced boots and shoes. They are strong and durable, and the great advantage they possess is that they require no metal eyelets, which are such a source of annoyance, from the fact that they tear out, become brassy and cut the laces, as everyone knows. These articles are made in all styles and shapes to suit the requirements of shoe manufacturers, and the method of attaching them to boots and shoes admits of a great variety of design. The Valiant anti-friction seam, before referred to, is a distinctly new departure in seam-making. It is made with a raised, double beading that is perfectly solid, and which affords effectual protection to the seam from all friction of the edges. The stitching is all done from the outside, which considerably lessens the strain upon the seam stitch and leaves the inside of the shoe quite smooth. These improvements, the use of which, previous to the establishment of this company, were confined to the shoes made by the late firm of Turner, Valiant & Co., have been subjected to the severest possible tests in actual wear, and the verdict of that section of the public which has had the opportunity of so testing them goes to prove that the intrinsic merit claimed for them by the company is positively incontrovertible. They are now used altogether upon the shoes made by the Valiant Shoe Manufacturing Co. of this city, and are also meeting with the favour of the leading shoe manufacturers throughout Canada.

ECLIPSE MACHINE WORKS; Alfred Rubbra, Proprietor; No. 134 Richmond Street West.—The prosperous machinery broker, Mr. Alfred Rubbra, is one of the leaders in his line in Canada, and has representation in every county of the Province of Ontario. Mr. Rubbra has deservedly enjoyed a continuously successful career. Having travelled for some years throughout the province, he is known by nearly every mill man in the Dominion. The premises comprise the ground floor of a three-storey brick building, having a frontage and depth of 25 x 100 feet, giving ample accommodation for the large stock carried. Mr. Rubbra is a dealer in new and second-hand machinery, engines, boilers, saw mills, wood-working machines, iron tools, belting



and general mill supplies. He likewise makes a specialty of furnishing complete outfits of new machinery, shafting, pulleys and hangers, and the thorough overhauling of all kinds of machinery. Five workmen are employed. He is a skilled mechanic, and gives his personal care to repairs or refitting, thereby ensuring complete satisfaction. Mr. Rubbra is a native of England, and a resident in Toronto for the past eleven years. He is a prominent member of the A. O. U. W., Sons of England, and Commercial Travellers' Association, and enjoys the distinction of being president of the Mercantile Lodge, Sons of England, which is identified with the commercial travellers of that nationality.

GEORGE W. BANKS, Real Estate, Insurance, and General Agent, Corner of Queen and Victoria Streets.—One of the most reliable and representative real estate and insurance brokers in Toronto is Mr. Geo. W. Banks, whose offices are eligibly located at the corner of Queen and Victoria Streets. He has been established in this business since 1876, and is deservedly prominent and popular with investors and property owners. His facilities and connections are unsurpassed, and he brings to bear in his business a wide range of practical experience so essential to the best interests of his patrons. Mr. Banks is a recognized authority upon present and prospective values of Toronto city and suburban property, and intending investors can always fully rely on his sound judgment and advice in making purchases. He has at all times on his books full descriptions of the most eligible properties for investment purposes. He buys, sells and exchanges property of all kinds, negotiates loans on lands and mortgages, collects rents, and takes entire charge of estates. As an insurance broker he is prepared to promptly place the largest risks in first-class companies at lowest rates of premiums, and to guarantee a speedy adjustment and payment of all losses. He has a large and influential patronage, which is annually increasing. Mr. Banks is a native of Liverpool, Eng., has resided in Toronto since 1862, and is highly esteemed in social and business circles.

AIKENHEAD & CROMBIE, Wholesale and Retail Hardware Merchants, corner King and Yonge Streets.—This representative house in the hardware trade was originally founded in 1830, when Toronto was only "muddy little York," by Messrs. Rideout Bros. & Company, and its progress kept pace with that of the city. In 1866 the firm became Rideout, Aikenhead & Crombie, by the accession of Messrs. James Aikenhead and Alexander T. Crombie. These gentlemen had been connected with the house—the former since 1850, and the latter since 1853—and when, in 1876, the senior partner retired from the business, on no more capable or fitter shoulders could his mantle have fallen. The premises occupied comprise a four-storey brick building with basement, and also part of an ample two-storey brick warehouse, used for the storage of heavy goods. The premises are thoroughly equipped with all modern facilities for the successful prosecution of the extensive business transacted. Twelve assistants are employed, and the trade, which is both wholesale and retail, extends over the whole of Ontario and the North-West. The stock carried cannot, for extent, quality and variety, be surpassed. It embraces everything in the line of builders' and housekeeping hardware, agricultural implements, garden implements, mechanics' tools, shelf goods, woodenware, wire, tin and other sheet metal ware, engineers', blacksmiths' and machinists' supplies, oils, paints, varnishes, putty, glass, etc., which are offered to the public, and the trade in particular, at lowest market prices. A speciality is made of boat tackle, ropes, chains, oakum, canvas, tar, pitch and other marine supplies. The firm are the makers of the celebrated "Horton Door Check and Spring," of which the efficiency in preventing doors from slamming, while at the same time automatically closing them, is well known. They are also makers of the beautiful fancy wood door knobs, under the "Bardsley" patent. These goods are becoming justly popular, and the sales increasing with the supply. They are also agents for the Addis' carving tools, the Northampton Emery Wheels, Valentine's meat and useful Weather Strip, extensively used in Ontario and Quebec; Lisdale's and other best styles of stable fittings, in iron and brass. Aikenhead & Crombie are respectively natives of Ireland and Scotland, but for many years have been residents of Toronto, with the best interests of which they have always been prominently identified. They are leading merchants and responsible citizens, and are much respected and esteemed. Mr. Crombie is a member of the Toronto Board of Trade.

MCWILLIAMS & EVERIST, Commission Merchants, No. 25 Church Street.—A prominent and prosperous house meriting its wide-spread reputation for handling, on commission, the best class of agricultural products, and for honourable, straightforward business methods with shippers and purchasers is that of McWilliams and Everist, Nos. 25 and 27 Church Street. The members of this responsible concern are Mr. Geo. McWilliams and Mr. Frank Everist, who established their enterprise in 1876, and soon developed a very large, influential trade. The premises occupied comprise a double three-storey and basement brick building, 60 x 100 feet in dimensions, and fully equip-

ped for the business, which involves the daily handling of large quantities of produce of all kinds. They receive large consignments of fine foreign and domestic fruits such as oranges, lemons, dates, figs, nuts of all kinds, pineapples, bananas, apples, pears, cherries, plums, berries, melons, choice vegetables, etc., in their seasons; also poultry, game, early Southern products, butter, eggs, etc., direct from producers and shippers, and for which the highest ruling market prices are obtained. Accounts of sales, reports of markets and returns are made promptly, and, when desired, liberal advances are made on consignments. This is the headquarters for grocers, marketmen, hotel, and restaurant keepers for securing the best goods at market prices. A force of competent assistants are employed, and every attention is given to the wants of patrons. Messrs. McWilliams & Everist are popular, enterprising, wide-awake, honourable business men. Mr. McWilliams, the Board of Trade member of the firm, is highly respected among his associates in that responsible body of our citizens.

J. A. GIBBONS & CO., Druggists, Corner of Queen and Elizabeth Streets.—Prominent and among the best known drug lists of the city of Toronto is the firm of J. A. Gibbons & Co., whose well-appointed and attractive establishment is at 100 Queen Street West. The business is one of the oldest in the city, having been established about 33 years, and carried on respectively by Mr. Howarth, Dr. Houston and Joseph Wright, whom the present proprietor succeeded in 1887. Mr. J. A. Gibbons is a druggist of about twenty years' experience in Canada and the United States, and has Ontario College of Pharmacy and New York Board of Pharmacy diplomas, and is highly esteemed for his thorough efficiency and business qualities. The firm own several popular proprietary preparations, among which are Gibbons' Toothache Gum, Wright's Pulmonic Syrup and Wright's Neuralgia Powders, all of which have merit. Gibbons' Toothache Gum has a large sale in Canada and the United States, and a branch has been opened at Buffalo for the manufacture of the gum for that market.

DORRIEN PLATING AND MANUFACTURING COMPANY, No. 13 Adelaide Street East.—Established in 1873 by Mr. H. J. Dorrien, the business of the Dorrien Plating and Manufacturing Company has grown in volume and become widely extended. The scope of the business embraces plating for the trade, and manufacturing all kinds of stamped brass, shop window trimmings, canoe, boat, piano and horse hardware, patent hat conformators, and an improved time check system, which is a speciality. The patent check system is an ingenious device, and far ahead of any other yet brought out. Its principal features are its simplicity, accuracy and low price, and it is of great advantage to employers of labour who have it in use. The salient points of the system are: The Check Board is made for compactness and despatch; 100 checks are contained in a board 14 x 8; the checks are so fitted that they can be used flat or hung up; every slot for check is plainly numbered; every board is arranged with rows so that Nos. 1, 11, 21, 31, and so on are directly underneath each other, which greatly assists in assorting the checks. The checks are made of brass, polished and nickel-plated, and are numbered top and bottom both sides, so as to facilitate the checking to time book. The time book is divided into three compartments, for those on time, half hour late, and one hour late. Each compartment has a slot with a slide to close it, which slide is self-locking, so that when once closed it cannot be opened until it is unlocked in the office, which admits of no favoritism being shown and no mistake allowed, as each man voluntarily acknowledges by depositing his check whether he was on time or late. This system is in use in most of the industrial establishments in this city, and Mr. Dorrien has received many testimonials to its efficiency. It is also successfully in use in many of the manufacturing establishments in West Toronto Junction, Hamilton, Guelph, Brantford and London. The prices are for 50 checks, check board and time-book, \$10; 100, \$15; 150, \$20; 200, \$25. Orders are filled on short notice. The general trade of the establishment extends throughout Ontario. For manufacturing purposes the third floor of the brick building, 25 x 75 feet in area, at No. 13 Adelaide Street, is occupied. The premises are well equipped with special machinery and appliances, and from 15 to 20 skilled hands are employed. Mr. Dorrien is an expert workman, and sustains a high reputation as a business man. The telephone call is 1228.

JAMES FOSTER, Optician, etc., No. 13 King Street West.—Success in every department of business depends, to a very great extent, upon the intelligent proficiency and ability which are brought to bear upon it. This is more particularly applicable to the fine and intricate departments of trade, such as that in which Mr. James Foster, of No. 13 King Street West, has been engaged for the past quarter century. At his store he carries a large stock of optical, mathematical and philosophical instruments, and makes a speciality of their manufacture to order. As a skilled optician he has few equals and no superiors. Knowing to what an enormous extent the general public purchase spectacles from illiterate shop-keepers, claiming to be opticians, and that their eyes are in but rare cases properly treated, Mr. Foster has made it one of his personal duties to examine the eyes of all patrons thoroughly, with a view to ascertain the precise grade of weakness and kind of lenses required. If the frames in stock do not suit, he is prepared to make them to order. By retaining an exact delineator of each frame thus made, and preserving a record of the lenses previously fitted, he is enabled to duplicate any order. Mr. Foster deals in telescopes, microscopes, thermometers, hydrometers, surveyors' requisites, quadrants, electric instruments and batteries, his trade extending throughout the Dominion. He is a native of Toronto, and is highly esteemed in social and commercial circles.

CHARLES BRAZEL, Horse Shoer and Blacksmith, No. 188 Richmond Street West.—One of the most important of mechanical occupations is that of the horse shoer. He must be a skilled mechanic, and of a higher order of skill than the man who makes shoes for men and women. One of the most skilful exponents of his craft in this section is unquestionably Mr. Chas. Brazel, who, for upwards of forty-four years, has followed this interesting occupation combined with that of general blacksmithing. He originally engaged in the business in Bangor, Maine, in 1846, removing to New York in 1863, and settling in Toronto in 1875. Here he commenced on a comparatively small scale, meeting with a deserved success, which necessitated his securing his present commodious quarters, No. 188 Richmond St. West. These consist of an eligible two-storey frame structure, replete with all modern conveniences, three forges and other accessories to the advantageous prosecution of the business, constant employment being afforded to a force of five skilful workmen. He makes a speciality of shoeing trotters, roadsters and blooded stock, and acts as agent for the sale of Schild's Celebrated Soaking Boots, which obviate the necessity of poulticing to keep the feet of horses soft and in healthy condition. He is also the sole agent in Canada for Zackie's Horse Shoe Pads. Mr. Brazel is a native of Maine, a thoroughly practical horse shoer, blacksmith and wheelwright, who has gained the confidence and good opinion of the community as a skilled mechanic and upright private citizen.

P. NOLAN, Stoves, etc., 69 Queen Street West.—A first-class house dealing in stoves, ranges, furnaces, and kitchen furnishing goods in this city is that of Mr. P. Nolan. Its foundation dates from 1876, when operations were commenced by the Nolan Bros., who built up a fine trade and acquired a wide reputation. Since 1879 it has been under the control of Mr. P. Nolan, one of the original founders. The saleroom, which has dimensions of 25 x 60 feet, and in its fittings and arrangement is well equipped for all purposes of the business, contains a large assortment of parlour, hall, dining-room and kitchen stoves, and also ranges in new patterns, including those manufactured by J. M. Williams & Co., of Hamilton, and known as the "Universal"; also the latest improved furnaces, together with a full line of hollow-ware and kitchen utensils. Popular prices prevail, and business is always brisk. Mr. Nolan, who is a native of Ireland, has been an esteemed citizen of Toronto for many years. He sustains a high reputation in the community, and enjoys the confidence of all having dealings with him.

SMITH & SHARPE, Importers and Dealers in Photographic Materials, Etchings and Engravings, Mouldings and Frames, 159 Bay Street.—Among the newer enterprises that have recently been put in successful operation in this city is that of Messrs. Smith & Sharpe, importers and dealers in photographic supplies, materials, etchings, engravings, mouldings, frames, and fine art goods. The co-partners, Messrs. S. H. Smith and Mr. H. F. Sharpe, are young, active, progressive and practical, and are building up a splendid flourishing trade. The premises occupied, comprising warerooms 20 x 50 feet in area on the ground floor of the Medical Building, are neatly and tastefully fitted up and arranged, and contain every facility for the business. A large, carefully assorted stock of new goods is displayed, embracing a complete assortment of photographic supplies, including Lenses, Cameras, Chemicals, and all other requisites for professionals, while special attention is given to amateur photography. The firm carry a full line of kodaks and hand cameras, together with all the supplies necessary to complete a picture. They also have the exclusive agencies in Canada for the Bliss Camera Company of Boston; M. A. Seed Dry Plate Company of St. Louis; Buffalo Argentic Paper Company of Buffalo; Gilbert's Aristotype Paper and Preparations, of Jamestown, N. Y.; and photographic specialties of Buchanan, Bromley & Co., Philadelphia. A fine display is made of etchings, engravings, photos, artotypes, etc., mouldings of all styles and sizes; picture and mirror



frames in gold, lacquer, bronze, embossed and of rosewood, walnut etc.; brackets, easels and a general variety of fine art goods. The firm also manufacture frames to order, and frame pictures of all kinds, in the best style, at satisfactory prices. From five to ten assistants are employed, and business is active and brisk, the outlook for the future being very cheering. The co-partners are well and popularly known in this community, and enjoy a wide reputation for their honourable, upright business methods.

WILLIAM MOSELEY, Boots and Shoes, 775 and 777 Yonge St., Toronto.—Mr. William Moseley has continued this business for eighteen years, has occupied his present location seventeen years, and has established a large, substantial trade. The stores are neatly fitted up, and contain a full stock of choice goods, which include everything new, fashionable and desirable for foot-wear. Boots and shoes are also made to order in the best manner by Mr. Moseley, who also gives particular attention to repairing. The south store contains ladies' and gents' and children's foot-wear, boots, shoes, and rubbers, while the north store is devoted to trunks, valises, bags, satchels, etc. Mr. Moseley has had years of experience in this business, and has the reputation of being one of the best judges of leather goods in the city. Competent assistants only are employed, and entire satisfaction is ensured in every respect of goods and prices. Mr. Moseley is about sixty years of age, is an Englishman by birth, and has resided in Toronto for many years.

J. W. PATERSON & BRO., Building Materials, 301 Front Street.—The prosperity of firms connected with the building trade is always a pleasing feature to notice, for no surer indication of average prosperity can be seen than active transactions in building operations. Messrs. Paterson Bros. are in a position thus to test the trade or measure of prosperity throughout the Dominion, having by all odds the largest interest in the distribution of articles of the kind. The business was established in Montreal in 1872, and ten years later it was found necessary to open a branch factory. Mr. J. W. Paterson is the superintendent of the Montreal works, and Mr. N. L. Paterson looks after the interests of the firm in Toronto. The factory, in which twelve men are employed, consists of a two-storey brick building, 160 x 40 feet in extent, supplied with steam-power from a 30 horse-power engine. Here are manufactured roof paint, tarred felt, coal tar, dry building paper, moth proof carpet felt, ready roofing, roofing pitch, etc. In fact all kinds of builders' supplies are found here, either kept in stock from firms of which the Paterson Bros. are the local agents, or those of their own manufacture. Of those for whom they are agents may be mentioned the following: Paterson, Downing & Co., of New York, naval stores, rosin, etc.; Wilson, Paterson & Co., of Montreal, chemicals, oils, etc. In stock the firm of J. W. Paterson & Bro. keep for wholesale distribution, rosin, rosin oil, spirits of turpentine, and general roofing supplies, Portland cement, plaster of paris, water lime, etc.; and the large trade which the firm has succeeded in developing and holding testifies to the energetic character of the management and the care taken that the quality of the material should be of the best. The firm also manufacture and import foundry facings and supplies. The brothers Paterson who founded and maintain this business are natives of Blantyre, Ont., and are yet only of middle age. Before them, it will be seen, there yet in all human probability stretches a long line of successful years; and as that success must only come, as before stated, as a result of the average prosperity, of which the building trade is the barometer, one can readily wish the firm of J. W. Paterson & Bro. the success its enterprise fully merits.

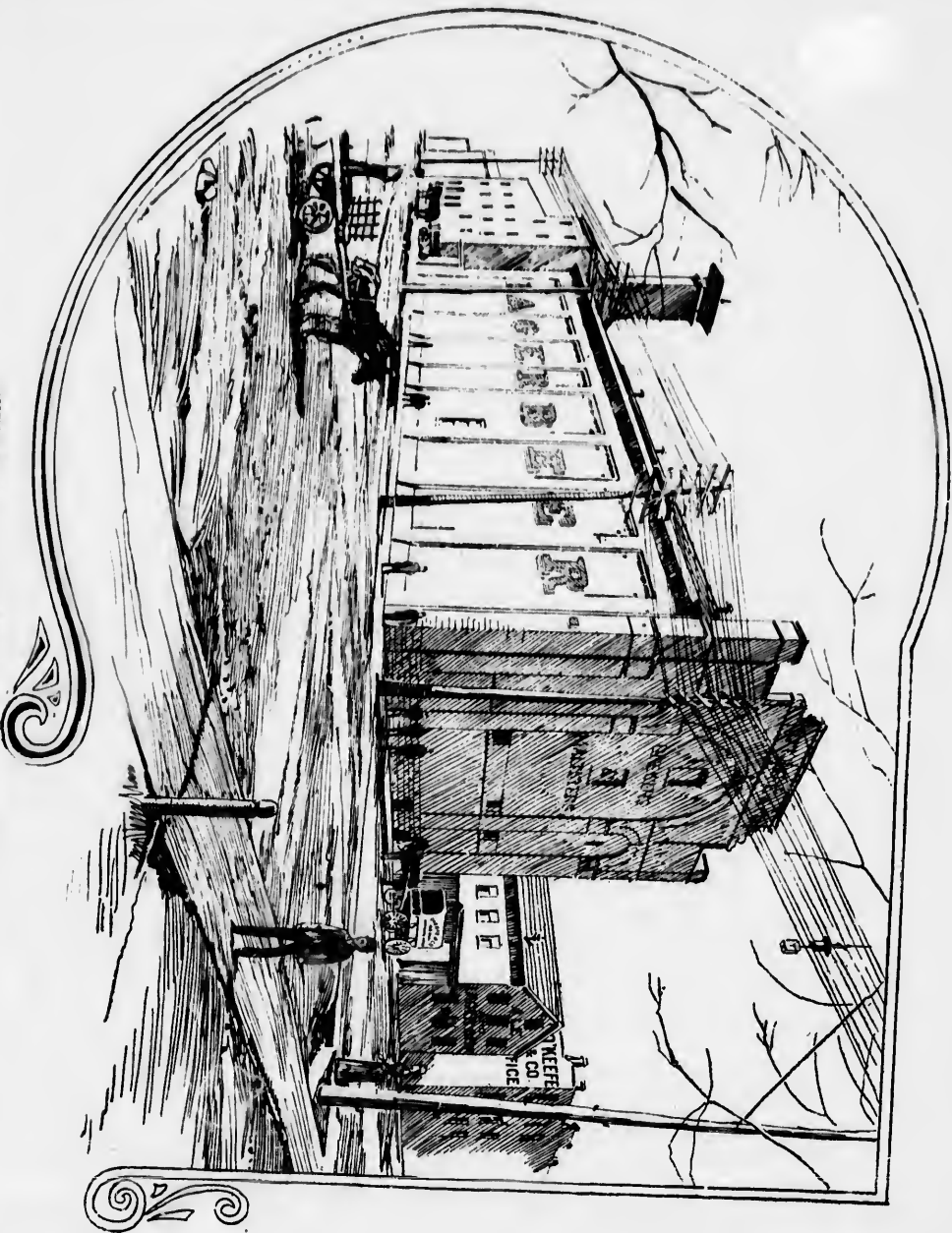
THE WESTERN CANADA LOAN AND SAVINGS CO., the Hon. George W. Allan, Speaker of the Senate, President; George Gooderham, Esq., Vice-President; Walter S. Lee, Esq., Managing Director; 76 Church Street.—The Western Canada Loan and Savings Company is conceded to be one of the best illustrations in the Dominion of those sound, conservative financial principles which ensure the greatest measure of material prosperity, coupled with the most beneficial results to its customers. The Company was incorporated in 1863, and has now a subscribed capital of \$3,000,000, of which \$1,500,000 has been called and paid up. The Company has enjoyed as continuous and solid prosperity as any similar concern in Canada, which is mainly due to the excellence of its management and the care taken to make only absolutely safe investments. The Company's debentures issued in sums of from \$500 upward are deservedly popular both in the British and Canadian money markets, and a total of over three millions of dollars are now invested therein. The Company's investments aggregate the enormous sum of nearly seven millions, on which for 1880 was earned a profit, after deducting all charges, of \$175,163, and after paying dividends amounting to ten per cent. per annum, the Company has been enabled to carry a handsome sum to the contingent account. The Reserve Fund is now \$750,000, being fifty per cent. on the capital stock of the Company. The shares are very firmly held, and are seldom put on the market by its holders. The stock is quoted at from 180 to 185 on the Toronto Stock market from time to time. The Company has paid its uniform ten per cent. dividend for twenty-seven years. This state of things reflects the highest credit on the Officers and Board of Directors, who are as follows: the Hon. George W. Allan, Speaker of the Senate, President; Geo. Gooderham, Esq., Vice-President; Thomas H. Lee, Esq., Geo. W. Lewis, Esq., Alfred Gooderham, Esq., the Hon. Sir David Macpherson, K.C.M.G., and Walter S. Lee, Esq., Managing Director, the last named having capably performed the important duties of his position since 1864, with credit and honour to himself, and with most valuable results to the Company. The Company allows the highest current rate of interest on deposits, while its debentures are much sought after as a safe and profitable mode of investment. It loans its moneys on improved real estate and farm lands in this Province and Manitoba only, and the care taken to place these loans has largely contributed to the Company's remarkable prosperity.

O'KEEFE & CO., Brewers and Maltsters, Cor. Gould and Victoria Streets (St. James' Square).—One of the most important and steadily growing industries in Toronto is the brewing of ale, porter and lager. In this connection special reference is made in this mercantile review to the reliable firm of Messrs. O'Keefe & Co., brewers and maltsters, whose brewery, etc. (of which an illustration is given on the opposite page), is located on the corner of Gould and Victoria Streets (St. James' Square). This business was established many years ago, and in 1860 Messrs. Eugene O'Keefe and George M. Hawke assumed control, having purchased the property, which they have greatly improved and enlarged. The plant comprises six brick buildings from one to five storeys high. The various departments are fully equipped with modern apparatus, appliances and machinery, operated by steam-power. Here sixty-three skilled workmen are employed, and the trade of the firm extends throughout all sections of Ontario and Quebec, and is extending to the North-West Territory. All the malt used by the firm is of their own manufacture, made from the best barley. They import large quantities of English and Bavarian hops, and these are handled in such a careful and scientific manner as to result in the production of ale, porter and lager that have no superiors for quality, purity and flavour in any country, and this fact is conceded by the public at large; and also that they contain rare tonic and strengthening properties, and are great favourites with retailers, families and a critical public. There is an extensive bottling department on the premises. The sales for the past year amounted to 35,000 barrels. Mr. O'Keefe has resided in Toronto the greater part of his life. Both Messrs. O'Keefe and Hawke are popular members of the Board of Trade and other organizations, and are highly regarded in trade circles for their business skill and integrity. Mr. George M. Hawke retired from the business in 1883, his interest being assumed by his son, Mr. Wildmer Hawke, who is a native of Toronto; and under Mr. O'Keefe's instruction he has become a practical brewer. This firm has many advantages which others do not possess, viz., the members of the firm personally superintending the brewing of their ales, porter and lager beer from the mashing process to the racking off, and their watchful eye is the best safeguard against adulteration or carelessness of any kind.

AMERICAN OIL CO., No. 29 Adelaide Street West, Toronto, Dealers in all American Products of Petroleum; Jas. McLaughlin, Manager.—The American Oil Company is a branch office of the Cleveland Petroleum Company of Cleveland, O., the largest concern of its kind in America. It is conducted on a large scale, and well represented by the American Oil Company, the operations of which are carried on under the immediate directions of Mr. James McLaughlin, who has had many years' practical experience in the trade. This company imports direct, and manufactures all kinds of Lubricating oils, including Engine, Cylinder and Machine Oils. Their Cylinder Oil is manufactured from pure "Franklin Stock," having 30 degrees Fahr. Cold test, and 600 degrees Fahr. Fire test. They also make a specialty of a No. 1 White Lard Compound Wool Oil, which will scour out of any goods with less soap and less labour than any oil heretofore placed before the Canadian Woollen Manufacturers. They also handle Denosoline (superior to Vaseline), manufactured exclusively by the Cleveland Petroleum Company, under the supervision of its manager in Cleveland, Mr. H. M. Brown, one of the greatest specialists in petroleum products in America, and one whose name is familiar the world over. Denosoline is superior to Vaseline as a basis for all ointments, and is the purest and most perfect petroleum jelly on the market. Taken internally it will furnish instant relief, and is a speedy cure for coughs, colds, hoarseness, sore throat, catarrh and asthma, and is used by the leading physicians and surgeons of the world. It has a melting point of 98, 104, 115, 120 to 123 degrees Fahr., is not affected by the atmosphere, and is unchangeable in any climate. Another specialty of the Company is the American Diamond Boiler Compound, widely known as the only valuable "Boiler Purger," and which is everywhere highly indorsed and recommended. The trade is diffused throughout the Dominion, and is steadily increasing in volume. The premises occupied at No. 29 Adelaide Street West cover an area of 20 x 100 feet, and every facility is at hand for satisfactorily meeting the demands of the trade. Mr. McLaughlin is a native Canadian, a young man of energy, and is favourably known in commercial and financial circles. All orders or communications receive prompt attention.

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O'KEEFE & CO.'S BREWERY AND MALT HOUSES.
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GALL, ANDERSON & CO., Hardwood Lumber Merchant; Office: Corner of Niagara and Tecumseth Streets.—The leading representative manufacturers of and dealers in hardware lumber in this section are Messrs. Gall, Anderson & Co., the co-partners being Mr. George Gall and Mr. J. O. Anderson. This business was established in 1875, and the partners bring to bear special qualifications for the discharge of the onerous duties devolving upon them, having ripe experience, soundest judgment, and perfect facilities at command. They are the recognized leading authorities in this branch of trade, and supply dealers, contractors and builders all over the Dominion. They have a large saw mill in operation at Burke's Falls, Ont., fully equipped with improved machinery. They manufacture the best grade of American oak, walnut, whitewood, mahogany and quarter-cut maple, beech, ash, and other cabinet hardwoods. Their premises at Niagara and Tecumseth Streets are very extensive, there being large yards for the storage of lumber, and the finest manufacturing facilities. The main building is a four-story brick, 65x100 ft. in dimensions, with a three-story brick building in rear. The planing mill outfit is one of the most complete in the country, and includes all machinery for the manufacture of doors, sash and blinds, mouldings, etc. The firm always carry an immense stock of lumber, and include mahogany, ebony and other tropical woods. Their product is universally esteemed for its high standard of excellence, and no concern more worthy sustains its reputation. The firm make a speciality of fine hardwood flooring, doors, and window frames, wainscoting and interior trim generally. Substantial inducements are offered both as to price and quality, while the firm give close personal supervision to the work of manufacturing. They employ fully one hundred hands in the various departments, and are annually enlarging their trade, based strictly on the merits of the best grades of hardwood lumber, and which is preferred by our leading builders, architects and dealers. Messrs. Gall & Anderson are popular merchants, who have ever retained the confidence of leading commercial circles, and are well worthy of the success achieved.

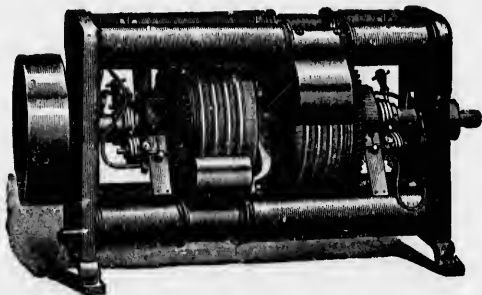
D. PLEWS & CO., Windmills, 503 and 505 Yonge Street.—Although windmills have been in use for hundreds of years, and in a more or less primitive fashion to have filled the bill of usefulness, it is only within the last few years that they have been built upon scientific principles. Much credit for this thoroughness in principle of construction is due to D. Pews & Co., of 503 and 505 Yonge Street, Toronto, whose "Standard" mills have won the highest place in the regard of those who have used them, and are in fact, as well as in name, the "Standard"; tested by which machines of other makes fail to give satisfaction. The "Standard" is the cheapest, not because it is the lowest priced, but because it is the strongest and most powerful and durable, and because it will do twenty-five per cent. more work and give better satisfaction than any other windmill made. D. Pews & Co. make a speciality of windmills for grinding, sawing, elevators, straw-cutters, pumping, suburban water-works, running light machinery and from one man to forty horse-power. Estimates are given for erecting windmills, steam pumps, hydraulic rams, etc.; and the firm keep in stock all kinds of valves used in the business; and an assortment of iron pipe (plain and galvanized) and iron piece fittings. The Pews "Standard" mills have been erected in hundreds of places in and near Toronto, and in fact all over Canada, as they become known and appreciated. In addition to this, D. Pews & Co., manufacture all kinds of ordinary pumps, and, in the patent Eclipse forcing and lifting pump, they are offering the best in the world. There are over 50,000 of the Pews' pumps now in use in the Dominion. Well-digging and repairing done at lowest rates. Cheap stock pumps for shallow wells and cisterns are also supplied. The Eclipse pump is a valuable one, as an examination of its merits will prove. The Eclipse No. 2 has an advantage over any other lever hand-pump in that it has about one inch more stroke with same leverage, and consequently will throw more water with one move of the handle. It costs a little more, but—especially for deep wells from 100 to 200 feet deep—is far ahead of any hand-pump now in the market in the United States or Canada. The new patent adjustable handle for Eclipse patent pumps, whereby the stroke can be lengthened or shortened in a minute, is one of the nearest and most useful improvements made in hand pumps for twenty-five years. It is one of the many inventions made by Mr. Pews. Messrs. Pews & Co. have been especially fortunate in their competition with other makers. Their mills, pumps, etc., took first prize at the Provincial Exhibition in 1878; bronze medal and three diplomas at Industrial Exhibition, 1883; first and second prizes at Markham, 1885;

first at Bowmanville and Newmarket in 1883; and first prizes at Newmarket, Aurora, Milton, Meaford, and, indeed, wherever shown. The business was established in 1868, and Mr. David Pews is now the sole proprietor. He employs from forty to fifty men, and his trade extends over Canada. His factory is located in a frame building in the rear of 503 and 505 Yonge Street, 34x130 feet in dimensions, with ample yard room, machinery, etc., etc. Below will be found the names and post-office addresses of a few of the parties using Pews' "Standard" mills: Corporation of City of Toronto, Ald. Woods, Hon. Alex. Morris Sheriff Mowat, F. Banks, Joseph Jackson, J. F. McLaughlin, A. R. McKinlay, Robert Davies, J. K. Kerr, J. D. Edgar, John Hanlan, Mrs. Durnan, Jas. Fullerton, Sydney Crocker, Prof. Bryce, B. T. Lacon, C. H. Sproule, Ontario Government Treasury Department, and John Gibb, Toronto; Wm. Stewart, West Toronto Junction; Wm. Bruce, Allan Royce and Frank Hayden, Davenport; W. Milburn and J. Graves, Bright; H. Brown, Ratho; W. Pews, Prynor; John Talbot, Doncaster; Colin Skinner, Davisville; W. B. Pierce, W. B. Hill and W. L. Curtis, Fort Erie; George Puller, Brampton; James King, Hickson; L. Kauffman, Cassel; A. Wilson, Woodstock; Pews Bros., Colborne; R. H. Miller, Brougham; George Gerrow, Claremont; E. Butler, Deer Park; Alex. Bryce, Eglinton; Victoria Industrial School, Mimico; Wm. Beatty, Thornhill; Thos. Winters, King; W. Bowman, Little York; Alfred Lee, Eglinton; Robert Davies, Chester, and T. G. Elliott, Ingersoll.

THE CANADIAN RUBBER CO., of Montreal, Manufacturers of Rubber Goods, etc.; Toronto Office and Warehouse, 1 Front St. East and 21 Yonge Street; J. H. Walker, Manager.—The representative and most noted concern in the Dominion extensively engaged in the manufacture of all kinds of rubber goods is that known as the Canadian Rubber Company of Montreal, whose salesrooms in Toronto are located at 1 Front and 21 Yonge Streets. This business was established thirty-five years ago, and eventually it was incorporated, its present capital being \$2,000,000. The factories and grounds at Montreal have an area of four acres. The various departments are fully equipped with the latest improved appliances, apparatus and machinery, operated by steam power, while employment is given to 1,000 hands. The Canadian Rubber Company manufactures largely rubber boots and shoes, and clothing, felt boots, belting, steam packing, engine, hydrant, suction and fire hose, cotton and linen hose-valves, gaskets, car springs, carriage cloths, and hard rubber goods of every description. The Company's goods are unrivalled for quality, reliability, and uniform excellence, and have no superiors in America or Europe, while the prices quoted for them in all cases are as low as the lowest. Orders are promptly filled, and the trade of the house extends throughout all sections of the Dominion. The business in Montreal is controlled by Mr. Francis Scholes, the Managing Director, the Toronto house by Mr. J. H. Walker. In Toronto the warehouse, which is a spacious four-storey and basement building, 40 x 260 feet in area, is fully stocked with a general assortment of the Company's goods, which are great favourites with the trade and a critical public. Mr. Walker is a native of Toronto, and carefully attends not only to the Company's interests, but also to the wants of its numerous customers.

ALFRED E. KENNEDY, Chemist and Pharmacist, 275 Queen Street West.—One of the most successful pharmacists in the city is that of A. E. Kennedy. This gentleman was born in this city, and at an early age fitted himself, by close study, for the practice of the profession of which he has since become a leading member. He inaugurated his present enterprise in 1886. His store is handsomely fitted up with large plate glass front, while the furnishings and fixtures are of tasteful appearance. The laboratory is perfect in its appointments. The stock embraces a carefully selected assortment of fresh and pure drugs, proprietary remedies, toilet and fancy articles, perfumery, druggists' sundries, pure wines and liquors for medicinal purposes, mineral waters, etc. Mr. Kennedy makes a speciality of dispensing prescriptions, compounding extracts, essences, tinctures, lotions, etc. Particular attention is given to compounding physicians' prescriptions and family recipes. Mr. Kennedy makes a speciality of his emulsion of cod liver oil, which is highly recommended for lung diseases. Mr. Kennedy is a graduate of the Ontario College of Pharmacy, and is a gentleman of culture and refinement, highly esteemed for his professional skill and honourable methods.

THE BALL ELECTRIC LIGHT COMPANY OF CANADA, (Limited) Phelps Johnson, Esq., President; W. A. Johnson, Esq., Secretary and General Manager; Office and Factory 70 Pearl St.—Toronto has become justly celebrated throughout the Dominion as the headquarters of the leading system of Electric Lighting, viz., the one that gives the best satisfaction on the most economical basis of operation, and most brilliant and steadiest of lights. We refer to the Ball Electric Light Company (Limited) of Canada, which gives to the Dominion the same facilities as are now enjoyed by the people of the United States. The company was incorporated in 1882, with a paid up capital of \$300,000, and was located at London, Ont., until in 1883 when the growing demands of the company caused their removal to this city. Branch establishments have also been opened in Montreal, St. John, N.B., and Victoria, B.C. The company's factory and office occupy a central location at 70 Pearl Street, a fine four-storey brick building, 40x100 in dimensions, and splendidly equipped throughout with the latest improved machinery and appliances for the manufacture of every description of Electrical Apparatus for Arc and Incandescent Lighting; Dynamos, Motors and Electric Light Supplies. An average force of 50 hands are employed in the various departments, under the superintendence of Mr. J. Norman Smith, an expert in the various branches of electrical engineering, while Mr. W. A. Johnson is the Secretary and General Manager, widely and favourably known in electric and scientific circles. The President, Mr. Phelps Johnson, C.E., is a prominent and respected capitalist, specially qualified for the discharge of the duties devolving upon him, and has the valued support of Mr. W. D. Scott as Vice-President. The Ball Dynamo embodies every valuable feature of other styles, with many exclusively its own. It



double armature dynamos save power, and supply the steadiest and most constant current, while in the Ball Arc Lamps, the carbons are fed accurately and regularly, thus constantly maintaining an even arc, and doing away with the nuisances of sputtering, hissing and flickering common to lights of other systems. The Ball Dynamos, owing to their common sense design and splendid materials, do not burn out, break down or become a source of annoyance to those in charge. The "Ball" is truly named the Economy Arc Light system, and now includes the popular 4 Ampere Dynamo operating arc lamps of 1,000 nominal candle-power. It is preferred to the 2,000 candle power apparatus. The lights on this are the steadiest, purest and brightest known, yet consume less than one-third of a horse power each. This is the light for shops, stores and factories, as the low cost of a plant, and economy of a plant enables more lights to be put in, avoiding shadows, and distributing the illumination all over. The 4 Ampere lights also give the best results in street lighting; Incandescent lamps can be operated successfully from same current. The Ball Dynamo is a model machine; it is light and handy, does not require foundations or bolting down, and requires the least amount of attention and repairs of any in the world. The Ball Arc Lamp is perfection, and what is more, the system is so simple that any mechanic can install and successfully operate it. The company also introduces an Improved Incandescent Lighting system, superior to all others. It is the oldest, the most progressive and responsible Electric Light Company in the Dominion, and refers to hundreds of delighted users of its systems in all parts of Canada, United States, and foreign countries. The company has the benefit of wise and honourable executive management. Its officers are capable and experienced, and Canada is to be

congratulated upon having permanently located in its midst such a leading exponent of electricity as applied to lighting and power purposes. The company have in use five thousand arc lamps, and fifteen incandescent lamps. They manufacture electric motors and power generators, also street railway motor and car trucks, and are contractors for the construction of electric street railroad and power plants.

JOHN PATTON, Boots and Shoes, No. 224 Queen Street East.—A popular and well-known business house in the boot and shoe trade on Queen Street East is that of Mr. John Patton, No. 224. Mr. Patton has now been engaged in the business for the past twenty-four years. During that lengthy period he has enjoyed a standard reputation for handling the most reliable goods at moderate prices, and has always been popular and prominent as a merchant and citizen. His



present new store, which he has occupied since 1877, has a frontage and depth of 20x60 feet, and is always well stocked with all the latest makes in fine and medium grade boots and shoes for ladies', misses', gentlemen's, and boys' wear, in both hand and machine-made goods; also with a full line of trunks and valises, shoulder straps, shawl straps, school bags, etc. Mr. Patton is ever in a position to supply his numerous patrons with all the latest and most fashionable styles in footwear, and can guarantee to give the

fullest satisfaction. He makes a speciality of repairing boots and shoes, and, as he is a practical and experienced man to the trade, he will be found a very desirable gentleman to deal with. Mr. Patton is a native of the north of Ireland, and migrated to Canada 1840. He is a prominent Free Mason, having passed all the chairs in the blue royal arch, and is a past inspector-general of the Toronto District. He is also a member of the Orange Order.

DC. FORBES, Shoes, Trunks, Valises, 157 King Street East.—This is one of the most popular boot and shoe stores in Toronto. It was established in 1877 by the present proprietor, who has built up a large and influential patronage, drawn from among the best classes of society. The store is handsomely fitted up, and here can be found at all times a complete assortment of fine and medium grades of boots, shoes, rubbers, slippers and gaiters, for ladies', gents', misses', youths' and children's wear. These goods are purchased direct from the leading manufacturers of Quebec and Ontario, and are unexcelled for style, durability and general excellence, while the lowest prices prevail. Mr. Forbes also deals extensively in trunks, valises, bags, etc., which are offered at prices that defy competition. He is a native of Inverness, Scotland, about fifty years of age, and has ever maintained a reputation as being one of the most honourable and reliable boot and shoe dealers in the city.

DEVONSHIRE DAIRY CO., Milk, Cream and Butter, 115 Queen Street East. A. Hopkins, Manager and Proprietor.—A reliable and popular concern in the milk trade in Toronto is that known as the Devonshire Dairy Company, No. 115 Queen Street East, of which Mr. A. Hopkins is the popular and energetic proprietor. Mr. Hopkins established this business in 1885, since which he has built up a liberal and influential patronage in all sections of Toronto and its vicinity. The shop is 20x40 feet in area, with large shed in rear, with engine, churn, and centrifugal separator, and is a model of neatness and cleanliness. Mr. Hopkins deals largely in milk, cream, buttermilk, skim milk, and creamery butter, which are promptly delivered to all parts of the city. A speciality is made of whipped cream; purest and best milk and butter are handled, while the prices are as low as the lowest. Mr. Hopkins employs ten men and several light wagons, and makes a speciality of supplying schools and picnics with ice cream and milk at very low rates. He is a native of England, a man of energy, industry, and integrity, and is bound to succeed in anything he undertakes.

H. WILLIAMS & CO., Slaters and Felt Roofers, Manufacturers and Dealers in Roofing Material; Office: 4 Adelaide Street East; Telephone 511.—The business of the roofer is an important one, and among those prominently identified with it in this city none are more qualified to execute work in this direction than Messrs. H. Williams & Co., slaters and felt roofers, and manufacturers and dealers in roofing material. The co-partners, Mr. H. Williams and Mr. C. B. Jameson, are experienced practical men, and have been associated since 1888, the business having previously been established in 1881 by Hodge & Williams, who were succeeded by Mr. Howard Williams a year later. He conducted the operations until two years ago, when he was joined by Mr. Jameson. The office of the firm is at No. 4 Adelaide Street, and the yard, storeroom, etc., at St. S3 Esplanade. The premises are 40 x 200 feet in area, and arranged with an especial adaptability to all the purposes of the business. Estimates are furnished for slate and felt roofs, contracts entered into, and orders promptly attended to. The firm make a specialty of roofing churches, dwellings, depots, etc., and slating church spires in blue, black, and coloured slates. Competent workmen are employed, whose operations are carefully supervised. Messrs. Williams & Co. manufacture and deal in slate, and also roofing, slaters' and deafening felt, carpet paper, building paper, roofing pitch, liquid asphalt, coal tar, lake gravel, etc., and are sole proprietors of Williams' felt slate roof, and sole agents for Warren's Anchor Brand Asphalt roofing. Mr. Williams, who is a native of Ohio, has been in Toronto for twelve years, and has the entire charge of the business in this city. He is assisted by Mr. L. A. Wisner, a practical man who superintends the slating branch of the business. Mr. Jameson is also an Ohioan. He resides in Buffalo, N.Y., and has charge of the branch establishment which was opened there in 1888.

SAFETY BARB WIRE COMPANY, Manufacturers of Shield Steel Barb Wire, and Steel Staples, Nos. 44 and 46 Princess St.; H. H. Ross, C. E. Ross, A. R. Beers, Proprietors.—At the present day barb wire has come into general use, and makes a cheaper fence than wood, and is far more durable, effective and serviceable. In the production of this class of wire the successful and progressive Safety Barb Wire Company are extensively engaged. They are the manufacturers of Shield Steel Barb Wire and Steel Staples. This business was established in 1890 by Messrs. H. H. and C. E. Ross, and A. R. Beers, and already their trade extends throughout all sections of the Dominion. They intend within one year to erect extensive buildings, the various departments of which will be fully equipped with special machinery and appliances, operated by three steam engines, one of which will be of 500 horse-power. A large number of skilled hands will be employed, and the works will be the finest of the kind in Canada. The wire of the Safety Barb Wire Company has no equal as a fence for stock generally, and is manufactured under the oldest existing valid patents, while its price is as low as the lowest. The proprietors are widely known and esteemed as enterprising and honourable business men, and their future prospects are of the most favourable and encouraging character. The general management is under the supervision of Mr. Edwin A. Beers, who is a gentleman of extended experience in this business, and is considered an expert manager in this line. He comes from a family of business managers, some of whom are managers for the largest corporations in the United States. From the start the Safety Barb Wire Company has had a most effective management and all who are interested in the concern are highly pleased with the success of their year's business.

P. G. GODARD, Fine Art Furniture, 488 Yonge Street.—In this age of wealth, enterprise and refinement the demands of all classes of the community are more exacting than ever before. This fact is evident in every branch of trade, but in none so much as in those devoted to fine upholstery work, art furniture, etc. A leading house devoted to this trade in Toronto is that of P. G. Godard, late of Godard & Elgie, manufacturer of upholstery goods. This establishment was founded in 1872 by Messrs. Godard & Cullister, and was carried on by them until 1881, when Mr. Cullister retired and Mr. F. G. Elgie succeeded him, under the firm name of Godard & Elgie; and in 1886, on the withdrawal of Mr. Elgie, the present proprietor succeeded. Mr. Godard is a native of Brighton, England, and a resident of this city since 1869. He is a thoroughly experienced business man, and his business extends through Ontario, Quebec and Manitoba. The premises occupied comprise a three-storey brick building and the upper floors of the adjoining building, all fully equipped with every facility for the display of the large assortment of wares and their inspection by patrons, while in the rear is a large workshop, supplied with all the latest appliances. A staff of skilled workmen are given employment. The stock carried embraces everything that is new and desirable in finely upholstered art furniture, cabinet furniture, bronzes and decorative articles; also the best grades of art furniture for parlours, drawing rooms, boudoirs, etc. Upholstering and the making of fine cabinet ware to order are executed in the highest style of art at most reasonable figures. Having superior connections with the most celebrated houses in this line, and purchasing direct from manufacturers, Mr. Godard is prepared to offer inducements that are not easily obtained elsewhere.

PETER MACDONALD, Grocer, No. 120 Church Street.—In the whole range of commercial enterprise no interest is of more importance than that representing the sale of groceries. This fact is



recognized and appreciated by all thoughtful and intelligent people. In this connection we take pleasure in calling the attention of our readers to the widely-known and reliable house of Mr. Peter Macdonald of No. 120 Church Street. This business was inaugurated in 1860 by the present proprietor, at the above address, and its management being characterized by energy and ability, Mr. Macdonald has from the start enjoyed a prosperous trade. He occupies and owns the commodious four-storey brick structure at the address indicated, utilizing the first floor and basement for business purposes. Here an art stock is constantly carried, embracing the choicest foreign and domestic staple and fancy groceries of every description, specialties being made of fine grade teas, pure coffees and spices, also choice fruits in their seasons. Mr. Macdonald, who is a native of Scotland, has resided in this city since boyhood. He is familiarly known throughout the community, is a member of the Masonic Order, and is now serving his third term as alderman from St. Matthew's Ward.

In this age of all classes of life. This fact is such as in those leading household articles of Godard's establishment was carried on by Godard succeeded in the with- r. Godard is a success of 1869. He business extends occupied com- the adjoining ay of the large in the rear is es. A staff of ized embraces art furniture, e best grades c. Upholster- cuted in the perior connec- chasing direct cements that

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ELECTRICITY POPULARIZED.—THE OWEN ELECTRIC BELT AND APPLIANCE COMPANY.—That electricity is life is now recognized as a vital truth by all scientists; and life produces life. It is the mightiest force within the human body, and whenever any part of this power becomes either disturbed or absent, too excessive in one part or diminished in another, the result is disastrous to the health. A short time since one of our leading ministers, during his Sunday evening discourse, predicted most truthfully that "Electricity would cure more diseases in the next ten years than all the drugs to be found in the whole range of medicine." The master triumph of this great science is "The Owen Electric Body Battery," invented and patented by Dr. A. Owen, of Chicago, who is recognized as one of the ablest electricians on the continent, and whose Electric Belt has no equal in this or any other country. It gives a continuous current of galvanic electricity, which can be regulated both in quantity and intensity, and applied to any part of the body. It can be worn at any time, during working hours or sleep. Any person of ordinary intelligence can, with this body battery, successfully treat chronic and many acute complaints. Any sluggish organ may by this means be roused to a healthy activity, thus checking the disease before it gains a firm hold on the system. The Owen Electric Belt is specially efficacious in all nervous and rheumatic troubles, and in ninety-five cases out of every hundred a permanent cure is effected, even after the physician utterly fails to afford relief. Dr. Owen, who is a thorough electrician, invented the first electric belt that had more than two electrodes. He also invented the first belt where the current can be so controlled that a child can wear the same belt as a man. The company was incorporated about three years ago, with a cash capital of \$50,000, and is thoroughly reliable. Their goods are all covered by patents in the United States, Canada and continental Europe. The company's trade mark is the portrait of Dr. A. Owen, embossed in gold on every belt and appliance manufactured by them. All others are only imitations of the genuine Owen Electric Belt, that has stood the test of years. So great has the demand become for their electrical appliances in Canada, that a branch has been opened at Toronto, Ontario, with the same facilities for manufacturing possessed at head quarters. The Canadian business is under the management of Mr. G. C. Patterson, for over twenty years a resident of Toronto, who will be pleased to forward illustrated catalogue of testimonials to any address, and give any information required relating to the business. The offices and factory are at 71 King Street West.

PETER D. COLLINS & CO., House Furnishings, Carpets, Furniture, etc., No. 109 Queen Street W., Toronto, Ont.—Few branches of commercial industry have contributed more to domestic refinement, comfort and pleasure than those that are engaged in the sale and manufacture of furniture, house furnishings, etc. A comparatively new house devoted to this branch of trade in Toronto, and rapidly winning its way to a foremost position is that of Messrs. Peter D. Collins & Co., dealers in house furnishings, carpets, furniture, etc., whose popular headquarters are centrally located at No. 109 Queen Street West. The members of the firm are Messrs. P. D. Collins and John Vill, both young men, and natives of this city, and having a wide range of experience in this line of trade, they organized this enterprise in 1890. They have developed a large and substantial trade. The premises utilized are commodious, comprising a three-storey and basement brick structure, which is attractively arranged into departments and provided with every convenience to meet the requirements of their constantly increasing business. The stock carried is full and complete, and embraces everything in the line of household goods. The first floor is devoted to office and sales purposes, and contains a fine assortment of the numerous wares in stock, while the second floor is used for furniture exclusively, and the third for carpets, etc. Here will be found elegant and handsome styles of art furniture in parlour, drawing-room, library, hall, bed and dining-room suites, also lounges, standing and folding beds, plain and extension tables, rocking and arm chairs, tete-a-tetes, bent-wood chairs, besides a full line of the less expensive goods, for kitchen and ordinary uses. The stock also includes spring beds, mattresses, bolsters, pillows, blankets, and comfortable. The stock of carpets includes the latest patterns in Wiltons, Moquettes, Axminster, single and body Brussels, tapestries, ingrain; also druggetts, cocoa and rush matting, door mats, rugs, etc., also curtains, window shades, with their fittings, draperies, portieres, lambrequins, oilcloths, linoleum, besides a full line of clocks, pictures, wood, willow, iron, china, queens, glass and crockery ware; in fact everything required in house furnishing. A

specialty is made of upholstery work to order, for which purpose experienced workmen are given employment. The goods sold are the productions of the best manufacturers, and are unsurpassed in quality, while the prices are very reasonable. Messrs. Collins and Vill are pleasant, enterprising men of excellent business ability, and justly merit the success they have achieved.

H. C. SYMONS, Butcher and Dealer in Provisions, 437 Yonge Street.—One of Toronto's best known butchers and general provision dealers is Mr. H. C. Symons, 437 Yonge Street, who began business in 1885 on Gerrard Street, and removed to his present eligible and commodious premises in 1888. This is a neat, clean, first-class establishment; one of the best of its kind in this city, and one where customers are assured of getting a superior article at lowest prices. The stock includes choice meats, poultry and general provisions; prime lard, fine butter, cheese, eggs, vegetables and table delicacies of all kinds. Three courteous assistants are in attendance, and all orders receive prompt attention; and, altogether, an excellent trade is done. The store is 25x50 feet in area, is admirably arranged, and is equipped with every convenience. Mr. Symons is a Canadian by birth, is highly esteemed by the community, and maintains a high reputation for dealing only in first-class goods at reasonable prices.

HERINGTON BROS., Hatters and Gents' Furnishers, Corner of Queen and Sherbourne Streets.—The gents' furnishings and hat dealers' trade is ably represented by many prominent houses in Toronto, chief among which is that of Messrs. Herington Bros. It was founded in 1887 by Messrs. A. E. and P. R. Herington, two young men, natives of England, but residents in Canada since their early youth. The excellence of the goods handled and their liberality and moderate prices have combined to attract a widespread, fashionable patronage. The premises, located in Lamb's Block, comprise the first floor and basement. The store which is 22x55 feet in dimensions is elegantly fitted up, the furnishings being remarkable for the taste displayed in their selection. The stock is large and costly, and comprises everything in the lines indicated. The hat and cap department contains all the leading styles and shades in headgear, from the costliest silk hat to the tourist's fore and aft. A specialty is made of the silk and Derby hats, from the celebrated house of Christy of London in the latest London styles, and at remarkably low prices. The gentlemen's furnishing department is replete with the latest novelties, and the house has gained an enviable reputation for the perfect fit of their custom-made dress shirt. Three courteous assistants are employed. The Messrs. Herington are active and enterprising young business men, and are popular in both social and commercial circles. Mr. A. E. Herington is a prominent member of both the Society of the Sons of England and the Order of Foresters.

DAVID L. GORDON, Watchmaker and Jeweller, No. 73 Queen Street West.—A prosperous and reliable house, devoted to the jewellery trade in Toronto, rapidly winning a most enviable reputation for its productions and straightforward business methods, is that of Mr. David L. Gordon, whose establishment is located at No. 73 Queen Street. This enterprising gentleman was born in Germany, and has been a resident of Toronto for a number of years. Having a thorough knowledge of this trade in all its branches, acquired by many years' practical experience he inaugurated this establishment in 1889, and has won a patronage such as is not accorded to some older houses in the same line. His store is of ample dimensions, attractively fitted up, and the stock carried is full and complete. It embraces a fine assortment of gold and silver watches, elegant diamonds, pearls, rubies, emeralds and other precious gems, mounted in exquisite and original styles; wedding, engagement and souvenir rings, jewellery of all kinds; French, Swiss and American clocks, solid gold, silver and plated wares; spectacles, eye-glasses, fenses, opera glasses, and other optical goods; besides a full assortment of art novelties in gold, silver, bronze, zypress, etc. These goods have been selected to meet the wants of a first-class trade, and are unsurpassed in quality, beauty and workmanship. Attached to the store is a fully equipped workshop, in which skilled workmen are given employment, and any special design in this line of business is executed in the finest style of workmanship. A specialty is the repairing of fine watches, clocks and jewellery, and all work is warranted to give satisfaction.

HARVARD CHAIR CO., 67 Adelaide Street West, Toronto, T. N. Clark, Manager. Head Office and Factory: Canton, Ohio; Foreign Office: 12 Bloomshury Sq., London, Eng.—The Harvard Surgical Chair Company, of Toronto, manufacturers of the "Harvard" Physicians' and Surgeons' Chair, and the Case Dental Chair, is a branch of a manufacture of Canton, Ohio. It was incorporated in Canada in 1890, with a capital of \$1,000, with T. N. Clark, manager, and has already succeeded in making a large business, and creating a wide interest in the specialties of this Company. It is located on the second floor of the four-storey brick building, 40x60 feet in extent, and has steam-power supplied from other sources for running its machinery, while several skilled hands

are employed. The effect of the "Harvard" chair as a part of the furnishing of a surgeon or physician's office is really to furnish it with an operating table, couch, lounge and easy chair combined. It is absolutely indispensable, and no physician or surgeon has seen the "Harvard" without being seized with the desire to keep it. The "Harvard" Physicians' and Surgeons' Chair was the one with a belief on the part of its inventor that it was practicable to combine in a single chair all the movements and

positions before divided amongst the many chairs, tables and lounges; to embody in one the ready means of attaining every position desirable in the practice of the surgeon, the gynecologist, the oculist and aurist. The object of the "Harvard" is to render it possible for the general practitioner, so far as the attainment of movement and position is concerned, to have the facilities for as complete and thorough diagnosis and treatment as the specialist. It is simple in its operation. There are no cogs or cog wheels; no cranks or levers; no complicated parts; there is no necessity for lifting the patient into position; no need to make a treadmill operation of lifting the patient; and there are no ratchets to rasp the nerves of sensitive patients. In short the objections found in the other chairs and tables have been eliminated, and present to the profession in the "Harvard" the product of mechanical genius, aided by a most careful study of the positions and movements required. The "Harvard" is the only surgical chair capable of rotation; the only one capable of the lateral motion, Sim's position; it is the only surgical chair capable of the backward inclination; the only one capable of the hip elevation or of the arm support; the only one capable of being adjusted to any height; it is the only chair devoid of cranks and noisy ratchets; it is the only chair that is perfectly balanced and capable of being operated with ease; features recognized by the practitioner as most important. With these advantages the "Harvard" has attained a position in the profession wholly unique. As a consequence some of the manufacturers of other chairs began imitating it, and have in consequence fallen foul of legal trouble. The testimonials to the value of the "Harvard" are striking and peculiar, and possibly one of the best testimonials is found in the following list of recent purchasers:—Surgeon General Hamilton, Marine Hospital Service, U.S. Navy, Washington; Gen. T. Beall, Captain and Acting Assistant Medical Purveyor, U.S. Army; C. H. Hall, U.S. Naval Hospital, Yokahama, Japan; Thos. Hunt Stuckey, Professor of Surgical Pathology, Hospital College of Medicine, Louisville, Ky.; Sister M. J. Phelan, Superioress Roman Catholic Hospital, Ottawa, Ont.; Dr. J. T. Cole, Tokyo, Japan; Dr. Ralph Warrell, Sidney, N.S.W.; Dr. Herbert Rendall, St. John's, N.F.; W. A. Verge, M.D., St. Roch, Q.; W. H. Macdonald, M.D., Antigonish, N.S.; J. C. Meahan, M.D., Bathurst, N.B.; Murray MacLaren, M.D., St. John, N.B.; C. M. McDonald, M.D., Binghampton, N.Y.; J. M. Deacon, M.D., Milltown, N.B.; C. M. Galloway, M.D., Secretary Board U.S. Examining Surgeons, Xenia, O.; J. F. Gillis, M.D., Summerside, P.E.I.; D. G. Storms, M.D., 102 Merrick St., Hamilton, Ont.; Jos. M. Thompson, M.D., Medical Supt. of Seminaries, etc., Tahlequah, I. T.; H. H. Clark, M.D., Member State Board of Examiners, McGregor, Iowa; L. H. Martin, M.D., President Broome County Homeopathic Medical Society, Binghamp-



ton, N.Y.; Emdon Fritz, M.D., Digby, N.S.; Dr. J. J. Powers, Sidney, N.S.W.; Claude Van Bibber, 26 West Franklin St., Baltimore, Md.; N. S. Fraser, M.D., St. John's, N.F.; A. D. Boyle, M.D., Carbonear, N. F.; K. D. McKenzie, M.D., St. Johns, N. F.; John Geo. Duncan, M.D., Brigus, N.F.; W. M. Scott, M.D., Treherne, Manitoba; Dr. N. H. Morrison, 23 S. Spring Street, Los Angeles, Cal.; Drs. McSwain & Dearden, Victoria, British Columbia; Dr. Robert Pollock, Glasgow, Scotland; Deur N. Manolescu, Professor d'Ophthalmologie a l'Universite de Bucarest, Roumania.

D. G. ROBLIN, 228 Yonge Street, Manufacturer of and Dealer in Men's Fine Furnishing Goods.—This popular house was founded in 1889 by Mr. Roblin, and, by supplying his customers with the best goods and charging reasonable prices, he soon rose in the estimation of the public, and now holds an enviable position in the community. His elegant store, having a frontage and depth of 20x60 feet, is one of the most attractive in this section of the city, and the stock equals that of any similar establishment in the neighbourhood. All of his goods are of the latest and most fashionable styles, and the hosiery, underwear, scarfs, cravats, gloves, umbrellas, shirts, and other goods in the gentlemen's furnishing department are as durable and useful as they are elegant and beautiful. The great specialty of this house is the manufacture of flannel, French, cambric, Oxford and dress shirts to order, although excellent shirts may be obtained ready-made. Mr. Roblin is noted for his shirts, which when made to order are guaranteed to fit, and in every respect to satisfy the most critical. He does a first-class business, and in his establishment will be found all the latest novelties for gentlemen's wear. Mr. Roblin is a native of Trenton, Ont., and has lived in Toronto for the past five years. He is a courteous, painstaking, and strictly honourable manufacturer and dealer, and as such we fully endorse him.

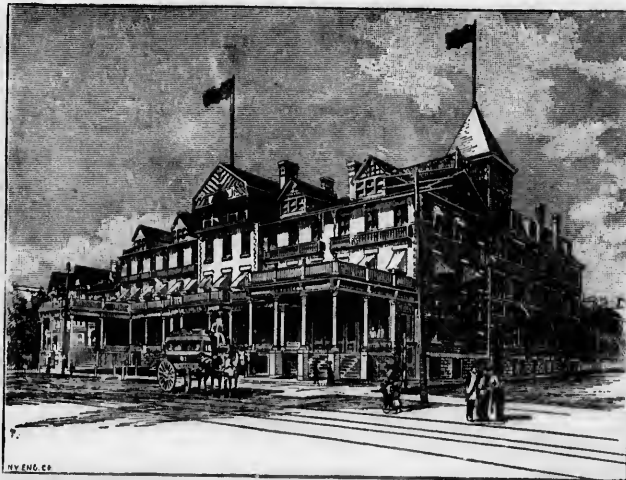
ROSEBRUGH SONS & CO., Manufacturers and Dealers in Builders' and Shelf Hardware; Galvanized, Tin, Sheet Metal and Furnace Work, 278 Queen Street West; Telephone 1910.—The old established and thoroughly representative house of Messrs. Rosebrugh Sons & Co., manufacturers and dealers in builders' and shelf hardware, was founded in 1860 by Mr. William Rosebrugh, at Bothwell, Ont. In 1885 a branch was established in Toronto, and the present firm name assumed, several new members being admitted, viz.: Mr. Rosebrugh's two sons, Me srs. F. N. and Charles Rosebrugh. The firm thus continued until 1890 when the latter gentleman retired from the business, which has since been continued by the two remaining members. The Bothwell House has always remained under the control of Mr. William Rosebrugh, the Toronto branch being conducted and managed by his son and partner. The latter is centrally located at No. 278 Queen Street West, and occupies a three-storey brick building with basement 25x125 feet in dimensions. These premises are neatly appointed and well ordered, Mr. Rosebrugh exercising close personal supervision over every department, while a force of ten skilled and active assistants are employed. A vast and varied stock is constantly in store, comprising builders' and shelf hardware of all kinds, mechanics' tools in great variety, machinists' and blacksmiths' supplies, steel, iron, nails, rivets, screws; best English table and pocket cutlery, plated ware and shelf goods; kitchen utensils and household specialties; stoves, stove boards, drains, pipe, a complete assortment of lamps and lamp goods, American and Canadian coal oil, japanned and tinware, clothes' wringers and washers, woodenware, brooms and brushes, bird cages, hooks and cups, paints, oils and varnish, turpentine; pine and coal tar, asphaltum, tin, brass, copper and sheet iron ware, children's carriages, refrigerators, silver plate, etc., etc. Galvanized iron, tin, sheet metal, and furnace work, roofing, guttering and plumbing of all kinds are made specialties of and given particular attention. Estimates are furnished and contracts undertaken for this kind of work, which is executed in the most workmanlike manner, and satisfaction is in every case guaranteed. The trade is very large, extending over the whole city and neighbourhood. Mr. W. Rosebrugh was born in this Province. His son, under whose able management the Toronto branch has grown to great importance, is a native of Paris, Ont. He is an enterprising and active young man, and is highly esteemed in all social and business circles.

JOHNSON, Livery, 713 Yonge Street—This is among the best equipped livery and boarding stables and funeral furnishing emporiums in this section of the city. It was established in 1886 by Mr. Johnson, and has proved very prosperous. The premises occupied comprise a large building, supplied with every convenience, and completely equipped throughout. A large and efficient staff of stablemen and drivers are regularly employed. A large number of horses are kept on board, while elegant carriages, buggies and light-waggons are in regular service. The office is connected by telephone, and all orders receive prompt attention. Carriages are furnished for any part of the city and suburbs at reasonable rates. Mr. Johnson is also a general furnishing undertaker, and gives all work in this line the most efficient attention. Mr. Johnson was born in England, came to Canada in 1871, has resided in Toronto since that date, and for thirteen years was in the service of Mr. Wordheimer. He is a gentleman of courteous manners, energy and enterprise, and fully merits his prosperity.

THE ARLINGTON, E. M. Mathews, Manager, Corner King and John Streets.—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 among the cities of the Dominion. No more perfect establishment of the kind can be found from Halifax to Victoria than the recently reorganized and renovated hotel located at the corner of King and John Streets, and known as the "Arlington." It came into the possession of the present owner during the current year, who has not only re-christened it as to nomenclature, but absolutely remodelled it as to interior appointments from roof to cellar. It is easy of access to the railroad and street car lines, commands a noble view of the picturesque Toronto Bay, while it is directly central to the leading business houses, theatres, clubs, and points of interest in the city and its environs, so that its guests enjoy a multiplicity of conveniences of a local character that are in themselves a great attraction. The Arlington contains two hundred and twenty-five rooms, and is capable of accommodating with ease some three hundred and fifty guests, and enjoys, under the new régime, the very highest of reputations with the most influential and desirable class of transient and permanent patrons. 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 luxuriantly equipped, while the offices are fitted up in attractive style. The appointments, fittings and furnishings are of the highest class and absolutely complete, and reflect the utmost credit upon the good judgment of the proprietor. The building is a splendid four-story brick structure, admirably equipped with all the latest improvements, including steam heat, elevator, fire escapes, electric bells and lights, and electric fire-alarm, and every other invention that can possibly ensure the comfort and safety of guests and patrons. The dining-room is perfect in all its appointments, and the cuisine is not surpassed by that of any similar establishment in the "Queen City." The bar is stocked with all the finest wines and liquors that the most fastidious connoisseur could possibly desire, while smoking, reading and billiard rooms, barber shop, news stand and telephone are provided exclusively for the accommodation of guests. In short, the Arlington is in every respect a model house, affording the comfort and seclusion of a home, coupled with the luxuries and conveniences of the modern, first-class hotel. The active management of the house devolves upon Mr. E. M. Mathews, a gentleman in every respect endowed both by natural tact, uniform courtesy and lengthy experience to render the future of the Arlington a successful one, and assuredly so, beyond the peradventure of a doubt.

E. LEADLAY & CO., Sheepskin Pullers and Dealers in Wool, Hides, Skins and Grain. Office : 87 Front Street East; Factory: 753 Queen Street West.—A business that is one of the oldest in the world's history, next only to the traditional fig-leaf sewing

operation, is that of sheepskin pullers, and dealers in wools, hides, skins and grain. It is a business that never grows old with age, but in its modern development only shows new features which call forth the latest and best ideas of human skill and taste. Messrs. E. Leadlay & Co. doubtless fully realize this, as the demands for various wools increase, and as the uses to which hides and skins are yet more thoroughly developed. Keeping pace with the march of improvement always, the firm has reached the position of one of the leaders in its line. The business was established about twenty-six years ago by Mr. E. Leadlay, and by him run alone until 1885, when Mr. Thomas Hooks was admitted, and the firm received its present title. In their sales-rooms at 87 Front Street East, about six persons are employed in the handling of the goods. The premises here consist of a three-story brick building, 40x120 feet in dimensions. The factory at 753 Queen Street West consists of a large two-story brick building, employing fifteen to twenty men. Here the sheepskins are dressed, and the wool washed and packed. The building covers a space of 40 x 150 feet. The trade of the firm is a large one over the Dominion. Mr. Leadlay is one



of our city's busiest men. He is a member of the Board of Trade; president of the Standard Woollen Mills; examiner of hides and leather; director of the Dominion Bank, and vice-president of the Saskatchewan Land Company. Mr. Thomas Hook, the junior partner, is a gentleman of middle age, a native of England, and an active, public-spirited citizen. Mr. Leadlay is also a native of England, and rapidly approaching the threescore years' mark.

P. H. O'MEARA, Tailor, No. 561 Queen Street West, opposite Denison Ave.—The history of prominent representatives of the tailor's art in Toronto must make conspicuous mention of the house of Mr. P. H. O'Meara, located at No. 561 Queen Street West. This business was established by Mr. O'Meara in 1888, and his efforts have from the start been attended with the greatest success. He occupies spacious and elegantly appointed quarters, and here is exhibited one of the finest stocks of cloths and trimmings to be found in the west end. It is complete in material, design and novelty, and is representative of the very best sources of European, American and domestic production. Mr. O'Meara devotes his entire attention to fine custom work, and the garments made by him are perfect in style, fit and artistic workmanship, and in every way superior. To seek his services once is to be his patron always, and among his permanent customers are many of Toronto's best dressed citizens. Mr. O'Meara, who is indisputably a thoroughly first-class ladies' and gentlemen's tailor, was born in Ireland, and learned his trade in a prominent house in the West End of London, England, and is an old and esteemed resident in the "Queen City."

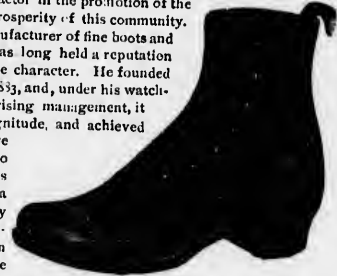
A. **A. ALLAN & CO., Hats, Caps and Furs, No. 51 Bay Street.**—Among those who have done much to enhance the reputation of Toronto as a great purchasing centre, ranks Mr. A. A. Allan, trading as A. A. Allan & Co., manufacturers of and dealers in hats, caps, and furs, at No. 51 Bay Street. This house was established in 1877 by its present proprietor, and, after being located at several less desirable sites, the commodious quarters now occupied by him were secured in 1888. These consist of a spacious, handsome and commodious five-storey and basement brick building, 40x100 feet in dimensions. The



energies of the house are principally devoted to the importation of high-grade English and American hats and caps, and the manufacture of ladies' seal, Persian lamb, Astrachan and beaver sacques, cloaks and dolmans; also men's fur and fur-lined coats, muffs, boas, rugs, etc., from eighty to one hundred skilled work people being afforded constant employment. The stock is always full and complete, and embraces the most fashionable styles as soon as they are introduced in London and Paris, in addition to those standard lines of goods which never really change, but are nevertheless constantly in demand. The growth and prosperity of this house are only commensurate with the energy and enterprise of its projector, who is sedulously engaged in maintaining the character of his imports and manufactures, and by so doing meeting the most exacting demands of the trade. The various furs, silk and satin goods are imported direct from the various manufacturers, and have been selected with the greatest care, their diversity, beauty and superior quality rendering it as easy to obtain fine articles in the lines named in Toronto as in New York, or any of the great European centres. All orders are promptly filled, and just dealing is the ruling principle of this house. Mr. Allan is one of Toronto's best known and most respected citizens, esteemed alike both in social and business circles. He is a prominent member of the Board of Trade, and president, vice-president and director in several of the city's leading financial and benevolent institutions. He is prompt, liberal and enterprising, ever solicitous for the benefit of his patrons, and always prepared to offer advantages in keeping with such a reputation.

JOHN TAYLOR, Manufacturer of Fine Boots and Shoes, 22 Bay Street; Telephone No. 2020.—No detailed account of the manufacturing industries of the city of Toronto would be complete without honourable mention of the enterprise so successfully conducted by Mr. John Taylor, at No. 22 Bay Street, and which has been such an important factor in the promotion of the general thrift and prosperity of this community.

As an extensive manufacturer of fine boots and shoes, Mr. Taylor has long held a reputation of the most enviable character. He founded the business here in 1833, and, under his watchful care and enterprising management, it has attained a magnitude, and achieved a success that are highly creditable to him. The premises occupied comprise a superior four-storey and basement building, 50x150 feet in dimensions. Any one paying a visit to this establishment will find a vast emporium of mechanical industry, thoroughly furnished in every department, and complete in every detail, with all the trade appliances that mechanical skill or inventive ingenuity have devised for facilitating perfection and despatch in the manufacture of the goods for which this factory has earned such a high reputation. Employment is furnished to a force of one hundred hands in the various departments, and the output capacity is 300 pairs of boots and shoes daily. These goods are noted for their superior excellence. It is not going out of the way to remark that each successive season finds this house at the front with a superior line of the most approved styles, which in shape and finish are second to none from any boot and shoe manufactory on the continent. Mr. Taylor is also a jobber in boots and shoes of Eastern manufacture. A heavy stock is carried, and all demands of the trade are promptly filled upon satisfactorily favourable terms. Mr. Taylor is a native of Montreal, but has long lived in Toronto. He is held high in popular esteem, and is too well-known in commercial and manufacturing circles to need any personal eulogy at our hands.



GEORGE F. COOK & D. P. McLAURIN, Real Estate Exchange, Court Chambers, 92 Church Street.—The real estate interests of Toronto enlist the services of some of our most talented and enterprising business men. Among them are Mr. George F. Cook and Mr. D. P. McLaurin, who occupy commodious offices in the Court



Chambers. They have been established about a year. A splendid patronage has been developed, and business connections of a superior character formed; and among the regular clients are many of the leading property owners and capitalists of the city and province. Messrs. Cook & McLaurin can be relied upon to give judicious advice in the purchase, sale or exchange of houses and lands, their representation as valuers being well-known. They make a special business of managing estates, lease property, collect rents, incomes, etc., and effect loans on bond and mortgage, and first-class securities of all kinds. Mr. Cook and Mr. McLaurin are conservative, reliable, enterprising business men, natives of Canada, and sustain a highly honourable record, not only in real estate but financial and business circles generally. Communications by letter or otherwise receive immediate personal attention, and the services of these gentlemen are conscientiously given, with a view to the promotion of the best interests of clients. The telephone call is 2465. Mr. Cook resides at 201 McKenzie Ave., and Mr. McLaurin at 36 Maitland Street.

BATES & DODDS, Undertakers, 931 Queen Street West.—An important branch of professional industry is that so ably represented in this city by Messrs. Bates & Dodds, undertakers, at No. 931 Queen Street West. Messrs. A. Bates and J. Dodds began business in 1886 at the present site, and have built up an enviable reputation and secured a most desirable custom. The premises occupied are spacious, well arranged and thoroughly equipped for the purpose. In the warehouse is displayed a full stock of caskets, coffins, funeral robes, mourning goods, etc. Hearse, carriages and floral pieces are supplied, and every thing in the line of embalming is done in accordance with the best modern scientific methods. The firm take full charge of obsequies, from preparation of the body to final sepulture. Their facilities are ample in this connection, and their eminently satisfactory execution of all commissions in this line has given them a wide popularity and consequent large and desirable practice. Messrs. Bates & Dodds are of Canadian birth, have lived long in Toronto, and are respected and esteemed in all circles, professional, business or social. Cabs for hire. Telephone call 513.

A. H. SIMS & CO., Manufacturers of Shirts, Collars and Cuffs, Corner Latour and St. Genevieve Streets, Montreal; Branch: 27 Front Street West, Toronto.—A representative and old established house in Montreal engaged in the manufacture of shirts, collars, and cuffs is that of Messrs. A. H. Sims & Co., whose extensive establishment is at the corner of Latour and St. Genevieve Sts. The business has been in successful operation upwards of a quarter of a century under the present name and style, and is one of the most important among the many industrial establishments in the city, and furnishes lucrative employment to upwards of 750 operatives, who are engaged in the manufacture of fine white dress and coloured shirts, flannel shirts of all kinds, and collars and cuffs. The goods are all of the latest style, perfectly made and superior in every respect, and find a ready market in all parts of the Dominion. This is the only house in the country which confines its sales to the wholesale trade exclusively; and to supply the demand and facilitate operations a branch was established in Toronto some twelve years ago, which is under the immediate direction of Mr. Allison H. Sims, brother of the head of the firm. He occupies a commodious salesroom at 27 Front Street, and carries a large, full and complete stock of all the various kinds of goods manufactured by the firm, and supplies the wholesale trade in this city, Hamilton, London and throughout the western section of Canada. Mr. Allison H. Sims is a native of Ontario. He is an active, enterprising business man, widely known in the trade in which he is engaged, and is held in high esteem by all having business dealings with him.

WEST END VETERINARY INFIRMARY, Cab, Livery, Boarding and Sale Stables, 188 Strachan Avenue; Davidson Brothers, Proprietors.—A well-equipped and well-conducted livery stable is an important acquisition to both the business and pleasure facilities of any community. In this connection as a representative Toronto establishment is mentioned that of Messrs. Davidson Brothers, proprietors of the cab, livery, boarding and sale stables, also West End Veterinary Infirmary, at 188 Strachan Av. This dual enterprise, although only recently founded, has already won an enviable reputation, and ranks among the first in the city in its field. The premises, a two-storey brick building, 30x100 feet on the surface, are admirably arranged for the purpose. The ground floor is fitted up in the best modern style, and occupied for general stable purposes; and the upper floor is devoted to the Veterinary Infirmary, for which all the modern improved methods and appliances are provided. The Infirmary is supplemented by a fully equipped laboratory in the rear, and this is supplied with all medicines, etc., requisite for the care of horses. The stable equipment is first-class; every particular, and single or double rigs for any purpose, also harness, are furnished at the most reasonable rates. A large boarding patronage is received, and in all departments the business is prosperous and fast growing. The firm are agents for R. J. Nash & Co., of London, and can supply patrons with fine carriages at advantageous figures. Messrs. H. H. and W. M. Davidson compose the firm. The former is an expert veterinary surgeon and doctor, which degree he received at the Ontario Veterinary College. He has charge of the Infirmary, and is classed among the foremost city exponents of his profession. Mr. W. M. Davidson has charge of the stable, and the success achieved by them may be ascribed to his able and popular management.

OCTAVIUS NEWCOMBE & CO., Manufacturers of Pianos; Warehouses: 107 and 109 Church and 66 Richmond Streets.—In this age of well-nigh universal musical education, a piano-forte has become almost a necessary article in every family of refinement. There are good pianos of numerous makes, but none, in our opinion, are to be compared with the celebrated instruments manufactured by Messrs. Octavius Newcombe & Co., of Toronto, whose office and warehouses are located at 107 and 109 Church Street, with factory at Nos. 121 to 129 Bellwoods Avenue. The members of this celebrated firm are Messrs. Octavius and Henry Newcombe, both natives of England and residents of this city for many years. They formed their co-partnership in 1871, and have since built up a trade that extends throughout the Dominion, the firm having agencies for the sale of their pianos in all the leading town and cities. Their factory is a substantial, fine five-storey brick building, and this, with the storage yards for lumber and materials, covers an area of six city lots. Their building is equipped with the latest improved machinery and appliances, and a large force of skilled workmen is employed. The firm select all materials with the utmost care, while the workmanship is unsurpassed in elegance, finish and durability. Pianofortes are made in all styles, grand, upright and square, and for richness of tone, perfection in action, delicate and exquisite in touch, and remarkable durability, they are, in every respect, the best pianos for the trade to handle, and the public to use. Among the prominent awards to this house may be mentioned the first silver medal at the World's Exposition, at New Orleans, U. S. A. (the Newcombe being the only Canadian piano holding a United States International Medal), where it was put in competition with the pianos of Europe and America; also medal and diploma, London, Eng., 1886, and several first prizes in Canada, where the Newcombe was put in competition with the pianos of United States and other Canadian makers. The office and warehouses of the firm are handsomely fitted up, and a full and complete assortment of their pianos is kept constantly on hand. Orders are promptly filled and correspondence is invited, and, when desired, a fine descriptive catalogue is forwarded postage free. Messrs. O. and H. Newcombe are enterprising, honourable and reliable dealers, and are highly respected by all classes of the community.

H. G. LAURENCE & SON, Manufacturers of Show Cases, Store Fittings and Fixtures, Sideboards, Office Furniture, etc., 106 King Street West.—The great competition which has sprung up in every commercial centre between rival establishments in the same line of trade has resulted in a marked increase in the methods employed to render stores the more attractive to the public. The demand for artistic furnishings and elegant appointments has given an impetus to several important lines of industrial enterprise. In none is this so marked as in that which is specially devoted to the manufacture of show cases, store fittings and fixtures of every description. Among the leading houses who make a speciality of these goods is that of Messrs H. G. Laurence & Son, at No. 106 King Street West. The premises utilized are spacious, roomy and commodious, and comprise a handsomely fitted up show-room, 22x100 in dimensions, with workshop in the rear, having an area of 22x68 ft. The latter is well equipped and provided with all the finest and latest improved tools and appliances, while employment is afforded to a large force of skilled hands. The range of work embraces the manufacture of show cases, store fittings and fixtures of all kinds, sideboards, office furniture, desks, and artistic furniture in great variety. The output is very large, the trade increasing at a rapid rate, and covering the whole Province. All the operations of the works are conducted under the personal supervision of the senior partner, thus insuring only the best products, both in regard to the quality of materials used and the workmanship. Glazing and varnishing are special features of the business, while prices are such as challenge competition. Mr. H. G. Laurence was born in England, whence he removed to the United States in 1850. Ten years ago he established his residence in Toronto, and was for many years connected with the Dominion Show Case Company of this city. He founded his present business in 1888, and has met with the success merited by his knowledge of the business, and his untiring endeavours to place only the best of goods before his patrons. Mr. H. A. Laurence, his son, is only twenty years of age, and will become a member of the firm on attaining his majority. He is an able and industrious young gentleman, and will be a worthy coadjutor to his highly esteemed father. The firm have just published a handsomely illustrated catalogue, in which are shown a number of specialties in their line and made from their own original designs. This will be sent free to any address on application. Price lists accompany the catalogue.

JOSEPH M. LOOSE, Manufacturer of Piano and Organ Keyboards. Factory, 105 Niagara Street.—This business was established in 1871 by Mr. Loose, who is a thoroughly practical and expert keyboard maker, fully acquainted with every detail and feature of this industry, and the requirements of the most exacting organ and piano manufacturers. He occupies a spacious floor, 40x100 feet in area, admirably equipped with special tools and appliances operated by steam-power. Here fifteen skilled workmen are employed, and the trade extends throughout Toronto and Ontario. The Piano and Organ Keyboards manufactured by Mr. Loose are general favourites with the trade owing to their quality, superiority, and intrinsic merits. They are made of the best materials with unusual care and accuracy, and the prices quoted for them are extremely just and moderate. Mr. Loose was born in England, but has resided in Toronto for the last twenty years. He is noted in trade circles for his integrity and mechanical ability, and well deserves the success he has attained in this useful industry. The telephone call of the house is 623.

DOMINION BANKING CO., corner King and Yonge Streets.—So narrowly do trade currents flow that one has on'y to study the condition generally of the banking business in a community to know exactly the vitality of its business enterprises. In this way the history of the Dominion Bank is an epitome of the success which has attended commercial enterprise in Toronto during the past few years. It was incorporated in 1871, with a capital of \$1,000,000, and in 1888 the capital was increased to \$1,500,000. It now has a reserved fund of \$1,300,000. The Dominion Bank has sixteen agencies in Ontario, and has agents in New York, London, Eng., Montreal and Province of Quebec. It does a general banking business, drafts on all parts of the United States, Great Britain and Europe, and on the far-off, but commercially near, Empires of China and Japan, are bought and sold. The head office of the Dominion Bank is at Toronto, in the ground floor of a fine, four-storey stone block on the corner of King and Yonge Streets. In the rear of the main banking room is the apartment occupied by the president and directors. These are handsomely furnished, and the latest improve bank vaults and safes in use, with all the modern devices for the safe keeping of funds. The officers of the bank are James Austin, President; Hon. Frank Smith, Vice-president; R. H. Bethune, Cashier; R. D. Gamble, Assistant Cashier. The directorate of the Dominion Bank includes William Ince, Edward Leadley, W. D. Matthews, E. B. Osler, James Austin and Hon. Frank Smith. These names are towers of strength in Toronto's business and financial interests, and the success of the bank is due to the sound financial wisdom resulting from the business experience of these gentlemen.

UNWIN, FOSTER & PROUDFOOT, Provincial and Dominion Land Surveyors, etc., Room 5, 3rd Flat, Medical Council Building, Corner of Bay and Richmond Streets.—One of the oldest established and most accomplished firms of Surveyors and Civil Engineers in Toronto is that of Messrs. Unwin, Foster & Proudfoot, whose offices are located in the Medical Council Building, corner Bay and Richmond Streets. Mr. Charles Unwin, who is one of the oldest practical surveyors in Canada, established this business in 1852; eventually he admitted into partnership Messrs. Fred. L. Foster and H. B. Proudfoot, who had studied with him, and are widely known Provincial and Dominion Land Surveyors, Civil Engineers, Draughtsmen and Valuers. The firm make a speciality of the surveying of large tracts of land, and furnish plans for the laying out of Parks, Cemeteries, Railroads, etc. They carefully superintend all work entrusted to them, and their services are highly appreciated by patrons. Mr. Unwin, Foster & Proudfoot are frequently employed by the Ontario Government, and are highly esteemed as gentlemen of first-class scientific attainments and eminent professional skill, while their fees for all work are extremely just and moderate. Mr. Unwin was born in England, and first studied there, but finished his education at the Upper Canada College, Toronto. Messrs. Foster & Proudfoot are both natives of Toronto. Mr. Unwin is one of the city assessors, and has been, since the formation of the present board some 18 years ago. Mr. Foster is an active member of the Ontario Society of Artists, and executes the ornamental draughting. The firm undertake the most extensive and difficult work, and no more reliable surveyors can be found in the ranks of the profession. The telephone call of the firm is 1336.

P. C. ALLAN, Books, Stationery, etc., No. 35 King Street West.—A leading house engaged in the bookselling and stationery business is that of P. C. Allan, located at 35 King Street West. This house was established by Mr. Allan at the present site in 1874. The premises occupied comprise a two-storey brick building having dimensions of 20x200 feet, and otherwise admirably adapted for the display of stock and the general convenience of the numerous customers who patronize this popular establishment. Mr. Allan keeps on hand a large, valuable assortment of books of standard authors, volumes of poetry, history, travel and fiction, school and text books of approved systems of educational training; blank books, ledgers, journals and office supplies. His line of stationery, paper and envelopes embraces all the latest novelties in linen, French, tinted and woven manufacture; also albums and the novelties usually to be found in a first-class bookseller's and stationer's emporium. A special department is relegated to the dealing in toys, novelties, games and sports of every description; also tents, hammocks and camp furniture. All orders by mail, telegraph or telephone are promptly attended to; and all the leading daily and weekly newspapers, magazines and periodicals subscribed for. Mr. Allan is a native of Scotland, a resident of the Dominion for the past thirty-four years, and enjoys the unqualified respect and esteem of this community.

TORONTO STEAM LAUNDRY, 106 York Street, George P. Sharpe, Proprietor.—This business was established in 1872 by Mr. Sharpe, who from the outset has been accorded a liberal and substantial patronage. The building occupied is four storeys high 20x75 in dimensions, where all the latest improved washing and laundry machinery is employed to ensure perfect and satisfactory results. Constant employment is given to 25 skilled hands, and the machinery is operated by a twenty-five horse-power steam engine and boiler. Every precaution is taken that the work shall be executed in a superior manner and the methods of operation may be said to be comprised in the terms of promptness, care, and thorough performance of all work without injury to garments. Lace curtains are done up equal to new, and shirts, collars, cuffs, pillow-shams, linens, dress shirts, counterpanes, tablecloths, blankets, etc., are laundered in an artistic manner. The travelling public can have their linen sent for and returned the same day, and Mr. Sharpe has also unsurpassed facilities for railway steamboat and hotel washing. Work is called for and delivered free of charge. The rates are extremely low, and entire satisfaction is guaranteed to patrons. Mr. Sharpe was born in England, but has resided in Toronto the last 22 years. He is progressive and honourable in his dealings, and has won success by honestly deserving it.

RICHARDS BROTHERS, Metal Spinners, Nos. 502½ and 504 Yonge Street.—In the progress of this review, attention is directed to the well-known and popular house of Messrs. Richards Brothers, metal spinners and manufacturers of the celebrated lock-seamed copper baths. The business of this house was established in 1873 by Messrs. Richards, Morton & Richards, twelve months later becoming the property of the present proprietors, the brothers H. and A. Richards. The premises occupied rank among the most perfect in point of mechanical equipment in the Dominion, the workshops being fitted with steam copper roller (of which there are but three in operation in Canada), trip hammer and other accessories for the prosecution of a trade which extends throughout Ontario, Quebec and Manitoba, and necessitates the employment of eighteen skilled hands. The supplies furnished by this firm, irrespective of their celebrated lock-seamed specialties, comprise everything in pipe fittings, copper and brass goods used for gas steam and water, and are of a character that recommends their superior merits to the confidence of critical buyers. The co-partners are natives of Birmingham, England, but have resided in Toronto for the past twenty years. Mr. H. Richards is a prominent member of the F. & A. M. and I. O. O. F.; his brother, also, belonging to the latter organization and A. O. U. W. The success attending the operations of this enterprising firm has been steady and continuous, and to-day they deservedly occupy a position in the trade scarcely second to any similar house in the country. The firm have lately added a new branch to their business in the way of manufacturing and repairing all kinds of carriage, hack and buggy lamps; a speciality in which they have no competition, as no other house in Ontario is prepared to do the work.

JAMES E. ELLIS & CO., Watch Makers, Jewellers and Silver-smiths, corner of King and Yonge Streets.—The manufacture of Jewellery was introduced on the American Continent between 1790 and 1795, and the discovery of gold in California led greatly to its development; at the present time many thousand hands are employed at it, to which a capital of many million dollars are devoted. In Toronto an old established Jewellery house is that of J. E. Ellis & Co., at the corner of King and Yonge Streets, which has for more than half a century been identified with the leading institutions of this kind in the

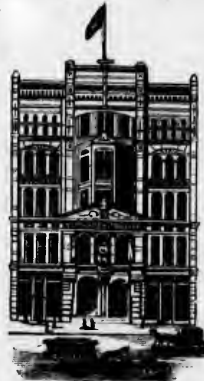


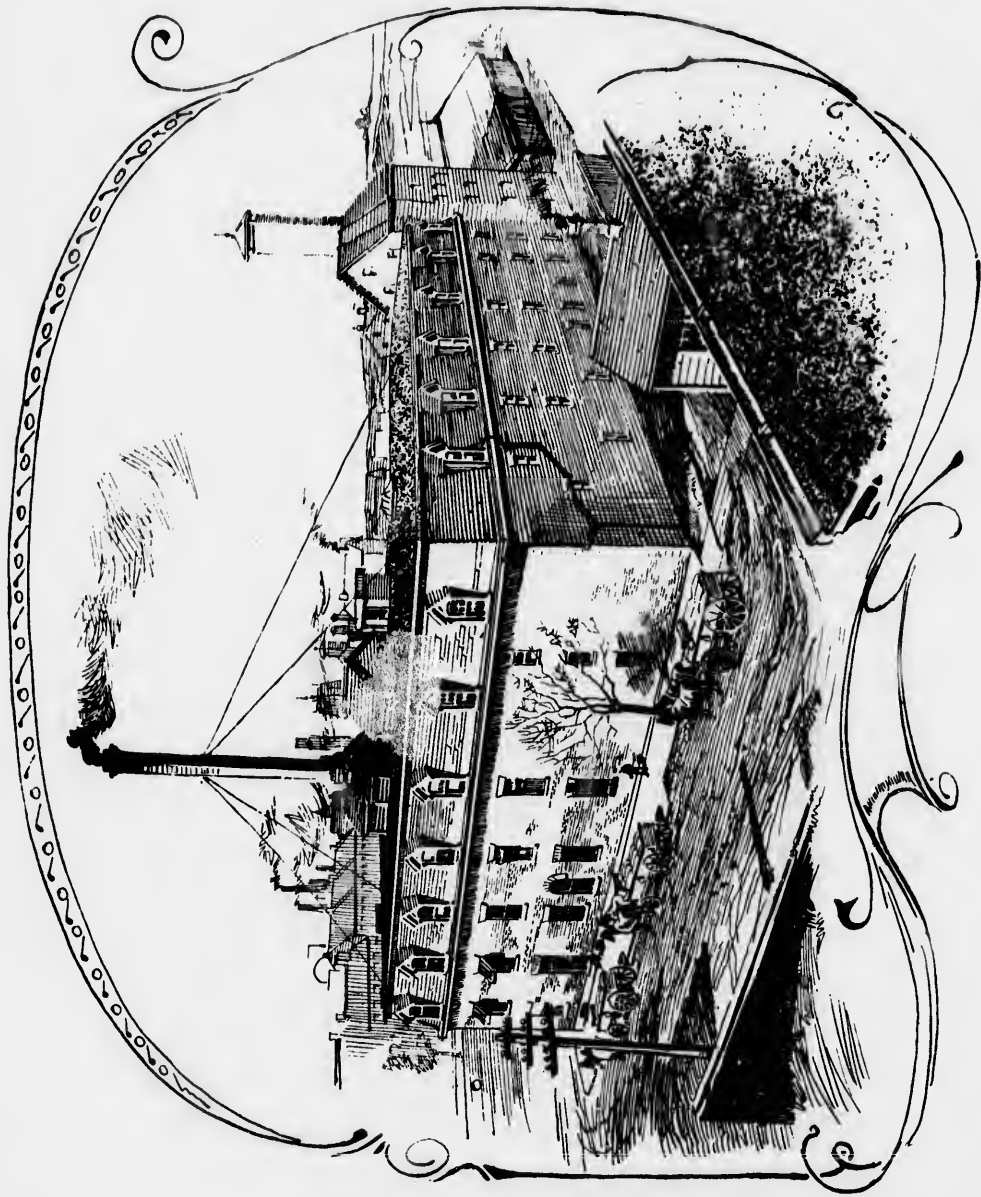
city, and during that period has borne the highest character. They import European novelties, having an agent in London and Paris, who watches the fluctuation of the market, and takes advantage of it for the benefit of the house. The display of diamonds and other precious stones, jewellery, watches, silver and plated ware, clocks, statues, bisque ware, etc., is not excelled in Canada. The firm manufacture all kinds of jewellery in gold and silver, and are large importers of watches, having always in stock a heavy assortment of the best of American and European makes, the product of noted manufacturers, which, as well as all other goods purchased at this establishment, can in all cases be regarded to be as represented, all the goods being made expressly for the firm and bearing their impress. Among their special agencies are the E. Howard Watch and Clock Co., of Boston, and E. Gay Lamailles, of Paris, France, and Gorham Manufacturing Co, of New York. A staff of skilled hands is employed, and repairing of all kinds receives prompt attention. The Messrs. Ellis & Co. are practical men in all departments of their business, giving the same their personal attention, and owners of valuable time-pieces can leave them in their charge, when repairs are needed, with the assurance that the best results will be obtained. This firm hold, by special appointment, the position of Government and railway time-keepers, and in the various departments of their business have a steadily increasing trade.

WHITWORTH & RESTALL, Mattress Manufacturers, Feather Renovators and Dealers in Mattress Supplies, No. 163 Bay St.—Among the many articles of household necessities that are in constant demand, and of which cleanliness should form a most prominent part, are mattresses, pillows, etc. The well-known firm of Whitworth & Restall, mattress manufacturers, feather renovators and

dealers in all kinds of mattress supplies, have always made it a point in their business to handle none but what they have proved to be good, clean materials, and at the same time be able to compete successfully with the manufacturers of shoddy goods. They are both practical men, and are thoroughly well acquainted with the requirements of the mattress trade, which is fully borne out by their large business both in the city and Province. They also make a speciality of church cushions, and those churches about to rebuild or refurnish would do well to get their prices and samples, which they are always glad to forward on application. Another feature of their business is renovating feathers. They have a large steam renovator on the premises of the most modern build, and can guarantee that everything entrusted to them will be turned out in first-class shape. They also deal largely in supplies of tickings, seagrass, moss, fibre, wool, batts, curled hair, feathers, etc. Any furniture houses who have not before handled their goods are invited to send for prices, and may rely on prompt shipments.

NORTH AMERICAN LIFE ASSURANCE CO.; Wm. McCabe, LL.B., Fellow of the Institute of Actuaries, Eng., and Fellow of Statistical Society, Eng., Managing Director; Head Office, 22-28 King Street West.—Foremost among the life insurance companies of the Dominion is the North American Life, with Head Office, 22-28 King Street West. This Company was organized in 1850 by a special Act of the Dominion Parliament, and has a full deposit with the Government. It is a popular, prosperous, and progressive Canadian Company, doing business only in the Dominion. The North American Life issues all approved forms of life policies and annuities, and should be patronized by Canadian investors, because by doing business exclusively in Canada it gives its policy-holders the benefits of a much lower mortality than is experienced by companies doing business in tropical and foreign climates. The funds of the Company are invested in first-class Canadian securities, mainly in mortgages on productive property; the directors are gentlemen well and favourably known, and furnish a guarantee of financial strength and conservative management; the security offered to policy holders is not exceeded by that of any other company. It has a variety of plans well adapted to meet the wants and conditions of all classes. Latterly the Company has introduced an attractive plan combining two elements, viz., insurance and investment, appropriately named "The Compound Investment Plan." After the policy has existed for ten years it can be maintained to the termination of the investment period without payment of further premium; yet, in the event of death, no deduction is made from the face value of the policy. The Company also sells a "7 per cent. Guaranteed Income Bond." This Bond may be secured by fifteen or twenty annual payments, at the expiration of which time many options are open to the Bondholder, among which is an absolute guarantee of a paid up bond payable at death, and, in addition, an annual income thereon of seven per cent. per annum during life. All profits are divided among its policy-holders, and its policies are as liberal in their conditions as it is possible to have them consistent with safety and equity to the policy-holder generally. For the security of policy-holders the Company has assets amounting to more than \$1,000,000, thus forming a *relative* security unsurpassed by that of any other company on the continent. Its rates are as low as is consistent with sound insurance, and all losses are promptly paid immediately upon completion of proofs, a practice first introduced here by this Company. Hon. Alex. McKenzie, M.P., ex-Prime Minister of Canada, is president, and William McCabe, LL.B., Fellow of the Institute of Actuaries, Eng., Managing Director, under whose careful direction and conservative management the past success will be maintained in the future. The offices of the Company are well appointed, eligibly located, and handsomely furnished, while a full and complete staff of assistants ably look after the details of the Company's business.





THE COPLAND BREWING CO.'S BREWERY

(See description on opposite page.)

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THE COPLAND BREWING COMPANY, H. L. Hime, Esq., President; J. E. Millett, Esq., Sec'y-Treas.; Brewery: Parliament Street.—Without exception the Copland Brewing Company (a fine view of whose extensive brewery is given on the opposite page) has achieved, strictly on its merits, the foremost position with the Canadian public, as brewers of the purest, most palatable and popular beer placed on the market. In fact, Copland beer speaks too eloquently on its own behalf to require special commendation; but it will be of general interest to the public to give them some slight idea of the vast plant, the system, facilities and organization necessary to its production upon such an extensive scale. The Company was duly incorporated in 1882, with a paid-up capital of \$60,000, to purchase the old-established brewery owned and operated by Mr. W. Copland, Jr. The business had been started on the present site in 1836 by Mr. W. Copland, Sr., who ran it continuously until 1858, when he sold out to his son, who in turn was bought out by the present company, composed of Mr. H. L. Hime, Mr. James E. Millett, Mr. John Millett, Mr. J. W. C. Bedson and Mr. William Haldane. All these gentlemen had prior practical experience in connection with another concern; they are most notably progressive, able and honourable, and soon built up their trade from a small beginning to the present vast proportions. The company has had, several times, to enlarge its premises in order to cope with the growing demand for its beer, and at present they cover some five acres of ground, centrally located, being bounded by Parliament, Egin, Derby and Front streets. The main building, or brewery, is of immense size; the storeys and basement in height, and substantially constructed of brick. There is also a big malt house, stables, cooperage, engine house, etc., and the finest and largest system of cellarage in the Dominion. These spacious vaults are connected with one another by underground passages, some of which are 126 feet long, and afford cellarage for 30,000 to 30,000 barrels of ales and porter at a cool even temperature that ensures the perfect condition of stock when delivered. There are two immense ice houses with a capacity of 4,000 tons. The outfit of the brewery is replete with all improvements; the brew kettle holds 3,500 gallons, while the tubs, vats, pumps, etc., are of the largest capacity. Seventy-five horse-power engines run the pumps, etc., an average force of fifty-five hands are employed in the various departments and under the personal supervision of the executive officers, viz., Mr. H. L. Hime, the president, and Mr. J. E. Millett, the secretary and treasurer—in fact the general manager of the concern. During his absence the head bookkeeper, Mr. Frank Walton, acts for him. Mr. William Haldane is the practical brewer of the firm. He was born in Scotland, where he also learned his trade. He is a thorough expert, and gives his personal supervision to the production of the uniform and superior quality of the ales for which the Copland Brewing Co. is noted. The Company select their barley, malt and hops with the utmost care. All the processes followed are of the most approved description, while the ales and porter are notably the best flavoured found in this market, where expert critics of malt beverages are so numerous. The Copland Brewing Co. has lately been successfully introducing a special brand of extra India pale ale under the name of "The Lion Brand," which is specially adapted for the hotel trade. It is superior to any ale in the Dominion, and is appreciated by all who have tried it. It is sold in casks of all sizes and also in bottles. The Company has developed a trade extending all over the Dominion, and its average sales are upwards of 20,000 barrels per annum; the appreciation shown for the Company's product being very ratifying. The use of such pure, nutritious ales as these is directly beneficial to health and strength; their mild tonic properties and excellence in aiding digestion recommend them to all, and the Copland Brewing Company worthily sustains the premier position in its staple line of industry.

LAKE VIEW HOTEL, Cor. Winchester and Parliament Streets; John Ayre, Proprietor.—The corner of Winchester and Parliament Sts. has long been familiar to the Canadian public as a hotel site, and since 1857 has been universally recognized as the location of the most comfortable, best kept and moderate priced house in the city, viz., the Lake View Hotel, conducted under the proprietorship of Mr. John Ayre. For upwards of thirty years previously the site had been occupied as a hotel by different proprietors, and is one of Toronto's celebrated old landmarks. The present modern structure is remarkably handsome and substantial, the main building on the corner being four storeys in height, and surmounted by a picturesque tower and observatory. From here can be had a magnificent view of the city, the Island,

Lake Ontario, etc. The main building is 60 feet by 80, with a wing on each side also of brick, two storeys in height, and 40 feet by 60 in dimensions respectively. The Lake View has seventy-five rooms, many arranged *en suite* for families, and all most comfortably fitted up and furnished. The house is especially planned to secure the best arrangement, lofty ceilings, plenty of light and ventilation, while there is steam heat, and all the modern improvements, including heat of sanitary appliances. The house has been furnished in the most elegant manner by Mr. Ayre, who is a recognized leading authority upon the difficult art of modern hotel-keeping. The ladies' parlours are large and luxurious, while the great dining hall readily seats one hundred guests. The reading and smoking rooms have cushioned and upholstered seats and lounges, and the comfort of guests is made a special consideration. There are electric bells in all rooms; patent fire escapes in each floor, while the house is the safest in Ontario. There are bathrooms on each floor, with hot and cold water, and we can cordially recommend the travelling public to stop at the "Lake View," for though the accommodations are new, fresh and clean, and equal to anything in town, the rates are only from \$1 to \$1.50 per day. Mr. Ayre is an old, experienced hotelman, and a liberal caterer. The "Lake View" is directly central to the business section of the city, to the depots and steamboat wharves, and to the principal churches and places of amusement. Cars run to all parts of the city, while the Winchester street car conveys passengers from the Union Depot right to the door. The house has the support and patronage of the best classes of the travelling public, and its fast-filling registers indicate how well pleased are Mr. Ayre's patrons, and how popular he is as a genial, attentive and liberal host.

TORONTO SALT WORKS, C. R. Cooper, Proprietor, No. 128 Adelaide Street.—The wholesale salt trade of Toronto undoubtedly owes very much of its important character and growing magnitude to the enterprise of the house of Mr. C. R. Cooper, known as the Toronto Salt Works. This notable concern was established by Mr. Cooper in 1856, and to-day enjoys a trade distributed throughout the entire province. The product handled is of the Canadian variety of salt for table, dairy, meat curing, and kindred purposes, while Mr. Cooper is inventor and manufacturer of the new process "Acme," which will not cake, and which is of exceptional purity and high quality. Any salt, in fact, bearing the brand of the Toronto Salt Works can be relied on to give entire satisfaction and prove profitable to keep in stock. Mr. Cooper occupies commodious premises at No. 128 Adelaide Street East, fully equipped with the latest machinery and appliances. The house in every way is thoroughly representative of Toronto's best commercial interests. Mr. Cooper is highly esteemed alike in social as in commercial circles. All orders by mail, telegraph, or telephone (call No. 2437) receive prompt attention.

E. HOPKINS & CO., Embalmers and Undertakers, 672 Yonge Street.—The establishment of Messrs. E. Hopkins & Co., the well-known undertakers, embalmers and funeral decorators, is one of the leading representatives of its kind in the city. The business was founded in 1856, and under the able management of Mr. Hopkins, the active co-partner, a high reputation has been secured. Mr. Hopkins, although a young man, has had many years' experience as an undertaker, and is careful, courteous and considerate in the performance of his onerous and exacting calling. The premises occupied as office and warerooms are well equipped with every convenience, including telephone, 3331, and calls at all hours of the day or night are promptly responded to. In the warerooms is a full stock of caskets and coffins, from the plainest to the most elaborate, in broadcloth, and varnished, finished with oxidized and textile mountings; also undertakers' supplies of every description. The firm also furnish hearses of the finest grade in the city, and in all engagements can be relied upon by those needing their services. Mr. Hopkins gives his personal attention to the superintendence of all funerals, and fully merits the confidence placed in him. He holds a certificate from the Ontario Embalming Association, and is one of the most successful embalmers in the city. Born in England, he has been a resident in Toronto since 1881, and is a member of several societies, including the S.O.E. and A.O.U.W. He has every convenience and facility at hand for meeting the demands of his patrons, among whom are many of the most prominent and oldest residents in this section of the city. In the face of these facts we strongly recommend this house to the patronage of the public.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



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APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

ALLIANCE MANUFACTURING COMPANY, 14 Bay Street.—The Alliance Manufacturing Company is a company whose organization is a legitimate outgrowth of the demand for concentration of energy and of stock so peculiarly a business feature of the present day. The company, which was organized in 1860, are manufacturers and agents, drawers and stampers of sheet metal, designers and die makers. They are the sole manufacturers of the "Eclectic Security" Tubular Lantern, which is widely known as the best for its purpose that has ever been placed before the public. Possessing, as it does, some seventeen distinct features not heretofore known in the lantern trade, the "Eclectic Security" certainly fills a long felt want. All of these features are fully protected by patents owned by the company. In all the specialties of the concern the company show the results of the best mechanical skill, controlled by sound business judgment. The company is located at Nos. 14, 16 and 18 Bay Street, where its force of upwards of twenty employees are kept busy on the third floor, a spacious room 60x100 ft, with the best of modern machinery run by steam power, rented from adjoining firm. The officers of this successful Company are J. C. Drewry, President; Carl W. Conner, Mechanical Superintendent; George C. Mortimore, Secretary-Treasurer. The Alliance Company is well represented "on the road" by able and intelligent agents, and their trade extends over the whole Dominion of Canada.

R. THORNE & CO., Wholesale Manufacturers of Woven Wire, Spiral and Slat Mattresses, Mouldings, Picture Frames, etc., 23, 25 and 27 Pearl Street East.—One of the most successful houses in Toronto, actively engaged in the manufacture of wire mattresses, etc., is that of Messrs. R. Thorne & Co., whose factory and office are located at 23 to 27 Pearl Street East. This business was established in 1881 by Mr. R. Thorne, who is sole proprietor. He occupies a commodious three-storey brick factory, 50x100 feet in area, fully equipped with special machinery and appliances. Here forty skilled hands are employed, and the machinery is driven by a forty horse-power steam engine. Mr. Thorne manufactures largely woven wire, spiral and slat mattresses, and the Newton Patent Shaft Coupling. He has also a department for the production of mouldings, picture frames, etc., all sizes and kinds, wood gilt, bronze, whitewood and ebony in original artistic and rustic designs. His goods are unrivalled for quality, workmanship and general excellence, and have no superiors in this city or elsewhere, while his prices in all cases are as low as the lowest. Orders are promptly filled, and the trade of the house extends throughout Ontario and the Lower Provinces. Mr. Thorne is a native of Toronto. He is an energetic, honourable business man, whose success in the manufacture of wire mattresses and picture frames is as substantial as it is well merited.

DE LAPLANTE & BOWDEN, Eastern Lumber Yard, 170 and 172 Esplanade Street East, and 139 and 141 Front Street East, Wholesale and Retail Dealers in Lath, Shingles, Cedar Posts, Etc.; Bill Stiff Cut to Order.—Boards, lath, shingles, etc., enter very largely into the construction of all buildings, both public and private, and the individuals or firms engaged in handling them are a most important element everywhere. This trade is well represented in Toronto, many leading houses being engaged in it. Prominent among these are Messrs. DeLaplante & Bowden, whose office is at 139 and 141 Front Street East, and whose yards are at Nos. 170 and 172 Esplanade Street East. In 1880 these gentlemen first commenced the sale of lumber in this city, but being old hands at the business, and understanding it in all its details, they at once took a front rank among the foremost of the similar establishments, a position which they have since maintained. They deal in all kinds of lumber, lath, shingles, cedar posts, etc., while bill stuff is cut to order. They buy in very large quantities, and sell at both wholesale and retail, their trade being principally confined to the city, although many orders are sent to the country. The business has had a steady increase. The yard has an area of about an acre, and extends from Front Street to the Esplanade. Here the firm have every facility for handling lumber in the most expeditious manner. All orders receive prompt attention, and satisfaction is guaranteed. The members of the firm are M. DeLaplante and Francis A. Bowden, both of whom are practical business men and experienced lumber dealers of high repute.

A. KNOX, Hats, Caps and Furs, No. 22 Queen Street West.—At the spacious and handsome emporium of Mr. A. A. Knox, located at 22 Queen Street West, can always be found an unusually fine assortment of everything in the line of masculine headgear, from the most stylish silk tile to the nattiest of Derbies; with a complete and first-class line of ladies' and gentlemen's fur goods, both imported and his own manufacture. The prices prevailing are exceedingly low—quality of goods considered—and every article sold is warranted as represented. Mr. Knox, who is a direct importer of the celebrated Woodrow, Leslie and Wakefield (London) hats; as also the products of the leading American hatters, and handler of the best domestic styles in headwear, occupies a tastefully appointed store. He keeps on hand a large and complete stock, including hats and caps in all sizes, shapes, styles, designs and shades. A special feature is made of fur goods, of which a splendid showing is made. Mr. Knox is a native of Detroit, but has been a resident of Toronto for the past twenty years. He established this business in 1886, has enjoyed an unqualified and thoroughly well-deserved success to date, and, in view of the foregoing facts, it is with great confidence that we recommend this house to the Toronto public.

ONTARIO DYEING CO., 80 Jarvis Street.—An enterprise of usefulness to the community is that of the Ontario Dyeing Company, fur skin dressers and dyers, of which Mr. G. A. Hamilton is the proprietor and manager. It was inaugurated by him in 1880, and has secured a valuable, widespread patronage. The premises are centrally located, and comprise a three-storey brick building with basement, together with a floor in the adjoining building. They are equipped in a most complete manner, and are provided with all the latest machinery, tools and appliances. Steam power is provided by a 15 h.p. engine and 20 h.p. boiler. The range of work includes the dressing, dyeing, cleaning and renovating of furs, the work being conducted under the supervision of Mr. Hamilton. A force of skilled operatives are employed, and the utmost care is exhibited in every department of the establishment. The prices charged are fair and moderate. Orders are promptly executed, and satisfaction is, in every case, guaranteed. The patronage is large, and, under Mr. Hamilton's able management, the company has become a leader in its particular line of trade.

THOMAS CONLAN, House and Sign Painter; Wall Papers, etc., 680 Yonge Street, opp. Isabella Street.—Among those who devote their attention to house and sign painting, paper hanging, and dealing in painters' and paper hangers' supplies in this city, it is safe to asseverate that none have a higher reputation than Mr. Thomas Conlan. Mr. Conlan, who was born in Ireland, has been in this city for twenty-one years, and established business in 1884. A full stock is carried in the store, embracing wall papers of every description in all the new styles in gold and combinations of bright colours and tints; also borders, friezes and centre-pieces, together with paints, colours, oils, varnishes, white lead, brushes, glass and artists' materials. Estimates are furnished for house and sign painting and paper hanging, and all work is executed under Mr. Conlan's immediate supervision. Work of any magnitude is always carried through to completion without delay, and the best satisfaction guaranteed. Mr. Conlan is a well-known member of the Chosen Friends, and is held in high esteem for his many excellent qualities and strict integrity.

J. A. GORMALY, Undertaker, 751 Queen Street West.—This well-known undertaking establishment was founded some eighteen years ago, and continued by Mr. M. Nolan until 1880, when it came into the hands of the present proprietor. From its inception it has always received a very liberal and lucrative patronage. Mr. Gormaly has a nicely fitted up and well-appointed office and store, where he keeps a fine assortment of caskets and coffins, from the plainest and cheapest to the richest, most elaborate and costly. He also keeps all other requisites for funerals, and is prepared to do embalming and to assume the whole direction of interments, furnishing everything needful, even to the selection of cemetery lots or graves when desired. His office is open day and night, and all calls receive prompt attention. Mr. Gormaly is a young man, and a native of Toronto. He is a gentleman of superior qualifications for his business, and has the highest reputation for honourable principles.

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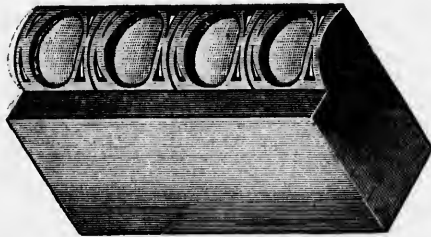
BRITISH AMERICA ASSURANCE CO.;
Office, Corner Front and Scott Streets.—The
British America Fire Assurance Co., of
Toronto, is highly recommended, as much for
its economy as for its safety, the perfection of both
having apparently been reached by its operation as
indicated by the liberal share of patronage accorded
the organization, by the leading merchants and prop-
erty owners of this city. This company is an old
one, having been established in 1833, and during the
many years of its existence its operations have
gradually but surely increased till it now takes rank
as one of the leading and most reliable fire insur-
ance companies in the Province. It is a local organi-
zation, and should therefore be preferred to foreign
corporations. The annual reports of this institution
have shown a marked yearly increase, while the
company has equally gained in popularity and
extended its field of operation. The policies issued
by this company are most liberal and comprehen-
sive. They insure all kinds of property and losses
are promptly adjusted without vexation or litigious
delay. The head office is at the corner of Front and
Scott Street, while the Board of Directors comprise
J. Morrison, Governor; John Leys, Esq., Deputy
Governor; Hon. William Cayley, John Y. Reid,
Esq., Thomas Long, Esq., Hugh Robertson,
M.D., A. Myers, Esq., G. M. Kingham, Esq., and
George H. Smith, Esq. The cash capital of the
company, as given by the last annual report, is
\$500,000, and its gross assets \$1,160,251.33, while the
losses paid since organization amount to \$11,000,000.
Its business career has always been directed by a
wise and honorable policy, and in the best interests
of its policy-holders. To the unquestionable reputation and sound
financial standing of its directors is largely due the credit of carrying
to a successful issue this important institution to many property-
holders and others throughout the Province to which the operations of
this company are confined.

**OFFICE SPECIALTY MANUFACTURING COMPANY (Suc-
cessors to Schlicht & Field Co., Limited), 118 Bay Street.—**
In reviewing the numerous industries that have made Toronto
one of the principal manufacturing centres of the Dominion, it is
only proper to give special prominence to those enterprises which add
most to the city's reputation as a source of supply. An enterprise of
this character is that of the Office Specialty Manufacturing Company,
whose office and show rooms are located at No. 118 Bay Street, while
they have factories in various sections of the city. This business was
originally founded in 1881 by Messrs. Clague, Wegman, Schlicht &
Field. In 1884 the firm became Clague, Schlicht & Field; in 1885,
Schlicht & Field; in 1886, the Schlicht & Field Co. (L't'd), and in 1888
the present Company was organized, the managing director being Mr.
Carl P. Lomb. The headquarters of the concern are at Rochester, N. Y.,
while branches are located at New York, Chicago, Philadelphia, Wash-
ington, London, Eng., Paris, France, and Berlin, Germany. The Com-
pany are manufacturers of labour-saving office devices, all made from
their own patents. These include the Shannon Files and Cabinets,
Schlicht's Standard Indexes, Rapid Roller Damp-Leaf Copiers, and Cabinets,
Jewel Automatic Shelving, Office Desks, Stationery Cases,
Jewel Automatic Shelving, Office Desks, Stationery Furniture, etc. All
these goods are made in a large variety of styles and sizes, of the best
materials, and are unrivalled for efficiency, durability, economy and
general excellence. They are sold at lowest prices consistent with first-
class workmanship and highest values. At the Company's handsomely
furnished show-rooms, in this city, a splendid exhibit is made of these
superior goods, and the display is well worthy of examination. Orders
received from any part of Canada meet with prompt fulfilment, and the
trade invariably find the specialties made by this Company most desir-
able merchandise to handle. The business here is in charge of Mr. W. H.
Morden, who is manager for Canada of the Company represented by
him. He is a native of Canada, and is highly regarded in mercantile
circles for his sound business principles and enterprise.

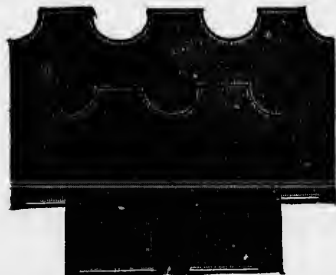
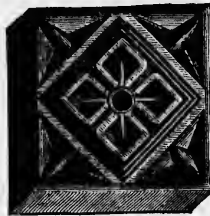


THE BRANDON MANUFACTURING COMPANY, Manu-
facturers of all kinds of Wooden Ware, Strachan Ave., (Near the
Exhibition Grounds).—One of the largest and most enterprising
concerns in the Dominion of Canada in the wholesale wooden-
ware trade is that of the Brandon Manufacturing Company (Limited),
of this city. This business was originally established in 1874, by Messrs.
C. T. Brandon & Co., natives of Toronto, and ranking among the represen-
tative members of her financial and commercial circles. From its inception
the enterprise rapidly grew, and in 1884 it was deemed advisable to
incorporate it as a limited company, under the present title, with a paid
up capital of \$50,000, with the following well-known gentlemen as its
executive officers: John Donogh, President; William Wilson, Vice-
President; C. T. Brandon, Manager; W. G. Mutton, Secretary and
Treasurer. The present mammoth factory, located in the immediate
vicinity of the Exhibition Grounds, some two miles from the city, was
erected in 1885, constituting one of the most completely equipped estab-
lishments of its type in the country. It is fitted up with the latest im-
proved machinery and appliances, and constant employment is afforded
a force of one hundred skilled operatives engaged in the manufacture of
every description of woodenware, each department being under the
supervision of an experienced foreman. The trade is of great magni-
tude, and is distributed all over the Dominion. The average daily con-
sumption of lumber aggregates nearly 25,000 feet. The products include
broom racks, barrows, carts, clothes-horses, commodes, chairs, mops,
folding steps, broom-handles, knife trays, ladders, mallets, piano stools,
potato mashers, rolling pins, rockers, snow shovels, sleds, sleighs, saw
horses, towel-racks, vegetable slicers, washboards, waggons, etc. A
leading specialty is made of the manufacture of the celebrated "Patent
World Washboard," and "Improved Union Churn," also children's
sleighs and waggons, for which there is an immense demand. Manu-
facturing so extensively, and selling on such a gigantic scale to jobbers,
exporters and others, this house positively quotes prices that cannot be
duplicated elsewhere. In short, the Brandon Manufacturing Company
forms one of the most notable examples of Toronto's proverbial pro-
gressive enterprise. In view of the foregoing facts we strongly recom-
mend this Company, with full confidence, to all whom it may concern, as
the most representative of its class in the Dominion.

THE TORONTO PRESSED BRICK AND TERRA COTTA CO. R. C. Dancy, Esq., Managing Director, 52 Adelaide Street East, Toronto; Works: Milton, Ont.—One of the most promising and most flourishing of Canadian industries is that of "The Toronto Pressed Brick and Terra Cotta Company," with headquarters in this city, and extensive works at Milton, Ont. The architectural demands of the age are increasingly great and severe, and modern structures require the highest grade of hard, pressed brick for their walls. The present Company was duly organized in 1883 to meet this want of the trade, and has the most perfect facilities at command. It has a capital of \$200,000, and owns one of the finest tracts of heavy clay land in the



country, located at Milton. The Company has had the benefit of the ablest management, its officers being as follows: H. W. M. Murray, Esq., president; H. N. Dancy, Esq., vice-president; Richard C. Dancy, Esq., managing director; Charles B. Murray, secretary, and T. Parker, superintendent at works. An abler executive staff could not have been gathered together. They possess every qualification, and a visit to the works will thoroughly convince everyone that this Company is producing the finest grades of brick for all building purposes, also terra cotta chimneys, ornaments, and tile of the highest standard of excellence. A complete outfit of the latest improved machinery and appliances, run by steam-power, has been introduced, coupled with large kilns, so that the Company enjoys the most perfect facilities for producing the highest grade of bricks, etc., in the largest quantities. The Company's offices, formerly located in the Quebec Bank Chambers, have recently been removed to new quarters in 52 Adelaide Street East, where all orders will have prompt attention. The Company fills heavy contracts with our leading architects and builders; also in Hamilton, London, and other cities and towns, and offers the most substantial inducements both as to price and quality. This Company was the pioneer pressed brick company in Canada, and has ever retained its lead in this line. The following is a partial list of the well-known buildings in this city supplied by the Company: The Board of Trade Building, New Globe Building, Wyckliffe College, Captain Larkin's Block (Bay and King), George Gooderham's residence, T. G. Blackstock's residence. Outside of Toronto may also be mentioned the post-office at Strathroy, Brampton, and Walkerton, and the Town Hall, Collingwood; the Central Chambers at Ottawa, and many others in



Montreal; and this Company is now supplying the brick for the magnificent structure being erected by the Confederation Life Association on the north side of Richmond St., extending through 53 Yonge St., a view of which will be found in this work; also the Young Women's Christian Association Hall on Elm Street. This

Company, with its splendid facilities, has before it a most favourable outlook for securing a ready market for its goods with the best class of trade throughout the Dominion.

KERR & BREEZE, Valuers, Loan and Estate Brokers, No. 11 Victoria Street.—Among the best known and most prosperous real estate and financial brokers, valuers and insurance agents in Toronto are Messrs. Kerr & Breeze, of No. 11 Victoria Street. These gentlemen established their enterprise in 1858, and since then have built up a patronage of a very extensive and influential character, comprising among their patrons many of the leading property owners and capitalists in the city. At the address indicated they have a commodious, handsomely furnished office, and here they conduct a general real estate and insurance business; they have always upon their books the best available bargains in lands, houses, stores, etc., and procure loans at most reasonable rates on bond or mortgage security; insurance upon all insurable properties is effected in first-class companies at most reasonable terms; renting and collecting form specialties in the business, and estates are managed and kept in a thorough state of repair on behalf of owners; customers always have their interests carefully advanced, and are treated in an honourable, straightforward manner. Messrs. Kerr & Breeze are natives of Canada, having been born in this Province; they are well known and favourably regarded in business and financial circles, and are meeting with a well-defined and fully-merited success.

N. W. U. C. CO., and Private Detective Bureau; Thurston & Co., Managers, Office, 87 King Street East; Rooms 1, 2 and 3.—The New World Uniform Collecting Company is one of the prominent institutions of the city, and one which makes its influence felt as a protection to both wholesale and retail merchants, not only in Toronto but throughout the Dominion, and also in the greater part of the States. The Company was organized by Messrs. Thurston & Co. in 1856, and that it is highly appreciated by the public is manifested by the fact that it has for its patrons, in this city alone, between 700 and 800 of the best business men of the city, while its influence is steadily extending. Its collectors, of whom it has a large and efficient corps, are under bonds to do their work effectually and well, and many hopeless and apparently worthless cases are dealt with, in many instances, most successfully. The Company has agencies in most of the cities and towns of the Dominion and the United States, and these are conducted with the same careful way as the home office. The various managers of these being selected by the members of each city or town respectively without favour, and solely on their merits, while they too are required to give the most ample security for faithful performance of their work. This Company is the only one in existence that requires collectors and managers of branches to give bonds for the faithful performance of their work, and the only one too which gives security to those whose accounts it collects, and that it does its work both satisfactorily and well is evidenced by its record in the past, and its present high standing in the community. A private detective agency is also carried on, and in this also the same good system and management is observed. The management of the Company is in the hands of Messrs. Thurston & Co.; Geo. H. Grundy is Sec.-Treas.; D. A. Thurston, Inspector of Agencies; and A. De B. Owen, Special City Agent—all gentlemen who are widely known and well fitted for their respective duties. Mr. Thurston has been connected with the management since its inception, and Mr. Grundy has been well and favourably known during a period of many years as the representative of the Toronto Silver Plate Co., from Halifax to Victoria, and prior to that in connection with the well-known hardware firm of Mackenzie, Milne & Co. of Sarnia, Ont. Messrs. Cavell & Powell, 39 Adelaide East, are the solicitors for the Company. The central office is at No. 87 King Street East.



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F. FRANK A. METCALFE, Painter of Signs, Banners, Landscapes, Etc., 14 Wellington Street West.—A successful house in its special line of industry in this city is that of Mr. Frank A. Metcalfe, the well-known painter, whose office and workshop are located at No. 14 Wellington Street West. Mr. Metcalfe is a practical painter of long experience and an expert in sign, scenic and banner painting. Employing a number of competent assistants, Mr. Metcalfe devotes his attention to the execution of all kinds of sign painting, also banners and landscapes, and to the manufacture of brass and nickel signs; stage scenery and landscape painting for the trade are likewise given careful attention. A leading specialty is made of sign writing, in which department Mr. Metcalfe excels, his designs being original, and the work done in the most tasteful manner. The prices are uniformly reasonable, and all orders meet with prompt fulfillment. Mr. Metcalfe is a native of Cambridge, Eng., but has resided in Canada since childhood. He is a member of the Sons of England, and very popularly known throughout the community.

T. J. DEATH & SON, Merchant Tailors and Men's Furnishers, 222 Queen Street West, Cor. McCaul.—Among the attractive business establishments which line Queen Street West will be found that known as the "Pantcoatveter," of which T. J. Death & Son are proprietors. It has been in successful operation since 1888, and a most desirable patronage has been secured. The premises utilized for the business comprise two floors, each 18x65 feet, and every facility is provided for conducting business. The salesroom is tastefully arranged, and a fine display is made of English, Scot. h. and Irish suitings, woollens, etc., and also diagonals, broadcloths, and everything that is new in style and fashion. The work turned out is of the highest excellence, and unsurpassed in fit, quality of material, and superiority in every respect. A full line is kept on hand of dress shirts, underwear, collars, cuffs, hosiery, gloves, and all the novelties pertaining to the business. A special feature is made of neckwear, the assortment embracing the very latest, newest designs in all colours and combinations of shades. A flourishing business is done, and as the Messrs. Death always have the latest fashions as soon as introduced, and can name the lowest prices, there is always a scene of activity about the establishment. The second floor is used as a workroom, and from ten to fifteen skilled tailors are kept employed. Orders receive prompt fulfillment, and the best satisfaction is guaranteed. Mr. T. J. Death and his son and co-partner, Mr. W. J. Death, are native Canadians, and were born in Peel County, this Province. They are enterprising business men, and eminently popular in the community.

THOS. GLASS & CO., Manufacturers of Saddles, Harness, Trunks, etc., 254 Queen Street West.—A flourishing concern engaged in the manufacture of, and the wholesale and retail trade in harness, saddles and trunks is that of Thomas Glass & Co., of No. 254 Queen Street West. This business was founded in 1870 by Mr. A. Templeton, who built up a liberal, influential and permanent patronage. In 1881 Mr. Thomas Glass succeeded to the control, adopting the present firm name. In his management of it he has manifested exceptional ability, and his efforts have been attended by gratifying success. The premises occupied comprise a three-story brick building with basement 14,500 feet in dimensions. The workshop is equipped with every modern convenience and appliance, and constant employment is afforded four hands, skilled and experienced in their trade. A large stock is carried, including single and double harness, bridles, saddles, collars, halters, fly-nets, blankets, robes, water-proof covers, and a general line of stable supplies and horse clothing. All kinds of carriage and wagon harness, saddles, etc., are made to order, or repaired at short notice. Orders are filled at lowest prices, and satisfaction is in every instance guaranteed to patrons. Mr. Glass is conversant with every branch of the business, which he personally superintends in all its departments. He is a practical manufacturer, and is considered an authority on all matters pertaining to this industry. He makes a specialty of the manufacture of horse collars, his products being renowned for their improved and excellent pattern. The trade is extensive and constantly developing. He is a native of Richmond Hill, Ont., and is highly esteemed by the community for his business ability and sterling integrity. He is a member of the Masonic fraternity, also of the Canadian Order of Foresters.

F. BRITTON, General Grocer, No. 565 Queen Street West.—In the whole range of commercial enterprise no interest is more important than that representing the sale of groceries. This fact is recognized by all intelligent and thoughtful people, and, therefore, the matter of the selection of a dealer from whom to purchase our supplies calls for careful consideration. In this connection, we take pleasure in calling the attention of our readers to the reliable house of Mr. F. Britton, of No. 565 Queen Street West. This establishment was founded by its present proprietor, in 1876, on Yonge Street, removal being made to the present commodious quarters three years later. Mr. Britton has, from the start, enjoyed a large and prosperous trade, the excellence of the goods handled, coupled with upright and honourable dealing, ranking among the special features contributing to the permanent success that has attended the enterprise. The well-appointed premises occupied comprise a store and basement, 20x60 feet in dimensions, and a heavy A 1 stock is constantly carried, embracing the choicest foreign and domestic staple and fancy groceries of every description. Four polite assistants are employed; no pains are spared to render the utmost satisfaction to purchasers, and the trade, which is both wholesale and retail, extends over the city and vicinity, the annual transactions reaching a very handsome figure. Mr. Britton, who is a native of Belfast, Ireland, came to Canada in 1870 and located in the city. He is familiarly known throughout the community, enjoys the confidence and esteem of a host of friends, and takes an active interest in promoting the welfare and progress of Toronto.

THE BARM YEAST MANUFACTURING COMPANY, 35 Wellington St. East.—Among the many industries in this thriving community that of manufacturing yeast has become quite an important one, and is conducted on a large scale by the Barm Yeast Manufacturing Company, located at No. 35 Wellington Street East. This Company, although only established about a year, has met with a most pronounced success, and a flourishing business is being rapidly built up throughout all parts of the Dominion. The "Barm Yeast" is highly endorsed and recommended, and pronounced far superior to any other yeast now on the market, for the "Barm Yeast" will remain perfectly fresh and good for over a year. It is pure and wholesome, and never fails to give the best satisfaction. One of the claims of the "Barm Yeast Company," and a claim which is important to every housewife, is, that on account of the keeping qualities of the yeast, no housekeeper need be without yeast in the place all the time. All running out for yeast the day one bakes is obviated by securing a package of "Barm Yeast." The premises occupied for manufacturing purposes comprise two floors, each 65x120 feet in area, well equipped with everything necessary and requisite for meeting the demands of the trade. At the present time 250 boxes of four dozen each of this celebrated yeast is produced daily. It meets with a ready sale, and is eagerly inquired for on the market. From 20 to 25 hands are employed in the establishment, and a staff of efficient salesmen is maintained on the road, and these visit all parts of the Dominion. The co-partners, Mr. Robt. J. Read and Mr. Thos. L. Bucile, are experienced, practical business men. The former is a native of Ottawa and about 33 years of age. He is a member of the Board of Trade, and a well-known Freeman on; while the latter, who was born in England 46 years ago, is a Freeman, an Orangeman, and a member of the Sons of England, and the English Branch of the Foresters. They are popular in this community, and doing a flourishing business, which is steadily growing, the lookout for the future being indeed very cheering. The telephone call is 1920.



AUG. NEWELL & CO., Manufacturers of Organ Reeds, Keys and Piano Sounding Boards, No. 31 Hayter Street.—The firm of Aug. Newell & Co. is a branch of a Chicago house, the largest manufactory of organ reeds and keys in the world, and which long ago acquired a wide reputation for its goods, which had need to be of the very best, both in material and workmanship, to compete with the several good houses of the kind in existence. The Toronto house was established in 1878, under its present name, at 79 Adelaide Street W., by A. Newell and W. S. Wright. Lately Mr. F. H. Wright, who was with the Chicago house, was admitted to the concern. The factory has been established on its present site for the past two years. The premises occupied by the firm consists of a five-storey brick building, 30x100 feet in dimensions. The latest and most improved machinery (which they invent and construct on the premises) is found therein, run by steam supplied by a forty-horse Wheelock engine and boiler, manufactured by Goldie & McCullah of Galt, Ont. The firm have lately added to their business the manufacture of celluloid keys and piano sounding-boards, both of which are largely imported from the United States. Making a specialty of these articles, they are able to supply the manufacturers of musical instruments with first-class goods, produced wholly in this fair Canada of ours. They also handle a full line of organ materials. Their trade extends all over the Dominion, and, in conjunction with that of the head house in Chicago, over the United States and Europe also. Mr. F. H. Wright is a resident of Toronto; Messrs. A. Newell and W. S. Wright reside in Chicago, and are thoroughly identified with its business interest.

COSGRAVE & CO., Maltsters, Brewers, and Bottlers of India Pale Ales, Extra Stout, and Half and Half; Cor. Queen and Niagara Streets.—Few institutions of the kind have a wider reputation for the quality of their products than that of Messrs. Cosgrave & Co., the Maltsters and Brewers, on Niagara Street, at the corner of Queen. It was in 1863 that their business was first established by Mr. P. Cosgrave, father of the present proprietor, since which time it has passed through various ownerships, the name Cosgrave, however, always being connected with it, the present style and name dating from the year 1887. When first started it was on rather a small scale, but as the years have passed and the trade grown, improvements have been made and additions built, till now it is complete in all its details, and ranks among the first breweries of the province. It is fitted up with the latest and most improved appliances for conducting the business in its various stages, and has immense underground vaults for storage, a spacious ice-house capable of holding hundreds of tons of this frozen commodity, and elevators, weigh scales, malting tanks, etc., of the most convenient style. Steam-power is used, a thirty horse-power engine being employed, while from forty to fifty hands, who are given steady employment, are selected for their skill in the business in which they are engaged. The goods manufactured are India Pale Ale, Extra Stout and Half and Half; these are of the finest quality, are well known and popular, and in great demand throughout the country. They are sold in casks of all sizes, and also in bottles. The best malt and hops are used, and careful attention is given to their preparation in the various stages they pass through. Of so high a grade are their manufactures that they were awarded the highest prize at the International Exhibition in Philadelphia in 1876, and favourable mention at Paris in 1878, for their purity and flavour, and general excellence of quality; also diploma at Antwerp, 1885. The trade done by the house is very extensive in its character, the goods being sold in very large quantities, and shipped to all parts of the Dominion. Mr. Lawrence J. Cosgrave, the proprietor, is a practical brewer, and an enterprising business man, and is held in the highest esteem by the community. The telephone call is No. 264.

THOS. COOLICAN, Broker and Financial Agent, 27 Toronto Street.—Among the representative business men on Toronto Street there are probably none so well and prominently known as Mr. Thos. Coolican, broker and financial agent, whose office is at No. 27 on that thoroughfare. Mr. Coolican, who is a gentleman in the prime of life, commenced business in 1878, and, for a period of three years, was associated with Mr. H. Arthur Jackson; but since 1883 he has conducted business on his own account. He stands high in financial and commercial circles, and none enjoy a more substantial share of public favour. Mr. Coolican gives his special attention, as a broker and financial agent, to the purchase and sale of real estate, both urban and suburban; also farm and timber lands, mineral properties, pine lands, and asbestos and mica properties. He also takes charge of and manages estates, and places insurance in any of the strong, substantial European, Canadian and American companies at the lowest rates of premium. He also loans money on realty and other first-class securities, and in all transactions will be found prompt, correct and reliable. His business connections are of the most substantial character, and through his European and American correspondents, in all the commercial centres in those countries, is enabled to effect transactions satisfactorily and promptly. Altogether he enjoys exceptional facilities for conducting business operations. Mr. Coolican is a gentleman of the highest personal integrity, and enjoys the esteem and unbounded confidence of all having business dealings with him. The cable address of this responsible house is "Coolican," Toronto, Canada.



T. E. BRAIME & CO., Manufacturers of Shirts, Overalls and Cottonade Pants, Etc., 14 and 16 Front St. West.—A branch of industrial activity of growing importance in this city is the manufacture of shirts, overalls and pants. In this connection, special reference is made to the progressive and reliable firm of Messrs. T. E. Braime & Co., 14 Front Street West. This business was established in 1887, by Mr. T. E. Braime, who is sole proprietor. Mr. Braime is a thoroughly practical and expert manufacturer, who has obtained a liberal and permanent patronage from jobbers and retailers, owing to the quality, durability and general excellence of his productions. He occupies a spacious floor, fully supplied with every convenience. Mr. Braime manufactures shirts, overalls, cottonade pants, etc., all his goods being made carefully by hand. A large force of skilled hands are employed inside and outside his establishment, and his trade, which is strictly wholesale, extends throughout all sections of Ontario. His goods are general favourites with retailers, owing to their great salability and intrinsic merits, while the prices quoted for them are exceedingly moderate. Mr. Braime was born in London, England, but has resided in Toronto for the last twenty years. He is an honourable and hard-working business man, who is very popular in trade circles.

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D. M. MOSSOM, Veterinary Surgeon; Veterinary Boarding and Sale Stable; rear No. 717 Yonge and No. 9 Bloor Street East; Telephone No. 3626.—The advancement of veterinary science within the last third of a century is one of the best evidences of our progress in refinement and civilization. What was formerly almost the exclusive domain of the empirical horse doctor has been developed into one of the most important of learned professions, and much credit is due to the Ontario Veterinary College of Toronto for doing so much to foster and develop the highest attainments in veterinary surgery and dentistry. A well-known and eminently successful practitioner in this important and difficult profession in Toronto is D. M. Mossom, veterinary surgeon, etc., whose ably-conducted headquarters are centrally located in the rear of 717 Yonge and 9 Bloor Street East, with telephone connection No. 3626. Dr. Mossom, who is a native of this city, is a young man of superior professional qualifications. He is a graduate of the Ontario Veterinary College, and has had a wide range of experience in his business. He inaugurated this establishment on his own account in 1899, and from the start has been in the enjoyment of a very large and most successful practice. The premises utilized are spacious and commodious, especially arranged and fitted up with special reference to the various branches of his business. They include a veterinary infirmary of ample dimensions, in which will be found in actual use all the very latest improved methods known to the profession for the treatment of animal diseases. It is well lighted, properly ventilated, and its sanitary arrangements are thorough and complete. Horses or dogs placed under his care receive skillful treatment, and are handled by thoroughly experienced grooms, while this department is entirely separate and remote from the other branches of the business. Horses are taken to board by the day or week and provided with standing or box stalls, as desired by owners, and are under the charge of skilled attendants, while the provender is of the very best quality and furnished hountifully. He also has constantly on hand a fine stock of stylish and docile horses for riding purposes. Besides first-class accommodation for from thirty to forty horses in his excellently-equipped stable, a special department of the business is giving riding lessons to ladies and gentlemen. He also makes a speciality of buying, selling and exchanging horses, and the selecting of single and double matched or unmatched teams and equipments to order for patrons. Dr. Mossom is still a young man, full of enterprise, and is devoted to the profession he has adopted. His treatment of horses and dogs placed under his charge has elicited the highest praise from a large number of our most influential citizens and owners of animals.

A. R. WILLIAMS, Soho Machine Works.—The machinery warehouses of A. R. Williams are a forcible illustration, not only of the growth and development of mechanical matters in Canada within the last fifteen years, but also an example of the tendency towards centralization in modern business methods. It is now being clearly understood among manufacturers that it pays better for a number of them to so arrange that their part of the business of manufacturing shall have their exclusive attention; while one business, or one establishment, with one set of travellers and one single expense for advertising, etc., tends to the sale of the goods, securities, etc. A glance into the Soho Machine Works, which is situated on Esplanade Street, a short distance east of the Union Station, Toronto, will show machinery for almost every line of mechanical appliances and use. The principal firms represented are: The London Machine Tool Co. and Stevens, Hamilton & Co., in iron-working machinery; Cowan & Co., Cant Bros. & Co., Jackson & Cochrane and Major Harper, in wood-working machinery; Stevens & Burns, Thos. Dill and Payatte & Co., in saw mill machinery; Chas. Smith & Co., in steam pumps; John Doty Engine Works, in marine and stationary engines and boilers, and upright engines and boilers; Laidlaw Manufacturing Co. and Baird & Son, in brick and tile machinery; John Doty Engine Co. and Robertson Bros., in power and horse-power hoisters; besides a large number of firms manufacturing smaller lines of goods, and whose production, almost exclusively, is marketed through Mr. Williams' office. He also controls the Canadian trade of such extensive establishments as the B. F. Sturtevant Co., of Boston; W. F. and John Barnes, of Rockford, Ill.; Hildreth Bros. & Co., of Harvard, Mass.; L. J. Wing & Co., of New York; Les Fils de Peugeot Co., of France, and Thos. Fleming, Sons & Co., of Halifax, England—thereby making the business a most important mechanical one, and the chief machinery establishment in the Dominion of Canada. Of course the development and growth of this business has been largely due to the mechanical, executive and commercial ability of Mr. Williams, the pro-

prietor, and Mr. L. A. Morrison, who is associated with him in the general management of the business. Resident salesmen are employed in nearly all the Provinces of the Dominion, and general salesmen are on the move all the time. The establishment claims to be able to supply, on very short notice, complete outfits of nearly every kind of shop or factory, from a steam laundry to a coal mine plant. A very large stock of machinery is carried on the premises, in the Soho Machine Works, and scarcely a day passes that orders are not received from every Province in the Dominion. The office staff comprises fifteen men, each of whom attends to his own departmental work. A visit to this establishment will interest a mechanical man, as there are lots of things to be learned and courteous attention is always extended to visitors.

MYERS' ROYAL HORSE AND CATTLE SPICE, 178 Front Street East.—Among the industries recently introduced not only into Toronto, but into Canada, is the manufacture of Myers' Royal Horse and Cattle Spice, for horses, cattle, sheep, pigs, poultry and game, to keep them in prime and healthy condition. The enterprise was originally started more than a quarter of a century ago in England, but it is little more than a year since its extension to Toronto. The premises occupied at No. 178 Front Street East are fitted up with all conveniences and appliances for the business. Their spice is manufactured entirely from pure vegetable and botanical products, is compounded with skill and care, and is guaranteed free from mineral substances. From its use horses eat and rest better, work with more spirit, and keep in better condition; cows yield a larger quantity and better kind of milk; sheep are kept free from disease, and a better quality of wool and mutton is produced; pigs feed quickly and at small cost, and firm and sweet mellow bacon is attained, while poultry thrive and do well upon its use, insuring a large number of eggs the year round. These facts are attested to by thousands of stock breeders in all parts of the world. Although established in Canada so short a time, a large trade is done, the spice being shipped to all parts of the Dominion, while an agency for its manufacture is just now being started in the States. This spice has taken first prizes and gold medals wherever exhibited. Mr. Thomas Myers, the inventor and manufacturer, is an Englishman, and in preparing his goods he is ably assisted by his son.

BOOTH & SON, Coppersmiths, 165-169 York Street.—The celebrated establishment of Booth & Son, coppersmiths, at 165-169 York Street, has had the largest career of any house in its time in this city. It was established in 1854, and its thirty-six years' honourable career has been marked by some changes in its management, though the name of the original firm is yet retained. The late Wm. H. G. Booth, the founder of this business, was a mechanic unequalled on this continent as a worker in copper and brass. He established a reputation for the firm, which they have ever endeavoured to maintain, as the manufacturers of first-class goods. Mr. Geo. Booth, like his father, is a thorough practical mechanic and business manager. He is the head of the present firm. Mr. J. O. Parker, the junior partner, is also a practical mechanic, brass founding and finishing being the branch to which he gives especial attention. During the years in which they have been associated the old associations and business have been increased. From thirty-five to forty workmen are employed; the workshops are fitted with the most improved steam machinery, and the product is distributed wholesale to the trade. The firm make a speciality of manufacturing planished copper bath tubs, made of heavy sheet copper, with many improvements, including the combination of a wash basin with each tub, with patent connections. This was patented in 1884, and has been very successful. They also manufacture brewers' and distillers', connectioners' and sugar refiners' appliances, including stills, worms, boilers (hot water), metal spinners' and plumbers' supplies, etc. There are large show-rooms on the first floor, where also are the offices, and here the specialties of the firm are well displayed. The proprietors sent a grand display of wares to the Indian and Colonial Exhibition—"the Colbineries"—at South Kensington (London), England, about five or six years ago, and were especially mentioned in the official Government report, made out by Sir Charles Tupper, Canadian High Commissioner to Great Britain, who declared that Messrs. Booth & Sons' goods compared favourably with the best English-made goods in the same line. Messrs. Booth and Parker have won a high place all over the Dominion as mechanics, as is evidenced by their large trade.

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ALLEXANDER BURNETT, Clothing, 219 and 221 Yonge Street.—One among the most popular manufacturers of, and dealers in men's, youths' and boys' clothing, etc., is Mr. Alexander Burnett, who is a native of Montreal, and has long been identified with the line of trade in which he is now engaged. He started business at his present premises in 1889, and has rapidly built up quite a flourishing trade. His store is centrally located, has dimensions of 40x120 feet, double plate glass front, and is splendidly lighted, and elegantly fitted up throughout. Here is shown an immense assortment of stylish ready-made clothing for men, youths, boys and children, the latest fashions in hats and caps, and all the recent novelties in gentlemen's furnishing goods of both foreign and domestic manufacture. The store and stock are the largest in the city, and while the goods are unexcelled in the market for quality, the prices are such as to draw the attention of the public and lead to an ever increasing business. A specialty is made of the custom department, where it is to be found a large stock of superb suitings, woollens, cloths, cassimeres, tweeds, etc., of the latest styles. Mr. Burnett has an accomplished cutter and never fails to make a perfect fit, or to please his patrons. He has become distinguished as one of the most correct in his line of business, and is a leader of gentlemen's fashions in this city.

THE SCHOMBERG FURNITURE CO., Manufacturers of and Dealers in Fine Medium and Plain Furniture, Importers of Iron and Brass Bedsteads, No. 649 Yonge Street, opposite St. Mary's Street; Telephone No. 3414.—There is no doubt that the furniture business of Toronto, in its various departments, presents a field for the exercise of business enterprise second to no other commercial or manufacturing industry, and that the energy displayed by those who are engaged in it has done much towards developing the commercial interests of the entire community. One of the most prominent, prosperous and progressive establishments of the kind is that of the Schomberg Furniture Company (Messrs. John Weston and John Eustes, proprietors), manufacturers of and dealers in fine, medium and plain furniture and importers of iron and brass bedsteads, whose headquarters are desirably located at No. 649 Yonge Street, opposite St. Mary's Street. The gentlemen comprising the firm are natives of England, have been residents of this city for many years, and, having a wide range of experience in this line of business, they inaugurated this establishment originally in 1863 under the present firm title. Its record from the outset of its career has been one of steady, uninterrupted development, and its patronage is constantly increasing in volume and influence. The premises utilized are very spacious and commodious, comprising an entire three-storey and basement brick structure for sales and business purposes, and provided with every modern appliance and convenience to facilitate the prosecution of the business, while in the rear is a thoroughly equipped, well-lighted and commodious workshop, in which a number of skilled and experienced workmen are given constant employment on custom work to order. The ware-rooms are filled to their utmost capacity with a full and complete stock of furniture of every description, including magnificent suites for parlours, drawing-rooms, boudoirs, library, hall, dining and bed-rooms, made up in the most elegant manner, in all the prevailing styles of the most costly and elegant woods, such as chony, cocobola, cherry, mahogany, French walnut, quartered and antique oak, cocca, black palm, ash, bird's-eye and curly maple, etc. The stock also includes single pieces, such as sofas, divans, lounges, couches, easy, arm, rocking and other chairs, chiffoniers, mantel cabinets, buffets, etc., etc., besides a full and complete line of plain and folding bedsteads, round, oval, plain and extension tables, kitchen and cottage furniture, etc. They are importers of brass and iron bedsteads, and carry a full and complete line of these wares in all the very latest and most taking unique and original designs. A specialty is made of furniture to order in any desired original design, while particular attention is also given to upholstering in all its branches. Their assortment of bedding materials includes the very best productions in hair, wool mattresses, bolsters and feather and down pillows, and the most popular makes of spring beds, etc. The goods emanating from this establishment are of a quality unsurpassed in quality of material, beauty and originality of design and high-class artistic workmanship, and prices are the very lowest. Messrs. Weston and Eustes are energetic, wide-awake, popular and reliable business men, and are highly respected in social and commercial circles.

NORRIS & CARRUTHERS, Flour and Grain Commission Merchants, Toronto and Montreal.—The flour and grain industry is a prominent enterprise of Canada, and as the cultivated area of the wheat producing Province of Manitoba and the North-West yearly becomes more fully opened up the business assumes still greater magnitude. Toronto has many firms devoting their energies to this line of trade, prominent among them being Messrs. Norris & Carruthers, Corner Scott and Colborne Streets, where they have finely appointed and well-furnished offices, removing here from Wellington Street. The business was established in 1860, and for the past three years has been carried on at the present location. The firm have a branch house in Montreal, and do a very extensive trade, employing twelve men, and making a specialty of Manitoba grain. They buy both for the local market and export, and having been so long in the business, understand its many details, are expert judges of wheat and other cereals, and have long been considered as among the most successful traders on the market. The members of the firm are Canadians by birth, young, active and enterprising, and devote their energies to the interests of their business, while their house is widely known and has a most liberal patronage.

J. CURRY, Estate Broker, Conveyancing, etc., 45 Adelaide Street East, Toronto; Branch Office: Mimico; Telephone No. 1768.—The real estate interests of the city of Toronto have long held a representative position as among those of the greatest magnitude and importance. It is thus natural that these interests are controlled by the best business men whose facilities enable them to meet the wants of the community at large in this direction. Prominent among the most enterprising of the fraternity is Mr. J. Curry, whose offices are at No. 45 Adelaide Street East, and who has a branch office at Mimico. This business was established in 1886 by Messrs. Curry & Harkness, but in the year following the co-partnership was dissolved, since which period Mr. Curry has directed affairs alone. He has won a measure of popularity, confidence, and respect second to none. His knowledge of the various sections of the city as regards values is unsurpassed, and upon his books can be found a fine list of residential and business property, eligibly located, for sale, rent, or exchange. Property placed in his hands is expeditiously disposed of, and special attention is paid to the negotiation of loans. Mr. Curry is a native of Orangeville, Ontario, but has resided in Toronto for several years. His large experience, knowledge of values, and acquaintance with investors and capitalists, combined with a genial manner, make him a valuable man in his business. Mr. Curry is a large property owner at Mimico, or New Toronto, owning forty acres of valuable land there, of which he has sold between 3,000 and 4,000 feet. He still offers some special bargains there, and gives special attention to conveyancing.

A. F. BARKER, Dealer in Groceries, Fruits, etc., No. 302 Yonge Street, Corner of Agnes Street.—A highly successful, well-managed and prominent house, enjoying a well merited reputation for handling none but fresh, pure goods, and for fair square dealing with patrons, is that of Mr. A. F. Barker, dealer in groceries, fruits, etc., located at No. 302 Yonge Street, corner of Agnes Street, with telephone connection No. 2277. Mr. Barker was born near this city, and has resided here all his life. He founded his establishment in 1881, with results that fittingly illustrate what may be accomplished by handling reliable goods, and adhering to an honourable business policy. The premises comprise a spacious store and basement of a fine three-storey brick building. The store is neatly, attractively fitted up and arranged, and the stock carried embraces choice, fancy and staple groceries, a specialty being made of absolutely pure and fresh new crop teas, choice coffees, and spices. The most select brands of hermetically sealed goods are to be found here; also table delicacies, condiments, coconuts, chocolate, foreign and domestic fruits; choice flour, cereals and farinaceous foods; sugars, syrups, molasses; butter, cheese, fresh eggs, farm and garden products, salt and smoked meats; bakers' and laundry supplies, etc. The goods are noted for their excellence and low prices. Polite assistants serve patrons, telephone orders receive prompt attention, and goods are delivered free of charge. Mr. Barker is a young man of superior business ability, and enjoys the confidence and esteem of all with whom he has business relations.

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THE CANADA PERMANENT LOAN AND SAVINGS CO.; J. Herbert Mason, Esq., President; Office: Company's Buildings, Toronto Street.—Of all the financial institutions of the Dominion, "The Canada Permanent Loan and Savings Company" maintains the front rank as regards ability and soundness of management, and the marked public confidence reposed in its vast financial operations. The Company began operations in 1854, and, under the able guidance of Mr. J. Herbert Mason, met with a liberal patronage from the Canadian and British investors. The Company was the first to secure to Canadian farmers and real estate owners an abundance of money at moderate rates, and which could be repaid in installments, on an easy plan, the benefits and advantages of which have come to be highly appreciated. The Company has gone steadily on its beneficial mission, with the result that it now has assets of \$11,600,000. At the end of 1889 it had a total sum invested in mortgages and debentures of \$11,029,658, and it declared the customary half-yearly dividends of six per cent. out of its earnings, and after providing for all expenses and possible losses, \$20,000 was added to the reserve fund, which has now the magnificent total of \$1,400,000, while it has a contingent fund of over \$111,000 in addition. The Company's subscribed capital has been increased to \$5,000,000, and its paid-up capital to \$2,600,000, figures which indicate the strength and prosperity of this great corporation. The Company's sterling debentures are in great request as a sound investment security in Great Britain, and of these the Company had, at the close of 1889, a total outstanding of \$4,847,102.47, besides \$510,160 in currency debentures, and \$573,062 in debenture stock (sterling). These moneys, coupled with its capital and surplus funds, it invests in the most judicious manner in first mortgages on the best classes of improved farms and real estate in Ontario and Manitoba. The Company has greater revenue-earning capacity than ever; its loans are all fully secured; and its record is one of the most enviable character. The Company's stock is held at a high premium as one of the most remunerative and safest investments in the Dominion. The board of directors include Mr. J. Herbert Mason, President and Managing Director; Mr. Edward Hooper, Vice-President; Messrs. S. Nordheimer, A. M. Smith, Henry Cawthra, Judge Boyd, Ralph K. Burgess, and Wm. G. Gooderham, all representative capitalists and citizens. President Mason is looked upon as Canada's leading financier. He has the honour of opening up this vast field of remunerative and safe investment for English capital, and is a vigorous exponent of the soundest principles governing financial operations and investments. In Mr. Alfred J. Mason he has a valued support as Assistant Manager, while Mr. Rufus S. Hudson is the Superintendent, and Mr. George H. Smith, Secretary, both practical and experienced officers. The Company's offices are in its desirably located buildings on Toronto Street, and are magnificently fitted up, affording every facility for the transaction of business. They stand in the Company's accounts at about \$112,000, but as an interest yielding investment may be safely valued at from \$50,000 to \$60,000 more than that sum. Toronto and the Dominion at large may justly feel a sense of pride in this truly representative Canadian financial corporation.



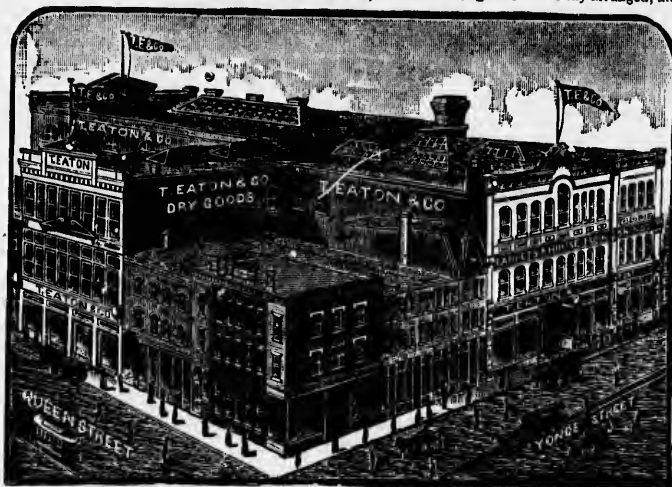
CASSIDY & CO., Auctioneers and Valuers, Insurance and Customs Brokers, Financial Agents, Produce and Commission Merchants, 19 Front Street West.—One of the most enterprising among the energetic business men in this city we find is Mr. J. F. Cassidy, the head and active co-partner of the firm of J. F. Cassidy & Co., auctioneers, valuers, and insurance and custom brokers, financial agents, and produce commission merchants. Mr. Cassidy was born in this city, and from early manhood he was identified with business and local affairs. For a period of six years he was a member of the firm of Suckling & Cassidy, which was dissolved last October; since when he has commenced operations under the present title and style, and is meeting with a splendid substantial encouragement. The premises utilized for business purposes consist of a three-story building, having an area of 27x120 feet, which affords exceptionally fine facilities for storage and to facilitate operations. He has had quite an extended experience in all branches of his business, and is prompt, accurate and reliable, and unremitting in his attention to all having dealings with his house. He has a large acquaintance in commercial and financial circles, and as a merchant and citizen is highly esteemed and respected.

GALE MANUFACTURING CO., Shirts, Collars, Cuffs, Ladies' and Children's Underwear; Office and Factory: 74, 75 and 76 Bay Street.—In the history of the industrial progress of Toronto, the enterprise of the Gale Manufacturing Company occupies, I believe, a prominent and conspicuous position. The house enjoys the proud distinction of being the leader in its line in Canada, while its products bear a standard reputation in the trade. This industry was originally founded in 1863 by Mr. J. W. Gale, and in 1882 the present company was organized, the proprietor at that time being Mr. J. W. Gale, a native Canadian, and widely-known in commercial and financial circles. The new premises for the company, which will be occupied in March, consist of a handsome brick building, built expressly for the requirements of the company. It has five storeys, each 61x76 feet in dimensions, and is constructed in the most substantial manner. All the floors are hardwood, built on two-inch plank, and each flat can be cut off from the other, thus assuring protection in case of fire. The architects of the building were Messrs. Langley and Burke, and ably have they performed their work. The place is equipped in the most approved modern style with all requisite appliances and accessories. Steam power is provided by an 80 horse-power boiler and two engines, one of the latter being used to run the sewing machines, the other to drive the hoist and the laundry machinery used in connection with the business. The boiler-house is outside the main building, and it is supplied with a large brick chimney, 66 feet in height. The extent of the business necessitates the constant employment of 150 experienced operatives in the various departments, and the range of production embraces all kinds of shirts, collars and cuffs, also ladies' and children's cotton underwear. No better goods are produced anywhere. The utmost care and practical skill is exercised in all methods of manufacture to improve the quality and enhance the value of the output in every conceivable way. As a natural result the highest degree of perfection is attained, which serves to stamp the proprietors as manufacturers of keen judgment, business sagacity, and unusual executive ability. These qualities the Messrs. Gale are recognized as possessing in a high degree, and with such advantages and benefits as naturally result from able and experienced management, this establishment offers extraordinary inducements to the trade, as regards both excellence of goods, economy of prices, and liberal, honourable treatment. Gale Manufacturing Company, Mining Lane, Toronto.

T. EATON & CO., Mercantile Emporium, Dry Goods, Carpets, Shoes, Notions, etc.; Main Entrance: 190 Yonge St.—Toronto has just cause to feel satisfaction in the possession of the mammoth dry goods and department emporium of Messrs. T. Eaton & Co., which rivals Stewart's of New York in its palmy days, and is fully the equal of Crawford & Simpson's, O'Neill's, Ehrlich's, Arnold Constable's, or any of the present large establishments in New York City. To Messrs. Timothy and Edward Y. Eaton is due the enviable reputation of having given the Dominion its largest dry goods and general outfitting establishment. This business was begun in 1859. The growth will be made apparent by giving a few figures: The firm's area of space in 1883 was 25,514 square feet; 120,304 square feet in 1889; and no less than 137,504 square feet in 1890, thus making it Canada's largest store. The main building is a massive structure, fronting on Yonge Street, and extending entirely through the block; connecting is an immense wing running through to Queen St. There are over sixty departments. All the modern improvements have been introduced, including seven elevators run by hydraulic power; steam heat, and also the electric light. The firm is fertile with new, practical ideas; it runs free omnibusses to meet trains and boats, and convey its customers direct to the store; its delivery service includes thirty-five horses and twelve waggons. The firm make the comfort of their customers a first consideration, and have a fine restaurant in the building where a

splendid lunch is served at moderate prices; there are retiring rooms and parlours for ladies, and a bureau of information, where also parcels and bags can be left securely, while the ladies are shopping. An army of salesmen and salesladies are here to wait upon customers; the goods are well nigh limitless in quantity, and include everything in staple and fancy dry goods, boots and shoes, carpets, millinery, house-furnishing goods, upholstery goods, wall papers, fancy articles, jewellery and silverware, notions, stationery, perfumery, etc. This is headquarters for silks, satins, and fine dress goods in all the newest shades, textures and patterns, also for mantles and suits; boys' clothing, etc. The firm have a large staff of buyers who select the goods in the markets of Europe, Canada and the United States. Every family in the Dominion should possess a copy of their handsome illustrated monthly fashion sheet and store news, which gives price lists of nearly everything in the store. Friday is the great bargain day, when goods are offered at prices that soon effect a clearance for fresh arrivals. Mr. Timothy Eaton has achieved a marvellous success. In Mr. Edward Y. Eaton he has a trusted co-partner and an able business man, the firm in every respect being the peer of all others as regards the trade in which they are engaged.

KING, GRAINGER & CO., Produce Commission Merchants, 81 Front Street East.—It is a pleasure to note new enterprises, especially when they are of a permanent character and extensive in their operations. In this connection we mention the firm of Messrs. King, Grainger & Co., produce commission merchants, at No. 81 Front Street East. It is but a short time since these gentlemen started in business here, but with a ripe experience in the grain and produce trade, and a determination to deal liberally and squarely in all transactions, they have already taken a front rank among the responsible dealers of the city. They trade in butter, cheese, eggs, lard and meat, flour and feed, and produce generally; both buying and selling these goods in large and small quantities. Considering the short time that has elapsed since starting in business, they have already built up an extensive trade, which is steadily increasing and extending. They ship to the smaller cities and towns of the Province, and will, in the near future, open an export trade with the English markets. The premises occupied are large and commodious, having a frontage of thirty feet on Front Street and extending entirely across the block to the Esplanade, the building having a floor space of some 21,000 sq. feet. The building is conveniently arranged, and



is, without doubt, the best warehouse for the produce commission business in the city. The individual members of the firm are R. S. King and T. W. Grainger, who are Canadians by birth. These gentlemen are enterprising and practical business men, who devote their attention to the interests of the enterprise in which they are engaged, and their energies to extending their business connections.

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TORONTO PLATE GLASS IMPORTING CO., 55 to 61 Victoria Street.—An establishment which enjoys the unique distinction of being the only one in the Dominion of Canada devoted entirely to the importation and handling of glass is that of the Toronto Plate Glass Importing Company, whose headquarters are located at No. 55 to 61 Victoria Street. The business of this creditable and widely-known house was founded in 1856. The growth of the establishment has been steady and healthful, and under the liberal, careful methods that have characterized the administration of its affairs, together with extensively handling the celebrated Pilkington's brand of glass, it has attained a widespread and substantial popularity. The extensive premises occupied comprise a building having four floors and basement, of spacious dimensions. But even these commodious quarters are not sufficient, owing to the rapidly-growing patronage of the company, and they are now engaged in enlarging the premises to double their present capacity. The place is admirably and systematically equipped throughout, every appliance and convenience having been provided, and employment is afforded to forty hands in the various departments. An immense stock is carried of mirror glass, bevelled glass, show-case glass, photo glass, floor glass, picture glass, window glass, skylight glass, obscure glass, coloured glass, figured glass, cathedral glass, Pilkington's British plate and window glass, and other good brands; stained glass workers' supplies, together with all glass required in buildings, railway and street cars, etc., shades and stands. The company give particular attention to cutting, bending, bevelling and silvering glass, and supplying glass to fit all purposes. The trade extends throughout the Dominion, and is of the most influential character. The proprietors of the establishment, Messrs. Wm. Ferguson, Edwin Hill and R. S. Weir, are progressive, reliable and responsible business men and sterling citizens, and, judging from the success of the past, they have a bright and prosperous future.

DENISON & DENISON, Real Estate and Financial Brokers, Adelaide Chambers, 60½ Adelaide Street East.—Among the prominent representative business men in this city none enjoy in a higher degree the consideration and respect of the community than Messrs. Denison & Denison, real estate and insurance agents, and financial brokers. The co-partners, Mr. Alfred E. and Mr. Albert E. Denison, are sons of the late Col. Richard Lippincott Denison, of Dovercourt, Toronto, and have a wide acquaintance throughout this section of Ontario. They are progressive young men, practical and experienced, and have formed splendid business connections. A leading feature is made of every branch of real estate in the buying, selling, exchanging, leasing and letting of lands, buildings and dwellings of every description, the negotiation of loans on bonds and mortgages, and also collecting rents, managing estates, etc. Money is invested, and first-class collateral securities bought and sold, and insurance placed in any of the leading insurance companies. They conduct operations on fixed principles, in a manner which has given them a wide reputation for probity and integrity, and they may be consulted with the most implicit confidence in all matters pertaining to any branch of their business.

BLACK HORSE HOTEL, Corner Front and George Streets; Alf. Oxford, Proprietor.—An old-established and very popular abiding place in Toronto for travellers, farmers and American horse-buyers, is the Black Horse Hotel, Corner Front and George Streets, of which Mr. Alfred Oxford is the energetic proprietor. This hotel was first opened in 1850 by Wm. Ralph, who was succeeded by J. Palmer, Captain Cox, John Olands, and, in 1879, by Alf. Oxford. The hotel and stables have an area of 160x175 feet. The hotel is a substantial two-storey brick building and contains forty-two chambers, besides dining-room, office, bar, etc. The rooms are all comfortably furnished, and are models of cleanliness, while the table is supplied abundantly with the best in the market. The attendance and service are perfect and with all its advantages, the charges at the Black Horse Hotel are only \$1 per day. In connection with the hotel are large and comfortable stables capable of accommodating 300 horses. This hotel is a favourite resort with farmers, and the bar is fully supplied with choice wines, liquors, ales and cigars. Mr. Oxford was born in the Isle of Wight, but has resided in Toronto for the last twenty years, where he has made hosts of friends, owing to courteous manners and sterling integrity. He is a member of I. O. O. F. (Manchester Unity).

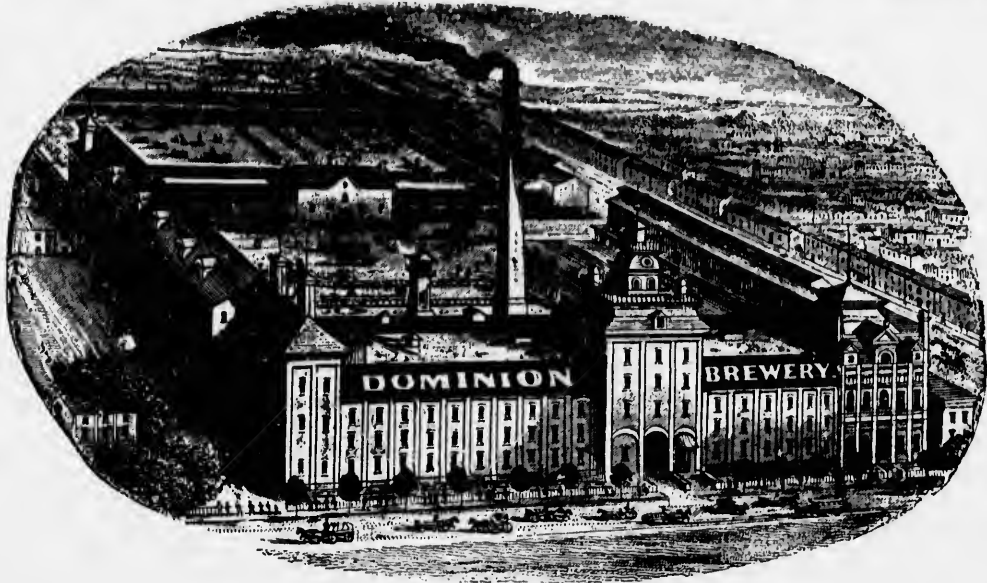
THE PEOPLE'S LOAN AND DEPOSIT CO., 33 Adelaide Street East; Wm. Elliott, president; Dr. James Carlyle, vice-president; James Watson, manager.—This progressive and substantial loan and deposit company was incorporated in 1875 with a paid-up capital of \$500,000 which was subsequently increased to \$700,000, and its total assets amounted, January 1, 1890, to \$1,343,505.79. Its career has been a very successful one, highly creditable to the ability and prudence of its management. The company is ably officered and its directors are widely known for their honourable methods and sound business principles; they are as follows, viz.: Wm. Elliott, president; Dr. Jas. Carlyle, vice president; James Watson, manager; directors: Wm. Elliott, Dr. Jas. Carlyle, John Aikins, F. W. Walker, Dr. J. C. Patton. The company conduct a general business, and allows interest on cash deposits subject to cheque, and issues debentures, both of which are secured on first mortgages of the assets of the company; it also makes loans on first mortgages of approved real estate up to two-thirds value. All its investments are made with care and judgment, while its ventures of capital are well secured. Latterly the company has commenced the sale of its debentures in Scotland at such a rate as will secure a fair profit on loans, which will thus render it still less dependent on temporary deposits. The offices at 33 Adelaide St. East are handsomely appointed, and every effort is made to give complete satisfaction to patrons. For further details relative to the company's business methods, etc., those interested are requested to call at the offices or write to the manager.

A. J. BULLOCK, Real Estate, 11 Victoria Street.—Among the enterprises of Toronto there are none that surpass in importance those represented by the real estate and financial broker, valuator, etc., and prominent among those engaged in this line is Mr. A. J. Bullock, whose office is located at No. 11 Victoria Street. Mr. Bullock first began operations in 1877, and during the intervening period has built up a large, first-class patronage. Mr. Bullock devotes his attention to the transaction of a general real estate and financial brokerage business, buying and selling property of all kinds, managing estates, collecting rents, negotiating loans, purchasing mortgages, etc. Insurance is effected in leading fire companies, and a speedy, satisfactory adjustment is guaranteed in all *bona-fide* cases of fire. Mr. Bullock's office and residence are provided with telephone connection. A staff of efficient clerks is employed, and a very active business enjoyed. Mr. Bullock is a native of England, and has resided in Toronto for the past twenty years. He is greatly respected by the community for his ability and honourable methods, and his success has been justly merited. Mr. Bullock's customers are of such a class that he has to be very careful in giving values, and in every case studies their interests, and is acknowledged to be one of Toronto's fairest valuers. In view of the foregoing facts, we, with confidence, recommend this house as the representative one in this section.

F. ROSAR, Undertaker, No. 240 King Street East.—The splendid record made by Mr. F. Rosar, as an undertaker and embalmer, serves to commend him to the confidence and patronage of the people of Toronto and vicinity. He is the oldest established and leading exponent of his profession in the city, having been constantly engaged therein since 1859. He succeeded to the business established by Mr. J. Solitaire in 1861. He possesses therefore a searching experience in its minutest details, while the high reputation he enjoys has been acquired by conscientious and intelligent application, marked by the adoption of every method whereby service rendered might be heightened. No establishment in Toronto is better prepared for furnishing and directing funerals. Every requisite for the burial of the dead can here be obtained on favourable terms, including coffins, caskets and metallic burial cases of every description. In embalming, the latest and best processes are employed. Great care and dispatch are exercised in answering all calls by day or night, and communications by telephone 1034, or by telegraph, receive immediate reply. It has always been the policy of Mr. Rosar to make his charges as fair and reasonable as is consistent with first-class service, while the care and accuracy of his work insure the best results. Mr. Rosar is a native of Germany, a resident of Toronto for the past 23 years, and thoroughly reliable and responsible. He is a prominent member of several of the leading German benevolent societies.

DOMINION BREWERY CO. (LIMITED), Queen Street East; Robert Davies, Brewer and Maltster; Ale, Porter and Lager Beer.—Among the old-established and best-known breweries in the Dominion is that known as the Dominion Brewery, and located on Queen Street East. It was established in 1878 by Mr. Robert Davies, who conducted it till 1888, when it was bought by an English syndicate, who are now carrying it on most successfully, Mr. Davies being retained as manager. The brewery, together with the storage rooms, etc., consists of a substantial four-storey and basement structure

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK; W. J. McMurtry, Manager; Mail Building, King Street West.—No life insurance company extant can show a better history or more successful record than the "Mutual Reserve Fund Life Association of New York." It is ten years since this company was organized, and in that short time has risen to the rank of fourth among the assurance companies now doing business. It has in force over \$185,000,000 worth of business, \$12,000,000 of which is in Canada. The total death claims paid are more than \$9,000,000, while it



28ox320 feet in dimensions, and is the finest used for such a purpose in the Dominion, being an excellent specimen of architectural work as well as having every modern facility for prosecuting the work, being fitted up and supplied with the most perfect machinery known to modern science. It is in charge of skilled, practical brewers, who are under the immediate supervision of Mr. Davies. The fine ale and porter produced from this brewery are well known, popular and in great demand throughout the country. The best malt and hops only are used, and careful attention is given to their preparation in the various stages they pass through. The Dominion Brewery Company's ales, porters, and lagers are pure, healthful beverages, and, as regards quality, are considered the finest and best in the Dominion, and are in constant demand throughout Canada. An average of 120 competent hands are employed, and are selected for their skill in the business in which they are engaged. The brewery has from the start done a steadily increasing trade, and now sends out more of its product than any similar establishment in Canada. More than 100,000 bushels of barley are annually used for malt, but even this large amount is not sufficient for the use of the establishment, as a great deal of already manufactured malt has to be bought elsewhere. While Mr. Davies has the active management of the brewery, he is assisted by a Canadian committee, appointed by the Directors of the company, this committee consisting of Messrs. A. W. Richie, Esq., Q. C., John Taylor, Esq., and W. E. Foster, Esq., while William Ross, Esq., is Secretary and Cashier. These gentlemen are all practical business men and closely look after the extensive interests of the brewery whose products are everywhere popular and have, at different competitive contests, taken three gold medals.

has a cash surplus, reserve and emergency fund of over \$2,800,000; deposited with the New York State Treasury at Albany is \$300,000, at Ottawa \$100,000, in England, £25,000 sterling, and at Paris, France, 210,000 francs. Its business extends to all parts of the United States and Canada, while in Europe it is very largely represented in England, Ireland, Scotland, France, Sweden, Norway, and parts of Germany. The Montreal Reserve provides safe insurance at the lowest cost consistent with the greatest security, and upon a purely mutual plan. It furnishes life insurance at cost, with a sufficient reserve or emergency fund to guarantee the payment of its claims in full. No personal liability is incurred by becoming a member of this association, the continuance of a policy and the payments being voluntary at the option of the member. Any member can terminate his policy by omitting to pay the premiums as they accrue, and no further liability is incurred by him, while any one who has allowed his policy to lapse may have the same reinstated at any time within one year by giving evidence satisfactory of good health, and upon payment of all payments in arrears. This company has the largest reserve fund of any mutual company doing business. It also has the largest membership of any mutual association in the world, and has the largest volume of business in force of any mutual premium company, while its cash assets are five times the amount of its liability. It is one of the strongest and safest assurance companies doing business, and its rates are the lowest of any, while all claims are promptly and satisfactorily adjusted. Edward B. Harper, Esq., is President, ably assisted by a competent corps of officials, while its Canadian branch is in charge of Mr. W. J. McMurtry, under whose efficient management a steadily increasing business is done, the popularity of the company and its methods constantly extending.

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THE AGRICULTURAL INSURANCE CO., of Watertown, N.Y.;
Williams & Lyon, Agents, 26 Victoria Street Arcade.—In the
pages of this review it is the aim and intention of the publishers
to give accurate reference to all agents and brokers who have con-
tributed materially to the development of Toronto's insurance interests,
and to the prosperity of the community at large. The leading company
of the kind represented here is that of the Watertown Agricultural
Company, the agents being Messrs. Williams & Lyon, whose office is
at No. 26 Victoria Street, Arcade Building. The Agricultural was
organized in 1853, at Watertown, New York, and has been conducted
under able management from the outset, the result being the steady
upbuilding of a large, prosperous business, until now the company is the
largest in the United States and Canada doing an exclusive dwelling
insurance business. The thirty-seventh annual report shows the capital
to be \$500,000; net surplus to policy-holders, \$857,228.37; and net surplus
to stockholders, \$351,228.37. The Dominion deposit is \$140,000, and the
losses that have been paid by the company reach the handsome figure of
\$6,443,677.24. The prominently known officers of the institution are:
Mr. J. R. Stebbins, president, Mr. H. M. Stevens, secretary. The
Agricultural was formed to make insurance on the joint stock plan,
against loss by fire and lightning, on farm property, private residences,
barns, and outbuildings, with their contents, and on other property not
more hazardous, and it entirely confines its business to such risks.
Policies are written to any amount, at favourable rates, and all losses
promptly adjusted and paid. The agents here, Messrs. R. F. Williams
and Geo. S. Lyon, are thoroughly experienced in insurance matters, are
favourably known in the community, and are prompt in advancing the
best interests of their patrons.

BAILLIE & SON, Tailors, Corner Queen and Bay Streets.—These
skilful and accomplished gentlemen are entitled to rank among
the most talented exponents of the tailor's art in Toronto, and
have acquired a widespread reputation for the perfection incident
to the cut, fit and finish of all garments leaving their establishment.
The business was founded here in 1873 by the present proprietors. They
occupy a large, appointed store, 25x40 feet in size, and give constant
employment to a large number of hands. Their sales-room contains a
fresh selected and most desirable stock of cloths of both home and for-
eign production. They carry a large stock of imported English woollens,
tweeds, serges, broadcloths, worsteds, beavers and meltons. The stock
embraces all the latest and most stylish patterns, from which the most
fastidious taste can easily be suited. These gentlemen confine them-
selves entirely to fine custom work, employ none but the best of skilled
labour, and guarantee a perfect fit and entire satisfaction. The facilities
for the prompt fulfilment of all orders are unsurpassed, and to those
who require a high grade of custom clothing this house commends
itself. The Messrs. Baillie are natives of Scotland, and are business
men, thoroughly practical, enterprising, and reliable in all their busi-
ness dealings. They buy and sell strictly for cash, and consequently
can guarantee the highest values for the least money.

JOS. EMERSON & CO., Financial, Estate and Insurance Brokers,
12 Adelaide Street East.—The real estate interests of Toronto have
in recent years attained proportions of great magnitude. Among
those active in these transactions is the firm of Joseph Emerson
& Co., who are estate, financial and insurance brokers, and are doing a
flourishing business. Mr. Emerson, the head of the firm, is a well-
known capitalist and real estate owner, and he sustains a high reputa-
tion in financial and commercial circles. He is from England originally,
but has been in Toronto since boyhood. The management of the busi-
ness is under the immediate direction of Mr. W. R. Watson, who has
had valuable experience in all branches of the business, and brings to
bear to it a thorough knowledge of its every detail. The house makes
a special feature of transferring, buying and selling city, town, country
and village property; building sites and residences, and manufacturing
property, and also negotiating loans on bonds, mortgages, etc. They
take entire charge of estates for resident and non-resident owners, and
value property for the guidance of owners, intending buyers and others,
lease buildings and dwellings, collect rentals, and attend to all matters
belonging to the business. Mr. Watson, who has been in this city for
more than twenty years, is from England. He has a wide acquaintance
among capitalists and business men, and in all transactions will be
found prompt and straightforward, and all interests placed with the firm
will be attended to and guarded.

E. J. SPELLER, Watches, Jewellery, Etc., No. 774 Yonge Street.—
There are many unique and beautiful novelties constantly being
produced by the jewellery trade, and the great perfection that
has been attained in this line can be estimated by paying a visit
to the popular "North Toronto Jewellery Store," located at No. 774
Yonge Street, of which E. J. Speller is the enterprising proprietor. The
handsomely furnished premises contain a choice stock, embracing a full
and complete assortment of fine gold and silver watches, diamonds,
jewellery, silverware, table cutlery, etc., and the usual complement of the
first-class jewellery emporium. Only the most reliable goods are sold,
and customers have the satisfaction of knowing that they receive full
value for their money. Special attention is given to the repairing of
watches, clocks and jewellery, all orders being executed in the most sat-
isfactory manner. From the trend of the growth of the city the past few
years, the fact is made manifest that the section included near the cor-
ner of Bloor and Yonge Streets will eventually become the centre of
this busy portion of Toronto. Mr. Speller has advanced to the lead in
his line here, and all indications show that he is fully able to retain this
coveted supremacy.

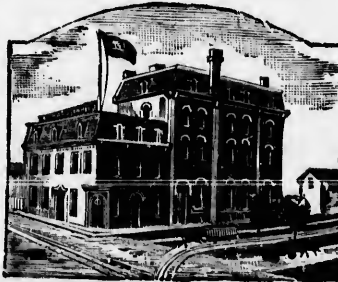
CHAS. CLUTIE, Surgical Machinist, No. 118 King Street West.—
A prominent house engaged in the invention and manufacture of
surgical instruments and appliances is that of Mr. Chas. Clutie,
No. 118 King Street West. Mr. Clutie first began business at
Berlin, Ont., removal being made therefrom in 1873 to Hamilton, in 1879
a permanent location being secured at Toronto, with branch office at
Buffalo, N.Y. The house deals in everything required by the surgeon
and dentist in their practice, a specialty being made of fitting trusses of
all kinds, and the adaptation of appliances to meet and remedy physical
deformities. A complete stock of surgical instruments is kept on hand,
and a very large trade is transacted with physicians and surgeons, who
can here be supplied with everything needed in this line on the most
advantageous terms. Mr. Clutie has been especially successful as the
inventor of special appliances for the cure of hernia, rupture, curvature
of the spinal column and kindred ailments, receiving special medals for
his discoveries in this department of therapeutics at the Philadelphia
Centennial Exhibition, as also at the Paris International Exposition of
1878. He is a native of Germany, long a resident of the Dominion, and
unquestionably a leading exponent of his highly useful depart-ment of
professional activity.

**W. M. CALVERT & CO., Manufacturers' Agents, 14 Front Street
West.**—At the present day the manufacturers' agent occupies a
prominent position in all industries and enterprises, especially
in the dry goods trade. In this connection special reference is
made in this commercial review of Toronto, to the newly established
and reliable house of Messrs. Wm. Calvert & Co., manufacturers' agents
and commission merchants, whose offices are at 14 Front Street West.
Mr. Wm. Calvert, who is sole proprietor, established this business Jan-
uary 1, 1890. He had previously, over seven years, been engaged with
Messrs. Lockhart, Millicamp & Co., of this city, and also, before that
time, had passed twenty-seven years of his life in the same trade in
England. Mr. Calvert has had very long experience, and possesses an
intimate knowledge of the wants and requirements of wholesale dealers.
His facilities are perfect, while his connections are of an influential
character, representing as he does, the following first-class firms, viz.:
J. Graham & Son, Inglewood, shirts and drawers; J. R. Berry & Co.,
Lambton Mills, grey blankets, tweeds, rugs, flannels, etc.; J. Henger &
Sons, Owen Sound, white and grey blankets; S. Taylor & Son, Toronto,
white blankets and yarns; John Newton & Sons, Lincolnton, white
blankets; J. Walshaw, Bolton, white blankets; J. B. Robert & Sons,
Beauharnois, Quebec, blankets, tiffes; John Waterhouse, Tilsonburg,
yarns; Empress Knitting Co., Toronto, hosiery; S. Beaumont, Glen
William, hosiery, etc.; Caledonian Carpet Mills; John McMurchy,
Huntsville, hosiery. Messrs. Wm. Calvert & Co. have agencies at
Toronto, Montreal, Halifax, Winnipeg and St. John. The productions
of these widely known houses are recognized staples in the market, and
are sought for by the trade generally in every section of the Dominion.
A large sample stock is kept on hand, and both as regards prices and
quality, the goods handled by Wm. Calvert & Co. command the atten-
tion of careful and critical buyers. Orders by mail or telegraph are
promptly filled, and complete satisfaction is guaranteed to patrons. Mr.
Calvert was born in England, but has resided in Toronto for the last
nine years. He is highly esteemed for his integrity and energy, and is
very popular in trade circles.

GREENHOW BANKS, Accountant and Real Estate Broker, 2 Toronto Street.—There is always safety in judicious real estate investments. They do not, to be sure, always furnish immediate returns yielding large profits; but for those of means, or who are seeking homes, there can be no safer repository for money than in wisely-selected real estate purchases. Among those active in realty transactions in this city is Mr. Greenhow Banks, accountant and real estate broker, whose office is at No. 2 Toronto Street. He has been engaged in the business for ten years, and by well-directed and spirited efforts has established connections which distinguish him as a leading representative among those who give it their attention. His patronage is made up of the best-known capitalists and property holders in the city and vicinity, by whom he is highly regarded for his promptness and probity. He buys, sells and exchanges city and suburban real estate, and brings to bear that thorough knowledge of the present and prospective values of property so essential to the interests of the public. Although a resident of Canada upwards of thirty years, Mr. Banks is a native of Liverpool, England. He is a gentleman in middle life, very popular in this community, and enjoys the esteem and confidence of all who have business dealings with him. Previous to engaging in realty operations Mr. Banks was an insurance manager.

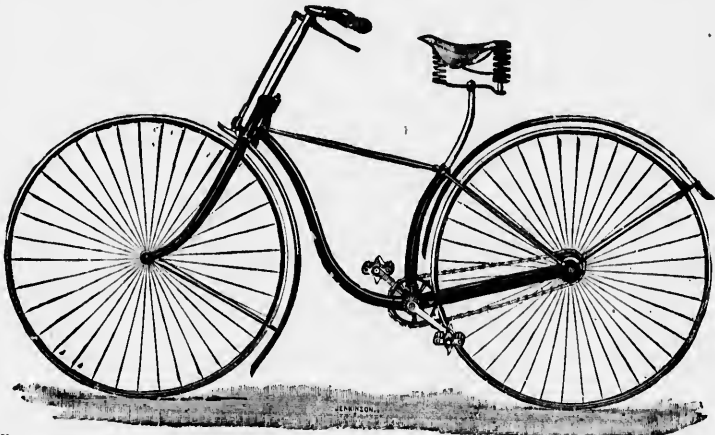
BROOKS & McLEAN, Bicycle Manufacturers, No. 12 Bert Street.—This business concern, although of but recent origin, is one of the most important of its kind in the city, the bicycles of their manufacture having "wheeled" themselves into immediate popularity. The premises of the firm comprise the store and basement, 20x40 feet in dimensions, and they are equipped with all facilities and appliances. A splendid, carefully selected stock is carried, including new and second-hand bicycles of their own manufacture, and bicycle supplies of all kinds. A specialty is made of the manufacture of extra light bicycles and tricycles, and particularly of cripple's tricycles, in pairs of all kinds are executed at the lowest prices. The members of the firm are Messrs. W. M. Brooks and J. F. McLean, young, energetic business men, natives of Toronto, and active competitors for trade. Wheelmen will find it to their advantage to obtain their supplies from this reliable house. The illustration accompanying this article shows the "Convertible Planet Safety," made by Messrs. Brooks & McLean.

RICHARDSON HOUSE, Corner King and Brock Streets; S. Richardson, Proprietor.—The popular "Richardson House" has for many years held a high reputation for the excellence and comfort of its accommodations and the ability of its management. It was opened in 1875 by Mr. Richardson, and is located on the corner of King and Brock Streets, close to the Northern Railroad Station, the most handsome thoroughfare in the Dominion. The house has recently been remodelled and refurnished, and presents a very attractive appearance. It is a substantial four-story building, 40 x 128 feet in area, and contains sixty sleeping-rooms, in addition to offices, parlours, bath-rooms, dining and sitting-rooms. It is heated by hot water, and has all modern improve-



ments; gas is in every room, and the sanitary arrangements and means of escape in case of fire are perfect. With all its comforts and conveniences the terms are only \$1.50 per day, with reductions to weekly boarders; in fact, the Richardson is in every way quite equal, if not superior, to any \$4.00 per day house in Canada. The table is always supplied abundantly with the best in the market. Mr. S. Richardson is undying in his efforts to add to the comforts of all making his hotel their home while visiting Toronto. The bar, which is elegantly ornamented with fine panel oil paintings, and which has always a neat, cheerful and attractive appearance, is supplied with the choicest wines, liquors, cigars, etc. Mr. Richardson has resided in Toronto for the last twenty-three years, and is a most respected and popular host.

FREEHOLD LOAN AND SAVINGS COMPANY, Hon. S. C. Wood, Manager, Corner Church and Court Streets.—Prominent among the strong financial institutions, not only of the city but of the Province and Dominion as well, is the Freehold Loan and Savings Company. This enterprise was founded in 1859, since which time it has been under efficient and careful management. It has, accord-



ing to the last annual report of April 30, 1890, a subscribed capital of \$3,221,500, of which \$1,317,100 is paid up. The reserve fund amounts to \$628,918, while the total assets are \$6,108,280. The objects of the company are to receive deposits and allow interest thereon at as high a rate as is consistent with good business principles, and to loan money on approved real estate, municipal debentures, and the company's own stock; also in the various Government securities. During the year ending April 30, 1890, the net profit was \$153,330.21; of the two semi-annual dividends of five per cent each were paid and \$1,638,55 carried to the contingent fund. The deposits and debentures of the company amount to over \$4,000,000, while to secure this it has its assets of over \$6,000,000 and unpaid subscribed stock of near \$2,000,000, making a total of some \$8,000,000, or almost double the amount of the liabilities. The directors of the company are: A. T. Fulton, Esq., President; C. H. Gooderham, Esq., Vice-President; W. J. McDonnell, Esq., William Elliott, Esq., W. F. McMaster, Esq., T. S. Stayner, Esq. and Hugh Bain, Esq., while Hon. S. C. Wood is Manager. The company has a Manitoba local board with office in Winnipeg, and its bankers are the Canadian Bank of Commerce, Standard Bank, Bank of Ottawa, Imperial Bank, Ontario Bank, Union Bank and Bank of Scotland. The business has from the start been a steadily increasing one, the stock of the company being among the best in the market, all of which reflects the greatest credit on its wise, able, and conservative management. The company is now erecting an imposing office building at the corner of Adelaide and Victoria Streets, which, when completed, will not only be an ornament to the city, but one of the most substantially constructed, elaborately finished, and conveniently arranged office buildings in the Dominion.

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GILMOR & CASEY, House and Sign Painters, 47 Victoria Street.—
 Few branches of industry have had so marked an effect in contrib-
 uting to the refinement of the present generation as that which
 has busied itself with producing the fine work that is now done
 in mechanical painting, and none deserve more credit for such work in
 this city than Messrs. Gilmor & Casey. From the date of its founda-
 tion the establishment has received a very liberal patronage, and has
 attained a reputation for superior work second to no other house. Both
 gentlemen are natives of Ontario, and have long resided in this city.
 They possess a thorough practical knowledge of all the details of their
 vocation, and, employing none but skilled workmen, are enabled to
 guarantee the best results. For the purposes of the enterprise a hand-
 somely furnished office and a well-equipped workshop are occupied at
 the address mentioned. The firm are general house and sign painters,
 manufacturers of plain and fancy glass and wooden signs, brass and
 nickel signs, and they also execute graining, paper hanging and kalso-
 mining. The work of the firm is recognized by all who see it as first-
 class, and unsurpassed as to skill, materials, and finish, and all contracts
 fulfilled by Messrs. Gilmor & Casey are certain to give satisfaction.
 As sign writers and grainers this firm is not to be surpassed in the
 Dominion, and it is with great confidence we recommend them as a rep-
 resentative house. The telephone number is 1149.

O. G. ANDERSON & CO., of Walkerton, Ont., Manufacturers of
 and Dealers in Chairs; Toronto Waterrooms, 53 Front Street
 West.—In the manufacture of chairs there is no better known
 or more worthy representative in Canada than the firm of
 Anderson & Co., of Walkerton, Ontario, whose branch house in this
 city is located at No. 53 Front Street West. The business of this con-
 cern was founded several years ago, and it has been directed with the
 most prosperous success. Able, progressive management and superior
 products have resulted in the building up of a large, flourishing trade,
 extending to all sections of Canada. The Toronto branch was opened
 in May, 1890, and has been conducted with excellent success under the
 management of Mr. E. S. Crawford, a native of Ontario and a young
 man of good business ability. At the factory in Walkerton employ-
 ment is furnished to upwards of two hundred hands, and the products include
 cheap and medium grade cane and perforated chairs and rockers. These
 are made in a vast variety of styles, and in the most substantial form of
 workmanship. At the branch in this city a very large stock is carried,
 and all orders received here meet with immediate fulfillment. The prop-
 rietors of the establishment are Messrs. O. G. Anderson & A. Shaw,
 both residents of Walkerton, Ontario; and the Hon. H. Cargill, resident
 of Cargill, Ontario, the town which bears his name, and the
 greater part of which is owned by him. With such gentlemen at the
 back of the enterprise, all patrons are assured of honorable and satisfac-
 tory treatment, and may depend upon all representations made.

H. H. WILLIAMS, Estate and Financial Broker, 54 Church Street.—
 To be a successful real estate dealer presupposes talents of a
 peculiar nature; not only must one be able to inform his patrons
 of the best locality for his investments, but must also predict the
 future with a tolerable degree of certainty. Such an adviser and agent
 is Mr. H. H. Williams of No. 54 Church Street, where at his well
 appointed offices may be found a choice list of both vacant and improved
 properties from which to select, with a reasonable assurance of profitable
 returns. It is three years since this gentleman opened his office for the
 transaction of business, but for nine years previous to that he had
 charge of the real estate department of the extensive enterprise carried
 on by Messrs. Bryce Bros. & Co., the well-known builders and real
 estate men of this city. In addition to real estate, of which he handles
 only such as he can exclusively control, he manages estates, collects
 rents, etc.; also negotiates loans, being agent for the North British and
 Mercantile Insurance Company, one of the strong financial institutions
 doing this kind of business, and can place mortgages on approved
 security, at current rates, and without delay. His intimate knowledge
 of the values of city property render him particularly well adapted to
 arbitrate and adjust differences in real estate matters. A special branch
 of Mr. Williams' business is to invest moneys for purchasers, assuming
 all responsibility and guaranteeing satisfactory results. The utmost
 system prevails in his offices, each department having a clerk who
 devotes his energies to that particular branch. He has established a
 large and flourishing business which is steadily increasing, and he
 enjoys the confidence and esteem of the investing public.

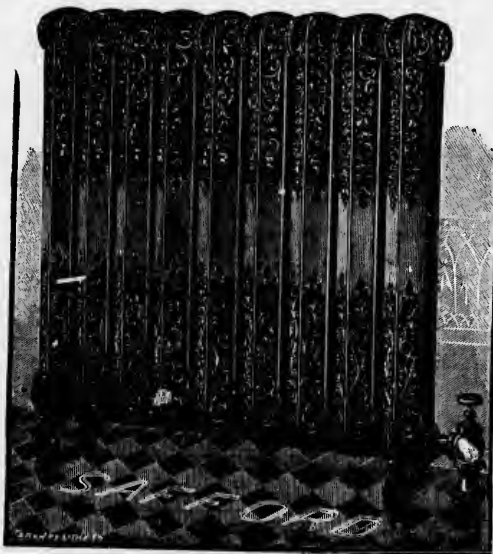
JAMES KNOWLES, Dealer in Flour, Feed, Oatmeal, Flour, Hay,
 etc., 651 and 656 Yonge Street.—This gentleman is an extensive
 wholesale and retail dealer in flour, feed, bran, oats, oatmeal, corn-
 meal, peas, pot-barley, potatoes, hay, straw, etc., and has been
 established in the business since 1875. He occupies a double store, 25250
 feet in dimensions, and has every facility for conducting all branches of
 his business. As a dealer in fine family flour Mr. Knowles has estab-
 lished a reputation for reliability second to none. His stock of flour,
 hay, straw, grain, etc., is especially worthy the attention of buyers, as
 regards both extent and quality. By purchasing all stocks from first
 hands direct and in large quantities, Mr. Knowles is in a position to
 offer inducements equal, if not superior to those obtainable from any
 other quarter. His stock of cut and baled hay, potatoes, buckwheat
 flour, cornmeal, etc., are kept up to the highest standard of excellence
 by fresh invoices from original sources, and orders are filled at the lowest
 ruling prices. Mr. Knowles was born in Scotland, and has resided in
 Canada for the past 30 years. He is a merchant of many years' experi-
 ence, closely allied to the commercial progress and prosperity of the
 city, and is highly respected as a straightforward and honourable
 business man, full of energy and enterprise.

GIANELLI & CO., Wine and Spirit Merchants, and Importers;
 Philip Todd, Agent, 16 King Street West.—The trade in imported
 wines is an important industry, and is ably represented in Toronto
 by Messrs. Gianelli & Co., of 16 King Street West. This firm has
 been in business for several years in Montreal, and for the last six years
 in Toronto. They lately succeeded to the stock and good-will of Oliver
 Porter & Co., successors to the Quetton St. George Wine Co., which
 had been running since 1863. The firm has very extensive quarters,
 occupying the ground floor of No. 16 for office and warehouse purposes,
 while its large and well arranged vaults extend to the basements of
 Nos. 12, 14 and 16. The wine which the company deals in is imported
 direct from the vineyards of France, Spain, Italy, Germany, Hungary
 and California, and is of the best and choicest grades. These wines find
 a ready market, are sold at both wholesale and retail, and shipped to all
 parts of the Dominion. The company some time ago established a
 branch office and warehouse at No. 12 Place D'Armes, Montreal. Its
 office, warehouse and vaults on King Street, are conveniently arranged
 with every facility for handling the goods in the most expeditious
 manner, while the entire establishment is lighted by electricity, has
 speaking tubes, electric bells, conveyances, etc., while steady employ-
 ment is given to an office force of seven hands. Mr. A. Gianelli is a
 native of Italy, and has lived in Canada many years. He is an expert
 judge of wines, and devotes his entire energies to the details of his
 business.

JOSEPH DILWORTH, Chemist, 170 King Street East.—A popular
 and reliable pharmacy is that of Mr. Joseph Dilworth, at No. 170
 King Street East. It is in all respects a first-class place, one of the
 oldest and foremost establishments of the kind in Toronto, and re-
 ceives a very extensive patronage. The building occupied is a four-storey
 brick structure, owned by the occupant. It is situated in the most central
 part of the city, is handsomely fitted up and furnished in a tasteful,
 elegant manner. It is provided with all the most modern improvements,
 including plate glass front, show cases and cabinets, marble soda
 fountain, and an aquarium replete with a variety of fishes. The
 laboratory is complete in all its appointments, and skilled, experienced
 assistants are employed. Physicians' prescriptions and family recipes
 are compounded from absolutely pure ingredients, in the most careful
 and accurate manner, at all hours of the day or night. The stock car-
 ried, which is at once large and complete, includes carefully selected
 drugs, medicines and chemicals of every description, extracts, essences,
 spices, herbs, and kindred products; all standard proprietary remedies,
 mineral waters, etc.; also a full assortment of toilet articles, perfumery,
 etc. Mr. Dilworth is the owner and maker of the popular "Sunset"
 Dyes, and "Quince Cough Cure," which bears his name, and of which
 the efficacy is too well known to require more than mere mention. He
 is a chemist and druggist of many years' experience in the exercise of
 his profession. Born in Yorkshire, Eng., he has been a resident of
 Toronto for twenty-five years. He is a member of the Ontario College
 of Pharmacy, and is highly respected in business and professional
 circles. We may say, *en passant*, that Mr. Dilworth has filled many
 public offices, viz., Chairman of the Parkdale Public School Board,
 Trustee of the Collegiate Institute, President of the Parkdale Art
 School, a director on the Industrial Exhibition Board, and others.

JAMES YOUNG, Flour and Grain Commission Merchant, 42 Church Street.—Ontario, Manitoba and the North-West Territories are very extensive grain-growing countries, and on this account dealing in them is a most important enterprise. The oldest established house in Toronto, dealing in this line, is that of Mr. James Young, who has since 1856 been actively engaged in this enterprise. This gentleman is of English birth, first seeing the light in London, and has lived in Canada many years. He is thoroughly posted in all matters pertaining to its various details. He has done a large and flourishing business, dealing mostly in grain and handling that which is grown in all parts of the Dominion, buying and selling in both large and small quantities. His offices are well-appointed and conveniently fitted up, and he has facilities for handling grain second to none in the city. He is widely and favorably known throughout the country, has a good clientele and first-class business connection, and is considered one of the shrewdest grain traders on the market.

TORONTO RADIATOR MANUFACTURING COMPANY, 366 to 376 Dufferin Street.—In this age of modern progress, the use of steam and hot water for heating purposes is extending rapidly, and has called forth an improved style of Radiator, known as the "Safford," patented, the sole control and right to manufacture which is vested in "The Toronto Radiator Manufacturing Company, Limited." It was organized and incorporated in 1887, with a paid up capital of \$100,000. It has achieved a great success under the capable management of its executive officers, who are as follows: Fred. W. Doty, President; Joseph Wright, Vice-President; and John M. Taylor, Secretary-Treasurer and General Manager. The main office and works are located at Nos. 366 to 376 Dufferin Street. The premises cover three acres, on which is erected a substantial four-storey brick building. The works are fitted with the latest improved machinery, tools, foundry, etc., and have a 75 h. p. engine. A force of from 75 to 100 hands are employed. The company's methods are equitable and reliable. Its officers select all materials used with the utmost care; the workmanship is perfect, and the finish is elaborate. The Safford Radiators have achieved a national



reputation for superiority, being so constructed as to effectually prevent leakage and rattling, while giving the greatest possible amount of radiation. They are compact and produced in the most careful manner from the best materials, and are guaranteed to afford entire satisfaction. They have come into use all over the Dominion, and can be fully relied on to secure to the utmost the utilization of the heating powers of boilers and

heaters. The company has established branch warehouses in Montreal, and are doing an immense trade there as well as here. Mr. Frederick W. Doty, the president, is a popular and respected business man of the highest standing, under whose guidance the company has been deservedly prosperous. Mr. Wright, the vice-president, is another respected and well-known business man, while Mr. John M. Taylor, the secretary-treasurer and general manager, is a practical expert, and, under his supervision, the highest standard of excellence is maintained. Those interested should send to the company for full particulars of its remarkably perfect radiators, which are without a rival. In view of the foregoing facts, and of the able management of Mr. John M. Taylor, it is with the greatest confidence that we fully recommend the work turned out by this establishment as being perfect in every way. The telephone call is No. 5002.

J. GARDNER, I. X. L. Steam Laundry, 54 and 56 Richmond Street West.—Among the laundries in this city there are none better known than the I. X. L. Steam Laundry and cleaning establishment, which has enjoyed a successful career during the past six years, under the management of the proprietor, Mr. J. Gardner. The premises occupied are a two-storey building, and fourteen hands are kept employed. The most delicate materials are washed here without injury. Orders receive prompt attention, and there are two parcel deliveries daily. The boiler and engine used are manufactured by Doty Bros., Toronto. The boiler is of eighteen horse-power, the engine of a ten-horse power. Washing and ironing machines of the newest invention are used. Particular attention is given to family laundry-work and lace curtains, which are finished equal to new. Mr. Gardner numbers among his patrons many of the best families in the city. Mr. Gardner is but twenty-six years of age, was born in Belfast, Ireland, and has resided in Toronto eight years. He conducts his business very ably and successfully, and is a business man of marked push and enterprise.

E. HOOD, Hosiery Manufacturer, 408 Queen Street West, Corner Cameron Street.—A branch of trade of a very meritorious character in Toronto, is the manufacture of hosiery. In this connection we desire to make special reference to the reliable concern of Mr. E. Hood, whose factory and salesroom are located at 408 Queen Street West. This business was established in 1884 by Mr. Hood, who has since built up a liberal, permanent patronage with retailers in all sections of Ontario and British Columbia. He occupies a four-storey and basement building, 20x20 feet in area. The manufacturing department is equipped with twenty first-class knitting machines, operated by a gas engine of four-horse power. He employs twenty skilled hands, and deals in his own and imported hosiery. Mr. Hood manufactures a fine quality of woollen and cotton hosiery of all descriptions. His goods are everywhere recognized by the trade as standard productions, and are general favourites with retailers. Orders are carefully filled at extremely low prices, and a heavy stock is constantly carried. Mr. Hood was born in England, but has resided in Toronto for the last eight years. He is an energetic business man, attentive to the wants of his customers, and his success is the result of his integrity and industry.

FRANK CAYLEY, Real Estate and Financial Agent, 65 King Street East.—Among those who occupy a leading position in the real estate loan and insurance business, and whose familiarity with the city, and ability, have eminently fitted him for this business, is Mr. Frank Cayley, who occupies an elegant suite of offices at No. 65 King Street East. Since he started, ten years ago, he has enjoyed an influential patronage. He gives attention to the sale, exchange, purchase and letting of properties, and to the collecting of rents, negotiation of loans, and effecting insurance in the most staunch and reliable companies. The rapid development of the real estate market of Toronto, and the increased values of choice properties render the financial interests involved of paramount importance. No form of investment has become so popular as carefully selected real estate, for not only is a permanent source of income assured, but there is a reasonable probability of prospective increase of value, especially where patrons consult such reliable brokers as Mr. Cayley, who has a complete knowledge of the value of residential properties throughout the city and province. Combined with the above business, he deals extensively in commercial paper, and is in a position to buy or sell the same at the most satisfactory rates. Mr. Cayley is a native of the city, and possesses unusual ability and qualifications for the business he so ably conducts.

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ROBERT NICOLLS, Premium Collar and Harness Maker, 45 and 47 Jarvis Street.—A house which, from the day of its inception, has maintained the highest standard of excellence in the trade, and the reputation of which is wide-spread, is that of Mr. Robert Nicolls, whose business was established thirty years ago. In his line of manufacture, where the very best of materials are made into the latest improved styles of harness, this concern stands to-day unsurpassed. Employing none but the most skilled labourers and using the best leather and other materials, his harness is not only noted for its elaborate style and finish, but for its lightness, strength and durability. All his harness is the best class of hand-work, and his prices are low as consistent with honest goods. All orders are promptly attended to, and repairing is done with neatness at moderate prices. Mr. Nicolls carries in stock a full line of single and double harness for road, track or driving uses; also trunks, valises, whips, bridles, collars, halters, robes, blankets, covers, brushes, saddles, and everything in the line of horse furniture and clothing, which he offers at very low prices. Mr. Nicolls manufactures for trade only, and has taken four diplomas for collars and harness; also twenty first prizes for harness at the Toronto Exhibitions, and the highest award and bronze medal for superior harness at the Provincial Exhibition in 1887. Mr. Nicolls is an English gentleman and has lived in Toronto nearly all his life.

E. J. CLARK'S Real Estate Exchange; Office: 38 Toronto Street; Telephone 1371.—There is no interest in the Queen City but what is secondary to that of real estate, which is the true and secure investment for all classes of the community. Operations are active and brisk, and among those prominently identified with the activity prevailing, we desire to direct attention to Mr. E. J. Clark, whose real estate exchange is in the building No. 38 Toronto Street. Mr. Clark, who, although a young man, has had quite an extended experience in realty operations, commenced his career in 1870, at No. 41 Adelaide St., as a member of the firm of Lake & Clark. Subsequently a removal was made to 10 King Street East, and, after a time, to 79 Yonge Street. Mr. Clark has carried on business on his own account since 1884, and for the past three years has been located in the very desirable office now occupied, which has acquired a wide reputation as being the most active real estate office in the city. Every convenience is provided by Mr. Clark for conducting operations, including a telephone (call 1371); and every care and attention is paid to orders and inquiries. Although a resident of Toronto upwards of a quarter of a century, Mr. Clark was born in Brampton. During his business career in the city he believes that no better opportunity was ever offered than now to engage in real estate transactions, and offers his sagacity, knowledge and business experience to assist any and all who may desire his services. He buys, sells and exchanges city and country property on order, and also negotiates loans on bond and mortgage, besides giving his personal attention to every branch of the business, and is ever zealous in advancing and protecting the best interests of his clients.

CHARLES REEVE, House Painter, Decorator and Sign Writer, Etc., No. 126 York Street.—This is an age of decoration, and as culture and refinement advance the demand for ornamental and tasteful home and business surroundings becomes more fully developed. A progressive and representative house devoted to this line of trade in Toronto, and one that has always maintained an A 1 reputation for high class work and reliable business methods, is that of Mr. Charles Reeve, house painter, decorator, etc., which is centrally located at No. 126 York Street. This popular establishment was founded in 1882 by Messrs. Barrington & Reeve, and was conducted by them with ability and success until, upon the retirement of Mr. Barrington, it passed to the control of Mr. Reeve. The latter gentleman is a native of Bedfordshire, England, a resident here since 1872, and a man of many years' practical experience in all branches of this trade—under whose direction the business has grown to its present volume and influence. The premises utilized comprise the ground floor and basement of a three-storey brick building, commodious and fully-equipped with every facility for the successful prosecution of the business, while a force of thoroughly experienced workmen are given employment. In the handsomely-appointed store will be found a complete assortment of fine gold and richly-coloured wall papers, in all the very latest and most desirable patterns for parlour, drawing-room, library, dining and bed-rooms; linocrusta Waltons, embossed and imitation of wood wall papers; also borders, panels, dadoes, friezes, centre pieces, etc., to match, besides a splendid line of less expensive goods in endless variety. The stock also includes dry and

mixed paints, oils, varnishes, brushes and painters' supplies generally—all offered at lowest prices. All orders for plain and ornamental house painting, sign writing, interior and exterior decorating, are promptly executed in the very highest style of workmanship; a specialty being made of the more artistic branches, such as frescoing, gilding, graining and hardwood finishing; while paper-hanging is done in a superior manner, also. Estimates are furnished and contracts of any magnitude are executed promptly and satisfactorily—whether in town or country—at reasonable figures. Mr. Reeve is a courteous, enterprising man; a thorough master of his business, and prompt and honourable in business affairs. He is an active member of the Sons of England society.

B. JACKES, Chemist and Druggist, 351 Yonge Street.—Prominent among the leading representatives of the pharmaceutical profession in Toronto is Mr. B. Jackes, who sustains a high reputation for knowledge and skill in the laboratory, as well as for accuracy in compounding and dispensing—manufacturing several proprietary remedies of exceptional merit—while most of the tinctures and fluid extracts used in prescriptions are prepared by himself. He is a graduate of the Ontario College of Pharm cy, and has been established since 1872. His store is handsomely appointed and well ordered in every respect, and several efficient assistants are in attendance. A large and complete stock is always kept on hand, including drugs, medicines and chemicals of every description; acids, extracts, essences and kindred products; herbs, barks, roots, mineral waters, etc.; also a choice assortment of toilet articles, perfumery and pharmaceutical compounds in great variety. Physicians' prescriptions and family recipes are dispensed in the most careful and trustworthy manner from absolutely pure ingredients at bottom prices. Mr. Jackes, who is a native of this city, is a gentleman of middle age, active and energetic, and stands high in his profession.

R. KENNEDY, Grocer, 313 King Street West.—One of the most popular among the reliable grocery houses in this city in the wholesale and retail trade is that of Mr. Robert Kennedy, located at No. 313 King Street West. We wish it to be distinctly understood that this Mr. Robert Kennedy is in no way connected with the former proprietor, Mr. R. Kennedy, of Marsland & Kennedy. The foundation of the business dates from 1880 when it was established by Mr. Devlin, who continued it until some months ago, when it came under the control of Mr. Kennedy. He is a young man of splendid business abilities, a native of Toronto, and enjoys a wide circle of friends and acquaintances. Since the establishment came under his control he has made many improvements in the premises, put in a new stock, and by his enterprise is increasing the trade. The store, which has an area of 25x60 feet, is admirably arranged, and a first-class assortment of choice goods is always kept on sale. Orders are filled for at residences, and are filled and delivered promptly; two waggons being utilized expressly for this purpose. About the establishment four clerks are employed, and business is active, flourishing and steadily growing and increasing. Mr. Kennedy is unremitting in his attention to patrons, and it should be said to his credit that he enjoys the unbounded confidence of all having dealings with him.

JOHAN GALT, Consulting Civil Engineer and Expert, 53 King Street East.—In a new and rapidly-developing country like this, the profession of the civil engineer is an important one; dealing, as it does, with great railway enterprises, canals, water-works and public improvements of all kinds, as well as private enterprises. Prominent among the engineers of Toronto, and widely known throughout the country, is Mr. John Galt, C.E. This gentleman is of Scottish birth, and was educated in the old country; first at a university in Glasgow, and afterwards in London, England. On reaching America he spent three years in railway work in the States, and then came to Canada to accept the general management of the Boiler Inspection and Insurance Company of Canada. For the past ten years he has been located at his present place, but has been actively engaged in engineering for twice that length of time. Mr. Galt does all kinds of engineering work; designs water-works, sewage systems, etc., and furnishes plans and estimates for the same; also superintending their construction. He is a consulting engineer and expert, is known as an authority, and is frequently called on to adjust difficult engineering problems. He is an active member of the Canadian Institute of Civil Engineers, and takes a lively interest in all work pertaining to his profession, while for the past three years he has held the position of Examiner in Civil Engineering at the Toronto University.

S. PATTERSON, Manufacturer of Pure Ciders, Vinegars, Etc., 19 Jarvis Street.—One of the oldest and most reliable houses in Toronto engaged in the manufacture of cider and vinegar is that of Mr. S. Patterson, whose factory and salesrooms are located at 19 Jarvis Street. This business was established in 1856, by Mr. Patterson, who has since built up a liberal patronage all over the Dominion. He occupies a four-storey brick building, 25,900 feet in area. The manufacturing department is fully supplied with the latest improved apparatus and machinery, operated by a 25 h.p. steam engine. Mr. Patterson manufactures pure apple cider, sweet cider, clarified cider, refined cider, bottled cider, vinegars, cider and fruit vinegars, evaporated fruits, jams, jellies, etc. His goods are unrivalled for quality, purity and general excellence. He also manufactures apple parers, apple slicers, apple graters, cider mills and wine presses, cider pumps, elevators, family hand mills, etc. He mails a catalogue and price-list free on application, and promptly fills orders at the lowest possible prices. In consequence of a steadily increasing trade, Mr. Patterson is making arrangements to take the adjoining building on Jarvis Street, which will give him double floor room. He employs ten men and four teams, and his future prospects are of the most favourable character. Mr. Patterson was born in Ontario. He is highly regarded in trade circles for his enterprise, business capacity and integrity, and fully guarantees all his goods to be absolutely pure. The telephone call of the house is 1325.

H. J. LA FORCE, Fine Shoe House, Corner Church and Queen Streets.—A well-known manufacturer and dealer in fine footwear in this city is Mr. H. J. La Force, whose attractive store is at the corner of Church and Queen Streets. Mr. La Force, who was born in Quebec, is a practical boot and shoe maker of many years' experience, and during the thirteen years he has been established in this city, his reputation for superior work and first-class goods has become widely known. The store, 20x60 feet in area, is tastefully arranged, and contains a large assortment of everything in the way of boots, shoes, gaiters, etc., for men and boys, in all the new styles; also rubbers and slippers. Fine custom work is a specialty, and orders are filled promptly, the best of satisfaction being guaranteed as to style, material, fit and finish. He also gives attention to manufacturing shoes for deformed feet, in which he excels, and has a trade which extends throughout Canada and portions of the United States. Another important branch of his business is manufacturing boots and shoes with rubber corrugated soles, and also rubber gas generators and footballs. Repairing boots and shoes receive prompt attention, and also repairing rubber boots and shoes, clothing, etc., the work being executed in the best manner. Mr. La Force is very moderate in his charge, while his goods and workmanship will bear the closest scrutiny and examination. Mr. La Force is a gentleman in middle life, and sustains a high reputation in this community as an honourable business man and useful citizen.

J. D. CHAMBERS (Successor to James Ewing), Livery, Boarding and Sales Stables, 331 Yonge Street.—The livery and boarding stable business of this city is one of no little importance. The leading establishment in this line is that of Mr. J. D. Chambers, No. 331 Yonge Street. The business was established in 1886 by James Ewing, who was succeeded by the present proprietor in 1890, who has since conducted it with ability and steadily increasing success. The premises comprise a superior two-storey building, 25,700 feet in dimensions, supplied with every modern convenience for light, ventilation and drainage, and possessing first-class accommodations for a large stock of horses. This stable is thoroughly systematized, and ably managed in every department, and the wants of the public in this line are met with promptness and reliability. Elegant carriages are furnished for weddings and receptions at the shortest notice, attended by careful drivers, and some of the finest turnouts to be seen upon our streets come from this stable. The stock of horses embraces those suitable for ladies' and invalids' use, as well as others noted for speed and staying qualities, and horses and carriages are let on the most reasonable terms. The boarding branch of the enterprise is patronized by the best class of people, and a large business is also transacted in the purchase and sale of horses. A number of experienced assistants are employed, and service can be had from this stable at any hour of the day or night. The telephone call of the house is No. 1088. Mr. Chambers is a well known Canadian, and has won success by honestly deserving it.

W. J. MORRISON & CO., Dealers in Dynamos, Lamps, Meters, Motors, etc., 138 King Street West.—The progress made in recent years in the applied branches of electrical science is marvellous. In every department there has been constant progress. A reliable house in Toronto, engaged in this valuable industry is that of Messrs. W. J. Morrison & Co., agents for the Fort Wayne (Ind.) Electric Co., dealers in all kinds of supplies. This business was established in 1888 by Messrs. W. J. Morrison and A. L. Anderson, the former of whom is a thoroughly expert and practical electrical engineer, acquainted with every detail of electric work. They occupy a first floor and basement, 18,500 feet in area, fully stocked with dynamos (arc and incandescent) converters, lamps, meters, motors, wire and general electrical supplies. Messrs. W. J. Morrison & Co. are agents for the Slattery Incandescent and "Wood" arc systems, which are used in many cities in Canada. The electrical goods handled by this firm are unrivalled, and have no superiors in America or Europe. They furnish estimates for all kinds of electrical work, and employ only experienced workmen.

W. M. J. HALLARN, House Furnishing Goods, 200 Queen Street West.—A prominent house in the house-furnishing goods line is that of Mr. Wm. J. Hallarn, tinsmith, plumber, and dealer in stoves, ranges, illuminating oils, gas and lamp fixtures, chandeliers, etc. The premises occupied comprise a three-storey and basement brick building, 21,600 feet in dimensions, supplemented by an addition in the rear 21x40 feet, fitted up as a workshop. The large stock includes a full line of the celebrated E. & C. Gruey stoves and ranges, for which Mr. Hallarn is agent; also all the leading makes of United States heating and cooking apparatus. This is the only house in the city carrying a full line of American stoves and pieces. Everything in the way of tinsmithing, plumbing and kindred work is executed in a skillful manner. A corps of nineteen experienced workmen and clerks is employed, and a large, liberal patronage is drawn from the best local custom. Mr. Hallarn is a native of Newmarket, Ontario, and a practical man at his business. In 1896 he came to Toronto, and in 1882 established the enterprise with which he has since been prominently and prosperously identified.

G. E. PEARSALL, Hardware, 417 Yonge Street.—One of the best known among the old-established hardware and paint houses in this thriving community is that of George Pearsall, which has been in successful operation for twenty-one years under his able management. The location at 417 Yonge Street is very central, and the premises utilized comprise a two-storey building with basement, and measures 20x50 feet. It is admirably fitted up and fully stocked with a large and varied assortment of goods, embracing everything belonging to the hardware trade, including shelf goods, cutlery, locksmiths' supplies, builders' hardware, mechanics' and farmers' tools, and housekeeping hardware; paints, ready mixed, dry and in oil; glass, etc. The trade is widespread, and comes from all parts of the city and surrounding country. Mr. Pearsall's opportunities for obtaining the best goods are of a superior character, and he always quotes the very lowest market prices. He is a gentleman in middle life and a native of this city. His business career has been successful and prosperous, and he has won a splendid reputation for upright, fair, honourable dealing.

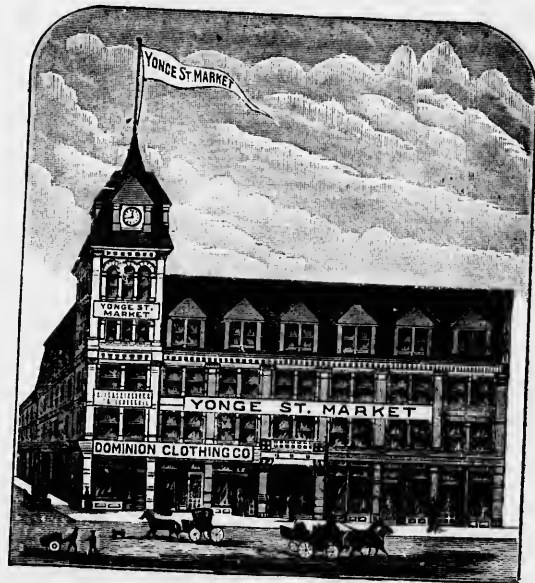
C. LEMENTS BROS., Practical Cabinetmakers and Upholsterers, 681 Yonge Street.—An establishment which has attained a representative position in its special department of enterprise is that of Messrs. Clements Bros., cabinetmakers, upholsterers and dealers in furniture and house furnishings. Although a young concern, the business having been recently founded, yet the energy and enterprise brought to bear in the management soon resulted in the acquirement of a large flourishing patronage, and the trade continues to show a steady increase. The members of the firm, Messrs. Stanley and Geo. Clements, are natives of England, have resided in this city for ten years, and are young men of unbounded push and enterprise, progressive and liberal in their policy. The premises occupied comprise a spacious store, 25,700 feet in dimensions, which is fitted up in the most approved style, and a heavy stock is carried, the assortment embracing every description of plain and ornamental furniture. Messrs. Clements Bros. are practical cabinetmakers and upholsterers, and all orders receive prompt attention, while the most reasonable charges are asked. Customers are shown every considerate attention, and all forming business relations with Messrs. Clements Bros. will find them upright and honourable.

GEO. A. WATSON, Pattern and Model Maker, 53 Richmond Street East.—An important business is that conducted by Mr. George A. Watson, the pattern and model maker. The inception of this business dates to the year 1834, and from a small beginning has grown to be a business of extensive magnitude, having a wide connection. The present location, which Mr. Watson has occupied for the past year, coming from Niagara Street, where he was formerly in business, comprises the entire second floor of a substantial brick building, which is equipped with the latest improved machinery and appliances pertaining to the business. Mr. Watson makes patterns and models of every description, and assists inventors in perfecting their designs. Employment is given to five competent mechanics; everything is done in the most workmanlike manner, and perfect satisfaction is guaranteed in all cases. A large and steadily increasing patronage has been acquired. Prominent among the firms for which Mr. Watson makes patterns and models are Chas. Smith & Co., manufacturers of engines, steam pumps, etc.; Bennett & Wright, steam fitters; Booth & Sons, copper-smiths; John Doty Engine Co.; Toronto Radiator Manufacturing Co.; W. B. Malcolm, brass finisher; Donald C. Ridout, patent solicitor; John Whitfield, etc. Mr. Watson has resided in this city for over eighteen years. He is active and enterprising, and is widely and favorably known, and in view of the foregoing facts, it is with entire confidence that we recommend this establishment. Reference can at all times be made to the firms above mentioned; also to other large machinists in the city.

THE YONGE STREET MARKET, Corner Yonge and Gerrard Streets.—About a year ago Mr. W. H. C. Kerr conceived the idea of erecting a building in the heart of the central district of the city, which would be devoted to different businesses, and at the same time serve the purposes of a general market and bazaar. It is conceded everywhere that markets are public necessities, and Mr. Kerr was aware that while in most cities the establishment of such institutions had been taken in hand by the municipal authorities, yet in a few instances magnificent market halls had been founded by private enterprise, and with signal success, the most notable examples being in the cities of Detroit, Buffalo and Rochester. Acting upon this idea Mr. Kerr selected the site at the corner of Yonge and Gerrard Streets as eminently suited for the purpose. Plans were prepared by Mr. J. A. Radford, the well-known architect, and the present handsome structure which was erected under the superintendence of Messrs. Edwards & Webster, architects, is the result. The building is of brick and stone, four-stories high, and cost about \$200,000. C. C. Witchell was the contractor for the brick and stone work, while Withrow & Hillock did the wood work and finishing. The building is a massive one, and has an immense amount of floor space; and, although so large, has opened most prosperously, and is already a prominent feature of Yonge Street, while its popularity is certain to increase. The arrangement of the market offers special advantages to the public. The inside stalls are specially devoted to the meat market, and are fitted up in the most approved style, with the view of securing thorough cleanliness and ventilation; marble slabs, refrigerators, and proper appliances for the display of meat render the stalls the most attractive in Toronto. It is a well known fact that many malignant, infectious diseases are communicated by particles of dust conveying bacteria, etc., from place to place, a possibility too often lost sight of, and the danger of which cannot be too well guarded against. In the Yonge Street Market the stalls for meat, vegetable and dairy products occupy protected positions which removes all danger of this kind. The comfort of the ladies has especially been held in view. A parlour has been fitted up for their special use, together with a dressing-room, lavatory, etc. Another spacious room is set apart, free of rent, for the meeting of philanthropic societies. The greater part of the building is already occupied, and all that are located there speak highly of the place from a business standpoint. The first floor is taken up by offices occupied by teachers of music, artists, and leading members of other professions. Steam heat is furnished throughout, and in the evening electric lights give the entire building a cheerful and inviting appearance. The entire arrangement is most perfect, and reflects great credit, not only to the designers, but especially to the promoter of this enterprise.

THOS. JEWELL, Family Grocer, 395 Queen Street West.—A popular establishment in this section is that of Mr. Thomas Jewell, family grocer, at No. 395 Queen Street West. Bringing to bear in his management a ripe experience and a thorough knowledge of the details of the business, buying in large quantities from the most reputable producers and importers, and handling only the very best of goods, the success of his establishment was from the start an assured fact. Mr. Jewell was born in this city, and inaugurated his present enterprise in 1839. The premises he occupies are compact, ample and attractive. His store is handsomely fitted up, and is perfectly ordered throughout. Everything conducive in the comfort of patrons or the display of his valuable stock is here to be found. Three assistants are employed, and all orders are promptly filled. A well varied stock is always on hand, comprising fresh pure teas, coffees, and spices of all kinds, sugars, syrups, and molasses; canned goods, which are made a leading specialty of the business, dried fruits, condiments, pickles, preserves, jellies, butter, cheese, eggs, and an endless assortment of grocers' sundries. Mr. Jewell is a young man of thorough reliability, enterprise, and experience, and sustains an excellent reputation in commercial circles.

GEORGE H. SACKMAN, Merchant Tailor, No. 39 King Street West.—The history of prominent representatives of the tailors' art in this city must make mention of the house of Mr. George H. Sackman. This house has long been recognized as a popular source of supply for well-made and perfectly fitting garments. The business was established by Messrs. McMahon & Sackman in 1837, Mr.



Sackman assuming the sole control on the retirement of Mr. MacMahon during the current year. He occupies elegantly appointed quarters for sales and manufacturing purposes, and is in a position to guarantee the prompt fulfilment of all orders. Here is exhibited one of the finest stocks of cloths and trimmings to be found in the city. The very best sources of British and American production have contributed to its wealth. Mr. Sackman devotes his time and talents to fine custom work, and the garments made by him are recognized as perfect in style, fit and workmanship. Among his customers are many of Toronto's best dressed citizens, gentlemen, old and young, who understand the merits of a thoroughly first-class tailor, and who find in Mr. Sackman's establishment a place where the general make-up, fit and trimming of a garment is a matter of careful consideration and study. Mr. Sackman is a well-known Torontonion, an accomplished master of his art, who has won success by honestly deserving it.

JOHAN KIRK, Merchant Tailor, 628 and 630 Yonge Street.—One of the most successful merchant tailors in the city is Mr. John Kirk, who, during the past six years (the time he has been in business), has done much towards elevating the tastes of the gentlemen of the city to a proper appreciation of what constitutes the correct thing in wearing apparel. Fine custom tailoring is a specialty, and the garments made by Mr. Kirk are first-class in every particular. The store is very attractive and in all appointments complete. It contains a carefully selected assortment of splendid woollen suitings, trouserings and Scotch and Irish tweeds and diagonals, chevots, checks, plaids, etc., in all the new popular styles. Patrons can rely upon getting excellent value, satisfactory treatment and polite attention from Mr. Kirk in every instance. In the workshop a number of skilled hands is employed, and orders are promptly finished at the time appointed. Mr. Kirk, who was born in this city, is a practical cutter and tailor, and as an evidence of his skill and ability it is only necessary to say that his patronage comes from the best classes of citizens.

BARTON BROS., Produce Commission, 20-22 St. Lawrence Market.—One of the most important factors in the growth of metropolitan commerce is comprised in the wholesale commission trade. A representative Toronto house in this line is that of Messrs. Barton Brothers, commission dealers in fruits, vegetables, provisions and general produce, at 28 West Market Street, and 20 and 22 St. Lawrence Market. The West Market Street premises consist of a three-storey brick building, 25,000 feet in dimensions, provided with all facilities requisite for the advantageous conduct of the business. The Messrs. Barton are likewise proprietors of large vegetable gardens consisting of 70 acres in the suburb of Weston. The stock comprises everything pertaining to the trade, large quantities of farm, garden and greenhouse produce being daily handled in the interests of a large and most desirable patron. These goods are consigned to Messrs. Barton to be sold for account of producers, and such is their reputation as business men, that many of the most prominent growers and raisers send all of their stock exclusively to this house for sale. They act as their agents, selling when a favourable opportunity occurs, realizing good prices and in every way satisfying their principals, storing goods properly and making prompt remittance on all sales. The best criterion of Messrs. Barton's upright methods may be gathered from the fact that they have been favourably identified with the produce commission interests of Toronto for the past five years. Fourteen hands are employed all the time, and ten or fifteen horses in handling their own produce at Weston, and in many cases business is so brisk as to necessitate the hire of extra teams and men. It is therefore with great confidence and satisfaction we strongly recommend this growing firm.

M. O'CONNOR, House, Sign and Ornamental Painter, Etc., 95 Church Street.—The oldest established house, sign and ornamental painter, glazier, and paper hanger in Toronto is Mr. M. O'Connor, whose office and warehouse are located at 95 Church Street. Mr. O'Connor established business forty years ago, and has been thirty-eight years in his present location. He occupies a three-storey and basement brick building, 40x75 feet in area, fully stocked with a superior assortment of wall papers of every description, dados, borderings, paint, oils, glass, colours, etc., which are offered to customers at the lowest prices. He employs constantly from forty to seventy-five first-class painters, etc. Mr. O'Connor enters into contracts for all classes of work, including frescoing, ceiling and hall decorations, and high class interior decorative painting of every description, and special attention being given to churches, public buildings, fine dwellings, stores, etc. He has painted, glazed and decorated some of the finest buildings in Toronto and vicinity, and his work is highly endorsed by experts for its beauty and uniform excellence. M. O'Connor was born in Ireland, but has resided in Toronto the greater part of his life. He is highly esteemed by the community for his integrity and artistic ability, and is very popular in trade circles. Among other work done by Mr. O'Connor was the interior decoration of the New Post Office, Grand Opera House, Custom House, Examining Warehouse, Osgoode Hall, School of Practical Science, Wyckliffe College, Y. M. C. A. Hall, Rossin House, several of the principal banks and insurance buildings, and Western Assurance Building, etc. At present he is engaged on the new parliament buildings, St. Michael's Cathedral, the new Upper Canada College on Well's Hill, and the Grand Hospital for Sick Children at College Point.

EDWARDS & WEBSTER, Architects, 13 Victoria Street.—The science of architecture is of the most useful of those pursuits that tend to elevate public taste, and at the same time minister to the comfort and happiness of the individual by providing for his healthful shelter and convenience. The master of this art must needs be a student, not only of books but of physics; not only of mathematics but of men. With the architect, as in other professions, the best proof of merit is the measure of success that has crowned his efforts; and judged by this standard, the attainments and deserts of Messrs. Edwards & Webster, of this city, are of the highest order. The business controlled by them was founded in 1831 by Mr. R. J. Edwards, and in 1835 he was joined in partnership by Mr. H. J. Webster. With their experience, their accumulation of original designs, their valuable library of architectural works, and an established reputation, the firm are in a position to prepare designs and superintend the erection of buildings of every class, public or private, from the humblest cottage to the most gorgeous mansion. It is with the greatest confidence that we recommend this firm for close attention to their clients' interests. Both gentlemen are members of the Architectural Guild and Ontario Association.

J. W. JOHNSON, Watcher, Jewellery, Etc., 254½ Yonge Street.—Ranking among the principal and most popular jewellery establishments in the city, and of those maintaining an enviable reputation for A 1 goods, is that of Mr. J. W. Johnson, No. 254½ Yonge Street. His enterprise was founded originally in 1830, by Mr. C. Dietrich, who, in 1836, disposed of it to the present proprietor. Mr. Johnson is a native of Drummondville, at Niagara Falls, and has resided in Toronto for several years. He is a thoroughly skilled and experienced man in all branches of the business, and his reliable and honourable methods have won him a large patronage. His store is commodious, handsomely filled up and provided with every convenience. The stock embraces a complete line of fine gold and silver watches of European and American manufacture; diamonds and other precious gems, mounted in the most exquisite and unique styles; rings, earrings, pendants; breastpins, bracelets, bangles, brooches, and necklaces, watch chains, charms, chatelaines and lockets; scarf, lace and shawl pins, shirt studs, collar and cuff buttons; art novelties for use and ornament in gold, silver, bronze and zypirus; solid gold, silver and plated wares; French, Swiss and American clocks; eyeglasses, spectacles, lenses, opera glasses, microscopes and other optical goods; music boxes; in fact everything usually found in a first-class jewellery establishment, and all of which have been selected to meet the wants of a first-class trade. They are guaranteed to be as represented, and are sold at lowest prices. A specialty is made of repairing and adjusting fine and complicated watches and chronometers; also of the repairing of jewellery and fine clocks, as well as of engraving. Mr. Johnson is a very pleasant, enterprising and honourable business man.

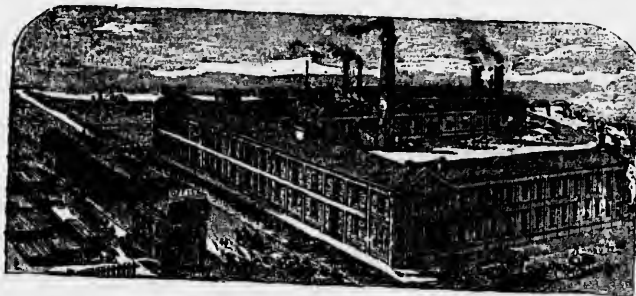
T. G. FOSTER & CO., Importers of Upholstery Goods, Brocates, Satin Damask and Carpets, 16 Colborne Street.—In every large community there will be found one or more extensive establishments dealing in carpets and upholstery goods, which have attained a reputation that insures them the confidence of retailers and of the purchasing public. Such an establishment in Toronto is that of Messrs. T. G. Foster & Co., No. 16 Colborne Street. This business was established in 1870 by Smith & Wilby, who were succeeded in 1880 by the present firm; the co-partners being Messrs. T. G. Foster and David Pender. They occupy a four-storey and basement building, 20x90 feet in area, fully equipped with every convenience for the accommodation of the extensive and valuable stock. The first floor is devoted to the office and house furnishing goods, the second to carpets, curtains and rugs, the third to reserve stock, while the basement is used for packing and shipping. Messrs. T. G. Foster & Co. make a specialty of upholsterers' supplies, and import English, French, and German coverings, brocates, satin damasks, etc., silk and wool plushes, with gimps, cords, tassels and buttons to match. In carpets it is to be found a superior assortment of Axminsters, velvets, Brussels, tapestry, ingrains, Wilton's moquettes, Smyrna rugs, mats, matings, etc., all quoted at the firm's extremely moderate prices. All goods are fresh and handsome, and the trade of the house now extends throughout all sections of the Dominion; any length is cut, and the partners are alert to secure the latest novelties. They employ eight clerks, assistants, etc., in the warehouse, and three salesmen on the road. Mr. Foster was born in England, and Mr. Pender in Scotland, the former having resided in Toronto 17 and the latter 19 years. They are honourable, enterprising merchants, and popular members of the Board of Trade.

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E. PEASE & SONS, Agents for American Whip Company of Westfield, Mass., 27 Front Street East.—This company was established in 1855, is a joint stock company, and is the oldest and largest whip manufacturing on this continent. Their factory is a large four-storey brick building, fitted up with the latest machinery for the manufacturing of whips. They employ 300 hands the year round, and turn out over 1,500,000 whips each year. They have always carried off the highest awards for excellence in workmanship, material and finish, when shown in competition with other makes. They manufacture all kinds of whips, from the cheapest Java, to the most expensive gold-mounted bone goods. They have branch stores in New York, San Francisco, Chicago, and Toronto, Ont., and ship goods to almost every part



of the world. Messrs. E. Pease & Sons, of 27 Front Street East, are their agents for Canada, and attend to the filling of Canadian orders. They keep on hand at their warehouse a full stock of goods suitable for the Canadian trade. Among their leading lines might be mentioned their "True Grip" Raw-Hide Centre Whip, which is made on an entirely new plan, and is the best winter whip made, and is specially recommended to whip users in Canada, as the frost has no effect on it. For those liking a first-class whalebone whip, we would call their attention to the "I. X. L.," which is made from the best quality of No. 1 regular cut whalebone; it is double covered and buck-lined, and this lining is filled with a patent preparation of gutta-percha, a solution forming a firm, strong coating and a perfect elastic waterproof lining. They have also a full line of stocked Java, and metallic-lined goods which are recommended for wearing qualities, besides team whips, English Holly and stick whips, in fact everything known to the whip trade, as they carry the newest designs and the largest stock of whips in Canada.

FRED CRUMPTON'S NOTED WATCH AND JEWELLERY HOUSE, 81, 83 and 85 King Street East.—One of the noted houses in Toronto engaged in the important line of trade of watch-making and jewellery is that of Mr. Fred Crumpton, whose store is located at Nos. 81, 83 and 85 King Street East. This concern was founded nearly fifty years ago by Messrs. J. G. and Joseph Crumpton, and its history since that time has been an unbroken record of prosperity. Ten years ago Mr. Fred Crumpton succeeded to the ownership of the house, and, under his able control, the business has become one of the most important in this line in Toronto. The store is 40x60 feet in dimensions, and is one of the most attractive on this great thoroughfare. It is perfect in all its appointments, and is elegantly fitted up with fine plate-glass show-windows and show-cases, cabinets, etc., in which is displayed a very valuable stock which has no superior for quality and excellence, while the prices quoted for all goods are the lowest consistent with their value. The assortment embraces the finest and best French, Swiss, English and American watches and clocks, diamonds, pearls, rubies, sapphires, turquoises and other precious stones, bronzes, silver-ware, jewellery in great variety, etc. Mr. Crumpton is sole agent for the celebrated Aurora and Rockford American watches which are warranted to be the best in the market. Special manufacturing and repairing are given careful attention. Five assistants are employed, and all work is performed under the supervision of the proprietor. Orders are promptly executed and at lowest prices. The house also handles electro-silicon, nature's preparation for the protection of cleanliness, and which commands large sales. Mr. Crumpton is a native of Toronto, and is highly esteemed by the community. He has spared no expense in getting out an elegant Christmas card which he will be pleased to give to any visitor.

McKENDRY & CO., Dry Goods, Millinery, Mantles, etc., 278 Yonge Street, and 1, 3, 5 and 7 Alice Street.—One of the most prosperous representative dry goods and millinery houses in this city is that of McKendry & Co., which has for seven years maintained a firm hold on public favour. It is ably conducted by Mr. J. N. McKendry, the head of the firm, who is an experienced, practical business man of unquestioned reputation and ability. The premises are located at No. 278 Yonge Street, and have a front of 25, with a depth of 125 feet, extending through to No. 1, 3, 5 and 7 Alice Street. The building is a three-storey brick structure. The ground floor, or main salesroom, is tastefully fitted up, and here a fine display is made of textile fabrics of every description, including British, French, German and American dry and fancy goods

in dress fabrics, silks, velvets, satins, plushes, white goods, linens, laces, domestics' cloths, cassimeres, ladies' and gentlemen's furnishing goods, notions, trimmings, small wares, etc. The second floor is devoted to the sale of millinery goods and mantles. Here is to be found the latest London and Parisian fashions in millinery, in trimmed hats and bonnets, perfect and elegant in style. A full line of ribbons, laces, ruffles and satins, silks and plumes, artificial flowers etc., is also shown here, and a large and varied line of mantles, cloaks, dolmans, Jerseys, veils, etc., for ladies and misses, the assortment being one of the most complete in the city. The third floor is used exclusively as a workroom, and a large force of skilled milliners and mantle-makers is employed. Millinery, cloaks and mantles are made to order, and the best satisfaction guaranteed. Mr. McKendry is constantly receiving fresh invoices

direct from the leading importers and manufacturers, and can always name the very lowest prices. Many clerks are employed, and the custom is of the best and most substantial character. Mr. McKendry was born in Ireland, and has been in Toronto many years. He is progressive, useful and influential as a business man and citizen. He is about thirty-eight years of age and of fine business abilities. He was the originator of the "bargain day" system in Toronto, and Monday is the bargain day at his establishment, which is often so crowded with customers as to necessitate the closing of the store doors. The telephone call is 2328, and all orders are promptly filled.

CARTER & CO. (Limited), Manufacturers of Stationery Specialties, Counter Cheque Books, Etc.; Factories: Niagara Falls, N. Y.; Office and Salesroom: 28 Front Street West.—An important industry of this city is that conducted upon such an extensive scale by Carter & Co. (Limited), and who are successors to the cheque book business of "The Grip Printing and Publishing Company." The manufacture of these specialties was begun at Niagara Falls, N. Y., in 1833, by Messrs. J. L. Morrison and S. J. Moore, succeeded in 1886 by the present company, which has a capital of \$420,000. Carter & Co., on January 1st, 1889, bought out the cheque book business of "The Grip Printing and Publishing Co." This is the largest concern of the kind in the world, and its trade is of enormous magnitude. The company are the patentees of the most improved styles of counter cheque books. Their "Paragon" and "Continuous" (patent) styles are unrivalled and have come into general use, because they save their cost in detecting errors, and secure to every customer a bill of his purchase. The prices are as low as first-class quality will admit of. The company has a two-storey factory, affording employment to one hundred and sixty hands. The offices and salesrooms here are headquarters for the trade of the Dominion. The officers are as follows: Mr. James L. Morrison, president; Mr. Francis R. Delano, treasurer; Mr. Samuel J. Moore, secretary and general manager; Mr. G. F. Ronald, superintendent of the Toronto house. President Morrison is a native of Scotland, and a resident in this city for thirty-two years. He is a member of the Board of Trade, and was for two years a member of the City Council, representing St. Lawrence Ward in a most capable manner. Mr. Delano is a native of New York State, and is resident at Niagara Falls, where he is an influential citizen, being president of the Cataract Bank of Niagara Falls. Mr. Moore, the secretary and general manager, was born in England, and has been an active business man of this city for ten years. Mr. Moore is the president of the West End Y.M.C.A., and has taken a lively interest in its welfare, laying the foundation stone of its new building in August, 1890.

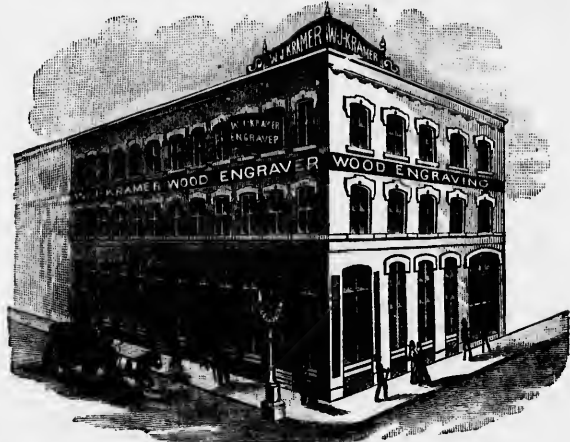
THE ONTARIO CASKET CO. (Limited), Manufacturers of Undertakers' supplies, H. A. Rider, Agent, 48 Wellington Street East.—A prominent manufacturing concern, whose works are located out of town, that finds it in its interest to make Toronto its central distributing agency, is the Ontario Casket Company, (Limited), of which Mr. H. A. Rider is the representative. It was organized twelve years ago, and incorporated, its works being located at Ridgetown, Ontario. In 1883 warehouses were opened in this city. They comprise the third floor and basement of a four-storey building, 50x100 feet in dimensions, perfectly adapted for the storage and handling as well as for the display of the large stock carried. Here are to be found full lines of undertakers' supplies, including forty-five designs in coffins and caskets, the assortment embracing metallic, varnished, and cloth-covered ones; also burial robes, and coffin trimmings. The factory is well equipped for the production of the finest goods of this description, a large force of skilled operatives being employed, and only the best materials used. It is the second largest concern of its kind in this Province, and the output is very great, the trade extending over the entire Dominion. Orders left at the Toronto office are filled with despatch, and the prices that prevail are most liberal to the trade. Mr. Rider has, by his energy, built up a large business, and is still further extending his operations. He is a native of Wales and, in 1849, went to reside in New York, remaining there until the death of his father, when he returned to Great Britain. He has been a resident of this city for the past eight years.

W. J. KRAMER, Artistic Designer and Wood Engraver, 21 Melinda Street, Corner of Jordan.—For fine wood engraving in all its branches Mr W. J. Kramer has few equals in this city. His business was established in 1887; he occupies a neat and well-appointed office on the corner of Melinda and Jordan Streets, with every facility for performing prompt, successful and satisfactory work. He is universally acknowledged a thorough, conscientious and practical workman in every department of engraving, and is always prepared to furnish designs and estimates for the same, guaranteeing first-class results with reasonable figures. Mr. Kramer is still a young man, thirty-nine years of age, a native of Germany; he came to Toronto in 1885. It is largely due to his influence and energy that engraving in this city has become a fine art, for not only has he built up his own business, but has largely helped his brother engravers here. His long experience in many of the largest cities of the United States, combined with earlier experience in Germany, render him a valuable man to promote the art of wood engraving in Toronto. In view of the foregoing facts, it is with the greatest confidence that we recommend any one wishing work done in this line to give it to Mr. Kramer, whom we consider the representative wood engraver of this city.

NEW YORK HAIR WORKS; Franz Jahn, Proprietor, 75 King Street West.—In a city like Toronto, where there are so many public receptions and private balls, the vocation of the hair-dresser is an important one. Prominent among those engaged in this line is Mr. Franz Jahn, of the New York Hair Works. This gentleman is of German birth, but has lived in Canada many years, succeeding to his present business in 1882, since which time he has built up a large, flourishing trade. The premises occupied are handsomely and conveniently fitted up, the front part being a reception parlour and salesroom, where is kept a complete stock of hair-dressing goods, combs, brushes, curling irons, etc. To the rear of this is the handsomely furnished ladies' hair-dressing room, 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 attendance, and the work is done in the highest style of the art. In addition to hair-dressing, Mr. Jahn makes wigs, switches, bangs, waves, etc., on the shortest notice, and in the most approved manner. Of so high a quality is his work, that he took the highest award at the Toronto Exhibition in 1882-83-84. He also manufactures ladies' hair wash and hair renewer, an article that is guaranteed by him to prevent hair from falling out. This has been in the market many years, is sold all over the country, and has no superior or equal for the purposes for which it is prepared. Mr. Jahn is a practical hair-dresser, an enterprising and pushing business man, and to his energy is due the large patronage which the house enjoys.

THE BRILLIANT SIGN LETTER CO.; Office and Factory: 28 Front Street West.—This representative Toronto concern was established in February, 1890, with ample capital, by Mr. J. L. Morrison, the proprietor, who procured the patent rights for Canada for the "Brilliant Sign." The Brilliant Sign Letter Company's trade, which is rapidly increasing, now extends throughout the Dominion. The company's Brilliant Gold Letters are the cheapest and most durable yet offered, because, after twenty years, they look as attractive as when first placed on glass. They are rapidly superseding brush work and white enamel letters, while the artistic effects of these letters, when placed on the inside of windows, is highly endorsed and commended by our best architects. Patents have been granted for these letters in Canada and the United States, and the prices quoted for them are extremely moderate. They will last a lifetime, and are guaranteed to give satisfaction. These letters are worth every merchant's consideration, especially those who are looking to making their store fronts have an attractive and pretty appearance. The telephone call is 1912.

TORONTO REAL ESTATE, INSURANCE, LOAN AND FINANCIAL AGENCY; Wm. A. Lee & Son, Proprietors; Offices: 10 Adelaide Street East.—It is safe to asseverate that among the representative business men engaged in real estate, insurance and financial operations in this city, none are better known or enjoy a larger measure of public confidence than Mr. Wm. A. Lee and his son, Mr. Frank P. Lee, who, under the names of Wm. A. Lee & Son, are engaged in many important transactions, and have established a large clientele. The Messrs. Lee make a special business of buying,



selling and exchanging city and suburban property of every description, and give their attention to collecting rentals, managing estates, negotiating loans on bonds and mortgages, and placing investments. They are expert judges of values of property, and are prepared to appraise property for the benefit of those desiring to sell, and for intending purchasers, mortgages, trustees, etc. The Messrs. Lee are also the General Agents of the "Western Fire and Marine Assurance Co.," which has a capital of \$1,000,000, and insures property at the very lowest rates. The firm occupy admirably fitted-up offices in the Boustead Building, and their telephone call is 592. Mr. Wm. A. Lee who is a gentleman in middle life, is a native Canadian, and one of the best known business men of Toronto, where he has resided many years. In 1859 he represented St. Patrick's ward in the City Council in a manner entirely to the satisfaction of the community. He has for years been conspicuous in real estate transactions, is the owner of considerable property, and through his energy and enterprise in 1878 he opened up and increased the value of lands in various parts of the city and suburbs. His son and co-partner, Mr. Frank P. Lee, is well versed in all the details of the business, and brings to bear a sound knowledge of its every detail. He is active and popular with all having dealings with the house. He has been a partner in the business since 1878. The business was started in 1871 by his father. The firm are among the largest real estate operators in the city, and always have first-class opportunities for those seeking good paying investments.

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W. WHARIN & CO., Watches, Clocks, Etc., No. 47 King Street West.—A leading Toronto house engaged in the watchmaking and jewellery trade is that of Mr. W. Wharin (trading as W. Wharin & Co.), who established this enterprise in 1852, and since that period, has built up a substantial, influential patronage. His stock is very complete and comprises a full assortment of English, Swiss and American watches and clocks, jewellery of the latest designs diamonds and other precious stones, rings, lockets, charms, chains, bracelets, bangles, silverware, etc. These goods cannot fail to satisfy every taste and supply every want, and are warranted as represented. Anything in the jewellery or silverware line is made to order at the shortest possible notice. The repairing of watches and clocks is likewise carefully attended to, and Mr. Wharin carries on a large trade in American Waltham gold and silver watches, of which he is a direct importer, making a specialty of the non-magnetic variety. He is a native of England, now a resident of the Dominion for the past sixty years. He is held in the highest estimation for his strict integrity, and enjoys the esteem and consideration of all with whom he has had occasion to form business relations.

W. E. BESSEY, M.D., C.M., Consulting Surgeon, Gynaecologist and Rectal Specialist.—The most important profession in any community is that of the medical practitioner, for upon his ability depends the health and consequently the happiness of the general public. Toronto has many first-class physicians, some of one school and some another, while a few combine the best systems of the different schools and make a specialty of certain diseases. Holding a place among these is Dr. W. E. Bessey, whose offices are at No. 102 King Street West. This gentleman is a graduate of McGill University, where he passed his final examination in 1863, is a member of the College of Physicians and Surgeons of Ontario, as also of the Medical British Association of England, and was for several years public vaccinator of the Board of Health of Montreal and acting health officer of that city. In 1887 he was associated with Dr. C. T. Bennett, official surgeon and rectal specialist of Detroit, where he remained till about a year ago, when he removed to this city. He is a consulting physician and official surgeon, while he makes a specialty of rectal and nervous diseases and the diseases of women. These branches he has made a particular study of for many years and in their treatment has been most successful. His mode of treatment aims first at a correct diagnosis of the case, and, when that is arrived at, the application of the proper remedies, and sure cure is a matter of a comparatively short time. His offices are well appointed, and he has every appliance for successfully conducting the business in which he is engaged. A Canadian by birth and of the U. E. Loyalist stock, he is a social and entertaining gentleman, and a complete master of the specialties which he treats.

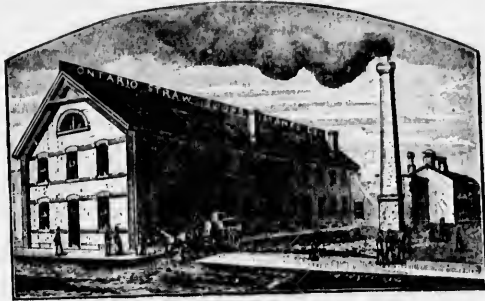
J. M. MALONEY & SON, Merchant Tailors, 91 Bay Street.—In the complexities of city life merchant tailoring may be regarded as one of the greatest importance to the community, in furnishing those evidences of refinement and taste in dress that are represented in fashionable, well-fitting garments. As one of the houses in this line of business in Toronto, which has been foremost in promoting the standard of elegance in dress, that of Messrs. J. M. Maloney & Son, merchant tailors, 91 Bay Street, has obtained an enviable reputation. This business was established in 1866 by Mr. J. M. Maloney, who in 1878 admitted his son Mr. Richard Maloney into partnership. Their long experience has given them a proficiency attained by few of their compeers, and the truth of this is exemplified in the high character, which the garments of this firm have obtained. They occupy a commodious three-storey brick building 25x80 feet in area, fully equipped with every convenience for the prosecution of the business. Here they keep a first-class assortment of the finest English woollens, tweeds, beavers, meltons, worsteds, overcoatings, serges, suitings, vestings, etc., embracing the latest patterns in the market. They also make a specialty of livery suits, and always keep on hand a large assortment of regulation colours and the latest designs. The firm employ 30 first-class journeymen, and produce garments that are unrivalled for elegance, superiority of fit, finish and workmanship, while the prices are extremely reasonable. All trimmings used by the firm are imported direct from the most celebrated houses. Among their customers are many of Toronto's leading merchants and professional men. Mr. J. M. Maloney was born in England, but has resided in Toronto the greater part of his life, while Mr. Richard Maloney is a native of this city. They are courteous, honourable business men, and well merit the success they have secured.

ALEX. MACLEAN, Real Estate and Financial Broker, 9 Victoria Street.—Prominent among the representative real estate and financial brokers of Toronto, a worthy position is occupied by Mr. Alex. Maclean, whose spacious and tastefully appointed offices are located at No. 9 Victoria Street. The business now directed by him was inaugurated in 1885 by Messrs. Graham & Maclean, and in 1888 the firm dissolved, Mr. Maclean continuing the business in the old offices. He is a recognized expert authority on the present and prospective values of the business and residential sections of Toronto, and has built up an active, strictly first-class line of custom, having numerous property owners and capitalists among his patrons. Mr. Maclean has always upon his books descriptions of the choicest properties, and is constantly securing fresh bargains for investors. His connections and facilities as agent for the letting of first-class houses, flats, stores, offices, and business establishments are absolutely unsurpassed, and owners can always feel assured of responsible tenants through his agency. Mr. Maclean's services are invaluable as a valuator and arbitrator, and he pays particular attention to the management of estates, and negotiations of loans. The collection of rents and leasing of houses are also carefully looked after. Though a native of Scotland, Mr. Maclean has resided in Canada almost his entire life, having come here in early boyhood. He is very popular in commercial circles and enjoys the fullest confidence of all who know him.

M. MCCONNELL, Wholesale Importer of Wines, Liquors and Cigars, No. 45 Colborne Street.—The consumption of wines and liquors in the Dominion is so steadily increasing, that the trade necessarily involves considerations of the greatest importance. Prominent among the reliable wholesale importers in Toronto, is Mr. M. McConnell, whose office and salesrooms are located at No. 45 Colborne Street. This business has just been established by Mr. McConnell, who has had long experience, and possesses an intimate knowledge of the needs of critical jobbers and retailers. He occupies a spacious five-storey brick building, 40x100 feet in area, fully equipped with every convenience. Here he keeps a choice and well-selected stock of wines, liquors and cigars, ports, sherries, clarets, champagnes, brandies, gins, Irish and Scotch whiskeys, cordials, rum, Bass' ale, Guinness' stout, etc. None but the purest and best goods are handled, and all orders are promptly filled at the lowest possible prices. The business is strictly wholesale, and the trade extends throughout the Dominion. Mr. McConnell is an honourable, energetic business man, and all goods purchased from him may be depended upon to be strictly pure and reliable.

TORONTO PACKING CASE FACTORY AND PLANING MILL: Firstbrook Bros., Manufacturers of Dovetail and Packing Boxes, Etc.; 295 to 301 King Street East; Yards: Princess and Ontario Streets.—The diversified industries of Toronto include none of a more directly practical and serviceable character than that of the "Toronto Packing Case Factory and Planing Mill." The proprietors, Messrs. Firstbrook Brothers, are progressive and respected business men, who have achieved a great success on the basis of their remarkable skill, sound judgment and perfected facilities. The business was founded in 1867 by Mr. William Firstbrook, a practical manufacturer, who personally directed the business, and developed it to great proportions. In 1880 he finally retired after a long and useful career, and was succeeded by his sons, Messrs. John, Joseph, James and W. A. Firstbrook, young men who had grown up in the business, and thoroughly understood its every detail. Their factory and planing mill extends from 295 to 301 King Street East, and is a substantial three-storey brick building, 12x100 feet in dimensions, equipped in the most elaborate manner with improved machinery and appliances run by steam power, the engine being 150 horse power capacity. Connecting with the mill are large yards, where the firm always carry in stock several hundred thousand feet of white pine lumber, thoroughly seasoned and specially adapted to box-making. An average of ninety to one hundred hands are employed in the manufacture of all sizes of dovetail and packing boxes, for use of all classes of trade, among specialties being bottle cases for the holding of beer, soda water, liquors, etc., of from one to six dozen capacity. The firm do by patent machinery with marvellous precision what other concerns do by hand, viz.: nailing boxes and dovetailing same by machinery, while they have the finest wood printing machinery in the Province. A specialty is made of telegraph supplies, while this is the recognized headquarters for re-sawing, planing and matchlog of lumber and box stuff. The proprietors are natives of Toronto, popular and public spirited, active in support of measures calculated to benefit Toronto. They do a heavy city trade, with important relations extending throughout the Province, and as far east as Montreal.

THE ONTARIO STRAW GOODS MANUFACTURING COMPANY, AND AMERICAN FELT HAT COMPANY, Balmuto Street.—One of the great industrial corporations of the Dominion is the Ontario Straw Goods Manufacturing Company, (Limited), whose product is justly celebrated by reason of the skill,



enterprise, judgment, and close personal supervision exercised by the managers, Mr. Robert Crean, and Mr. George H. Hastings. The company was formed in 1875, with the above gentlemen as managers, and who early developed a large and valuable trade, owing to the superior character of their product. They have repeatedly enlarged their facilities, and the company now occupies a spacious two-storey brick and frame building, conveniently located on Balmuto Street. The main building is 60x125 in dimensions, with out-buildings in addition, and has been equipped with the latest improved machinery and appliances run by steam, the engine being of 85 h. p., while the machinery is of the best. The company are direct importers of the different kinds of straw braid direct from China, Japan and Italy, and secure the choicest of all materials from which to manufacture their full lines of straw goods, in men's, ladies' and children's hats. The company is noted all over the Dominion as the arbiter of fashions, its new and correct shapes each season being accepted and dealt in by the best class of trade everywhere.



Messrs. Crean and Hastings are also the managers of the American Felt Hat Company, which is engaged upon an extensive scale in the manufacture of the finest grades of felt hats for ladies and gentlemen. Stiff Derbys are a specialty, and their styles are in correct shapes of perfect workmanship and elegant finish. For this class of goods the firm are direct importers of the different varieties of fur used in their manufacture. The machinery used is of the very latest and most improved character to obtain the highest results possible from the raw materials used; in addition to this, only skilled workmen are employed, so that consumers can confidently rely upon the quality and durability of the goods turned out by

this establishment. The companies employ upwards of 200 hands, and permanently maintain the lead under the existing wise and capable executive management. Messrs. Crean and Hastings have lately added the manufacture of Buckram frames to their other lines, and can be fully relied upon to permanently maintain the lead in their line; they are both popular members of commercial and industrial circles; are connected with the Board of Trade, and whose manufacturing interests are justly appreciated as one of Toronto's most valued factors of prosperity, the products being equal in quality and finish to the imported, while quoted at such moderate prices as to be within reach of all classes of consumers.

JAMES ALISON, Merchant Tailor and Importer of Woollens, 264 Yonge Street.—One of the most reliable and successful merchant tailors in Toronto is Mr. James Alison, No. 264 Yonge Street. Mr. Alison established this business in 1871, and has built up a liberal and permanent patronage. Mr. Alison commenced business at 256 Yonge Street, and in 1881 bought his present handsome store. The premises occupied are commodious, and comprise a four-storey brick building 24x55 feet in dimensions. Here Mr. Alison keeps a full line of the best Scotch, English and Irish tweeds, broadcloths, cassimeres and worsted, overcoatings, suitings, etc. This is the place to go to be well dressed, since no garment is permitted to leave the establishment that is not of the first quality in material, artistic design, excellence of workmanship, cut, fit and finish, while the prices will compare favourably with those charged elsewhere. All the operations of the house are conducted under the supervision of Mr. Alison, who has made many friends owing to his business promptness and integrity. Mr. Alison is a native of Country Antrim, Ireland, but has long resided here. He is of a retiring disposition, has never sought public honours, but would undoubtedly fill any position to which he might be called with dignity and ability.

THE SUN LIFE ASSURANCE COMPANY OF CANADA, Head Office: Montreal; Toronto Branch: 37 Adelaide Street East; Mr. W. T. McIntyre, Manager.—Disease, accident and death are conditions incident to this stage of existence that are certain to come to us all sooner or later. Against the consequences which would in the natural course ensue to our dependents from our being overtaken by disabling accident or death, various fraternal societies and incorporated companies offer ample protection. A leading company writing both life and accident policies, is that of the Sun Life Assurance Company of Canada, whose headquarters are in Montreal, and whose Toronto branch is located at No. 37 Adelaide Street East. This is one of the most prosperous institutions of the kind in the world. The company was incorporated in 1865, and has had a phenomenally successful career since that period. Its capital is \$500,000. The splendid growth attained by the Sun Life may be seen from the following figures:

	Income.	Assets.	Life Assurances in force.
1872	\$48,210.93	\$546,461.95	\$1,064,350.00
1876	102,822.14	715,944.64	2,214,093.00
1880	141,402.81	911,732.93	3,881,479.14
1884	278,379.65	1,274,397.24	6,844,404.04
1889	563,140.52	2,233,322.72	13,337,983.08

The accident assurance in force at the close of the year 1889 was \$3,826,400, thus making a grand total of \$17,164,383. The officers of the company are the following prominently known gentlemen: President and Managing Director, R. Macaulay, Esq.; Vice-President, Hon. A. W. Ogilvie; Directors, Robert Anderson, Esq., W. J. Withall, Esq., James Tasker, Esq., S. H. Ewing, Esq., Murdoch McKenzie, Esq., Alex. MacPherson, Esq., J. P. Cleghorn, Esq. The manager of the branch in this city is Mr. W. T. McIntyre, a gentleman who has had long and thorough experience in insurance matters, and who possesses an expert knowledge of every branch of his vocation. He has honestly earned the consideration in which he is held in this community, and the reputation he has established for integrity is acknowledged by all. Mr. McIntyre has surrounded himself with a staff of competent assistants, and he is at all times pleased to receive visitors, and to impart the fullest information relative to the system followed by the reliable company which he so ably represents, and whose interests he has so materially advanced. He is popularly known in both social and commercial circles as a social, well informed gentleman, and he commands the full esteem of all who know him.

THE C. T. BRANDON COMPANY, Manufacturers of Baby Carriages, Dolls' Carriages, Bicycles, Tricycles, etc.; Factory: No. 1012 Yonge Street; Offices and Warehouses: No. 3 Wellington Street West.—An establishment destined to fill a prominent part



in the promotion of Toronto's growth as a business and productive centre, is that of the C. T. Brandon Co., whose works are located at No. 1012 Yonge St., and warehouse at No. 3 Wellington Street West. The proprietors of this worthy enterprise are Messrs. C. T. Brandon and John Rennie, both business men of experience and ability, well known in the industrial world. Mr. Brandon is a native of Ohio, and came to Toronto sixteen years ago, entering into business shortly after his arrival. He afterwards disposed of his establishment here, having contracted for the labour of the provincial prison. Mr. Rennie, a Canadian by birth, established business a year ago at No. 1012 Yonge Street. On July 1, 1890, his

co-partnership with Mr. Brandon was formed, and the present firm name adopted. On October 1 the firm opened their offices and warehouses on Wellington Street, and their enterprise is now established on a substantial working basis. The factory is a five-storey building, 60x90 feet in dimensions, equipped with steam power and the most improved machinery, while employment is furnished forty hands. This number will be largely increased the first of 1891. The warehouse is an admirably arranged building of four floors and basement, with dimensions of 28x60 feet. The firm devote attention to the manufacture of baby carriages, dolls' carriages, bicycles, tricycles, express waggon, wheelbarrows, step-ladders, grocers' woodenware, children's sleighs and coasters, willow ware, dog and goat sleds, the genuine "Globe" and other washboards, mops, brooms, brushes, etc. The goods are made in a large variety of designs, and all in the best grade of workmanship. A heavy stock is kept on hand, and orders received from the trade are filled promptly and upon the most acceptable terms.

B. D. HUMPHREY & BROS., Undertakers, 321 Yonge Street.—A noteworthy Toronto undertaking establishment is that of Messrs. B. D. Humphrey & Bros., No. 321 Yonge Street, which was established in 1879. It is the leading place devoted to conducting obsequies and interments in Ontario, and receives a large, influential patronage. The premises occupied as office, show rooms, etc., 25x75 feet in dimensions, are neatly appointed, and several competent assistants are employed. A large assortment of funeral requisites is kept in stock, including handsome coffins and caskets, shrouds, etc.; elegant hearses are also in service, everything being furnished at the most reasonable rates. Embalming is performed by the most approved process, and interments are procured in any of the surrounding cemeteries, while funerals are directed in first-class style. The individual members of the firm are Messrs. B. D. and J. A., and James Humphrey. They are natives of Toronto, and are gentlemen of courteous manners and the highest personal integrity.

SAMUEL RUTHVEN, Family Groceries and Provisions, Nos. 671 and 673 Yonge Street.—This deservedly popular house, generally known as the Army and Navy Grocery Store, was founded originally in 1850 by the present proprietor, and at once developed a very large and influential trade, and the business is continually increasing in volume. The premises utilized comprise a double store, admirably arranged and provided with every convenience for the successful prosecution of trade. The stock carried is full and complete, being constantly replenished with fresh invoices from the most reliable sources, and embraces everything in the line of choice, fancy and staple groceries and provisions. Mr. Ruthven is also the wholesale and retail agent for the celebrated Spanish toilet soap. The goods of this house are noted for their superior excellence, purity and low prices, while customers have the satisfaction of knowing that nothing inferior or adulterated will be sold them. The store is a model of order, neatness and cleanliness, polite assistants serve patrons promptly, and orders by telephone No. 3620 receive careful attention, and goods are delivered at residences in the city free of charge. Mr. Ruthven is a native of England, has been a resident here for a number of years, and is one of our most reliable, and esteemed merchants. He also imports fresh and salt-water fish and game of all kinds.

PETLEY & CO'S REAL ESTATE EXCHANGE, 69 Adelaide Street East.—The importance of the real estate, insurance and kindred interests in Toronto can scarcely be over-estimated. Among those prominently connected with the many operations now engaging the attention of the citizen in realty is the firm of Petley & Co., whose real estate exchange is at 69 Adelaide Street East. The firm, as real estate brokers, auctioneers, financial, insurance agents and valuers of property, are doing a splendid business, and have acquired a wide reputation for probity and reliability. They conduct a general line of business, buying, selling and exchanging city and country property, and give personal attention to managing estates, collecting rents, negotiating loans, placing investments and effecting insurance in all the leading companies. Sales of realty by public vendue is an especial branch of Messrs. Petley & Co's business, and also valuing property. The firm is one that may be depended on in all business transactions. They have a wide circle of acquaintances in financial and commercial circles, and sustain a high reputation in the community.



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ARMY AND NAVY CLOTHING STORES, 135 King Street East and 138 Yonge Street.—The clothing trade is a leading branch of the commercial industry in Toronto. Among the houses in the trade none enjoy a higher degree of the public favour than the well-known Army and Navy Clothing Stores, located at Nos. 127, 129, 131 and 135 King Street East, and 138 Yonge Street, corner of Temperance Street. These stores are well patronized daily, and they bear the reputation of giving the highest values for the least money. The business was founded in 1856, and has grown steadily since, owing to the management giving special attention to the manufacture and sale of custom grade clothing, and this must account for the fact that the Army and Navy Stores are far away in the lead of all competitors. The premises occupied on King Street comprise two floors, each 60x125 feet in dimensions, while at 138 Yonge Street an entire building is utilized, the size being 27x120 feet. Both places are appointed with all modern conveniences. An inspection of the clothing reveals the fact that the Army and Navy is handling a class of goods made up in every particular with the same skill, care and attention which are bestowed on the same class of goods by merchant tailors to order. The same encomium holds good with regard to the entire stock of men's furnishings, while prices will compare favourably with those charged by any similar house in the Queen City.

STEWART & WOOD, Glass and Colour Merchants, 82 and 84 York Street, opposite Rossin House.—An old established and representative house engaged in the paint, oil and glass trade, is that of Messrs. Stewart & Wood, Nos. 82 and 84 York Street. This business was established in 1884 by Messrs. W. B. Stewart and R. A. Wood, who bring great practical experience to bear, coupled with a thorough knowledge of the trade. One member of the firm has been in the business in Toronto since 1869. They occupy two spacious four-storey and basement stores, each being 20x90 feet in area, fully equipped with every convenience for the accommodation of the extensive and valuable stock, which is the largest and best selected in the Dominion. They deal largely in and import paints, oils, varnishes, window glass, turpentine, white lead, and all kinds of painters' supplies; and are sole agents in Canada for L. Lambert & Co., Jumet, Belgium, manufacturers of the celebrated "Bell" brand window-glass, and Craig and Rose's (Edinburgh) famous varnishes. They are also agents for J. W. Masury & Sons' coach colours in Japan, pure colours in oil, and the Detroit Lead Works, ready mixed carriage paints, etc. Only really first-class goods are handled, and the trade extends throughout the Upper and Lower Provinces. The firm are the largest glass and colour merchants in Canada. They make a specialty of cathedral glass, and their trade is strictly whole sale. Twelve clerks, salesmen, etc., are employed in the warehouse, and several travelling salesmen on the road. Messrs. Stewart & Wood were both born near St. John, N.B., are enterprising, honourable business men, and very popular in trade circles. Mr. Wood is a member of the Toronto Board of Trade.

HENRY GRAHAM & SON, Valuers, Loan and Estate Brokers, 73 Adelaide Street East.—The dealers in real estate have done much to advance the growth and business interests of the city, inviting hither men of capital and enterprise. A prominent firm identified with real estate operations is that of Messrs. Henry Graham & Son, who have carried through to a successful issue many heavy transactions in city and suburban property. The foundation of the business dates from 1880, when it was established by Mr. Henry Graham, on Yonge Street, and subsequently removed to the offices now occupied. In 1888 he took his son, Mr. J. B. Graham, in partnership. A large, influential patronage has been developed, and the firm is a leading one among its contemporaries. The co-partners are expert authorities upon the values of houses and lands, and their opinions are invariably satisfactory and well concerned. They have superior connections with owners of property, and render valuable services to those desirous of selling, buying or exchanging real estate. They take entire charge of estates, secure rents, and in every way maintain properties in a high state of efficiency. Loans are collected on bonds and mortgages executed at low rates, and funds advanced for building purposes on advantageous terms. The Messrs. Graham are both natives of Canada, and are gentlemen of sagacity, energy and sterling qualities, and are well versed in every feature pertaining to real estate operations. The telephone call is 1391. All orders are promptly attended to, and enquiries by mail or otherwise receive immediate response.

D. R. JONES, Physician, 27 Yonge Street Market.—The most important profession anywhere is that of the medical practitioner, for upon his skill and ability de rest, to a great extent, the health and happiness of the community. The physicians of Toronto hold a high rank among the profession everywhere, the course of training to which they are subjected when preparing for their lifework, and the critical examination they have to pass before a Board of Medical Experts. Prominent among those who devote their attention to alleviating the ailments and sufferings of their fellow men, is Dr. R. Jones, who for the past twenty-five years has looked after the welfare of the sick and afflicted. A Canadian by birth, he studied medicine and spent two terms at Michigan University, Ann Arbor, and two at Buffalo, N.Y., one of which was after graduation in 1864, and one at Bellevue, N.Y. Having completed his medical education, he returned to Canada, and after passing an examination before the Ontario Board of Experts, opened an office at Port Perry, Ont. Here he remained for seventeen years, and did an extensive practice, but becoming tired of country business, came to Toronto in 1887. He treats all kinds of ailments, making a specialty of the diseases of women and children, and since first starting at his profession has met with marked success. His offices are eligibly located on the first flat of the Yonge Street Market, are comfortably furnished, and are cheerful and inviting. To enter them one feels his spirits raised, and aided by the advice and prescription of the doctor, he feels that his aches and pains have already been eliminated.

THE POLSON IRON WORKS CO. (Limited), Esplanade East.—Truly this is the iron age, when machinery dominates the world, and the engineer is the king enthroned in power, from which no one can yet unsettle him. The Polson Iron Works Co., of Toronto, in the active prosecution of their immense business, fully demonstrate this truth. The works of this concern were established in 1883 by Wm. Polson & Co., and the concern was incorporated in 1886, with a capital of \$30,000, which has subsequently been increased to \$300,000, with William Polson, Esq., as president, and F. D. Polson, Esq., secretary and manager. The works employ from 400 to 500 men, and occupy two large sheet-iron buildings, 400 feet long by 90 wide; the main building, of two storeys high, being used as a machine shop and boiler shop. An additional one-storey building, 150x60 feet, is used as a pattern and smith shop. The works are exceptionally well situated, with unequalled dock and railroad facilities of the Grand Trunk, Canadian Pacific, Midland and Credit Valley railroads right at the door. The company manufacture the celebrated Brown automatic engines, and make a specialty of compound condensing engines. They also build marine engines of the finest types of compound and triple expansion patterns. Also stationary and marine boilers of all descriptions. The boiler-shop is equipped with the heaviest modern machine tools, including a huge hydraulic rivetter. The trade extends all over the Dominion, for the reputation of the company for excellent workmanship is, beyond cavil, unrivalled in Toronto's commercial and mechanical circles. Every facility is afforded for the prompt repair of all ships' and steamboat machinery, and the busy scene always presented at the docks is well calculated to show the esteem in which the Polson Iron Works is held. In addition to the Toronto works the company have a large steel ship-building works, established in Owen Sound two years ago, with immense buildings aggregating 600 feet in length and covering over three acres of ground, with a yard of ten acres. The works are equipped with the finest modern machinery for building steel ships—machinery imported from Glasgow. Here they employ 300 men. The ships built since the inauguration of the yard at Owen Sound are: *Manitoba*, for C.P.R.R., 305 feet long, 38 feet beam, 2,000 horse-power engines, 3,500 tons register; cost \$200,000. *Car ferry Ontario*, carrying trains of C. P. R. across Detroit River; 300 feet long, 71 feet beam, carrying 16 cars; is provided with two independent engines. Cylinders 20 x 114 inches, giving 3,000 horse-power. She has four boilers, 13 feet 3 inches diameter, 13 feet long. *Seguin*, for Parry Sound Lumber Co., the last one built; 215 feet long, 34 feet beam; equipped triple expansion engines of highest type. Cylinders 17, 23 and 46 inches by 30 inch stroke. Cost about \$125,000. Designed expressly for lumber trade. The vessels turned out by the Polson Co., have been pronounced by competent judges to be the finest of their class on the lakes.

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F. BRAZILL & CO., Importers and Wholesale Dealers in Choice Wines, Liquors, Ales and Cereals, 165 King Street East.—The trade in wines, ales, liquors, etc., has of late years assumed large proportions, and, in growing cities like Toronto, is a very prominent industry. A leading house in this line is that of Messrs. F. P. Brazill & Co., at No. 165 King Street East, whose elegantly and elaborately appointed store is conceded to be one of the finest in Canada. Mr. Brazill having travelled all over the country to get the best designs for the purpose of beautifying his place. His may well be termed the Palace Wine Vaults in America. The proprietor or his courteous employes at all times find it a pleasure to escort visitors through this model establishment, and we can fully assure our many readers they will be well repaid for the time spent in viewing these elegant premises. On account of the recent liquor Act, separating groceries from liquors, Mr. Brazill was compelled to choose one of these two businesses, and appreciating the necessity in this city for a purely first-class wine and liquor business, he concluded to devote his entire attention to that particular branch, with results that cannot fail to be most gratifying to himself and pleasant and satisfactory to his patrons. All orders receive the proprietor's personal care, which is in itself a guarantee the purchaser will at all times be accorded the best of satisfaction. Not least to be mentioned in this review is the fact that Mr. Brazill conducts in connection with this establishment vast bottling vaults, admirably adapted and fitted with all the newest appliances for the successful prosecution of this line of his business. Mr. Brazill was born in Canada West and received his education in Toronto, where he has resided for many years, during which time he has enjoyed and well merited the esteem and thorough confidence of his many patrons and friends. The premises have a frontage of thirty feet by a depth of one hundred and fifty, and are stocked with the choicest and purest of wines and liquors, his goods being mostly imported direct from the foreign markets, among which may be mentioned the finest wines from Italy, Spain, France and Hungary. Mr. Brazill has the special agency for imported Hungarian wines, the choicest Irish and Scotch whiskies, English stout, Milwaukee lager, and the Crown Pale Lager, brewed by the Germania Brewing Co., Syracuse, N.Y., etc.,—many of which are imported in large quantities, bottled here, and sold to the retail trade. Mr. Brazill is thoroughly conversant with every detail of this business, having given his undivided attention to it for a long time. He is a social and courteous gentleman, and well deserves the large and influential patronage accorded to him by some of our most prominent citizens.

JOLLIFFE & CO., Furniture and Carpets, 535, 537, 539 and 591 Queen Street West; Factory, 121 Farley Avenue; Telephone, 1195.—In securing facts concerning the progress and advancement made by the leading merchants nothing impressed us more forcibly as the outcome of true business ability and perseverance than the steady growth of the above firm, whose warehouses and offices are situated at 535 to 591 Queen Street West, being a three storey and basement building, 52 feet front by 100 feet deep, with their factory very nearly the same size in rear of above and fronting on Farley Avenue, where the firm manufacture the fine line of upholstered goods for which they are so noted, in addition to other goods which are of a superior make, suited to a class of trade which demand reliable, genuine articles. In going through the manufacturing department we noticed the materials used were of the finest and best grade only, and could not fail to mark the absence of everything of a shoddy appearance, and upon examining the articles in course of construction, which we had supposed were procured from manufacturers who make a speciality of these very goods; but on inquiry we found that, in order to supply the high class trade which the firm have, it was necessary to make a far superior kind than can be had from the ordinary wholesale manufacturer. The wire used in their well known spring beds is of the best kind procurable; also the very fine and extensive line of silk coverings, plushes, leathers, etc., which are imported from European manufacturers; and in coming forward from factory into the warehouses we at once see evidences of the quality of materials and ability of the finished workmen employed in the superior and artistic goods on all sides, from the most handsome and elegant drawing-room suites, bedroom sets, sideboards, hall stands, extension tables, etc., to the plain and every day articles for kitchen use. They have also a complete line of Brussels, tapestry, wool and other carpets, linoleums, oilcloths, mattings and curtains, curtain poles, window shades and hangings of all descriptions necessary to the comforts of housekeeping. These goods are selected from foreign manu-

facturers with the greatest care and taste as to the newest designs and shades. This business was founded in 1856 in a small way, when the western portion of the city was in its infancy, and it has continually increased and kept pace with the demands of that very rapid growing section, and is now the oldest furniture house in the trade doing a business of any extent in Toronto. This, together with the fact that with all but those who live in the West End there is a prevailing idea that the finest goods are only to be had down town, goes to show that nothing short of true business ability has secured the extensive trade which Jolliffe & Co. enjoy, drawn from all parts of the city and Dominion, brought about by the quality of the goods supplied, fair and straightforward dealings, and willingness to oblige, all of which they have displayed in the past, and guarantee to continue in the future.

STEPHEN MCNERNEY, Livery, 537½ King Street West.—An ably conducted and popular livery establishment in this city is that of Mr. Stephen McNerney. This business was established seven years ago by the present proprietor, and its subsequent prosperous growth indicates a well-directed management. The stable building is of frame and brick, two stories, 30x100 feet in dimensions and its equipment includes all the modern adjuncts of convenience and utility. Fourteen horses are kept, and first-class hacks, pleasure vans, coupes, etc., are furnished upon reasonable terms. The stable is connected by telephone with all parts of the city. The establishment has a large boarding passage, and the general business is of prosperous aggregate. Mr. McNerney was born in Ireland, but has been a resident of Toronto for forty years, and is numbered among its deservedly successful business men.

R. W. BRAYLEY & CO., Representing Home and Foreign Manufacturers; Offices, Wellington Chambers, 60 Yonge Street.—Of the many large and well-conducted business houses in Toronto that have attained a prominent commercial reputation throughout the Dominion of Canada, the firm of Messrs. R. W. Brayley & Co., 60 Yonge Street, is an important one. They are representatives for home and foreign produce of manufacture and commission brokers. They have a large and extended trade, also a widely established business connection for the following well-known firms which they represent: The Woodbury Wick Co., of Baltimore, Md.; William A. Davis, of Boston, Mass., manufacturer of writing inks and nuclage, and which are reputed to be the best and of the highest grade in use, and endorsed by all the leading educational institutions on the continent, and have been used for the past ten years in preference and to the exclusion of all others in the United States Treasury Department at Washington, D.C.; The Sandwich Card and Tag Co., of Sandwich, Mass.; Messrs. Bonnell & Co., N.J., who manufacture the finest quality of printing inks anywhere in the market to-day. Messrs. R. W. Brayley & Co. are also representatives of the Dovercourt Twine Mills Co., Limited, of Toronto.



This company manufacture twines of every description, cordage, cotton rope, chalk lines, hammocks, tennis sets, etc., and their mills are situated on Bloor Street West, where they have large and extensive premises that are replete in every respect with all the latest and most improved appliances and machinery for the successful manufacture of their goods. The premises are very commodious and cover an area of nearly an acre of ground, while the goods turned out are in quality and workmanship very superior, and find a ready market wherever introduced. Messrs. R. W. Brayley & Co. deal extensively in twines, oakum, flax, jute, etc., and in this line, as well as in the manufactured goods which they represent, do a very large and extensive business. The members of the firm are Mr. Reginald W. Brayley and Mr. Alexander Acheson. They are both young and enterprising business men. They are energetic and trustworthy, active and fully alive in the interest of their enterprise.

T. W. KAY, Undertaker, 499 Queen Street West.—The undertaking business is of the utmost importance to society, and every consideration suggests that its representatives shall be reliable and responsible. As in other branches of trade, so in this industry, there are some houses that, by their perfect preparation for effective work possess the strongest claims upon the notice of the reviewer. The leading undertaker of the West End is Mr. T. W. Kay. The business was founded in 1879 by Mr. Kay, who is thoroughly skilled in his profession. He has built up a large, first-class trade and a very superior reputation. The premises occupied are of ample dimensions, are neatly fitted up and provided with every convenience for the satisfactory manipulation of business. Mr. Kay caters to all classes of the population, furnishing everything necessary for the plainest or most imposing funerals. He is prompt in meeting engagements, performs his duty with accuracy, judgment, and propriety, and can always be depended upon. Mr. Kay is a native of Toronto, his methods are just and honourable, and he is a thoroughly trustworthy business man.

J. R. BOGGIS, Butcher, 13 Yonge Street Market.—Among the many industries that are centred in Toronto, none are of more importance than the meat trade. Prominent among those engaged in this line is Mr. J. R. Boggis, of No. 13 Yonge Street Market. It is seven years since he started in business, carrying on trade in St. Lawrence Market, where he was familiarly known as "Jim the butcher." He deals in meats of all kinds, also game and vegetables in season, and his place has ever been noted for the fine goods handled. He buys from wholesalers at moderate prices, and patrons are always sure of getting tender, juicy joints. A large trade is done, his customers being the best class of citizens. The premises occupied are 18x33 feet in dimensions, suitably fitted up, and have a fine glass front for exposing to view the stock of meat, game and vegetables. Orders received prompt attention, and goods are delivered on short notice. Mr. Boggis is of English birth, and has lived in Canada many years. He is a social gentleman, a practical business man, and does a steadily increasing trade. Mr. Boggis was for many years head scalesman at 45 B Avenue, Smithfield Market, London, England.

T. HAMES & MERSEY MARINE INSURANCE COMPANY (Limited), of Liverpool, London, and Manchester; Robert Thomas, Agent, 6 Ontario Chambers.—The subject of insurance is a prominent one in all commercial circles. While fire, accident, and life assurance are every-day subjects of conversation, that for marine and ocean service, though less known in inland cities, is nevertheless of as great importance. Few companies devoting their energies to this branch are better known than the Thames & Mersey Marine Insurance Company (Limited), of Liverpool, London and Manchester, England, with a Toronto office at No. 6 Ontario Chambers, Robert Thomas, Esq., agent. This gentleman, who is of English birth, went to sea when quite young, and followed it for 30 years, 20 of which he was a commander of vessels, and for many years in the employ of the chairman of Lloyds. Upon retiring from sea life, he drifted into ocean insurance, and for almost a quarter of a century has been actively engaged in it. Before 1868 Toronto merchants insured their imports either in England or Montreal, but when Mr. Thomas became agent here for the Pacific Mutual Insurance Company, they entrusted their risks to him. He represented the Pacific until its business was transferred to the Great Western Insurance Co. of New York, and the latter until its interests were merged in the company whose agent he now is. Many leading merchants' names have been on his books for twenty-two years. The company he represents is a remarkably strong one, and has a subscribed capital of \$10,000,000. Its assets are more than \$6,000,000; its liabilities \$1,500,000, and surplus \$4,500,000. It is eminently qualified for doing an open policy business, which none but a large company can do with safety, while the rates are low. It has offices and agencies in all the principal cities in the United States and Europe, and is prepared to issue certificates and pay losses in any part of the world. The Toronto agency holds policies for the most prominent grocers and dry goods firms in the city. The offices are well appointed, and its agent a pleasant gentleman to spend an hour with.

W. A. LYON & CO., Photographic Goods, 124 Bay Street, Toronto.—The pioneer house in its special field of enterprise in Canada, also the largest, is that of W. A. Lyon & Co., 124 Bay Street, widely known importers and manufacturers of photographic supplies. The business was founded by a Mr. Palmer, who, in 1878, was succeeded by Messrs. Lyon & Alexander, and, in 1886, the present proprietors, W. A. Lyon & Co., came into the control. A native of England, Mr. Lyon has resided in Toronto the greater part of his life, having come here forty-six years ago. He has mastered all the details of his vocation, and is considered an authority on the subject of advanced photography and its branches. The premises utilized comprise a three-storey and basement brick building, 25x80 feet in dimensions, excellently fitted up and stocked with a large exhibit of photographic goods of all kinds, Canadian, American and imported from Europe. The assortment embraces full lines of photographic apparatus, materials, cameras, plates, chemicals, in short, everything relating to the art, together with a splendid variety of frames in walnut, gilt, velvet, plush, etc. This grand dépôt of supplies can fit out a complete photographic studio ready for business within twenty-four hours. Everything handled by the house is guaranteed as represented, while its reputation for promptitude and reliability is established and secure.

E. J. LENNOX, Architect, South-east cor. King and Yonge Streets.—Prominent among the leaders in this profession in the city is Mr. E. J. Lennox, whose well-appointed offices are at the South-east corner of King and Yonge Streets. In 1875 this gentleman first started in business, having previously finished his tutelage with one of the leading architects of the city, and he began business under the firm name of McColl & Lennox. This continued till 1880, when the partnership was dissolved. Mr. Lennox has a natural talent for his profession, and has made it a special study, having for this purpose travelled considerably. He does a general architectural business, and personally supervises the construction of the same; his specialty, however, is public buildings and residences. Since starting business here he has designed some of the most prominent buildings both in the city and in various parts of the Dominion, prominent among those in this city being the Manning Arcade, the Bond Street church and Spadina Avenue Tabernacle, Bloor Street Baptist, Erskine Presbyterian and many other churches. He now has in course of erection the largest fireproof office building in the city, for the Freehold Loan and Savings Co., at the corner of Adelaide and Victoria Streets, and the new Municipal and County buildings, which will be the most extensive of any in the Dominion. Mr. Lennox is a Canadian by birth, an active and a thoroughly experienced architect. He gives employment to a large staff of draughtsmen and does an extensive, flourishing business.

T. MILBURN & CO., Proprietary Medicines, 55 Colborne Street.—Burdock Blood Bitters, pronounced by verdict of the people to be the best remedy for all diseases of the stomach, liver, bowels and blood, is prepared by Messrs. T. Milburn & Co., at No. 55 Colborne Street. The establishment of this business dates to the year 1866, when it was first started by the present firm in the village of Acton, and in 1873 removed to Church Street, Toronto. As the business extended more commodious quarters were needed, and the company erected a handsome brick block 80x110 feet in dimensions, with five storeys and basement, of which they occupy a large portion. These premises are fitted up with freight elevators and all appliances for the business. Twenty-five competent hands are given employment. The goods manufactured embrace Burdock Blood Bitters, Burdock Pills, Burdock Healing Ointment, and L. and K. Plasters; Fowler's Extract of Wild Strawberry; Hagyard's Preparations; Lowe's Worm Syrup, Cough Troches, Sulphur Soap, Pain Cure-All, and French Cologne; Freeman's Worm Powders, Lime Juice and Glycerine, Stove-pipe Varnish and Soothing Syrup; National Pills; Egyptian Salve; Victoria Hypophosphites, Buchu and Uva Ursi, Glycerine Jelly and Carboic Salve; Milburn's Beef, Iron and Wine and Quinine Wine; and Roscoe's Hair Reviver; the great specialties, however, being Burdock Blood Bitters and Extract of Wild Cherry. These various preparations are made of the purest ingredients, are all first-class, and find a ready market wherever introduced. Thomas Milburn, the proprietor and manager, is an enterprising business man, who devotes his energies to the varied interests of his establishment, and whose house enjoys a steadily increasing patronage.

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L. COFFEE & CO., Produce Commission Merchants, No. 35 Church Street.—The trade in general produce is one of the most important in Toronto, and the city is well represented in this respect by responsible and reliable houses. Prominent among the number is the old established house of Messrs. L. Coffee and Co., produce commission merchant, No. 35 Church Street. This business was established in 1815 by Coffee & Armstrong, who conducted it till 1858, when Mr. Armstrong retired. Mr. Coffee then conducted it alone for four years, when Mr. Thomas Flynn became a partner. Both parties bring to bear on their business a wide range of experience, and are noted in trade circles for responsibility and integrity. They occupy a spacious floor, 20 x 110 feet in area, fully supplied with every convenience. Messrs. Coffee & Co. handle on commission all kinds of produce, flour and grain, etc. Their influential connections enable them to promptly dispose of the largest consignments at top prices. Prompt returns are rendered, and liberal advances made when required. They handle only first-class produce, and their trade extends throughout the Dominion. Mr. Coffee was born in Ireland, but has resided in Toronto for the last fifty-four years, while Mr. Flynn is a native of this city. Both partners are esteemed members of the Board of Trade.

THE ALBION, Corner Jarvis and King Streets.—The Albion Hotel is a favourite stopping place, is perfect in its entirety, possessing every comfort and accommodation for its guests that thought could suggest or money procure. This house was opened some 50 years ago, but not until it came into possession of the present proprietor in 1880 did it begin to acquire the popularity and prosperity which have since then marked its management. The owner and manager, Mr. John Holderness, is English by birth, but has resided for many years in Toronto. He has had years of experience in catering to the wants of the public as a hotel man, and brings to the business that thorough knowledge which is indispensable to success. He is widely known as an expert business manager and genial host. The Albion is conveniently situated, and has accommodation for 300 guests. It is heated by steam, provided with electric bells, electric light, fire escape, billiard parlour, bar, barber shop, baths, and all modern conveniences. The terms are but one dollar a day, and a speciality is made of catering to the theatrical profession. The Albion is well-known as the "best dollar-a-day house in Canada," and those who become its guests are sure to receive satisfactory hospitality.

HOLBROOK & MOLLINGTON, Architectural Sculptors, Modellers, Etc.; Sole Agents for Maw & Co.'s and Minton & Co.'s Artistic and Plain Tiles for Cabinets, Hearths, Floors, Etc., No. 206 King Street West.—Sculptural carving in wood and stone dates back to the earliest ages, both sacred and profane history referring to it. The art has within recent years taken a fresh start, nearly all our public buildings of any prominence now having a great deal of decorative work of this kind. Prominent among them in Toronto devoting their attention to this line is the firm of Messrs. Holbrook & Mollington, at No. 206 King Street West. It is some sixteen years since the establishment of this business under the present firm name, these gentlemen continuing it till the death of Mr. Mollington, in the latter part of 1857, since which time Mr. Holbrook has carried it on alone, still, however, retaining the original firm name. The work done embraces all kinds of architectural sculpture, modelling, etc., either in wood or stone, everything being done in the most perfect and satisfactory manner. Since the establishment of the business, the firm has done fancy sculpturing on many of the prominent buildings, both public and private, not only in Toronto, but in other cities of the Dominion, a partial list being as follows: Bank of Montreal, Traders' Bank, Bank of Commerce, Manning Arcade, Medical Hall, Canada Life Building, George Gooderham house, etc., in Toronto; Western extension Parliament Buildings, Ottawa; New Post Office, Hamilton; Canada Life, Hamilton; Standard Insurance, Montreal, and very many others. Mr. Holbrook is an Englishman by birth, and learned the carving trade in his native country. He is thoroughly practical and experienced, and personally superintends the details of his business, employing only the most competent mechanics, and doing a very extensive business. In addition to wood carving, his house has the sole agency for, and keeps in stock a full assortment of, Maw and Co.'s and Minton and Co.'s artistic and plain tiles for cabinets, hearths, floors, etc. These have a wide reputation, and the trade in them is large and steadily increasing.

A. H. HOWARD, Designer, 53 King Street East.—In expatiating upon the various art occupations we find there is none in which greater perfection has been arrived at than in that represented by the designer of presentation addresses, and similar work. The leading exponent of this profession in Canada is Mr. A. H. Howard, and the splendid reputation he bears any one might regard with pride. Mr. Howard is of English origin, and came from Albion's shores to this country in 1835. He learned his profession in the mother country, and since coming here has given many proofs of his ability. Among his most notable productions were the designing and execution of presentation addresses to Her Majesty Queen Victoria, to Lord Lansdowne, Lord Stanley, Lord Lorne (the latter of whom acknowledged his appreciation of this work by personal letter) and many other notable personages. Mr. Howard's work is unique in that it is all entirely original, no design is repeated, and all his productions are marked by the stamp of finished artistic excellence. His skilled hands produce first-class work only, and the cheap effects obtained by illuminating lithographed borderings, etc., are not countenanced by him. As a recognition of his merit Mr. Howard was, in 1883, elected a member of the Royal Canadian Academy, and he is held in high esteem among the members of that institution. Mr. Howard is at all times ready to promptly execute all work, and his past record is a sufficient guarantee that satisfaction may be expected in every instance.

THE STEELE BROS. CO. (LTD.), Seeds, Etc., Cor. Front and Jarvis Streets.—The most extensive establishment of its kind in Canada, and one that makes its influence felt in all parts of the Dominion, and has, without a national reputation, is the seed house of the Steele Bros. Co. (Limited), on Front Street East. This business dates its inception to the year 1873, when it was first started under the firm name of Steele Bros. & Co., who conducted it for fifteen years, when it was merged into the present joint stock company. The premises occupied as a wholesale store and warehouse consist of a substantial four-story and basement brick structure, 65x120 feet in dimensions; this is suitably fitted up for the convenience of the business, and is the most thoroughly equipped seed warehouse in the Dominion. The company also have a retail establishment at Nos. 130 and 132 King Street east, which is 33x120 feet in dimensions and three storeys high. This is handsomely fitted up and well lighted, and customers who select their own garden seeds and other requisites in person will find not only the finest quality and largest assortment, but a pleasant resort, as well, with polite and prompt attention from an efficient corps of assistants; while visitors to the city will find the store most accessible—street cars from the various parts passing the door every few minutes. The stock of seeds kept at the wholesale department is full and complete in every detail, embracing those that are grown not only in Canada and the United States, but in England, France, Germany, Holland and Italy as well; the company having special arrangements in each of these countries for growing seeds expressly for its own particular use. The company keep, not only the different varieties of seeds that in the past have been so common, but makes a speciality of introducing new varieties, thus insuring novelties to their patrons. Foreign buyers of Canadian grown seeds would avail themselves of fullest information by corresponding with this company, as they specially give the export department of the business the very closest attention in its season, and with their facilities for manipulating Red and Alsike Clovers, Timothy, etc., etc., buyers can rely upon securing through them the very finest qualities of seeds. The goods which the company deal in are of the highest grade, its constant aim being to keep the standard of excellence at the highest point; and to this is due, to a great extent, the very large and extensive trade which the house now possesses. To accommodate its large business from seventy-five to one hundred hands are given employment; as many as twelve travellers represent the house in different parts of the Dominion, canvassing the whole territory from the Atlantic to the Pacific. Mr. R. C. Steele is president, S. E. Briggs, vice-president; W. H. Marcon, secretary, and J. W. Hogg, treasurer of the company. These gentlemen are thoroughly experienced in the seed business, and, aided by a competent corps of assistants, look closely after the interests of their extensive business, which is conducted with the utmost system and despatch in every department. The Steele Bros. Co. (Ltd.) issue a magnificently illustrated catalogue, giving full descriptions of all the leading staples and desirable novelties in field, garden and flower seeds, which can be obtained by intending customers or others by applying by mail or personally to the head offices at 105 and 107 Front Street East.

SHIPWAY MANUFACTURING CO., Bell Hangers and Locksmiths, 33 and 35 Richmond Street East.—This is an old-established business, dating its inception back to 1853, when it was started by Mr. Charles Shipway, who came to Toronto from England two years previous. He confined himself at first to the manufacture of iron bedsteads. After continuing it for a short time he abandoned it and went into the fruit business, which he successfully carried on till 1870, when he sold out and returned to his original enterprise, entering into business with Mr. Hicks. After a few years Mr. Hicks retired, and some time later Mr. Shipway's son, Thomas, and nephew, John Bodly, were admitted as partners. The company occupy commodious premises, 50x90 feet in dimensions, and fully equipped with the latest improved machinery and appliances. The motive power is steam, and from fifteen to twenty competent workmen are given employment. The company manufacture iron fencing, railings, crests, bedsteads, cots, chairs, fancy wrought iron work, window guards, electrical and bell hangers' supplies, etc.; wire work, bell hanging, gas lighting apparatus, etc., and orders for work in their line are promptly and satisfactorily attended to. Iron fencing is a specialty, specimens of the handiwork of the firm being seen in many parts of the city. The members of the firm are enterprising business men and thoroughly practical ironworkers, who superintend the details of their enterprise, and whose house does a flourishing and steadily increasing business.

HARVIE & CO., Manufacturers of all kinds of Boxes and Packing Cases, Queen City Box Factory, 20 Sheppard Street.—One of the most reliable houses engaged in the manufacture of packing boxes is that known as the Queen City Box Factory, of which Messrs. Harvie and Co. are the proprietors. This house has gained an enviable reputation for the quality of their work and for the neatness and despatch with which it is executed. The business was established in 1886 by Mr. T. Harvie, and has been continued by him with uninterrupted success. The premises occupied comprise a three-storey brick building, 40x75 feet in dimensions, and these are fully equipped with all the latest improved machinery and appliances. Employment is given to a large force of skillful and experienced workmen. All the operations as far as possible are performed by machinery, and this fact not only explains the exactness and neatness of the work, but also the reason for the very fair prices at which their packing boxes are placed upon the market. The amount of capital invested seems out of proportion to the simplicity of the work, but modern methods must be employed, and to this end Mr. Harvie has spared no expense. The productions of this house embrace every description of packing boxes used by manufacturers, merchants or store-keepers. Estimates are furnished for any size or style that may be desired, and orders by mail, telegraph or telephone (call 1570), receive prompt attention. Mr. Harvie was born in Montreal, and has resided in this city for many years. He is held in the highest estimation by the entire community for his kind and genial disposition and strict integrity.

HENRY A. TAYLOR, Draper and Tailor, No. 1 Rossin House Block.—It is an old saying that "Money makes the man, the want of it the fellow," which is true enough, but it is equally true that the tailor has a great deal to do with the manner in which the man or the fellow is received by the world. Men are too often judged by the clothes they wear, but it is necessary to keep up a respectable appearance. Among the leading merchant tailors in Toronto is Mr. Henry A. Taylor of No. 1 Rossin House Block. This business was established 15 years ago. Mr. Taylor has a well-deserved reputation for the excellent quality of the materials he carries of both foreign and domestic manufacture, and also for the fashionable style of his garments. He will not permit a bad-fitting garment to leave his place; hence his success. Employing only the most skilled hands he is enabled to safely guarantee every garment which leaves his shop to be perfectly satisfactory to his patrons, while his prices are as low as is consistent with the quality and style of the material and workmanship. Mr. Taylor was born in Rochester, N. Y., and came to this country in 1869, bringing with him to Toronto the pluck and energy characteristic of the neighbouring Republic. He learned his trade with his father, and is a practical cutter and tailor of mature experience. The premises occupied by Mr. Taylor are spacious and commodious and specially adapted to the requirements of his extensive business. They are 22x60 feet in dimensions, and employment is given to twenty-five hands, also three cutters and a bookkeeper.

S. BRUCE-HARMAN, Insurance, No. 19 Wellington Street East.—Of the numerous foreign insurance corporations who have extended the field of their operations to include the Dominion of Canada, none enjoy a more justly-deserved popularity than that of which Mr. S. Bruce-Harman is the local representative, the Fire Insurance Association (Limited), of London, England, of which John Kennedy, Esq., is manager, and of which the head office for Canada is at No. 47 St. Francois-Xavier Street, Montreal. This responsible institution during the number of years it has been carrying on business in this country has, through the ability and conservative enterprise which has characterized its management, gained an enviable popularity and an ever-increasing patronage. Its subscribed capital amounts to \$4,000,000, and it has deposited in the Canadian Government's hands, \$100,000. Its Canadian operations are governed by a Canadian Board of Directors, of which Sir Donald A. Smith, K.C.M.G., and President of the Bank of Montreal, is chairman, the other members being Messrs. Robert Benny and Sandford Fleming, C.M.G., two of our most distinguished national men. The Toronto branch was opened in 1880, Mr. Bruce-Harman assuming its control. Under his able and energetic local management the business throughout the Province, over which he has general supervision, has developed to a remarkable degree. Prudent in the selection of risks, liberal and honourable in his treatment of those who have placed their risks in his company, he is recognized as a thoroughly capable underwriter, and an authority on matters pertaining to fire insurance. He promptly adjusts losses, and policy-holders experience no irritating delays in the settlement of their claims. Mr. Bruce-Harman is a native of the West Indies, but has been a resident of this city since his youth. He is a leading member of the Board of Trade and of the Board of Underwriters. He is a prominent figure in Toronto's leading social circles, where he is exceedingly popular. He is an enthusiastic yachtsman, and honorary secretary of the Royal Canadian Yacht Club, as well as a liberal patron of all manly sports. Besides the above-mentioned company, Mr. Bruce-Harman also represents the London and Lancashire Life Assurance Co., of London, England. This company is recognized as one of the leading concerns in life insurance of the day, and is known throughout the world. The Canadian Board of Directors for this company are Sir Donald A. Smith, K.C.M.G., Chairman; Robert Benny, Esq., R. B. Angus, Esq., Sandford Fleming, Esq., C.M.G., Directors. The Manager is B. Hal. Brown, Esq. The company have invested in this country for the exclusive benefit of Canadian Policy-Holders about \$100,000. The head office is at Montreal. This company is virtually a Canadian Company, having its head office in this country, with a Canadian Board of Management, and, as before stated, has a large capital invested in Canada for the exclusive benefit of Canadian Policy-Holders here. Mr. Bruce Harman is also agent for the Gore District Mutual Fire Insurance Company, Head Office, Galt, Ont., established 1836; a company well known for fair dealings and prompt settlements. This company has all the latest, most popular and improved plans of insurance, and its rates compete favourably with the market.

RUSSELLS', Watches, Jewellery, Etc., 9 King Street West; Robert Cuthbert, Proprietor.—One of the representative watch and jewellery stores in Toronto is that known as Russells', 9 King Street West, of which Mr. Robert Cuthbert is the popular proprietor. This was a branch of the famous English house of Thomas Russell & Son, which was established in Liverpool, England, in 1797. The Toronto house was opened in 1860 under the management of Mr. Cuthbert, who, in 1881, purchased the business which he conducts under the name of "Russells'", by terms of his purchase. Mr. Cuthbert occupies two well-equipped floors, each 20x50 feet in area, where he keeps in stock a splendid assortment of English chronometers, Russell's Brand, stop, Swiss and American watches of the most famous makers, clocks silver and plated ware, diamond goods, jewellery of artistic designs, and all articles usually found in a first-class establishment. All goods purchased at this house are warranted to be exactly as represented, or money will be refunded. A specialty is made of repairing fine and complicated watches, all work being guaranteed. All jewellery goods dealt in are selected with great care, the first consideration being excellence of workmanship and beauty of design. Popular prices prevail and patrons are always sure of getting genuine articles. Mr. Cuthbert was born in England, but has resided in Toronto the greater part of his life, where he is highly esteemed by the community for his ability and integrity. He employs four clerks, and his trade extends throughout the entire Dominion.

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J. W. OUTIET, Family Butcher, 343 King Street West.—The popular establishment of Mr. J. W. Outiet, the well-known family butcher, is much frequented by our citizens, who find the very choicest meats and provisions can always be obtained there at the very lowest prices. Mr. Outiet, who has resided in the city many years, has been established since 1884, and by his energy has built up a flourishing patronage. The premises comprise a neatly arranged store, fitted with new style fixtures and a storeroom well equipped for the business. Mr. Outiet selects only the best cattle, which are dressed under his immediate direction, and he is never without the choicest fresh meats of all kinds—also poultry, game, fresh eggs and country produce of all kinds. He makes a specialty of choice hams, bacon, etc., smoked and salt meats, and also fresh vegetables and fruits. Orders are called for daily. Several assistants are employed and a delivery team kept busy. Mr. Outiet is young, wide-awake, and as a purveyor of food supplies enjoys a high reputation. He is doing a fine, first-class business, and is unremitting in his attention to filling orders.

EWART & JOHNSTON, Carriage Makers, 257-259 Queen Street East.—It is four years since the business conducted by these gentlemen was first started, and during that time a large and flourishing trade has been established, which is steadily increasing and extending. They manufacture all kinds of carriages and waggons, most of their work, however, being of the lighter kind, and a specialty being made of laundry, grocers' and Gladstone waggons. They keep a stock on hand from which to select and make to order, the product of their factory reaching to all parts of the city and province. The premises occupied, and where they have been but a short time, were built expressly for their own use, and are 75x85 feet in dimensions, and three stories high. To the rear of this is a large yard the full width of the building, and extending back to Ontario Place, thus making the entire depth of their land 185 feet. The building is fitted up with the latest improved appliances pertaining to the business, the first floor being devoted to a show-room, iron-working department and office. The first flat is used for wood-working, and the next one above to finishing, painting, etc. Only the best and most thoroughly seasoned wood and finest quality of iron and steel are used in the manufacture of the goods turned out by this firm, and only competent and careful mechanics are employed. Repairing is a prominent feature of the establishment, all work receiving prompt attention, while satisfaction is guaranteed in every particular. General blacksmithing and horse-shoeing are also attended to, the greatest care being exercised in looking after the welfare of the horses' feet. The individual members of the firm are J. Ewart and G. W. Johnston, Canadians by birth, and active and energetic gentlemen. They are thoroughly practical wood-workers and carriage builders. They received a prize of \$100 offered by the Canadian Grocers at their picnic in July, 1889, for the best grocers' wagon, and as an index of the way the trade has grown, it may be stated that when they first started in business they employed but two workmen, while steady employment is now given to some twenty competent mechanics.

FOLLETT, Merchant Tailor, 181 Yonge Street.—An establishment which bears the distinction of being one of the most reliable and prominent in its line in Toronto, is that of Joseph J. Follett, Merchant Tailor, 181 Yonge Street, established now for ten years. The firm occupies a three-story brick building, neatly fitted up and conveniently arranged (and they intend in the near future to double their premises by taking in the adjoining building, and thus have the largest and finest establishment for their line of business in the city). Here is kept a heavy, well-selected, choice stock of English and Scotch tweeds, worsteds, broadcloths, meltons, beavers, doeskins, serges, vestings, etc., of the latest patterns and shades, from which the most fastidious in dress can easily make selections. Satisfaction as to style, cut, fit, finish, and fabric is guaranteed in every instance, and the prices will be found much lower than in other first-class houses. The firm employs two practical, expert cutters of long experience who are through masters of their art, and these being supplemented by a large number of skilled tailors, enables the firm to execute all orders promptly and according to the customers' directions. They import the larger part of their stock, which enables them to give that extra value for which they are noted. Ever since the establishment of this firm there has been a marked and steady increase in the volume of business, until now their sales are second to none in their line, remembering that they confine

themselves exclusively to the merchant tailoring business. Their new premises, when complete, will be three storeys in height, and have a frontage of 40 feet by a depth of about 125 feet on the most prominent part of Yonge Street, six doors north of Queen Street, on the east side. It was prophesied when the firm began business that they could not succeed as the stand was not considered a good one, but they have proved that a good business, conducted on sound principles, will make a good stand, and one has only to call and see this firm's establishment to be convinced of the fact of this argument. Mr. Follett is English by birth, has resided here twenty-one years, and is popularly known in the community.

CALDWELL & HODGINS, Importers and Family Grocers, Cor. Queen and John Streets.—Among the popular establishments devoted to the grocery, wine and spirit trade is that of Messrs. Caldwell & Hodgins. This fine business was started in 1881 by Messrs. H. Caldwell and H. B. Hodgins, the line embracing staple and fancy groceries, and choice wines, liquors, etc. In 1888 a dissolution took place, Mr. Caldwell retiring owing to effluxion of time, and Mr. Hodgins has since continued the enterprise under the old firm name. The premises are desirably located in a three-story and basement brick building, the first floor and basement being used for the business. The attractive corner store, 32x60 feet in floorage area, is handsomely fitted up, and here is displayed a large, comprehensive and complete stock of goods, embracing everything in the line of staple and fancy groceries and family provisions, specialties being made of choice tinned goods and table luxuries, of which the house is a direct importer. The store has always been a favourite source of supply for the family, restaurant, hotel and other desirable trade of the vicinity, and few city establishments in this line enjoy so large and liberal a patronage. Mr. Hodgins, the popular proprietor, was born and apprenticed in "Merrie England," whence he came to Toronto twenty years ago. He is one of Toronto's prosperous and deservedly successful merchants.

JAMES H. SHEARER, Dry Goods, 226 Yonge Street.—A representative house of Toronto, which has met with phenomenal success, is the subject of the present sketch. Established 18 years ago in a comparatively small way by James H. Shearer, the business has continued to increase until now it is the leading house in its line in this portion of the city. The premises consist of a store, 32x55 feet in dimensions, fitted with a fine plate-glass front. The stock includes all the novelties of the season, as well as choice staple goods—a very extensive and complete stock being always carried. Eight clerks are employed, and the establishment is in every way representative of the best class of trade in the city. Mr. Shearer imports largely from the leading houses of England, Scotland and France. His stock comprises every description of staple and fancy dry goods, including silks, satins, white goods, laces, trimmings, notions, hosiery, gloves, corsets and general furnishings. The proprietor has excellent business connections and is in a position to procure goods on the most advantageous terms. Mr. Shearer was born in Scotland and has been a resident of Toronto some twenty-four years. He attends personally to all departments of his business and has become very popular in the community.

PETER MCINTOSH & SON, Produce Dealers, No. 109 Front Street East.—By reason of its central position and superior transportation facilities, Toronto has become one of the most important points in the Dominion for the distribution of all kinds of country produce. A representative house engaged in this trade is that of Messrs. Peter McIntosh & Son, wholesale produce dealers. This business was established in 1876 by Messrs. Peter and James McIntosh, who have an extensive acquaintance with shippers in the best producing sections of the country. They occupy a spacious two-story and basement building 40x100 feet in area, fully equipped with every convenience, including a thirty horse-power engine and machinery for grinding purposes and the manufacture of oatmeal of all grades, oats, granulated and standard. The firm keep on hand an immense stock of grain, corn, flour, meal, etc. All goods are sold exclusively to the trade at lowest prices, and the patronage of the house extends throughout all sections of Ontario. Messrs. Peter and James McIntosh were born in Canada. They are popular members of the Board of Trade, and are highly esteemed in business circles for their integrity and enterprise. Messrs. P. McIntosh & Son handle only first-class produce, and employ in their establishment twenty-five persons. The telephone call of this house is No. 633.

OLIVER, COATE & CO., Auctioneers, Commission Merchants and Real Estate Agents, 57 King Street East, opposite Postoffice.—One of the most useful factors in commercial life in all large cities is the business of the auctioneer, and the leading concern in this branch of enterprise is the old-established and popular firm of Oliver, Coate & Company, auctioneers and commission merchants. It was established in 1834, by Mr. Wakefield, who, after a short time, took into partnership his nephew, F. W. Coate, and the business was under the style of Wakefield, Coate & Co. for several years. On the death of Mr. Wakefield the business was carried on under the name of F. W. Coate & Co., whose name it still bears, and soon became one of those solid, ably conducted houses which are a credit to the city to which they belong. The firm now consists of Messrs. William Dickson and C. J. Townsend, who bring to bear a wide range of practical experience. Their business premises, situated on King Street opposite the postoffice comprise an entire four-storey brick building with basement, 30x200 feet in dimensions, fully equipped with every modern convenience and facility for the business. For over half century the firm have been deservedly prominent as auctioneers for the sale of real estate, leasehold property, stocks, bonds and all marketable securities; special attention being given to sales at private residences. They receive consignments of furniture, pictures, antiques, bric-à-brac and merchandise of every description, on which liberal advances are made when desired. Auction sales are held at stated periods; valuations of real estate and other property are made by competent appraisers, and a splendid stock of furniture, carpets, china, plated ware and other merchandise is always kept in store and disposed of at lowest prices at private sale. Ten assistants are employed, and the trade is always brisk. Both partners are gentlemen of the highest business and financial standing, and possess the esteem and confidence of the entire community.

GORDON, MACKAY & CO., Importers and Wholesale Dealers in Dry Goods, Corner Bay and Front Streets.—As one of the great centres of trade in Canada, Toronto has of recent years made rapid and substantial progress in every branch of mercantile activity, but in none on such a scale of magnitude as in that of dry goods. One of the leading representative houses in this line is that of Messrs. Gordon, MacKay & Co., importers, manufacturers and wholesale dealers, whose extensive establishment is eligibly and centrally located, corner of Bay and Front Streets. This business was established in 1850 by Messrs. John Gordon and Donald MacKay, and was conducted by them till 1883, when Mr. Gordon died, after a successful and honourable career. In 1886 Messrs. C. C. Robb and J. W. Woods became partners, the business being still carried on under the old firm name of "Gordon, MacKay & Co." They are among the most active and extensive importers in Canada, and possess every facility for keeping in communication with the most famous European manufacturers; always being the first in Toronto to secure the latest novelties and finest fabrics, which are offered to retailers almost simultaneously with their appearance in Paris or London. Messrs. Gordon, MacKay & Co., have duly qualified buyers and representatives in the principal European markets, and are noted for their splendid array of dry goods of every description and the ownership of their prices. The stock, which is one of the finest in America, includes silks, satins, velvets, dress fabrics, white goods, plushes, linens, woollens, blankets, hosiery, underwear, sheetings, shirtings, shawls, etc. Only first-class goods are handled, and all orders by mail or telegraph are carefully filled at the lowest possible prices. The firm own and operate the Lyster Mills, at Merriton, Ont., where they employ two hundred and fifty hands, and turn out staple cotton goods of superior quality. Their warehouse in Toronto is a spacious, five-storey stone building, 40x150 feet in area, fully equipped with every convenience and facility for the accommodation of the immense and well-selected stock of staple and fancy dry goods, notions, etc. They employ in their warehouse, forty clerks, assistants, etc., and nine travelling salesmen on the road. Messrs. MacKay and Robb were born in Scotland, and Mr. Woods in Ontario. They are highly esteemed in trade circles for their sound business principles, enterprise and integrity, and are among the most successful dry goods merchants and importers in this country. Mr. MacKay has resided in Toronto since 1857, and is one of the most popular members of the Board of Trade and Chamber of Commerce. The trade of Messrs. Gordon, MacKay & Co extends throughout all sections of the Dominion, and the future prospects of the firm are of the most encouraging character. The cable address of the house is "Gormackay."

D. CONBOY, Manufacturer of Carriage Tops and Trimmings, 485 King Street West.—The development of this particular branch of the carriage trade is, in a measure, due to the untiring energy and ingenuity of Mr. D. Conboy. His intimate acquaintance with the details of the business, and the requirements of the public, has enabled him to embrace, in the construction of his tops, novel and important features never before introduced in carriage tops. Among the patented improvements, which are numerous, special attention is called to his Patent Tip-Rail, Patent Lever, Patent Stay-Plate, Patent Curtain-Strap, Patent Knob-Eyelet, Patent Bow and Automatic Top-Fastener. The excellent material, the superior style and workmanship, moderate prices, and the very desirable improvements used only in the Conboy Tops, is an explanation of the enormous demand, which is not equalled by any similar establishment in America. His goods are for sale by all the leading carriage builders. Catalogues are furnished free.

TORONTO SCHOOL OF TELEGRAPHY, 162 King Street West, George Wm. Cree, Principal.—Prominent among the recent discoveries of science is that of telegraphy, which dates its inception back a little more than half a century, but since its first coming into use it has filled a place second to none in any place or community, while its usefulness is steadily and rapidly spreading. Almost yearly new ocean cables are being laid, while telegraph lines follow new settlements everywhere; hence the increasing demand for skilled operators. To meet this demand the Toronto School of Telegraphy has very recently been organized and is the only institution of its kind in the city. This is located at No. 162 King Street West, and is open for both day and evening classes. Mr. Geo. Wm. Cree, the principal, is a practical telegrapher of many years' experience, and is assisted by a competent corps of instructors. A few hours each day of close application will, in a few months, prepare one to fill the most important positions, and such positions always command good wages. This school meets a long felt necessity, and when a fair comparison between telegraphy, book-keeping and stenography is made, and the demand, possibilities for advancement and remuneration received are fully considered, the importance of this institution at once becomes apparent. The location of the school is most desirable, and the rooms are light, airy and cheerful, while they are provided with every convenience for successfully imparting instruction. Mr. Cree, the principal, is an American, and is possessed of that push and enterprise inherent in the citizens of the Western States of our sister Republic, from which he hails. He is in every way an expert operator, and those availing themselves of his instruction will not only have a pleasant sojourn, but be the recipients of a practical and proficient telegraphic education.

PALMER HOUSE, J. C. Palmer, Proprietor, Corner King and York Streets.—The Palmer House has been in existence for but five years, but it has already established a reputation of the greatest value. Mr. J. C. Palmer, the energetic proprietor, is no novice experimenting with the details of hotel life, but a tried veteran of the business, who fully understands that the word "comfort" is the magic key to success in hotel life. This word "comfort" implies good sleeping, good cooking and good company, and these are all found at the Palmer House. The Palmer House has about one hundred rooms, beside parlours, dining-rooms, offices, reading and smoking-rooms. About sixty to seventy-five people are kept busy looking after the comfort of guests, and the situation of the house is of the most convenient kind. It stands at the corner of York and King Streets, having a frontage of ninety feet on the former street and one hundred and thirty-six feet on King. On the ground floor are the offices, gents' smoking and reading rooms, and parlours. The second floor contains the ladies' parlour, etc. The Palmer has an excellent patronage—a matter not to be wondered at by anyone who has once been a guest. Special rates are made for the theatrical profession, who know a good house when they stop at it; their knowledge of such being only excelled by their fellow-travellers, the "commercialists." Mr. J. C. Palmer, the genial proprietor, was born in Waterloo, New York State, and is a man of middle age. He was long a resident of Brantford, Ont., where he is also the proprietor of the Kerby House. There he made his home for twenty-six years, and was exceptionally successful. In Toronto he has been residing for five years, and has made an enviable name for ability in hotel keeping. Especial attention is paid to the cuisine of the Palmer House, and it will be found exceptionally comfortable. The city bus line transfers all parties to and from the hotel.

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JAMES ARNOLD, Real Estate Agent, 15 Adelaide Street East.—Among the representative brokers and dealers in realty in this city is Mr. James Arnold, who is located at 15 Adelaide Street East, where he occupies neatly fitted-up offices. Mr. Arnold, who is a young man of splendid abilities, has been identified with the sale and transfer of real estate for some time, and commenced operations on his own account in 1883, since when he has established first-class permanent business connections. He is an authority upon the present and prospective values of city and suburban property, and intending investors can fully rely upon his judgment and advice in making purchases. He has descriptions of the most eligible properties for investment purposes. Mr. Arnold, as a real estate and business broker, buys, sells, leases and exchanges realty, houses, lands and mining property, and has ample funds to loan upon approved securities at the very lowest rates. He is a native of the county of Simcoe, Ont., where he was born in 1853, and is well and popularly known in commercial and financial circles.

T. E. CLATWORTHY & CO., Manufacturers' Agents and Importers, 34 Church Street.—The business conducted by T. E. Clatworthy & Co., at No. 34 Church Street, is a comparatively new enterprise, having been introduced into Canada in 1887. This firm are manufacturers' agents and importers, and in these lines do a very extensive business—the orders, in some cases, coming in faster than the goods can be brought from England. Among the firms represented are Sheppard & Co., woollen merchants and manufacturers, Frome, Somersetsire, Eng.; Whitwell & Co., carpet manufacturers, Kendal, Cumberland, Eng.; Joseph Pickering & Sons, manufacturers of Blanco Knife Powder, Needham's Polishing Paste, etc., Sheffield, Eng.; W. Armes & Son, cocoa mats and matting manufacturers, Sudbury, Eng.; Jobb Morland & Sons, umbrella and sunshade manufacturers, 92 Wood Street, London, Eng., and Ploekton, Tompkin & Co., manufacturers of steel files, saws, tools, etc., Sheffield, Eng. He also deals in pickles, sauces and china, importing these as well as the other goods. The goods dealt in are all of first quality, and find a ready market wherever introduced. They are sold in all parts of the Dominion, and to accommodate the rapidly-increasing trade a branch house has been established at Montreal, and resident agents at Winnipeg and Vancouver, while three travellers from the house devote attention to visiting the different sections of the country. Mr. Clatworthy is of English birth and thoroughly posted in the details of the business in which he is engaged, and to furthering its interests he devotes his active energies.

AMERICAN RATTAN COMPANY, Manufacturers of Rattan and Reed Chairs, Etc., Chas. G. Pease, Esq., Manager; Ware-rooms and Factory: Niagara and Tecumseh Streets.—The American Rattan Company is one of Toronto's most valued industrial corporations, and secures to Canada a home source of supply for elegant reed and rattan furniture and children's carriages, fully the equal of anything produced in the United States, and sold at prices which cannot be duplicated elsewhere. The company was incorporated in 1836, with a paid-up capital of \$100,000, and has had a marked degree of prosperity, reflecting the highest credit upon the executive officers, who are as follows: Mr. A. M. Greenwood, President; Mr. Charles H. Lang, Jr., Director; and Mr. Charles G. Pease, Manager, Secretary and Treasurer. The buildings occupied are handsome modern structures, four storeys and basement in height, 60x200 feet in dimensions, and fully equipped with all the latest improved machinery and appliances, run by a fine 75 horse power engine. An average force of 100 to 125 hands is employed in the manufacture of full lines of reed and rattan furniture, including a variety of styles of fancy rocking chairs, tables, cots, cribs, sofas, lounges, settees, suites of furniture, and children's carriages, waggons, velocipedes, etc. The company uses only the choicest of imported reeds and rattans. Its designs are original, artistic and beautiful, and we direct special attention to their elegant reed parlour suites, and No. 10 uphill rockers. Their baby carriages are made in all popular sizes and styles, while the prices cannot be duplicated elsewhere. The company are the only makers of note in Canada of superior reed and rattan goods, and as such control the best class of trade throughout the Dominion. The upper floors are devoted to factory purposes; the basement and first floor to shipping, while on the second floor are their spacious warehouses, wherein is displayed a magnificent sample stock of their manufactures. Messrs. Greenwood and Lang are prominent capitalists, and their connection with the company insures its steady progress on its present legitimate basis, while in Mr. Pease it has a most able executive officer.

KING BROS., Tanners, etc., Whitby, Ont., and 31 Church Street.—The business of King Bros., tanners, curriers and wholesale leather merchants, 31 Church Street, Toronto, with tanneries at Whitby, Ont., was established in 1863. It has steadily increased in volume in proportion to the growing demands of the country, until to-day the firm's trade extends over the entire Dominion. Their well-known brand of "King's Calf" is now largely used by all the best known boot and shoe manufacturers in Canada, and has, to a great extent, displaced the use of imported stock in the manufacture of fine boots and shoes. Of late so large has been the demand for this particular line that the output of it has had to be materially increased. The firm's other well-known makes of leather are also largely in demand. Their grain upper, having successfully stood the test of a quarter of a century's use, is now pronounced to be without a rival in the Dominion. Their veal skins are of equal standard excellence with the calfskins, and, like them, are put up graded according to quality and weight. It is sufficient to mention the other kinds of stock manufactured: bridle, pebble, harness, grain calf, hemlock kip, porpoise and cordovan leathers. The last two kinds were, together with the manufacturing of porpoise and cordovan leather laces, added to the business in 1893. Manufactured from stock tanned by themselves, King Bros. have been able to give a leather lace that has given the utmost satisfaction, the increasing demand for their make being the best test of the excellence of the laces. The business was first begun in Whitby, in 1863, by Messrs. Charles and Joseph King, who acquired a knowledge of the tanning business in the old historic city of Prague, their native town. Joseph retired a few years ago, and the business has since been carried on by Charles, as sole proprietor. Considerable additions and improvements have been made to the tannery during the past two years, consequent on the increasing demand for the firm's goods. An average of sixty men are constantly employed. In order to come into closer contact with the firm's customers, a warehouse was opened in Toronto ten years ago in charge of Mr. R. O. Montgomery, who is still with them. Lack of space necessitated removal in 1887 to the present spacious premises on the corner of Church and Colborne Streets, where full lines of all their own makes are kept in stock, as well as the leading brands in Spanish and slaughter sole, and all the other various lines necessary to the conducting of a wholesale leather business. Mr. Charles King is one of the best known tanners in the Dominion, and is a member of the Toronto Board of Trade. He is fifty years of age, and is highly esteemed for his many excellent qualities by his numerous friends both in and out of the trade.

ROLPH, SMITH & CO., Engravers, Lithographers, Importing Stationers, Die Sinkers and Embossers; 49 and 51 Wellington Street West.—An establishment which has long held a representative position among the mercantile houses of Toronto, is that of Messrs. Rolph, Smith & Co., whose extensive enterprise has its headquarters at Nos. 49 and 51 Wellington Street West. This business has been in operation for almost half a century, having been organized in 1842. The founder of the concern was Mr. John Ellis, and he was succeeded by Mr. J. T. Rolph. About twenty years ago Mr. David Smith and Mr. Frank Rolph, the latter a brother of Mr. J. T. Rolph, were admitted to partnership, and the business has since been conducted by these gentlemen under the present firm name. A very large and influential trade has been developed, and the house now has permanent patrons in all parts of the Dominion. The premises occupied consists of a handsome three-storey and basement brick building, 40x200 feet in dimensions, tastefully, systematically, and conveniently arranged, and equipped with all modern improvements. The printing department is provided with eight superior steam-power presses, one of which is the largest in America, capable of printing a sheet 60x40, and fourteen hand presses. Steam power is supplied by a powerful engine. With the most complete plant, and the fullest facilities, Messrs. Rolph, Smith & Co. carry on a general business as engravers, lithographic artists, lithographic printers, die sinkers, medallists, monumental, sign and door-plate engravers, bank and general commercial printers, and wholesale and retail stationers. Among the specialties are bank work, stock certificates, cheques, notes, drafts, etc., invoices, letter headings, note headings, statements, envelopes, business cards, and all kinds of office stationery, private stationery, note papers, wedding invitations, at home and invitation cards, visiting cards, book plates, menu cards, etc. The salesrooms contain an immense stock, and all orders meet with prompt fulfilment. Employment is furnished a force of eighty hands in the various departments, and all the operations of the house are conducted upon the most systematic and satisfactory basis.

W. H. WILLIAMSON & CO., Manufacturers of Rubber Goods of all kinds, 10, 12 and 14 Wellington Street West.—The industries of Toronto are many and varied, and in this respect it is fully the equal of cities of much greater size. There are few lines of staples that are not represented in Toronto's products, and the city is a large source of supply to the whole Dominion. Prominent among the representative concerns which have contributed to this result, is that of W. H. Williamson & Co., manufacturers of ladies' seamless stockinette vulcanized dress shields, and of other lines in these goods. Mr. Williamson was born in this city, and after several years' residence in Detroit, Mich., returned to Toronto in 1880. He at once embarked in the manufacture of neckwear and of the goods of which he now makes a specialty, meeting with unequalled success. The readiness with which the trade seized upon his rubber products, owing to their salubility and the great demand for them wherever introduced, led him in 1887 to abandon the manufacture of neckwear and confine operations exclusively to his present line. The premises utilized for the purposes of this business comprise the third and fourth floors of a four-storey building, with an additional floor in the building adjoining, the whole giving a very large surface area. The factory is equipped with all the latest improved machinery and appliances, vulcanizers, etc., while the power is supplied by steam. Eighteen hands are employed, and the establishment is perfect in all its appointments. The output is very large, but so great is the demand for the products of the house, that its resources are taxed to the utmost. The goods manufactured comprise rubber goods of all kinds in the line of small wares for domestic use, such as bibs, aprons, dressing cases, etc. The making of Williamson's ladies' seamless stockinette vulcanized dress shields is the leading specialty. These commend themselves by their general excellence, only the best vulcanized rubber and stockinette being used in their manufacture. The great facilities possessed enable the firm to offer them to the trade at prices and terms which defy competition. Mr. Williamson is a young man of energy and enterprise, and has won universal esteem in trade and financial circles.



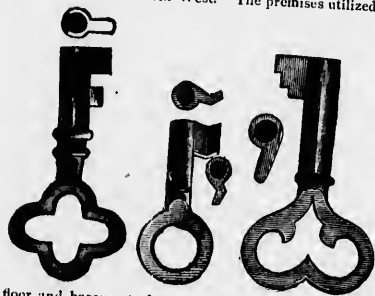
E. BOISSEAU & CO., Manufacturers and Wholesale Dealers in Men's Youths', Boys' and Children's Clothing; 32 Wellington Street West.—No detailed account of the manufacturing industries of Toronto would be complete without honourable mention of the enterprise so successfully conducted by E. Boisseau & Co., at No. 32 Wellington Street West, and which is such an important factor in the promotion of the general thrift and prosperity of the community. This enterprise was inaugurated on May 1, 1890, by the present sole proprietor, Mr. E. Boisseau, a business man of ripe experience and pronounced ability. Since its inception the establishment has attained a magnitude and achieved a success that are highly creditable to its projector. The superior excellence of the goods turned out have been largely instrumental in producing this very desirable result, and also the liberal, energetic methods employed by Mr. Boisseau, who is a business man of the progressive type. He devotes his time and talent to the manufacture of men's, youths', boys' and children's clothing of all kinds, producing the medium and finer grades of goods in this line. The premises occupied for the purposes of the business are located in the central business portion of the city, and comprise a four-storey building and basement, 25x50 feet in dimensions. It is spacious, well-lighted, and admirably appointed in tasteful style throughout. An immense stock of clothing is carried, made from the best materials, in the most finished manner, and in the latest prevailing styles. The utmost care and skill is exercised in all departments to improve the quality and enhance the value of the output in every conceivable way. A staff of expert cutters are kept busily engaged in the establishment, and the work is given out to reliable people, some 2,000 hands being employed in all. The trade, which is rapidly growing, extends to all parts of the Dominion, and six travelling salesmen represent the house on the road. Mr. Boisseau is a manufacturer of keen judgment, business sagacity and push, and his establishment offers extraordinary inducements to the trade as regards excellence of goods, economy of prices, and liberal, honourable treatment.

C. P. REID & CO., Importers and Dealers in Wines, Liquors and Cigars, 29 Front Street East.—A prosperous and old-established business house is that of Messrs. C. P. Reid & Co., at No. 29 Front Street East. This enterprise was first started in 1857, and rather a small scale, but the trade has steadily increased, and extended as the years have passed, and now reaches to all parts of the Dominion. This firm imports wines, liquors and cigars, and manufactures Canadian cigars, importing the leaf tobacco in bulk, and making fine grade cigars. Two floors and part of the basement of their extensive establishment, which is 40x180 feet in dimensions, are devoted to this purpose. Here some fifty competent hands are given steady employment, and more than 2,000,000 cigars are manufactured annually. These are all of first quality, the leading brand being "Corona de Oro," while "High Life," "Duke of Wellington," "Golden Star," and "C. P. R." are largely made. These find a ready sale wherever introduced, and are shipped to all parts of the Dominion. The stock of liquors kept by the house, is complete, and consists of champagnes, brandies, rums, port and sheries, Old Tom Gin, Scotch and Irish whiskies, Bass' ale, Guinness' stout, clarets, cordials, etc., all of which have been purchased for cash, and are sold in bond or duty paid, to suit customers, and at lowest prices. These goods are of the highest quality, and are guaranteed to be as represented, their house being the only one in Canada that keeps in stock that more than fine and celebrated "Dutch Lion" Holland Gin, which is their own brand, and the gin is made expressly for them in Holland. The goods are sold in large or small quantities, and are shipped to all parts of Canada, and in them, as in the cigars, the firm does a very extended business. Mr. Reid is a practical business man who devotes his attention and energies to the interests of the enterprise in which he is engaged, and his house is in every respect a thoroughly reliable and popular one.

T. HE DAVIES BREWING COMPANY, Brewers and Bottlers of Sparkling Cream Ales, Porter and Lager; Pale Crystal Ales; Family Cream Ales; Nourishing Porter; Export Lager; Queen and River Streets.—There is no way of determining the earliest stimulating beverages in use, nor when they were first made, but history tells us the Chinese brewed a malt liquor from rice and barley thousands of years before the Christian era. From that time down, a gradual improvement has been made, not only in the method of producing these drinks, but in the quality of the product itself, and we now have sparkling cream ales, porter and lager, which are both healthful and invigorating. This industry is well represented in Toronto, prominent among the institutions devoted to its production being the Davies Brewing Co. This is one of the oldest established breweries in the city, dating its inception from 1849, when it was first started in a small way by Mr. Thos. Davies, father of the present proprietor. As the business increased new additions were added from time to time, until now a very extensive building, with an elevator, having a capacity of some 75,000 bushels attached, and fully equipped with the latest improved appliances, is the result. The motive power is steam; two boilers, each having a capacity of 50 h. p., and a 96 h. p. engine are used. From 50 to 70 hands are employed, all of whom are under the direct control of Mr. Davies, who is a thoroughly practical brewer, and has been at the business since he was a boy. A commodious ice house, with a capacity of 3,000 tons, is one of the prominent features of the establishment, while the most perfect railway facilities for shipping the product, as well as receiving the raw material, are furnished by the newly constructed line on the banks of the Don. The annual output amounts to about 50,000 gallons of high grade cream ales, porter and lager. These are of the first quality, and find a ready market wherever introduced. They are sold in all parts of the Dominion, and exported to the States, the export Lager being guaranteed to keep fresh and good in any climate, and for any time; and their Gilt Edge Label Ale has been discovered to be a positive prevention of sea-sickness. Mr. Thomas Davies, the president of the company has for many years ably represented his ward in the City Council, and has been the author of much important legislation. He introduced a resolution into that body to create St. Thomas' Ward, as also to procure for the city the possession of High Park, and to him belongs the honour of being the active promoter of one of the most important and greatest schemes ever organized in Toronto, that of widening, straightening and deepening the River Don, upon which the brewery premises now front. The brewing department is under the special control of Mr. Jos. J. Davies, whose beer has carried off prizes wherever put in competition for its superior flavour, purity and general excellence.

THE E. HARRIS CO. (Limited), Paints, Oils, Etc., 44 King Street East.—The E. Harris Company of Toronto (Limited), occupies a leading position in the paint and oil trade, and represents in its incorporated capacity, the efforts of a number of merchants to build up a business which to-day yields to few in this city for extent or reputation. It was established in 1850. The present owners, The E. Harris Company (Limited), were incorporated in 1883 with private capital. The head of the company is now Henry Burden, President; William M. Burden, Secretary and Treasurer. The business is located in a four-story brick edifice and basement 25x30 feet in area. The company deal largely in English varnish, white leads, and painters' supplies; in artists' materials, window glass, and all the usual variety of stock that go to make up the sum total of a first-class concern. Their trade is very extensive, wholesale and retail, and the company has acquired a name for the quality of their stock that has made its name a synonym for the best standard of paints, oils and varnishes.

BEAVER LOCK WORKS; E. H. Roberts, Proprietor, No. 13 Temperance Street.—A prominent, reliable and prosperous house engaged in this important branch of trade in Toronto, well worthy of mention in these pages is that of the Beaver Lock Works, Mr. E. H. Roberts, proprietor, centrally located at No. 13 Temperance Street. This establishment was founded on George Street in 1838 by Messrs. J. and E. H. Roberts. In 1887 it was removed to the present location, and during the following year, owing to the death of Mr. J. Roberts, it passed into the control of the present proprietor. Mr. Roberts is a native of England, and came to this city in 1868. He is thoroughly experienced and practical in all branches of his business, and under his enterprising direction his trade has increased each year, until it now extends throughout the province and the North-West. The premises utilized comprise



the first floor and basement of a three-story brick building, admirably arranged. The workshop is fully equipped with improved machinery and appliances, and a force of experienced workmen are given employment. The products embrace locks of every description, permutation, time, key, combination, door, vault, drawer, padlocks, etc., also keys and key blanks, bolts and similar work. He also makes patterns for castings and model work, and does lettering and engraving on metals of all kinds, a specialty being made of adjusting Yale locks and making and fitting keys for the same. Mr. Roberts is prepared to enter into contracts for banks, vaults, safe deposit, jail, hospital and asylum work, and executes the same in the most satisfactory manner. He is locksmith for the General Postoffice and for the Dominion postal service, also the Toronto Gaol, the Mercer Reformatory and several prominent financial houses. Mr. E. Roberts is a reliable man, honourable in his dealings, and is highly esteemed in social and trade circles.

EDWARD LAWSON, Importer of Pure Teas, Coffees, Cocoas and Chocolates, 36 Church Street.—The position Toronto occupies in the Dominion as the leading progressive city is well known, and her business interests are wonderfully developed. In every department there are old-established houses that have achieved prominence, and are recognized as leaders in their respective lines. Among these is that of Mr. Edward Lawson, widely known as the Victoria Tea Warehouse, which is made conspicuous by the sign of Her Majesty the Queen. Mr. Lawson has lived in Toronto since 1829 and commenced business as a general grocer in 1843. On September 1, of the present year, he took possession of the palatial quarters now occupied at No. 36 Church Street, and gave up the grocery and confectionery business, and has since devoted his attention to the importation of teas, coffees,

cocoas and chocolates. He has built up a flourishing, permanent trade, which is being rapidly diffused throughout the province of Ontario. The dimensions of the premises are 40x100 feet, and all the fittings are of modern design. The large stock carried is of a superior quality and embraces the choicest new crop China, Japan and India teas, fragrant coffees from Mocha, Java, and South America, and the finest cocoas and chocolates obtainable. The goods are imported direct and are fully guaranteed in every respect, while the prices are governed by moderation. The business is both wholesale and retail in character and is continually growing. Mr. Lawson is a liberal, public-spirited gentleman and has always been active in promoting every enterprise having for its object the welfare of this community. For some years he was flour inspector of Toronto, and is a prominent member of the society of old residents known as the York Pioneers. Although a native of Cumberland, England, and as an old esteemed, respected citizen and business man, sustains a high reputation in social, commercial and financial circles. The telephone call is 2068.

FINE ART PORTRAIT CO., 15 Queen Street East.—Toronto is a noted centre for skilled artists and the highest order of artistic achievement, and in no branch is this more apparent than in that which makes a specialty of portraiture. It is, therefore, a matter of no surprise that many of the leading portrait painters and crayon artists of the United States are attracted into our midst, where a remunerative patronage soon rewards their labours. Among the most noted houses which have followed this impulse by the establishment of branches in this city is the Fine Art Portrait Company, of Detroit, Mich. This concern is the property of H. W. Tisdell, who is a Canadian by birth. This branch was opened in the spring of 1900, and a liberal patronage has been secured, with a brilliant prospect of steady increase. The premises occupied comprise a suite of tastefully furnished parlours and reception rooms, with perfectly equipped studio and show rooms. Portraits of all kinds of pictures are copied and enlarged to any size desired, and finished in India ink, water colours, crayon, oil, etc., in the finest style of art; frames, gilt, antique, bronze, oak and walnut; finest patterns obtainable. The exhibition of artistic production in the line of portraiture is very complete, including oil paintings, water colours, etc. A full and complete assortment of frames, mouldings, etc., is always on hand, and work in all lines is executed in the most artistic manner at lowest prices. An artistically executed three-quarter life size crayon portrait is given free to those purchasing frames, and the resources of the house are taxed to their utmost to meet orders. Several assistants are employed, and few enterprises have ever been started with such success.

LOVELL BROS., Wholesale and Manufacturing Stationers, Printers and Bookbinders, 52 Yonge Street.—The patriarch's complaint that "of the making of books there is no end," must come forcibly to the minds of all who visit such an establishment as that of the Lovell Bros., whose specialties are blank books, copying, letter and sales books, travellers' order books, and who handle manufacture office stationery and supplies. Besides these they do bookbinding of all kinds, and paper-ruling. This feature of the business seems to be a specialty also, for the Lovell Bros. show specimens of ruling on their invoice heads and other stationery, which are unique in machine-ruling. The four-story building occupied has a 25 ft. front on Yonge Street, and is 75 ft. deep. They use an electric motor, which supplies power to the presses, cutters, and other machinery. The business of the firm, though it is a comparatively young one, has grown to a remarkable extent. This is not to be wondered at. Not only are the proprietors men of push, energy and skill in their business, but their own cards and other attracted to these, and a favourable impression created. On the first floor of the establishment are the offices and stationery department; on the second, the ruling department; on the third floor the bookbinding department, while on the fourth floor is the pamphlet or folding department, and in the basement the storage and shipping. Lovell Bros. employ thirty people, and have three travellers on the road. They have lately patented something entirely new in a calendar, which for economy and practicality eclipses any calendar yet issued. In fact leading accountants and business houses have already pronounced upon its superiority in a practical way by placing large contracts for next year's calendars. The Lovell Bros. are young men, native of Toronto, who are fully alive to business, and are public spirited in all that concerns the welfare of their native city.

BROWN & LOVE Builders and Stone Dealers, Foot of Jarvis Street, Esplanade.—The firm of Brown & Love (F. D. Brown and H. G. Love) is located on the wharf at foot of Jarvis Street. In 1875 the present proprietors continued the business of the late Benj. Walton, and under their energetic management the firm of Brown and Love have erected magnificent piles in Toronto and neighbouring cities, which will remain for years, not only as architectural monuments to the adornment of the cities, but as memorials of the skill of the builders. Messrs. Brown & Love deal in all kinds of building stone from Canadian and American quarries, and have always a large stock on hand. Beside these features of trade in materials, the firm are contractors and builders, and have erected many of the prominent public and private buildings of Toronto, such as the British and American Assurance Co.'s building, the Western Assurance, Dominion Bank, the Gas Co.'s office on Toronto Street, *Toronto Mail Building*, Scottish Chambers, on King Street; Presbyterian church St. James' Square; Manning's Arcade on King Street; Fisker Building, and Gooderham & Worts' office on Wellington Street, and a large block of buildings for Wyde, Grassett & Darling, on the corner of Wellington and Bay Streets; the Bank of Commerce, Canada Life Assurance Co.'s building, Geo. Gooderham's house, T. G. Blackstock's house; and are now engaged in the building of the magnificent structure on Richmond Street, extending to Yonge Street, of the Confederation Life Association, a view of the completed work appearing in this book. Messrs. Brown & Love have also erected at Hamilton, Ont., the magnificent Gothic pile in which is housed the Canada Life Insurance Co. of that city, the Hamilton Post Office, and other notable structures, all of which are ornaments to the various cities. Messrs. Brown & Love employ a large number of men, the force, of course, varying with the number of contracts on hand. At the yards will be found the best equipment for the handling of the material, steam hoisting gear, polishing, finishing and cutting machinery. Mr. F. D. Brown is a member of the Board of Trade, and both partners are men of middle age and highly esteemed.

H. G. ARDLEIGH, Printer, York Chambers, 3 Court Street.—The printing industry dates its inception to the sixth century, when it first came into vogue among the Chinese, but not till the tenth, or even later, did it come into general use. Some 400 years after this, paper began to be used, since which time the progress of the printer's art has been rapid and steady. Prominent among the establishments of Toronto devoted to this enterprise, and holding a leading position among them, is that of Mr. Hugh G. Ardleigh, at No. 3 Court Street—in the annex to the York Chambers. This house dates its inception back some six years. The premises are large and commodious, and occupy the entire ground floor and basement of the "annex." These are suitably fitted up and conveniently arranged for successfully conducting the business. They are fully equipped and replete with the latest improved machinery and appliances known to the printer's art, a twenty horse-power engine furnishing the motive power, and from sixteen to twenty competent workmen finding steady employment. This house does all kinds and styles of printing, while engraving, lithographing and blank-book and envelope manufacturing are prominent features of the establishment, the great specialty, however, being legal, fraternity, railroad, steamship, mercantile and telegraph printing. All work done by this house is finished in the highest style of the art, the type being new and of the latest designs, while the press work is not excelled by that of any other establishment. The prices charged are as low as is consistent with first-class work, and as the expenses of the concern are less than any other in the Dominion the charges will at all times be most satisfactory. The motto of the house is, "Our Forte—Promptness," and patrons can rely upon getting their work, not only quicker than from any other similar establishment, but always when *promised*. Mr. Ardleigh has had an experience of nearly a quarter of a century in some of the best printing establishments in Great Britain, and, as his plant is all of the latest improved, he is enabled to guarantee satisfaction in every case. A large and flourishing trade has been built up, and is steadily increasing, the patrons of the house coming from among the best and most influential firms. The eligible location of the establishment in the commercial centre of the city, its proximity to the post office, and almost directly on the line of street cars to all parts of the city, makes it a most convenient place at which to get work done; and when to this is added the fine work and prompt delivery, which are prime characteristics of the concern, the popularity of the place is at once apparent. Mr. Ardleigh has lately introduced electric lighting into his establishment, thus enabling him to run both day and night in order to accommodate his customers with the prompt execution of orders.

THE ÆTNA LIFE INSURANCE CO., OF HARTFORD, CONN., Western Canada Branch, 9 Toronto Street; W. H. Orr & Sons, Managers.—The necessity for making provision for one's wife and family in the event of death, through the medium of Life Insurance, has become so obvious to all prudent men that the only question to be determined is as to the best company to insure in. This important question is satisfactorily answered by the famous Ætina Life Insurance Co., of Hartford, Conn., whose Western Canada Branch is under the management of Messrs. W. H. Orr & Sons. The Ætina has had 39 years of successful experience, and its assets now amount to \$33,800,000. It has paid to policy holders \$67,242,228, and issues policies on all approved plans of life, term and endowment insurance. It gives important advantages over purely Mutual Companies, while its capital stock provides additional security. Policies are issued with or without dividends, and are non-forfeitable and indisputable. The Ætina issues annually more insurance than any other company in the New England States. Its officers are influential and honourable citizens, who have long retained the confidence of the entire community. Messrs. W. H. Orr & Sons are the chief agents for Canada, and have had charge of the company's business since 1866. Their offices are spacious and well furnished, and a large force of clerks is employed. Messrs. W. H. Orr & Sons are highly regarded for their executive ability and sterling integrity, and under their guidance the business of the Ætina in Canada is steadily increasing.

T. JORGENSEN, The Jeweller, 190 Queen Street West.—The jewellery trade is ably represented in this great Canadian Metropolis, a prominent and popular house in this line being that forming the subject of this sketch. This business was started in 1884, under the firm name of Jorgenson & Sannelson. In 1885 Mr. Sannelson retired, and Mr. Theodore Jorgenson has since continued alone. He occupies an elegantly appointed salesroom, which, with its handsome show windows, sumptuous interior appointments and large, attractively displayed stock, forms one of the attractive features of Queen Street. Here can be found a large, carefully selected stock, embracing the finest jewellery of all kinds in the newest designs, gold, silver and plated ware, in great variety, also cutlery and optical goods of all descriptions. Three watchmakers, two jewellers, and an experienced clerk are employed. All work pertaining to the watchmaking and jewellery trade is skilfully done, and the general business is both large and prosperous. Mr. Jorgenson has the sole Canadian agency for the American Registering Dime Savings Bank. This clever, mechanical device locks and opens automatically. Upon depositing the first coin the bank becomes locked, and the amount within is at all times registered upon an automatic dial. When the sum required (\$10.00) is reached, the bank will open automatically, and a new start can be made. The superiority of this over all toy banks hitherto in the market is apparent at a glance. Mr. Jorgenson is a native of Copenhagen, Denmark, where he early acquired a knowledge of his trade. He came to Toronto in 1883.

SPEIGHT & VAN NOSTRAND, Surveyors, Toronto Arcade, Yonge Street.—The profession of a land surveyor is one of great responsibility, requiring a high order of ability, coupled with practical experience. In this connection we desire to make special reference to the reliable firm of Speight & Van Nostrand, Dominion and Provincial land surveyors, draughtsmen, etc. This business was established in 1885 by Messrs. T. B. Speight and A. J. Van Nostrand, both talented and careful land surveyors, and fully qualified as Dominion and Provincial Land Surveyors. Mr. Speight was born in Bingley, near Bradford, England, and educated in Toronto. He served his apprenticeship here with Mr. Silas James, and is frequently in the employ of the Ontario Government in surveying new townships in the northern part of the Province. Mr. Van Nostrand was educated at Newmarket, and served his apprenticeship with P. S. Gibson of Willowdale, and Major Webb of Brighton, both of whom are members of the Board of Examiners for Provincial Land Surveyors. He was afterwards for two years engaged on Government surveys in the North-West Territories, and also on the Murray Canal. Messrs. Speight and Van Nostrand carefully execute surveys, plans, descriptions of property, and also locate timber limits and mining claims. Their work is always correctly and faithfully performed, and their fees are just and moderate. They have obtained a large, influential patronage, and execute commissions to the entire satisfaction of patrons. They are popular members of the Provincial Land Surveyors of Ontario, and Mr. Van Nostrand is also secretary of the association. The telephone call of the firm is 1079.

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THE TORONTO GENERAL TRUSTS CO. AND SAFE DEPOSIT VAULTS, Corner Yonge and Colborne Streets; President, Hon. Edward Blake, LL.D., Q.C., M.P.; Vice-Presidents, E. A. Meredith, Esq., LL.D.; John Hoskin, Q.C., LL.D.—Few cities of this western world of the size of Toronto have so many strong financial institutions. Prominent among these is the Toronto General Trusts Company, located at the corner of Yonge and Colborne Streets, where it has well-appointed, conveniently arranged and handsomely furnished offices. The company was organized in 1839 and has a capital of \$1,000,000. Since its incorporation a large and steadily increasing business has been done, the company from the start taking a leading position among the financial institutions of the city, and filling, as it were, a long felt want in the community. Its objects are to act as executor, administrator or guardian, 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. It acts as agents or attorneys for the transaction of business, the management of estates, collection of rents, interest, dividends, mortgages, bonds, bills, notes and securities for moneys, and also for the purposes of issuing or countersigning the certificates of stock, bond or other obligations of any incorporation, association or municipality; and to manage and receive any sinking fund therefor. The company invests money, at best rates, in first mortgages or other securities, collects rents, interest, dividends, acts as agent in all kinds of financial business, and issues and countersigns bonds and debentures. It has, in addition to its other business, well arranged and properly secured vaults, constructed according to the most approved design, and divided into safes and compartments, varying from the small box for those wishing to preserve a few papers, to large safes for firms and corporations, all of which are rented at low rates, and afford the most ample security against loss by fire, robbery or accident. Bonds, stocks, deeds, wills, plate, jewellery, and other valuables are also stored, and an examination of these vaults and their great security by the public is requested. Hon. Edward Blake, Q.C., M.P., is president of the company, while the important position of manager is held by Mr. J. W. Laggmuir. These gentlemen are well and favourably known as shrewd and successful business men, and no better guarantee of the strength of the establishment is needed than that they are at its head.

ROBINS & SINCLAIR, Real Estate and Financial Brokers, Valuators, Etc., 34 King Street East.—Toronto, with its rapid growth and great development of industrial resources, offers to the investor and speculator a splendid field for the exercise of his energy and enterprise, especially in the real estate line. Among those who are most prominently identified with this department of business is Mr. F. B. Robins, real estate and financial broker, valuator, etc., whose office is located at No. 34 King Street East. A native of this city, he has acquired a thorough knowledge of values in all its different sections, and few men are better qualified to give useful and valuable advice in the matter of selecting building sites or of investing funds at profitable rates. He has been active in real estate operations since 1836, and has developed a connection and patronage of widespread and influential character. Owing to the large increase in business he lately admitted to partnership Mr. S. Sinclair, under the firm style of Robins & Sinclair. The firm have a neat, well appointed office, 10 x 25 feet in dimensions, and have every facility for the successful carrying on of every department of the business. They always have on their books accurate descriptions of the choicest and most eligible properties offered for sale. They buy, sell, exchange and let realty of all kinds in city and suburbs; manage estates for absentees and others, collecting rents, paying taxes, etc., and have built up the highest of reputations for their able and conservative and withal enterprising management. They buy and sell mortgages, negotiate loans on bonds and mortgages, and in a word transact a general real estate and financial brokerage business with eminent satisfaction to those who confide their interests to their hands. Their influential connections, and the confidence reposed in their sagacity and excellent judgment by many of our leading capitalists and financiers, enable them to negotiate loans without any delay, and on the most favourable terms. Having a thorough knowledge of the values of business and residential properties, and being fully acquainted with all the legal technicalities which affect realty, they can be consulted in reference thereto with implicit confidence. They employ three assistants, and transact business in a most expeditious manner. They are at all times at the disposal of their patrons, and have telephone connection both at their office (call 2450) and residence (3725).

C. COCKSHUTT & CO., Importers of Woollens, Etc., No. 59 Front Street West.—The importing business of the city of Toronto is one of the most potent factors that give to its trade that vigour and activity which are its chief characteristics. One of the leading houses engaged in this important branch of commerce is that of Messrs. Charles Cockshutt & Company, whose office and warehouses are located at No. 59 Front Street West. Mr. Cockshutt, who is the sole member of the firm, the "Co." being nominal, was born in Brantford, Ontario, and for several years was a partner in the well-known and leading house of Messrs. Darling, Cockshutt & Company, which was dissolved in April, 1889. He at once established his present business, and, bringing to bear an intimate knowledge of this line of trade, as well as a practical acquaintance with the requirements of the market, soon placed his new venture in the front rank of the importing houses of the Dominion. The premises he occupies are located at 59 Front Street West. The offices are handsomely fitted up and furnished, and the whole establishment is perfect in all its appointments. Every facility is at hand for the satisfactory prosecution of the business on an extensive scale, and the proper storage and handling of the heavy and valuable stock constantly carried. Six travelling salesmen are employed. The assortment of goods carried is extensive and elegant, and includes a great variety of superb designs and patterns in fine imported woollens, and exclusive novelties in cloths, cassimeres, tweeds and fancy mixed suitings from the leading mills of England and Scotland. The firm also handle tailors' trimmings in full and complete lines, such as buttons of all sizes and qualities, sleeve and body linings for dress and business suits and overcoats; vest linings, trouser linings, facings, canvases, hair cloths; silk, linen and cotton thread; silk twists, braids and bind- ings. Mr. Cockshutt is in constant communication with foreign manu- facturers, and the resources of his establishment enable him to place these fine goods on the market at lowest prices. His trade covers the provinces of Quebec, Ontario, Manitoba, and the Northwest Territories, and is rapidly extending. He is a member of the Board of Trade, and one of Toronto's most representative merchants.

W. STOTT, Manufacturer of Upholstery Goods, 170 King Street West.—Few industries are of more importance in large and growing cities than the trade of the upholsterer. This enter- prise is largely represented in Toronto, some very extensive firms devoting their energies to it. A representative house engaged in this line is that of Mr. W. Stott, at No. 170 King Street West, where he has commodious quarters, which are well appointed for carrying on the business; and here, too, is every appliance for successfully conducting it. Mr. Stott, who is himself a thoroughly practical upholsterer with many years' experience, opened up at his present location some three years ago, since which time a flourishing trade has been built up that is steadily increasing. Mr. Stott is a manufacturer of upholstery goods of all descriptions, using for this purpose the best imported materials, raw silk, plush, turkeman, rep, cretonne, leather, etc., and is doing the work in the most substantial manner and in the latest style of the art. He trades with both the retail and wholesale furniture dealers, and also churches, halls, etc. In all this work only the latest patterns of goods are used and the most competent workmen employed, while satisfaction is in all cases guaranteed.

DAVID W. KINGHORN, Plumber, Gas and Steam Fitter, 97 Church Street.—The work of the plumber, gas and steam fitter is one requiring knowledge and skill in its scientific application. Mr. David W. Kinghorn has been identified with the trade for some years, and since he commenced business ten years ago he has executed considerable work in this city and vicinity. The premises occupied, three floors and basement, each 15x40 feet, are suitably fitted up with a due regard to all purposes of the business. As a sanitary plumber Mr. Kinghorn is particularly expert, and gives personal attention to all work in this line. His work is executed according to modern ideas, and always warranted. Repairing and jobbing receive prompt attention, and estimates are furnished. Competent workmen are employed, and Mr. Kinghorn's supervision is given to all branches of his business. He carries a full stock of lead and iron pipe and fittings, faucets and sinks, bath tubs, traps, and the latest and best sanitary devices, and supplies of all kinds requisite in the business. Although a resident of Toronto many years Mr. Kinghorn is a native of Scotland. He has had a long experience in the business in which he is engaged, and is well and favourably known in this community, and highly endorsed and recom- mended as a first-class practical master workman.

THE METROPOLITAN LIFE INSURANCE CO., 30 York Chambers, Toronto Street; Jas. Wyborn Walker, Manager.—No one can properly estimate the benefit to society, through the operations of life insurance institutions, and especially of the Metropolitan of New York and other companies engaged in the industrial work. The Metropolitan Life Insurance Company was founded in 1867, and its success has been phenomenal. It entered at once into the useful yet neglected field of insurance, viz.: that of the industrial classes. Basing its operations upon the cardinal principles of insurance underwriting, it



brought the benefits of the system to the poorest members of the community. Dues are collected weekly at the homes of members; all ages, from one to seventy, are taken, and males and females are taken at the same cost. Only healthful lives are insured, and the benefits are payable promptly at death. The company issues policies at a cost of five cents a week and upwards; a payment of ten cents weekly insures a life at thirty for \$164 and so on. The policies give a return of from \$14 up to \$1,000. The company's office is at 30 York Chambers, is under the management of Mr. Jas. Wyborn Walker, who has been in the Company's employ for twelve years. He was born in England, and is highly regarded by the community for his executive ability and integrity. The total assets of the Metropolitan amounted, January 1st, 1890, to \$3,597,468, and its capital and surplus to \$1,597,221.

JAMES BAIN AND SON, Booksellers and Stationers, No. 39 King Street East.—A representative city industry is that of Messrs. James Bain & Son, booksellers and stationers. This house was founded by its present head 37 years ago, Mr. James Bain taking his son, Mr. Donald Bain, into the business in 1853, and the enterprise now conducted on so large and important a scale is the outcome of a steady adherence to legitimate principles, coupled with industry, enterprise and energy. The premises occupied comprise a store and basement, 30x75 feet in dimensions, elegantly arranged with a fine display of the full and complete stock constantly on hand. The stock embraces a large, valuable assortment of books of standard authors. In regard to stationery, they have an exceptionally fine display, embracing staple and fancy varieties; also wedding, invitation and cards engraved; crests and monograms embossed in the highest style of art; photo' albums and writing-desks and blotters from the best English makers; and all leather goods, juvenile books, fancy goods and a vast variety of stationers' sundries. Popular prices prevail, and four polite assistants serve customers efficiently and promptly. The stock is being constantly renewed by the arrival of fresh invoices, and something new, beautiful and useful can always be found here. Mr. James Bain, the founder of the house, was born in Scotland, and has resided in Toronto for the past 40 years. The son is a native of this city. The firm is held in the highest estimation in social and commercial circles, and the house justly merits the large measure of success which has attended it.

H. BENHAM & CO, Jewellers, 10 Melinda Street.—We take pleasure in introducing to our readers the well-known wholesale jewellery establishment of Messrs. H. Benham & Co. This business was founded in 1873 by Benham & Grigor, and in 1886 Mr. H. Benham succeeded to the sole ownership. By liberal enterprise he has succeeded in building up a very generous patronage. The store is of ample dimensions, is arranged in an attractive manner and contains a choice, well selected stock of watches, jewellery, diamonds, gold, gold filled and silver watch cases, etc., etc., and artistic novelties of every description. Mr. Benham makes his purchases with judgment and taste, and gives close study to giving customers the best, most reliable goods, and the lowest prices that can be honestly afforded. His long experience gives him special advantages for the conduct of his business. The patronage of the house is of both an extensive and influential character. Mr. Benham is of middle age, was born in England, and is recognized as one of our thoroughly responsible citizens. He is a Freemason and a member of St. George's Society.

STANDISH & REID, Manufacturers of Billiard and Pool Tables, 87 Richmond Street West.—One of the most reliable houses in Toronto, actively engaged in the manufacture, importation and sale of billiard supplies, is that of Messrs. Standish & Reid, whose salesrooms and workshops are located at 87 Richmond Street West. This business was established in 1839 by Messrs. W. H. Standish and W. T. Reid, both of whom are thoroughly practical billiard table manufacturers, fully acquainted with every detail and feature of this industry, and the requirements of the most exacting customers. The workshops are equipped with modern tools, machinery and appliances operated by steam-power. Messrs. Standish & Reid manufacture English and American billiard and pool tables, ivory and composition billiard and pool balls, plain and fancy cues, etc. They likewise cut down tables, and remodel and alter them from carom to pool, while ivory and composition balls are turned, coloured and numbered, etc. This firm's tables are unrivalled for elegance, finish and uniform excellence, and have no superiors, while the prices quoted are exceedingly moderate. They promptly fill orders, and their trade extends throughout Ontario and Quebec. Mr. Standish was born in London, England, but has resided in Canada for the last sixteen years, while Mr. Reid is a native of Toronto. They are greatly respected in trade circles for their skill and integrity. We can confidently recommend this firm to all parties desiring goods in their line of business.

J. E. CHESTER, Gilder, Importer of Engravings, Etchings and Paintings, Etc., No. 352½ Yonge Street.—In the possession of such a house as that of Mr. J. E. Chester, Toronto is to be congratulated as having within the circle of its business enterprises one of the most notable of its kind in the Province of Ontario. This popular and highly prosperous house was founded in 1873 by Messrs. Hood, Bennett & Chester, and in the following year Mr. Hood retired, and, under the able management of Messrs. Bennett & Chester, it soon built up a very influential patronage. Owing to the decease of Mr. Bennett in 1880 the present proprietor succeeded to the sole ownership of the business, which, under his enterprising direction, has grown to its present proportions. Mr. Chester is a native of Montreal, and previous to engaging in this business in 1873 had been for twelve years in the house of J. E. Pell, where he learned his trade in all its branches. He occupies spacious premises, comprising a three-storey and basement brick structure, admirably fitted up for business purposes. The factory is equipped with all the necessary appliances for gilding, picture-framing, etc., and none but thoroughly skilled workmen are employed, while an extensive assortment of mouldings in all kinds of wood and styles of finish is kept on hand. The store is tastefully appointed, and the stock carried is of the most *recherche* character, comprising splendid imported oil paintings, fine steel engravings, etchings, photographs, photogravures, chromo-lithographs, etc. In his collection of art will be found a number of *facsimiles* of the most eminent masters now dead and some of the present day. The stock also includes artists' supplies of every description, and art novelties of all kinds. The assortment of window blinds includes the all newest designs, with the best improved fixtures. Picture frames of all sizes and kinds are made to order promptly in the best style of artistic workmanship; room mouldings and interior decorations receive especial attention, while re-gilding and the renovating of old frames is most carefully executed. Mr. Chester is a gentleman of superior artistic and business ability, highly respected in the community, and is an active member of the Masonic Order.

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NIAGARA NAVIGATION CO. (Limited)—Niagara River Line, in connection with Vanderbilt System of Railways; Office: at Front Street East, corner Scott.—The Niagara Navigation Company was incorporated in 1878, with a capital of \$500,000, and with Hon. Frank Smith as president; J. Foy, managing director, and Mr. B. Cumberland as its vice-president. The Niagara Navigation Company was from Toronto to Lewiston on the American side, and they have just added to their former capacity a new steamer—the "Cibola." This vessel, with the "Chicora," form the company's fleet, and a trip on one of them is one of the pleasantest the traveller can experience. Their boats are of the newest design, elegantly fitted up with cabins, smoking-rooms, etc., and all modern conveniences. These vessels leave Toronto daily for Niagara and Lewiston at 7 a.m., 11 a.m., 3 p.m., and at 4:45 p.m., connecting with the Michigan Central and New York Central Railroads for Niagara Falls, Buffalo, N.Y.; Boston, Mass., and all points East and West. These boats also connect with the steamer "Kathleen," on the Niagara River, in conjunction with the observation trains of the New York Central. The directors of the Niagara Navigation Company are gentlemen who have a lively interest in the affairs of the city, and who are anxious to keep up the splendid reputation the boats of their line have already acquired. They see the full value of giving the public the best for the money, and their efforts have been so well appreciated that marked success has attended them.

W. P. KEARNS, Saddle, Harness and Collar Maker, Corner of King and George Streets.—The saddlery and harness establishment of Mr. W. P. Kearns, was founded at its present location by him in 1868, and from that time onward he has carried on a steadily growing trade as a manufacturer of and general dealer in saddles, harness, whips, trunks, satchels, collars, horse clothing, etc. The premises occupied comprise a two-story building 25x30 feet in dimensions, thoroughly equipped, and five skilled workmen are constantly employed. The stock carried includes fur and wool robes, blankets, ladies' and gentlemen's saddles, collars, single and double, light and heavy harness, fly nets, whips, boots, sponges, combs and horse furnishing goods of every description. He is always in a position to offer to customers advantages it would be difficult to duplicate elsewhere. Harness and saddles are promptly made at reasonable prices, and repairs are neatly executed. A speciality is made of hand-made saddles, collars and harness. His goods are made from the best selected material, and are warranted as represented. Mr. Kearns is a thorough master of his business, and learned his trade in Montreal with the celebrated harness manufacturer M. Euard. He is a native of Ireland, and has resided in Canada since 1855.

JOHN W. BOWDEN & SON, Real Estate Brokers, Office, 68 Church Street.—During the past ten or fifteen years the advance in real estate in Toronto has been phenomenal, and in the many transactions of this nature, the real estate agent has played a prominent part. To be successful in this line a person must be thoroughly posted as to values in the different sections of the city, and to the causes which have led to those advances. Of the many engaged in this business, few have had so good an opportunity to acquaint themselves with those causes as the firm of Messrs. John W. Bowden & Son, of No. 68 Church Street, for if experience has anything to do with it, this firm should take the lead, the senior member of the firm having been for some forty-five years a prominent builder and contractor, and an extensive property owner of this city, with every opportunity of watching the market of realty, and the direction where it might attain its greatest value; and if the past is to be any criterion of the future, these gentlemen can safely determine the direction in which advancement may be expected, and consequently to advise intending purchasers of the best investments. They have a long and choice list of lands from which to select, while those having property to sell will do well to consult them. They value houses and lands at the shortest notice, their intimate knowledge of the city enabling them to do this satisfactorily and well. They also rent houses and collect the rents and negotiate loans, placing mortgages on approved real estate at current rates of interest. Mr. John W. Bowden, the senior member of the firm, was born in London, England, and has lived in Canada nearly forty-eight years. His son is a Toronto boy. They are practical business men, and enjoy the confidence of the investing public.

YEOMAN & CO. (Limited)—Handy Cereal Foods; Agents for Canada for the Breadmakers' Yeast Co., 71 Adelaide Street West.—One of the largest and most reliable houses in Canada engaged in the preparation of handy cereal foods is that of Messrs. Yeoman & Co. (Limited). This business was established in 1887 by Messrs. Churchill & Co., who, in 1890, were succeeded by the present firm. The premises occupied comprise a building of ample dimensions, possessed of all modern facilities and appliances, together with steam-power for the successful prosecution of the business. Here they manufacture handy cereal foods, such as dry hop yeast, baking powders, etc. A large force is constantly employed, and the trade, which is wholesale only, extends all over the Dominion. The products of this house are unsurpassed for purity and quality. The firm are the sole agents for Canada for The Breadmakers' Yeast, White Star Baking Powder, and Qulek Washing Compound, which are extensively used. Messrs. Yeoman & Co. are honourable and reliable in all their transactions, and they justly merit the success which has attended them.

HIMALAYAN TEA COMPANY: Maj.-Gen. J. Keer, 66 Church Street.—It is, comparatively, but a short time since the first importation of tea direct in large vessels from India to Halifax, and thence by the Canadian Pacific to the trade centres of the East, was made; but this enterprise is now one of the prominent industries. The first to engage in this business in Toronto, and the present leader therein, is Major-General J. Keer, whose office is situated at No. 66 Church Street. It is nine years since this gentleman first started in this enterprise, since which time a large and flourishing trade has been established, which steadily increases as the years pass. At his place of business may be found the choicest Himalayan and Indian teas, the most fragrant Ceylon and East Indian coffees; Indian lentil for soup, and the best Bengal rice; while among the Indian condiments are Mangoe and Bengal club chutney, curry powder, tapp, volcaie and tomato sauces. These are all of first quality, Mr. Keer dealing only in standard articles. The goods kept by him find a ready market, being sold in all parts of the Dominion and the United States. They are exported quite extensively to Chicago and Boston, to both private customers and dealers in those places who get their teas direct from this gentleman. Mr. Keer is of English birth, and was formerly connected with the British army in India. He is now retired. His manager, Mr. Charles G. King, was for many years in the British India Navigation Company's service, having held the position of senior first lieutenant, but retired some years ago. He is a social and entertaining gentleman, and a practical business man, who devotes his active energies to furthering the interest of the import tea trade.

MACDONALD, AUSTIN & CO., Architects, Valuers and Real Estate Brokers, Room 65, Canada Life Assurance Buildings, King Street West, near Bay.—It is an acknowledged fact that the practical carpenter and joiner, or builder, who has the necessary ability, and who devotes himself to the work generally, makes the most successful architect. Among the prominent architects of Toronto who were first educated as carpenters and builders must be mentioned Messrs. Macdonald, Austin & Co. For some twenty-five years these gentlemen were prominent builders and contractors, and, having natural talent for architectural work, gradually drifted into it. During the summer of the present year they formed a partnership and opened an office for the practice of the profession. They are prepared to furnish designs for all kinds of buildings, business blocks, banks, factories, warehouses, churches, schoolhouses or private residences, with plans and specifications, and superintend the erection of the same. They do first-class work and get a fair share of the public patronage. In addition to architectural work, these gentlemen conduct a real estate brokerage, and are thoroughly posted in regard to values in different portions of the city; thus being in a position to advise intending purchasers of the best sections for profitable investment. They have a long list of valuable properties, both in city and suburban, from which to select; while those wishing to sell will do well to give them a call. They represent the New York Life Insurance Company, and can place approved risks at lowest rates. They also place loans on real estate security without unnecessary delay. The members of the firm are F. J. Macdonald, who hails from New York State, and B. G. Austin, a native Canadian. They are active and enterprising gentlemen, and in their various enterprises have a steadily increasing patronage.

B. RODERICK & HERBERT, Undertakers, 675 Queen Street West.—These gentlemen established their business in 1850, and have built up an excellent reputation through the considerate manner in which they perform all services entrusted to their care. They occupy a handsomely furnished office, with show rooms in rear, and carry a select assortment of coffins, caskets, shrouds, and funeral requisites of every description. They take entire charge of funeral ceremonies, and conduct all the duties connected therewith in the most considerate and satisfactory manner. Embalming is also performed by them, in the most approved process being employed. All orders, whether received day or night, are attended to in the speediest manner. Both gentlemen are natives of Toronto, are members of the Mutual Benevolent Association, and they fully deserve the success they have achieved.

A. B. MITCHELL, Wholesale Manufacturer of Rubberine Collars and Cuffs, 89 Richmond Street West.—Among the various industries carried on here is the manufacture of Rubberine goods—collars and cuffs for ladies and gentlemen—which is conducted on quite a large scale by Mr. A. B. Mitchell. Mr. Mitchell, who was born in Scotland, has been in Canada upwards of twenty years, and in this city since 1880. Last year he commenced the manufacture of Rubberine goods, and has built up a splendid wholesale trade extending throughout the whole country. For manufacturing purposes he is well equipped, the special machinery and devices used in the production of the goods being operated by steam power, and a force of skilled operators is kept employed. A full stock is kept on hand, and new styles are constantly being brought out. The goods are a combination of rubber and other substances, and possess many advantages over the ordinary linen collars and cuffs and the cellular articles. Orders by mail or telephone call (2483) receive prompt attention. Mr. Mitchell is active and progressive, sustains a high reputation in commercial circles, and well deserves his success.

E. J. HENRY, Feed and Groceries, 781 and 783 Queen Street West.—This reliable house was founded in 1870, on University Street. In 1895 the business was purchased of T. K. Rogers by Mr. E. J. Henry, and removed to present location. Being conducted on sound business principles, its career from the outset marks a record of uninterrupted prosperity, the trade growing annually, until now it is very extensive. The premises occupied comprise two stores, 3200 feet in dimensions, and a heavy, carefully selected stock is constantly carried on hand to meet the requirements of the trade, which is both wholesale and retail, and extends all over Toronto and surroundings. One store is devoted to the feed business, where is kept a large stock of flour, feed, shorts, bran, oats, barley, etc., and the other store is devoted to choice family and staple groceries, dairy butter and eggs being a speciality. Mr. Henry, who is of middle age, is a native of Canada, and learned his business with the wholesale house of Leighton Bros., and McKeever of Syracuse, N.Y. He is a thorough business man, reliable and popular. His goods are standard in quality, and all demands of the trade are met in the most satisfactory manner. Mr. Henry makes a speciality of fine teas, varying in price from 20c. to \$1; also Present Tea from 35c. per lb. up.

ROBT. ANDERSON & CO., Machinery, 82 Jarvis Street.—The successful business now carried on by Robt. Anderson & Co. was established in 1870 by Theo. Snell, and by him conducted for fifteen years. In 1885 Mr. Robert Anderson and Dr. Clapp took hold of matters connected with the firm, and it became known as Robt. Anderson & Co. The doctor continued his interest in the business up to his death in 1890, and his heirs still retain his interest, while Mr. Robert Anderson now conducts as before. The firm manufactures all kinds of fine tools and special machinery. Foot and power presses, envelope machines, cutting and drawing dies, perforating stamps, patterns and working gears, etc., are made to order, and gear cutting is made a successful speciality. The firm occupy the first storey and basement of a two-storey brick building, 30x50 feet in extent, and their trade extends all over the Dominion and United States. They employ about twenty men, and their workshops are equipped with the latest and best tools and machinery, which is run by a 20 h. p. steam engine. Mr. Anderson is a native of Scotland, and has been a resident of Toronto nineteen out of the thirty-two years which so far make up the sum total of his life. He is a gentleman of exceptional mechanical ability, of active temperament, keen-witted in business, and courteous and ready with information when desired.

TORONTO SPRING MANUFACTORY, Woven Wire, Etc., 40 and 42 Melinda Street, Thos. Roberts, Proprietor.—One of the prime necessities in every household is a good bed, soft, yielding and cleanly, yet light and durable. The days of the old bed cord and straw mattress are happily things of the past, and the poor man as well as the rich can now enjoy the comfort of a perfect bed. In this connection we desire to make special reference in this review to the Toronto Spring Manufactory, of which Mr. Thos. Roberts is the popular and enterprising proprietor. Mr. Roberts established this business in 1883, since which period he has built up a liberal, permanent patronage in all sections of Toronto and Ontario. He occupies a four-storey brick building, 40x70 feet in area. The first floor is utilised for office and salesroom, and the other floors for manufacturing purposes. The factory is equipped with special tools and machinery, and furnishes employment to twelve skilled workmen. Mr. Roberts manufactures woven wire and stuffed mattresses, sofa springs, etc. His wire mattresses are general favourites with the trade and public, and have no superiors, while the prices are extremely moderate. The trade and furniture dealers will find it advantageous to handle the goods, which will aid them to obtain business in other lines. Mr. Roberts was born in England, but has resided in Toronto for the last twenty-five years. He is an energetic man, whose success is as substantial as it is well merited. The telephone call of the house is 2144.

DOMESTIC STEAM LAUNDRY, W. A. Smith, Proprietor, No. 169 Richmond Street West.—Of the various industries of Toronto the cleansing and renovating establishment known as the Domestic Steam Laundry deserves notice at our hands. The premises consist of a three-storey brick building, 20x60 feet in dimensions, admirably equipped with the latest machinery and appliances, and employment is provided for upwards of 12 operatives. The machinery comprises patent washing, ironing, starching, wringing, and drying machines, power being supplied by an adequate steam-boiler and engine of the celebrated "Eclipse" brand, the out-put capacity aggregating at the present time from 40 to 50 dozen shirts and 150 dozen collars and cuffs laundered per diem, but this capacity could be increased indefinitely. The system which pervades the establishment leaves nothing to be desired, each department being carefully supervised, with the result that the best of work is turned out at prices that cannot be surpassed. This concern has secured the patronage of the leading hotels and restaurants, as well as an immense family trade, and has regular delivery waggons, receiving and delivering all goods free of charge. The business was established three years ago by Mr. W. A. Smith, and during the intervening period has assumed the rank of Toronto's leading laundry, a fact palpably significant of its excellent management. Mr. Smith is a native of Victoria County, Ont., and a prominent man in social and commercial circles.

F. A. CAMPBELL, Veterinary Surgeon, Nos. 32 and 34 Richmond Street West.—The practice of veterinary surgery is even more intricate than that of medicine as applied to the human family, demanding, in addition to a perfect knowledge of the anatomy of the horse, and a thorough practical acquaintance with drugs and medicines, also an intimate knowledge of equine habits under varying conditions, and a quick intuitive perception to grasp the seat and nature of the disease, since the patients can never tell their symptoms. The possession of these qualifications and endowments in a high state of development satisfactorily accounts for the success of Dr. F. A. Campbell of this city, and which has brought him so deservedly substantial a reward. Dr. Campbell is a native of Toronto, a graduate of the celebrated Ontario Veterinary College of the class of '74, and enjoys the distinction of being veterinary surgeon to the Body Guard of the Governor-General of Canada. His office, hospital and stables comprise a two-storey brick building, having accommodation for the boarding of twenty horses, and replete with every modern remedy and convenience for the treatment of diseases of the horse and those ailments incident to all domesticated animals. Dr. Campbell's patronage is large, and constantly increasing in volume and importance. He has the most extended practice of any veterinary surgeon in Toronto, not by any means confined to the city, Dr. Campbell frequently receiving calls outside of the province in the principal cities of the Dominion. Personally, Dr. Campbell is enterprising and progressive, and eminently popular among those who have employed his services.

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THE CANADA JUTE COMPANY (Limited), Manufacturers of
Bags, and Importers of Hessian's Twines, Etc., 48 Wellington
Street East.—This is the Toronto branch of the Canada Jute Co.,
which was incorporated in Montreal in 1882 with a large capital.
They being the pioneers in this trade in Canada, their trade now extends
throughout all sections of the Dominion, from the Atlantic to the Pacific.
The head office and works are in Montreal. Their factory is fully equipped
with the latest improved machinery and appliances known to the trade.
They are the largest manufacturers of bags in the Dominion, and the
goods produced are unexcelled for quality and finish. Orders are filled
promptly at the lowest possible price, and all goods are fully warranted
to be exactly as represented. They make a specialty of bag printing in
all colours, their printing department being fitted up with the latest
improved presses. They also import large quantities of Hessian's bickram,
padding and twines. The Toronto house was opened in 1889, and
is under the able and careful management of Mr. Frank F. Barr, who is
well known to the trade throughout Ontario. The premises occupied
by the company in this city are at 48 and 50 Wellington Street East, where
they have two commodious floors 40x100, which are fully stocked with
their goods, which are general favourites with the trade wherever intro-
duced. The telephone call of the house is 2140.

W. M. SAULTER, (late Sautler Bros.), Felt, Gravel, Slate and Tile
Roofing; Office: Room 3, 23 Adelaide Street East; West End
Office: 143 Brunswick Avenue.—A favourably known house
engaged in this industry is that of Mr. William Sautler, felt,
gravel, slate and tile roofing, whose down-town office is at No. 23
Adelaide Street East. It was founded in 1885 by Sautler Brothers, the
present proprietor succeeding on the withdrawal of his brother in 1889.
Mr. Sautler is a native of this city, and has a thorough knowledge of
this trade in all its branches. He has built up a large and influential
trade. The premises he occupies are spacious and commodious, hand-
somerly furnished, and provided with every facility for the successful pro-
secution of the business. The range of work includes all kinds of felt
gravel, slate and tile roofing. The patronage is large, and employment is
afforded to a number of skilled hands. Estimates for roofing are
furnished, contracts of any size entered into, executed promptly, satisfac-
torily, and at bottom prices. Many of the largest buildings in the
city and vicinity have been covered by him, and his work commends
itself for its finish and durable character. The telephone call is 1096,
and orders receive immediate attention. Mr. Sautler is an active, enter-
prising young man, and fully deserves the high esteem in which he is
held.

EASTERN ASSURANCE COMPANY; J. H. Ewart, Agent, 23 Scott
Street.—Prominent among the fire insurance companies of the
Dominion is the Eastern Assurance, whose head office is in Halifax,
N.S.; the Toronto branch of which is at 23 Scott Street. Of com-
paratively recent origin, it has made rapid strides in the growth and
volume of its business, and already has a liberal patronage. The "East-
ern" was chartered by special Act of the Dominion Parliament, with an
authorized capital of \$1,000,000; all of which is subscribed, and \$250,000
paid-up. Fire insurance only is carried on, and the entire assets of the
company are therefore available for the payment of fire losses. The
policies issued by this company are of the most liberal kind, and are a
plain contract, containing no ingenious conditions or restrictions, while
its rates are as low as is consistent with correct business principles.
This being a native company, there is no foreign interference with its
losses, which are promptly adjusted and paid, and premiums paid to it
are retained in Canada. The following gentlemen comprise the Board of
Directors: John Doull, Esq., president; Hon. H. H. Fuller, 1st vice-
president; Simeon Jones, Esq., vice-president; Adam Burns, Esq.;
J. F. Stain, Esq.; H. McD. Henry, Q.C.; J. W. Allison, Esq.; Allen
Haley, M.P.P.; Hon. L. E. Baker, James Eisenhauer, M.P.; Oliver
C. Cummings, Esq.; James D. McGregor, M.P.P., and Charles D. Cory,
Esq., directors. Of these, Charles D. Cory is managing director, while
the important position of secretary is held by D. C. Edwards, Esq. Mr.
J. H. Ewart is chief agent, and has charge of the Toronto office. These
gentlemen are all successful business men, and their names at the head
of this institution is a sure index of its conservative management and
future prosperity. The offices of the company on Scott Street are well
appointed and handsomely furnished, and are presided over by a corps
of competent assistants, while Mr. Ewart himself is an old-time insurance
man of several years' experience.

THE TORONTO LAND AND INVESTMENT CORPORATION,
Geo. R. R. Cockburn, Esq., M.P., President; Thos. McCracken,
Esq., Manager. Offices: 31 Toronto Street.—One of the most
capably and conservatively managed corporations doing business
in Canada to-day is the popular and flourishing Toronto Land and In-
vestment Corporation. It was established in 1886, with a capital stock
of \$500,000, of which \$196,870 has been paid up. The corporation has
confined its operations to real estate in this city and its suburbs, and
with results of the most gratifying character, reflecting the highest
credit upon the officers and directors. The Board is composed
as follows: George R. R. Cockburn, Esq., M.P., Donald Mackay,
Esq., Director of Ontario Bank, London and Canadian Loan
and Agency Co.; Horatio W. Nelson, Esq., Director Bankers'
Safe Deposit Company; J. P. Clark, Esq., Director Manufac-
turers' Life Insurance Co. and Bankers' Safe Deposit Co.; Fred.
Wyld, Esq., Director of Standard Bank and London and Ontario In-
vestment Company; and E. Stephenson, Esq. These are all representative
and able capitalists. The President, Geo. R. R. Cockburn, Esq., M.P.,
is prominent in financial circles. He is a Director of the Ontario Bank,
London and Canadian Loan and Agency Company, Building and Loan
Association. Under his attentive and judicious guidance the Company
has attained a greater degree of prosperity than any other similar cor-
poration. Mr. Cockburn has the valued support of Mr. Horace Thorne,
as Vice-President, while W. Mortimer Clark, Esq., W.S., Q.C., is
Solicitor; and Mr. Thomas McCracken, Manager. He is specially
qualified for the discharge of the onerous duties devolving upon him.
He possesses fine executive abilities, and is a recognized authority on
the values of realty in this city and vicinity. The company has been
uniformly fortunate in its investments, having assets of \$411,566, as
per last annual report, while for 1889, after paying a dividend of 8 per
cent., there were profits of \$50,002.57. The next account was increased
to \$125,000, while an additional sum of \$19,137.46 forms a Contingent
Fund, the two representing a total of no less than 73 per cent. of the
paid up capital. This has been done in four years, and we reiterate that
we do not know of any corporation manifesting such exceptional ability
of management and solid prosperity as is evidenced by these figures.
The company continues its conservative course, leaning on and invest-
ing in the choicest and best located of city and suburban realty, and its
debentures are deservedly popular with trustees of estates and other in-
vestors, as possessing in the highest degree, the elements of permanent
safety and earning power. The company has done much to aid the
rapid development of Toronto's solid growth; it has loaned to builders
and contractors and real estate owners, for the erection of handsome
modern houses and business premises, and the lots it owns are an
equally desirable investment, so that the company is in every way to be
commended as one that is utilizing its capital and borrowed funds
directly to the permanent benefit of Toronto, and as such, has the
cordial support of her citizens.

J. WILSON, Shirt Maker, 111 Church Street.—The song of the shirt
has been sung in many lands and by many tongues, and still, as
many improvements are being constantly made in the manufac-
ture of this garment, there yet remains much of interest unsung;
for instance, J. Wilson, the shirt cutter at No. 111 Church Street, could
easily prove to you the superiority of his make. His diagonal back vent
must be conceded to be the most useful improvement in shirts in many
years. Shirts made in this fashion possess the advantage of doing away
with the liability to gap at the back, thereby enhancing the comfort of the
wearer. It also strengthens the shirt where most liable to give out, and
affords much needed protection both in winter and summer. Mr. Wilson is
an experienced shirt cutter, and has made it his special study to produce gar-
ments which shall subserv to the comfort and general appearance of the
wearer. He employs only first-class hands to manufacture his specialties,
and is thereby enabled to turn out perfectly fitting garments, at prices
no higher than for ordinary made garments, while perfect fits are guar-
anteed in every case. He has an enviable reputation, and does not
intend that anything mediocre shall pass from his hands, but that every
thing shall be first-class in all respects. All orders receive prompt
attention. Parties wishing to learn shirt-cutting can be accommodated
at reasonable rates; manufacturers desiring to use Mr. Wilson's diagonal
vent patent may do so on payment of a small royalty. All are cautioned
against the illegal use of the same.

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WHITE & CO., Importers of Lace Goods, Curtains, Etc., 7 Wellington Street West.—In the importation of laces, embroideries and the kindred delicate articles of feminine adornment, the oldest and most complete house in Toronto is that of White & Co., whose warehouse is located at 7 Wellington Street West. This business was established in 1870 by the present proprietors, who are practical lacemen, having been born and brought up in the lace-making districts of Europe; in addition to which they have had large experience as buyers and sellers of lace in London and Paris for the past thirty years. Some few years ago some lace workers of Mr. John White's, the senior partner, were engaged to exhibit lace making by hand with pillow and hobbins at the Toronto Exhibition. Great interest was manifested by the visitors, who thronged the department from early morn to late at night. All the Toronto newspapers gave considerable space in their issues dilating upon the beauty of the work; in fact, it was the sensation of the exhibition. The firm imports the latest novelties from Great Britain, France, Belgium, Saxony, Naples, Austria and Switzerland. The lace curtain department is a leading feature in the warehouse. Large quantities are kept in stock of popular goods from all first sources of supply, together with rich embroidered curtains from St. Jall and Moroccan. Travellers from the warehouse visit every province in the Dominion, from the Atlantic to the Pacific. In the season it is no uncommon thing for a customer at Vancouver to meet a brother Canadian buyer from Halifax, a distance of some 4,000 miles. Merchants doing a first-class trade can visit this old established house with every confidence.

THE CHAS. STARK COMPANY (Limited), Importers, Wholesale and Retail Dealers in Fire Arms, Sporting Goods, Watches, Diamonds, Furs, Etc., 58 and 60 Church Street.—The leading importers of and dealers in Canada in fire arms, ammunition, sporting goods, watches, diamonds, furs, and general merchandise are The Charles Stark Company (Limited). This immense concern is the outcome of a business founded by Mr. Charles Stark in 1857. It had a rapid and steady growth, and, in 1888, the concern was incorporated under the title of "The Charles Starke Co. (Limited)," with a capital of \$200,000. Mr. Charles Stark became president, and Mr. Thomas Clark, vice-president; while Mr. Frank S. Taggart became general manager and secretary. They are all popular and experienced business men, whose methods, facilities and resources entitle them to the favourable consideration of the Canadian public, and whose record in the past is alone a sufficient guarantee of their perfect ability to promptly fill all orders exactly as specified. This is a great, responsible concern, importing direct the best makes of American and British fire arms, ammunition, bicycles, watches, jewellery, diamonds, silverware, etc. They are the agents for the Winchester Repeating Arms Company, and for W. W. Greener's famous guns, and carry the largest and most desirable stock in Canada of revolvers, rifles, and shot-guns, adapted to all purposes; also bicycles of all kinds. They sell good, reliable guns cheaper than any other house in Canada; and the same remark applies to their splendid stock of diamonds, gold and silver jewellery, watches, silverware, furs, etc. They occupy an immense brick building at 58 and 60 Church Street, 60 feet by 125 in dimensions, and which is very handsomely fitted up and divided into the following departments, viz.: watch case stamping, finishing and engraving rooms; gun and ammunition department, dry goods department, jewellery department, printing department, including publication office of "The Forest and Farm"; mailing department, etc., etc. Upwards of forty hands are employed in the various departments, and under the direct personal supervision of Mr. Stark and his associates. In their establishment can best be secured the above mentioned lines of goods, and they have always maintained the lead for first quality, coupled with lowest prices. They handle the finest movements of watches, cased in elegant new styles of gold and silver. They can suit the most fastidious tastes as to jewellery and precious stones, and all interested should send for their handsome illustrated descriptive catalogue, also for a sample copy of their beautiful family paper, "The Forest and Farm," which is full of original matter valuable to the farmer and his family. It has an extended and growing circulation throughout the Dominion. Attention should also here be drawn to their immense stock of fashionable fur garments, from the best Alaska seal mantles to capes and collars, muff, caps, etc.; also men's fur caps, collars and cuffs, gauntlets, children's furs, rugs, mats, etc. The most substantial inducements are offered as to prices, and the company in this, as in every other line it handles, excels, and can be fully relied upon to meet the most exacting requirements of customers.

GEO. HOPE & SON, Importers of and Dealers in Foreign and Domestic Singing Birds, 69½ Queen Street West.—This house was founded in 1886 by Messrs. George Hope & Son, and in 1890 Mr. George Hope retired from the business, and his son, the present proprietor, took sole control. He is extensively engaged in dealing in all kinds of birds and animals, from the diminutive English terrier to the lemon-crested cockatoo. His stock includes all varieties of the feathered race belonging to this continent, canaries from Germany and other parts of Europe, gray parrots from Africa, and gor cous birds of India, South America and Australia. He likewise deals in bird cages and appliances of all kinds, also a full line of bird seeds and foods for all species. Birds and animals are stuffed and mounted to order at the most reasonable rates. Mr. Hope has the largest variety of native and foreign singing birds, also talking parrots and other fancy birds, which he offers at the lowest prices. He is English by birth, has resided in this city many years, and is held in the highest estimation in social and commercial circles.

JOHN LONG, Real Estate, 4 Adelaide Street West.—From week to week the rapid growth of Toronto continues and real estate has kept steadily advancing in value as new buildings are being erected throughout the city, and farming lands connected with city lots. Among the most prominent of real estate agents is Mr. John Long, whose office is at No. 4 Adelaide Street West. This gentleman is an Englishman, formerly of London, where he had an extensive experience which qualified him for success in this newer field of labour. Since his establishment, seven years ago in Toronto, he has met with unqualified success, which has been fully deserved. He has a choice selection of property which he is prepared to dispose of on advantageous terms, and patrons may be sure of finding a hearty coadjutor in Mr. Long in obtaining desirable property on reasonable terms. Mr. Long makes a specialty of timber limits and phosphate properties, and can give authentic and reliable information in regard to them. Mr. Long collects rents and does general real estate business, and those desiring to invest as well as those who have property to sell, will consult their best interests by giving him a call.

J. L. WATT & SCOTT, Foreign Agents and Commission Merchants, 30 Front Street East.—It is safe to say that in no other city on the American continent, outside the great seaport cities like New York or Boston, is there a firm of agents for the sale of European produce possessing so wide and perfect connections with shippers in all the various countries of production as the firm of J. L. Watt & Scott, who have eligibly situated offices at 30 Front Street East, with a branch at Montreal. Mr. J. Lockhart Watt, who has direct charge of the Toronto house, started the business in 1883, having previously conducted a similar business in Belfast, Ireland (his native place), and several of the firms for whom the house acts to-day are continued connections of the Belfast house. In 1889 Mr. Watt formed a partnership with Mr. Arthur H. Scott, who was previously well known to the trade. The latter gentleman now attends to the firm's business at Montreal. The goods offered are chiefly raisins, currants, prunes, dates, figs, almonds, filberts, walnuts, French sardines, and all kindred articles. The European shippers of these goods, for whom the firm acts as agents, are well known to importers of such goods throughout the world, and some of them are pre-eminently the largest exporters in their respective lines. They include the shippers of the popular brands: The "Hevan" brand of table (Malaga) and Valencia raisins, "Merle" Valencia raisins, "Atlas" prunes, the various brands of currants, packed by Dem. Sebisas Patras, "Shell" brand Castile soap, etc., etc. The firm's connections for all kinds of nuts are the most direct and perfect. We mention Messrs. MacAndrews & Co., Tarragona, s.s. almonds; Ferd. Haller & Co., Messina, Sicily filberts; E. M. Dadelzen, Bordeaux, Cornes and Marbot walnuts; Henry Depouzler, Marseille Grenoble walnuts. The aim of the firm has been to supply importers with more suitable connections than those hitherto existing, and the advantages thereby secured have not been limited to business passing through them alone, but it has been observed that opposition shippers in some lines have been compelled to improve their methods to meet the superior competition. J. L. W. & S. are sole consignees in Canada for Van Houten's Pure Soluble Cocoa, of which article they carry stocks at various points in the Dominion, for the greater convenience of merchants. The members of the firm are active and enterprising gentlemen, pushing and practical business men, enjoying the confidence and patronage of the importing trade.

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TORONTO FLAG AND TENT COMPANY, 174 King Street West.—The leading house in its special field of enterprise is that of the Toronto Flag and Tent Company, No. 174 King Street West, which began operations in the present year (1890), and has already built up a large, substantial trade, extending to all sections of the Dominion. The manager is Mr. O. C. Evans, the secretary, Mr. R. J. Butler, both of whom are favourably known in the community. Mr. Evans has had twenty-three years' experience in his vocation, and is well fitted to successfully conduct the business. The premises occupied are a four-storey building, 20x60 feet in dimensions, admirably equipped throughout. Employment is furnished a force of competent workmen, and here are manufactured every variety of tents, awnings, flags of all kinds and materials, window shades, steamboat curtains, verandah screens, hammocks, tarpaulins, horse covers, etc. The goods are made from the most reliable materials, and are the best of the kind produced in the Dominion. All orders receive prompt fulfilment, and prices are of the most reasonable character.

C. SMITH, Central Livery and Sale Stables, Nos. 120 and 122 Richmond Street West.—Among the popular livery stables in Toronto special mention is due the recently opened "Central Livery and Sale Stables," located between Nos. 120 and 122 Richmond Street West, of which Mr. C. Smith is the proprietor. These stables were opened during the current year, and already enjoy a fair share of the public patronage. The premises comprise a two-storey brick structure 30x75 feet in dimensions, modern in all appointments; the first storey being laid out in stalls, loose boxes and carriage space, and the upper storey relegated to the storage of sleighs during the summer months, feed, hay, grain and straw. The ventilation and drainage of the stables are perfect, and two competent grooms are employed. Mr. Smith owns stylish horses and fashionable carriages, and attends promptly to calls by mail, telegraph, telephone or in person, for weddings, parties or funerals, at all hours. Prices are governed by moderation. All Mr. Smith's turn-outs are kept in first-class condition, and a brisk, growing business is being transacted which augurs well for the future. Mr. Smith is a native of Brampton, Ont., who, though still quite a young man, has had an extended experience in this business, and is conducting it with an ability and energy greatly redounding to his credit.

THE C. J. SMITH CO. (Ltd.), Importers of Coal and Wood, Head Office, 12 King Street East.—As a point of transit and reshipment, as well as a central dépôt for coal, Toronto has for many years absorbed a large portion of trade. It is so advantageously situated between the source of supplies and the consumers in this province as to have controlled, in large measure, the handling of this indispensable product. Numerous firms and individuals are here engaged in the coal traffic, and in some instances have developed a capacity for its management that has led to an extraordinary growth of facilities, and greatly enhanced the commercial thrift of the city. Prominent among the leading coal corporations is that of the C. J. Smith Company (Limited), whose head office is at No. 12 King Street East (telephone 1836), and their branch offices at Nos. 365-367 King Street West (telephone 899); 25 Queen Street West (telephone 863); (foot of Berkeley Street (telephone 894), while they also have an office at their yard, corner of Front and Cherry Streets (telephone 2035). The business of this concern was founded in 1869, by Messrs. C. J. Smith & Co., and was continued under this firm style up to 1887, when the enterprise was duly incorporated with a capital of \$50,000. The relations of this company with prominent American and Canadian mines are such that they have perfected permanent arrangements that permit the receipt and handling of coal upon the most advantageous terms. The benefit is derivable both from the quality of the fuel handled and the lowest quotations allowable in the various seasons of the year. The coal storage capacity of the company is practically unlimited, and as far as their sales of wood are concerned, it is but necessary to state that some 50,000 cords are sold annually. The working force in the city alone comprises over one hundred men and some thirty horses and teams. The facilities of the company and their resources are unexcelled, and no concern is more amply prepared to meet the wants of an exacting trade. The officers of the organization are: President, Wm. McKenzie; Vice-president and Managing Director, Noel Marshall; Secretary-Treasurer, A. J. Sinclair. These gentlemen are closely identified with the commercial and industrial prosperity of the Queen City. The popular general manager of the company, Mr. Noel

Marshall, was born in London, England, but has resided in Toronto almost his entire life, having come here thirty-four years ago, when in infancy's years. He has had mature experience in the business to which he devotes his personal attention, and extended comment is rendered unnecessary, the splendid success of the C. J. Smith Company being the best monument to the ability displayed in the management of its affairs.

T. PASHBY, Family Butcher, 440 King Street East.—The question of food is the first with which the human family has to grapple, and there is no branch of food supply in which more capital is employed than in the meat business. A leader in this line is Mr. T. Pashby. His store is provided with every convenience for the prosecution of the business. Mr. Pashby is a practical butcher, and is quick to recognize the wants of his trade. He carries a large stock of choice lamb, mutton, beef and veal, also poultry, game and fruits. All orders receive prompt attention, and all goods are delivered free. Mr. Pashby has a select trade, drawn from the best classes of citizens. He is a native of Montreal, and has resided in this city for the past twenty years.

STEWART HUGHES & CO., Importers of Fine Paper Hangings and Decorations, 192 Queen Street West.—Of late years much attention has been paid to the interior decoration of buildings, and the services of artists of ability are always in demand. Among those conspicuous in the business in this city is the firm of Stewart, Hughes & Co., who, although young men, have had valuable experience in their vocation. They have natural aptitude for the business, and possess the faculty of originating designs and blending colours and tints so as to produce the most pleasing effects. Orders are promptly filled, and, when desired, estimates will be furnished; and it is the endeavour of Messrs. Stewart Hughes & Co. to merit, by just dealing, a continuance of the support they enjoy. The premises occupied comprise a three-storey and basement building, 25x60 feet in area, at No. 192 Queen Street West; also workshops at No. 9 Anderson Lane, 20x40 feet in dimensions and two storeys in height. A force of skilled workmen is kept constantly employed. A large stock is always carried of wall papers in artistic designs; also friezes, borders, ceiling decorations, room mouldings and everything for interior decoration. Paints, oils, glass, varnishes, brushes and painters' supplies generally are also kept in stock. House and sign painting, paper hanging and decorating is done under the supervision of the firm, and the best satisfaction given as to workmanship and price. Both members of the firm were born in this city, and are widely known. The business has been established since 1888, and Mr. Stewart Hughes and his partner enjoy the esteem and unbounded confidence of all having dealings with them.

CHESSEWORTH & TOWNSEND, Fine Merchant Tailors, 414 Queen Street West, near Spadina Avenue.—A leading head-quarters in this city for well-made and reliable clothing, is the tailoring establishment of Messrs. Cheseworth and Townsend, at No. 414 Queen Street West, near Spadina Avenue. These gentlemen sustain a well-deserved reputation for fine workmanship and excellent fabrics, as well as moderate prices. Born in England, whence they removed to Toronto some nine years ago, they founded their present enterprise in 1887. The premises utilized for the purposes of the business comprise the first floor and basement of a handsome three-storey brick building 18x65 feet in dimensions. They are elegantly furnished, and are provided with every convenience for the display of the valuable stock carried. Messrs. Cheseworth & Townsend keep on hand always a fine assortment of imported and domestic woolsens and worsteds, including fancy cassimeres, cloths, chevrets, diagonals, corkcrews, and fashionable suitings, from which the most fastidious in dress can make selections. Ten skilled hands are employed, and the firm enjoy a very active patronage. The work turned out is of a very superior character while exceedingly low prices prevail. The garments made here are perfect in every instance, alike as to style, cut fit, finish and fabric. Both partners are thoroughly practical cutters and all-round tailors of ample experience. They are active and enterprising, and leave nothing undone to give to their patrons the fullest satisfaction. Mr. Townsend is a member of the Independent Order of Foresters, while Mr. Cheseworth is a Mason and a member of the Sons of England.

ELDREDGE & CO.'S BUSINESS BUREAU, Room 13, Cor. Queen and Victoria Streets.—The "business bureau," as conducted upon our modern progressive principles, is one of the most useful and valuable institutions in our industrial economy. The leading representative of this field of enterprise in Toronto is to be found in the firm of Eldridge & Co., who are located at the corner of Queen and Victoria Streets. The firm began operations in 1880, and have been located at their present address for more than a year. They have built up a first-class trade, and have also developed a reputation for enterprise, progressive principles, and strict reliability. The members of the firm are Messrs. H. Eldridge and W. G. Reid, both young men, full of energy and push. They have won a large patronage and assured themselves a permanent, golden success. They are directly interested in a large number of patents, and handle a large number of articles which are under the protection of the patent laws. One of the most valuable of these is the Thompson Railroad Switch and Signal Combined. This invention has received the hearty commendation of the leading and most expert railroad men in Canada and the United States. Messrs. Eldridge & Co., likewise own a two-fifths' interest in the Berry Planing Attachment for saw mills, which planes lumber on the log as it is being sawed and effects a saving of time, labour and money. Among other specialties handled by the firm are: Jeffries' Patent Dry Goods Blocking Tension, Rapid Cloth Measuring Machine, principally adapted for dry goods merchants, woollen and cotton dealers and manufacturers, tailors, etc. The firm are the manufacturers of this machine, and, together with Mr. O'Hare, have the control of the patent; Lent's Dish Washing Machine, the "Electric Alarm" Letter Box, the Patent Self-Heating Flat Iron, Rempia's Standard Sleigh Knees, etc. They are also manufacturers of the "Little Giant Broom-Holder," one of the latest products of the inventive mind, and for which there is already an extensive demand, the firm being unable to keep up with orders. All persons interested will do well to communicate with Messrs. Eldridge & Co.

THE INGRES-COUTELLIER SCHOOLS OF MODERN LANGUAGES, Geo. Coutellier and Maxime Ingres, Directors and Proprietors. Branches: Winnipeg, London and Canadian Chambers; Toronto, 39 Adelaide Street East; Hamilton, Canada Life Building; St. John, N. B., 74 King Street; Halifax, 177 Hollis Street; Ottawa, 138 Wellington Street; Charlottetown, P. E. I., Richmond Street, and Montreal.—The Public School system of Toronto is universally admitted to be one of the best on this continent, but while it looks after the interests of the public generally it does not give instruction in those foreign languages so essential to a thorough education of the present day. The Ingres-Coutellier School of Modern Languages supplements the Public Schools, and gives to those desiring it a complete course in French, German and Spanish, the instruction being given by a competent native teacher, thus giving the correct pronunciation and foreign accent in all cases. These gentlemen teach according to "the natural method," as recommended by such eminent pedagogues as Montaigne, Bacon, Jean, Jacques, Rousseau, Pertalozzi and Frobel, and which is now considered the correct way for both children and adults to receive their education. It was something over three years ago that Messrs. Ingres and Coutellier first started a school in St. John, New Brunswick, coming there from New York city. This was such a success that other schools were opened in different parts of the maritime provinces, and in 1888 a branch was started in Toronto. This has proved eminently successful, and the school then established has become a fixture and is here to stay. The method of teaching is almost entirely conversational, instruction being given entirely in the language studied, and exclusively by native teachers. All lessons are in shape of conversation; thus the student is constantly drilled in speaking and understanding, and very soon is far enough advanced to express easily his ideas. Conversations are carried on entirely in the language which the student seeks to acquire, and as the peculiar method employed gives the student continual drill in speaking and understanding the foreign idiom, he acquires as full a knowledge of it as by a visit to foreign countries. Students are not required to prepare lessons at home, but this matter is left entirely to their own discretion. Lessons are given both in public classes and in private, and arrangements can be made, when required, for instruction at one's own home. The instruction is most thorough in all languages taught, and the charges moderate. Lately the school has been removed to more commodious quarters in the New Canada Building on King Street West, where it will continue to prosper and be useful to the public.

ELLIS & KEIGHLEY, Importers and Dealers in Coffees, Spices, Baking Powders, Etc., Etc.: Warehouse and Mills Corner Bay and Esplanade Streets.—No branch of the wholesale grocery trade is of more importance than that covering the staples of coffees, spices, baking powders, flavouring extracts, etc. A representative house in Toronto, actively engaged in this trade, is that of Messrs. Ellis & Keighley, importers, manufacturers and wholesale dealers, whose warehouse and mills, and widely known as the Empire Mills, are located on the corner of Bay and Esplanade Streets. This business was established in 1853. The firm occupy a spacious three-storey and basement building 50x120 feet in area, fully equipped with modern appliances and machinery, operated by a 40 h. p. engine. Here they have a superior coffee and spice mill, with coffee-roasting department attached, and have become celebrated throughout all sections of the Dominion for the purity, strength and flavour of their ground coffees and spices. Messrs. Ellis & Keighley also manufacture first-class baking powder, spices, cream tartar, mustard, condiments, seasonings, etc., and are the sole proprietors of the celebrated Royal Dandelion Coffee. All goods sold are unrivalled for quality, purity and excellence, and have no superior, while the prices quoted are as low as the lowest. Orders are promptly filled, and all goods are fully guaranteed to be exactly as represented. The firm employ twenty clerks and assistants, and five travelling salesmen. Messrs. Ellis & Keighley are natives of Toronto, where they are highly esteemed in trade circles for their enterprise, business capacity and integrity. Mr. Ellis is a member of the Board of Trade.

CITY LOAN OFFICE; David Ward, Licensed Pawnbroker, 104 Adelaide Street East.—The business of making advances on collateral is conducted in a liberal, honourable manner by Mr. David Ward, who, as a licensed pawnbroker, is well known in this community, and numbers among his patrons many of the leading citizens. Mr. Ward commenced business in 1863, opposite the Court House, and three years after removed to his present location, No. 104 Adelaide Street East, opposite the Cathedral. He is an experienced, practical business man of unquestioned reputation, and as a broker is widely known. His store and office are commodious, and every convenience is provided for conducting business promptly and satisfactorily. Mr. Ward makes liberal advances on diamonds, watches, jewellery, and all kinds of goods and personal property; and in all his transactions is fair, square and upright. He always has a number of unredemmed pledges to dispose of at less than half their value, and can offer the best inducements to buyers. He makes a special feature of diamonds, watches, fine jewellery, musical instruments, choice articles of clothing, etc.; and always has rare bargains to offer. He is a gentleman in middle life and a native of the city; and during his business career has acquired a wide reputation as a business man and useful citizen.

GEORGE R. HARPER, Architect and Valuator, 54 Church Street.—The Queen City is noted for its many substantial business blocks of elaborately finished character, and handsome private residences, and her citizens may well feel proud of the architectural beauty of the many buildings which adorn her thoroughfares, many of them not being surpassed by those of any other city in the Dominion; and this is due both to the skill of her architects and the liberality and public spirit of her inhabitants. Prominent among the firms of architects of long standing and many years' practical experience is Mr. George R. Harper, who for more than twenty years has successfully carried on the profession here. A Toronto boy by birth and education at the Upper Canada College, he served his time in the office of the late William Irving, Architect of the Dominion Bank, British America Assurance, etc., afterwards spending five years in the best architects' offices of New York City. He is a gentleman possessing a natural taste for the profession, which he has made his life study, and in which he has succeeded by perseverance and indomitable enterprise. In addition Mr. Harper has had the advantage of gaining a large amount of practical experience with his father, the late Mr. John Harper, so well known as a practical builder throughout the city. He is prepared to furnish designs for all kinds of buildings, banks, warehouses, stores, churches, and especially private residences, on short notice, and gives personal supervision when desired. Among the buildings recently erected from his designs may be mentioned the Woodgreen Methodist Tabernacle, residences of Geo. H. and Henry Macfarlane, Esqs., Sherbourne Street, also a fine residence for W. T. Taylor, Esq., at Todmorden, and one in the Queen's Park for F. J. Phillips, also The McCarron Hotel, corner of Queen and Victoria Streets, also the Toronto College of Music for F. H. Torrington, Esq.

in Coffees, Spices, Pills Corner Bay and ale grocery trade in es of coffees, spices representative house in s. Ellis & Keigbley, ose warehouse and are located on the ess was established rey and basement modern appliances hey have a superior attached, and have inion for the purity, s. Messrs. Ellis & pices, cream tartar, e proprietors of the are unrivalled for or, while the prices mpty filled, and all L. The firm employe alemen. Messrs. are highly esteemed city and integrity.

Pawnbroker, 104 g advances on colner by Mr. David nown in this come leading citizens, Court House, and 104 Adelaide Street practical business is widely known. nence is provided Mr. Ward makes all kinds of goods is fair, square and edges to dispose of cements to buyers Jewellery, musical always has rare and a native of the ide reputation as a

4 Church Street.— al business blocks private residences, itectural beauty of many of them not inion; and this is y and public spirit architects of long George R. Harper, led on the profes- the Upper Canada William Irving, arance, etc., after- of New York or the profession, has succeeded by Mr. Harper has ctical experience own as a practical ish designs for all es, and especially supervision when s designs may be nce of Geo. H. fine residence for een's Park for F. een and Victoria ington, Esq.

GEO. J. LITTLE, Pharmacist, 1298 Queen Street West.—This is in all respects a well appointed, first-class place, and is deservedly one of the most popular pharmacies in the west end of the city. It was founded in 1878 by Mr. G. A. Devlin, who in 1884 was succeeded by Mr. Joseph Greaves. In 1888, Mr. George J. Little, a native of Guelph, Ont., and a graduate of the Ontario College of Pharmacy ('83-'84), purchased the business, and has since most ably conducted the same. Physicians' prescriptions and family recipes are here compounded from absolutely pure and fresh ingredients, in the most accurate manner, while the lowest prices prevail. The premises occupied comprise the first floor and basement of a three-storey brick building, 22x60 feet in dimensions. The store is attractively fitted up, and has a competent graduate assistant in attendance. The stock includes carefully selected drugs, medicines and chemicals of every description, extracts, essences, spices, seeds, herbs, roots, barks and kindred products; all the standard proprietary remedies, pure medicinal liquors, mineral waters; toilet articles, perfumery, and a great variety of pharmaceutical preparations made on the premises, such as Little's Baking Powder, Little's Pectoral Cough Mixture, Compound Solution of Camphor and Blackberry, and Little's Snowflake Cream, and other preparations. The pharmacy is open day and night, and a branch office of the G. N. W. Telegraph Company is in the store for the convenience of patrons. Mr. Little is a member of the Retail Druggists' Association, also of the I.O.O.F., and is a Royal Arch Mason. He is a courteous and pleasant young man, and popular in both professional and social circles.

McRAE & CO., Portland Cement, Fire-Clay Goods, Etc., 98 Esplanade Street East.—A branch of a business firmly established in Ottawa, and extending over the Dominion is that of McRae & Co., 98 Esplanade Street East, of which Albert E. S. Smythe is the local manager. This successful concern deals in contractors' supplies, more especially Portland cement and fire-clay goods. They also handle enamelled bricks, English decorative tiles, calcined plaster, Keene's cement, Parian cement, hydraulic cement or water lime, Aspinall's enamel paints, etc. The various forms of fire clay, sewer pipes, including straight pipes in two and three feet lengths, single and double Y T and V junctions, curves, bends, and elbows, increasers and reducers, single and double syphons or P and S traps, Somerset traps, hand, ho'e or hair traps, and cesspools in all sizes, and the different Scotch, American and Canadian makes, are to be found in their yards, besides fire-bricks of the leading brands, ground fire-clay, chimney vents, and ornamental urns and vases. They are sole agents in Canada for Messrs. Charles Francis, Son & Co., of the Isle of Wight, and dispose of immense quantities of that firm's celebrated "Vectis" brand of Portland cement for cement sidewalks and other purposes. McRae & Co. are notable as being the first firm to successfully handle Portland cement of Canadian manufacture, and the striking "Bull-dog" label, which denotes their goods is rapidly becoming familiar to the trade. They are agents for the unrivalled anti-friction "Magnolia" metal, and possess many other agencies, one of the most interesting being that for Dr. Michaelis', the great German expert's, cement testing apparatus. The business was established some years ago in Toronto as a branch of the firm in Ottawa, of which Hector McRae and John Nicholson are the principals. The following are a few of the contracts recently held by the firm for the supply of Portland cement: Canadian Pacific Railway bridges at St. Anne's and Vaudreuil, bridges and culverts from Montreal to Peterborough, Canada Atlantic R. R. bridges at Couteau and on their line of railway into Ottawa; Windsor Street Station at Montreal, Harbour Works at Montreal and Quebec, Cape Breton Railway including the bridge at Grand Narrows, Charlottetown and Halifax docks, Pontiac and Pacific Junction Railway, Departmental buildings and Finance Department's Vaults at Ottawa, Lighthouses along Lake Superior, Cornwall Canal, Aqueduct Sewer, Ottawa Corporation, Toronto Board of Trade, Toronto New Court House and Civic Buildings, Toronto Corporation Board of Works, King Street Subway, Toronto; Eureka, Granolithic and Excelsior Sidewalk Paving Companies, Concrete for asphalt paving on Sherbourne, Simcoe, Ontario, Bloor and Scott Streets, Toronto, etc., etc. A large staff of men and horses are engaged in the various departments of the business, which occupies extensive premises, warehouses and yards. Mr. Albert E. S. Smythe, the courteous and enterprising manager, is a young Irishman, whose commercial experience has been fostered in Great Britain and the United States, as well as in his native land and Canada, and since his appointment by the firm in '89 he has succeeded in greatly extending their connection.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, Consulting Engineers and Solicitors of Patents; Head Office, a Toronto Street.—The insurance system has of recent years been greatly developed, and we now insure our lives and property, as also the plate-glass fronts of our stores and business blocks, and within recent years a company has been formed to inspect and insure the safety of steam boilers. The Boiler Inspection and Insurance Company of Canada was organized in April, 1875, with a subscribed capital of \$200,000, and full government deposit. The company employ a competent staff of experts, who examine critically, at stated intervals, the boilers on which the company has issued policies, and in case any defects are discovered, they are a once remedied, and in many cases an explosion is prevented. As an explosion usually causes much heavier loss, through destruction of property and stoppage of business, not to speak of loss of life and injury to persons, than can possibly be provided for under any insurance policy, it follows that the company which prevents explosions renders better service to the insured than could possibly be done by payment of large sums of money after, by neglect of thorough and systematic inspection, permitting the boiler to explode. Boiler owners, who are running large successful businesses and who desire to use their boilers with the best possible results consistent with safety and true economy, will consult their best interests by insuring with a company that aims at the prevention of explosion and other accidents. Since the organization of this company it has met with the most marked success, the business steadily increasing from year to year, and now reaching to all parts of the country. None but the most expert engineers are employed as inspectors, and the affairs of the company are managed in the most conservative manner. Sir Alexander Campbell, K.C.M.G., Lt. Governor of Ontario, is president, John L. Blackie, Esq., vice-president, and Alexander Fraser, Esq., Sec. Treas. of the company, while George C. Robb, Esq., is chief engineer. The officers are well known and successful business men, who take a lively interest in the affairs of the company. The offices are in the Canada Life Building on King Street.

JOHN FLETCHER & SONS, Builders and Contractors, 552 and 554 Yonge Street.—The best equipped and one of the leading woodworking establishments in Toronto, is that of Messrs. John Fletcher & Sons, whose premises are conveniently located at Nos. 552 and 554 Yonge Street. This flourishing concern was founded by Mr. John Fletcher, a native of Ireland, and permanently resident for the past twenty years in this city. He early became noted as a builder and a contractor of marked skill and soundest judgment, and as one whose manufacturing facilities placed him in the front rank for the production of finest hardwood trim, cabinet work and general lines of wood work, sash, blinds, doors, and flooring, siding, etc. His sons, Messrs. F. W. and E. A. Fletcher, grew up in the trade, acquiring a thorough practical knowledge thereof, and in 1890 were admitted into co-partnership, under the present style of "Messrs. John Fletcher & Sons." They are popular and respected young business men, of sound judgment, marked executive ability, and in every way qualified to render invaluable service in every department of the trade. The firm's plant and outfit is complete and of the most modern character, including large lumber yards and a substantial two-storey building, 40x100 feet, used as the planing mill and joiner's shop. Another two-storey building, 40x55 feet is used as a paint and carving shop. There are three large kilns for drying lumber, etc., blacksmith's shop, and a splendid outfit of woodworking machinery and all other facilities for turning out the choicest and most artistic hardwood trim for interiors. About 130 hands are employed in the various departments. The firm have executed many of the most important contracts ever let in their line, among others for the supply of the hardwood fittings and carved work for the interior of the new Board of Trade Building. Special attention is devoted to the production of fancy hardwood work for banks, stores, public buildings, private residences, and in these lines their trade practically extends all over the Dominion. The firm require ten teams in receiving and delivering materials. Hardwood finish is a specialty. The firm also do all kinds of iron work for building purposes, and have acquired the most enviable reputation for excellence of workmanship, coupled with moderation of prices. The firm are prominent and respected; ever solicitous of their customers' best interests, and well worthy of the great success achieved in their staple branch of industry.

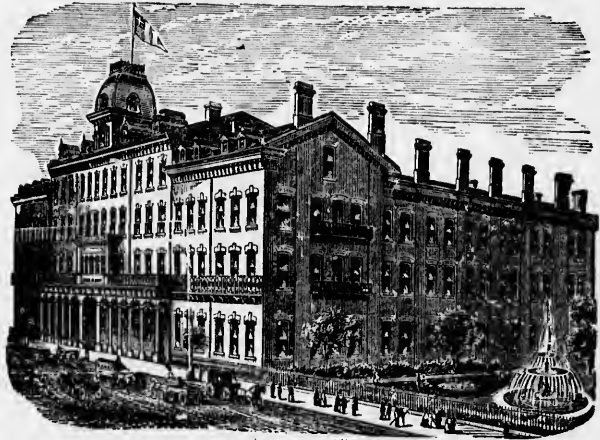
TORONTO BLIND FACTORY, Cor. Queen Street and Northcote Avenue; Lee & Seaman, Proprietors.—The attention which is now given to the interior decoration of dwelling houses and public buildings has had for a result the development of several special industrial branches of trade. Among them is that to which is devoted the house of Messrs. Lee & Seaman, manufacturers of all kinds of window blinds. This concern was founded in 1885, by Messrs. William M. Lee and W. B. Seaman. The Toronto Blind Factory, as the establishment is called, occupies the upper floor of a three-storey brick building, 60x100 feet in dimensions. It is supplied with steam-power from a thirty horse-power engine and a forty horse-power boiler, and equipped with the latest machinery and appliances, while some ten workmen are employed. The trade extends over the entire province, and is rapidly increasing. This firm make a specialty of inside blinds of pine and hardwood, with improved balanced rod. A large stock is constantly kept on hand, while orders are promptly executed at bottom prices. Messrs. Lee & Seaman are thoroughly practical men of long experience, and are masters of their art in all its branches. Mr. Lee has resided in Toronto since 1882, while Mr. Seaman has resided here for seven years. Telephone call, 500.

J. H. BOYLE, Real Estate Broker and Valuator, 34 Victoria Street.—The real estate interest of Toronto affords a field for the exercise of high-class business talent, and the openings offered have been taken thorough advantage of by citizens who have amply proved their ability in this line. Investments in improved real estate in this city, when carefully made, have not only produced a permanent income, but have likewise given great promise of prospective increase in values. Prominent among the leading real estate brokers and valuers in the city is Mr. J. H. Boyle. This gentleman established his enterprise in 1884, bringing practical experience to bear, and an intimate knowledge of every branch of the real estate business, and possessing qualifications that have enabled him to successfully carry through many important transactions. His knowledge of every section of the city is of that personal character that adds greatly to the value of the advice offered. Loans are negotiated to any amount on approved security. Rents are collected, estates taken under control, and insurance effected. In every instance customers have their best interests carefully promoted. Mr. Boyle enjoys an excellent clientele, and amply sustains a highly honourable business record.

MCMASTER & CO., Wholesale Woollens and General Dry Goods, 4 to 12 Front Street West.—There are no commercial enterprises that add so greatly to the importance of the Queen City of Canada as the modern dry goods importing houses. Toronto is not behind any city in the Dominion in this respect, as may easily be discovered by a visit to the extensive and representative establishment of Messrs. McMaster & Co., importers and wholesale dealers in woollens and general dry goods, Nos. 4 to 12 Front Street West. This business was established in 1846 by Wm. McMaster, who afterwards was known, owing to his public services, as the Hon. Wm. McMaster. He was succeeded by the firm of Wm. McMaster & Nephews, and by A. R. McMaster & Bro., and, in February, 1886, by McMaster, Darling & Co. Eventually in November, 1889, the present firm was organized and assumed the management, the co-partners being Messrs. J. Short McMaster and John Muldrew. Both partners are personally conversant with every detail of the business and know exactly what retailers and the public want, while the command of large capital and their influential connections have enabled them to command a liberal patronage in all sections of Quebec, Ontario, Manitoba and the North-West and British Columbia. They occupy an extensive five-storey stone building, 40x200 feet in area, fully equipped with all modern appliances for the accommodation and display of the immense and valuable stock of staple and fancy dry goods. The stock embraces full lines of silks, satins, velvets, dress fabrics in all textures, cottons, woollens, linens, flannels, blankets, shawls, hosiery, gloves, and underwear, etc. The firm handle only the best grades of goods, and quote prices that necessarily attract the attention of close buyers. They have experienced buyers in the leading European and American markets, and their purchasing branch in England is at 34 Clements Lane, London, E.C. Messrs. McMaster

& Co. are always amongst the first in Toronto to display and offer for sale the latest novelties in woollens and general dry goods, and promptly fill orders by mail or telegraph. They employ fifty clerks, assistants, etc., in their establishment, and ten travelling salesmen on the road. Mr. J. Short McMaster was born in Ireland, and Mr. J. Muldrew in Canada. They are both residents of Toronto, and are among the most successful and honourable dry goods merchants of the country, while they are promoting the trade of the Queen City with zeal, enterprise and energy. The cable address of the house is "McMaster," Toronto.

WM. R. GREGG, Architect, 9 Victoria Street.—No feature of a great city is so prominently brought to the public attention as that of its architectural display, and no profession is of greater or more lasting importance to the community than that of the architect. Prominent among the best known architects of the city is Mr. Wm. R. Gregg, who has well appointed offices at No. 9 Victoria Street. Mr. Gregg, who is a son of the well-known Rev. Prof. Gregg, is a native of Belleville, Canada, but has resided in Toronto since boy-



THE QUEEN'S HOTEL. (See page 75).

hood. Here he studied and mastered the intricacies of architecture, and in 1882 established business, achieving since that date a foremost position as a skilled exponent of his profession, and winning a large, influential patronage. He has executed some important undertakings in his line, notably the Bloor Street Presbyterian Church, the Westminster Presbyterian Church, etc. He employs two draughtsmen, and is well equipped for all demands that may be made upon his resources. Mr. Gregg is prepared to give estimates, and cheerfully furnishes plans to meet the views of those intending to build. He has just returned from an extended trip through Great Britain and the Continent, where he made himself familiar with the best specimens of architectural work. The telephone number is 2356.

WM. ALLAN, Insurance Agent, Room 5, No. 15 Toronto Street.—Of the numerous insurance agents and brokers of Toronto, none stand higher in public confidence than Mr. William Allan, No. 15 Toronto Street. Mr. Allan has been established in the insurance business since 1889. He offers substantial inducements to the public, including market rates and liberally drawn policies, while all losses sustained are equitably adjusted and promptly paid. Mr. Allan represents the following first-class companies: Wellington Mutual Fire Insurance Co., of Guelph, Ont.; Perth Mutual Fire Insurance Co., of Stratford, Ont.; The City Mutual Fire Insurance Co., of London, Ont., etc.; and also acts as broker in life, accident and marine insurance. He insures all classes of mercantile and manufacturing risks on cash or premium note system, and promptly renews policies when expired. Mr. Allan was born in Guelph, Ont., but has resided in Toronto for the last ten years. He is highly esteemed for promptness and integrity, and is very popular in insurance and business circles.

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J. NO. GOSNELL, Dealer in Hay, Flour, Coal and Wood, Etc.; Office: 39 and 39½ Sherbourne Street.—In Toronto we find a number of influential houses engaged in the flour, feed, grain, hay, coal and wood trade. Prominent among these is the reliable concern of Mr. John Gosnell, Nos. 39 and 39½ Sherbourne Street. This extensive business was established in 1879 by Messrs. T. McConnell & Co., who in 1890 were succeeded by the present proprietor. The premises occupied comprise a three-storey and basement brick building, 40x60 feet in area, fully equipped with every convenience. Mr. Gosnell deals extensively in flour, feed, cut and baled hay, straw, oats, bran, barley, salt, oatmeal, together with hard and soft coal and wood. The connections of this house with manufacturers, shippers and producers are of an intimate and influential character, enabling the proprietor to obtain the best goods, and fill orders promptly at lowest market prices. The business of this house is both whole-sale and retail, and extends throughout Ontario. A force of assistants is employed, and all orders are filled in a careful manner. Mr. Gosnell was born in Quebec, and has resided in this city for the past four years.

W. M. MCGILL & CO., Wholesale and Retail Coal and Wood Merchants; Head Office and Yard: Corner Bathurst and Farley Ave.—One of the most reliable and successful wholesale and retail coal and wood houses in Toronto is that of Messrs. Wm. McGill & Co., whose head office and yard are located corner Bathurst and Farley Ave. The firm's branch office and yard are situated at 429 Queen Street West. This extensive business was established in 1872 by Mr. Wm. McGill, who is sole proprietor. The yards are spacious and well equipped, and always contain a heavy stock of the choicest Lackawanna, Lehigh, Wilkesbarre and Scranton coal, also extensive supplies of the best grades of hard and soft wood, which is cut and split by steam-power machinery, and sold at lowest prices. They promptly fill orders for cutload lots of coal, all supplying families by the ton; and supplies are received direct from the most famous collieries in America. Messrs. McGill & Co. employ thirty-five men and twenty waggons, and last year sold 33,000 tons of coal and 20,000 cords of wood. They were the first to introduce a standard rack for cut and split wood, and a patent steam splitting-machine, and were the first to operate elevated screens for coal in Toronto. Coal, by this method, is hauled up a dump twenty feet high and then thrown into a pocket, from which it passes over the screen on its way to the cart the operation only occupying a minute. Messrs. McGill & Co.'s trade extends throughout Toronto and its vicinity. Mr. McGill is a Scotchman by birth, and has resided in Toronto and its vicinity nearly all his life. He is a popular member of the Board of Trade, and is highly regarded in trade circles. The telephone call is No. 631.

SCOTT & WALMSLEY, Underwriters, 32 Church Street.—Few insurance firms do a more extended business nor have a wider connection than the Messrs. Scott & Walmsley, whose conveniently located, well appointed and handsomely and elaborately furnished offices are in the Queen City Chambers at No. 32 Church Street, Toronto. Established in 1853, these gentlemen have had an extended and practical knowledge of fire and marine underwriting. The companies they represent are old time and fire tested, and have a record second to none in the city. Of these, the Queen City Fire Insurance Company, organized in 1871, has more surplus assets to the amount at risk than any other purely stock fire insurance company doing business in Canada. The Hand-in-Hand, organized in 1873, has a fine record, while the Millers' and Manufacturers', and Fire Insurance Exchange, organized respectively in 1835 and 1836, although comparatively new companies, do a very large business and rank high commercially. Messrs. Scott & Walmsley also represent the British and Foreign Marine Insurance Company, the Norwich and London Accident Insurance Association, and underwrite Fire, Marine, Accident and Plate Glass Insurance generally. The rates are fixed with due regard to an intelligent estimate of the risk assumed, and are as low as can be made consistent with prudent management, while damages are promptly adjusted and losses paid without unnecessary delay. The individual members of the firm are Hugh Scott and Thomas Walmsley, social gentlemen and enterprising business men, and experienced insurance underwriters, who, while acknowledging the merits of rival companies, point with satisfaction to the honourable record, square dealing and superior advantages of those which they represent.

HENRY A. KNOWLES, Druggist, 463 Yonge Street.—Among the eminent business men of our city engaged in the drug trade is Mr. Henry A. Knowles, who has conducted business on his own account since 1869, occupying spacious premises at 463 Yonge Street, where he has a general assortment of imported and domestic drugs, extracts, essences, etc., together with a full line of druggists' supplies, chemicals, patent preparations, instruments, toilet articles, fancy goods, oils, etc. A speciality is made of prescriptions, of which he has dispensed upwards of 200,000 since he started business. He also compounds lotions, plasters, cough medicines, tinctures, essences, etc. The store is elegantly and attractively fitted up, and a large trade is done throughout the city and Province. Mr. Knowles is an Englishman by birth. He came, in 1840, to Toronto, where he has been mostly ever since. He bought the shop a few years ago and had it all renovated and enlarged, and fitted up with the best walnut fixtures throughout. In fact it is the only drug store in the city which is fitted up with solid walnut, and contains about five hundred drawers. His motto in business has been throughout, "Have a place for everything and everything in its place." Punctual in all his dealings and civil to every person has been his maxim.

MONK & PARDOE, 86 Church Street, make a speciality of dealing in North Toronto properties on the instalment plan. They have disposed of several large blocks to small purchasers whose payments have been brought down as low as \$3.00 a month, with no interest for four or five years. They have a few lots still undisposed of on Merton Street, Balliol Street, Davisville Avenue, East York Avenue, and Algoma and Alberta Crescents. The prices range from \$10 a foot to \$20. The lots are high, dry and level, and beautifully situated, overlooking the city and the lake. The payments run upwards from \$1.00 cash and \$3 a month, according to the size and value of the lot. By purchasing on this plan it becomes within the power of every mechanic or labourer to own his house. Many purchasers have acquired their lots and built their houses, and during all the time of purchase have never been burdened with payments as heavy as the amount of the rent they formerly paid. Artisans and others who find difficulty in paying their rents should take the Yonge Street electric cars to Merton and Balliol Streets, and observe what prudence and foresight have been doing for their fellows, who own their houses and lots on those streets. In a few months the Belt Line Railway, which has its principal station on Merton Street, will be in operation, and the streets just mentioned will be nearer in point of time to the foot of Jarvis, Church and Yonge Streets, and the Union Station, than the corner of Yonge and Bloor now is. The land sold by Messrs. Monk & Pardoe is registered in the Land Titles Office, and the cost of deeds is insignificant. Plans, with terms of payment printed thereon, on application to Monk & Pardoe, 86 Church Street.

DOMINION HOTEL, John Simpson, Proprietor, 498 and 500 Queen Street East.—The new Dominion Hotel, one of the handsomest, finest and most comfortable in Toronto, has the benefit of an enterprising proprietor of ripe experience, in the person of Mr. John Simpson, a recognized authority in the difficult art of modern hotel keeping. This hostelry was established by Mr. Simpson in 1875. The trade grew at a rapid rate, and Mr. Simpson was compelled to tear down the old building and erect in its place the present magnificent structure, which was only opened in September, 1890, entirely new in furniture and fittings throughout, with all the modern improvements at command, and large, light and airy rooms. The hotel occupies a desirable location on Queen Street East, with street cars passing the door, and convenient to the Union Station, the steamboat landings, and the best mercantile sections. The premises are of brick, five storeys in height, and most highly ornamental in architecture and design, a great credit to the city. The dimensions are 60x120 feet, and give space for over fifty fine sleeping rooms; splendid parlours, dining hall, offices, reading and smoking rooms, bar, etc. All the improvements are here, including electric bells, baths and every sanitary appliance; perfect heating system, etc. The hotel accommodates 150 guests, and is the most popular stopping place in Toronto. The board is of a very superior character, and the bar is stocked with the purest and best of wines, liquors and cigars. In every department the house is perfect and attractive, while the rates are remarkably moderate, being only from \$1 to \$1.50 per day. Mr. Simpson is a popular and respected member of the community, and offers the finest hotel accommodation in Toronto.

ANDERSON & CO., Wholesale and Retail Grocers and Provision Dealers, 107 Queen Street West.—A decidedly prosperous, representative and ably conducted house, engaged in the wholesale and retail grocery trade, and noted for handling only A 1 goods and for straightforward business methods, is that of Messrs. Anderson & Company, 107 Queen Street West. The members of the firm are Messrs. John and Holford Anderson, both of about middle age and natives of this province. They began business at this address in 1883, and at once developed a very large and influential trade. Their premises comprise a commodious store-room and basement. The store is neatly fitted up, and a heavy stock is carried, embracing fresh, new-crop teas, choice coffees, cocoas, chocolates and spices, hermetically sealed goods in tin and glass, table luxuries, sauces, relishes, condiments, fruits, sugars, choice family flour, fancy cereals and farinaceous foods, butter, cheese, fresh eggs, pure leaf lard, farm and garden products, salt and smoked meats, fish and provisions, smoking and chewing tobaccos, tubs, pails, brooms, brushes and kindred household supplies, etc. These goods are noted for their uniform excellence and low prices. Police service is accorded to patrons, and orders are delivered at residences free of charge. Messrs. Anderson are pleasant, enterprising dealers, and highly respected in commercial and social circles.

WILLIAM MARTIN, Wholesale and Retail Dealer in Groceries, Provisions, Flour, Etc., 1092 Queen Street West, Cor. Dovercourt Road.—Among the well-known and popular merchants of this city in the grocery line is Mr. William Martin, wholesale and retail dealer in groceries, provisions, flour, etc., at No. 1092 Queen Street West. Mr. Martin was born in Ireland, and has resided in Toronto since 1875. He has been engaged in the grocery business since 1831, and has reared what may well be termed a representative local enterprise in his line. The premises are located in a fine four-storey brick building, 25x 65 feet in storage area, of which the first floor and basement are occupied. In the rear is also a large, well-equipped stable, where the two teams are kept. The attractive salesroom contains a large, comprehensive and complete stock of staple and fancy groceries, family provisions, flour, etc., a specialty being made of high grade flour, also choice teas and coffees. Five assistants aid the proprietor in the transaction of the extensive business, and the house trade is drawn from the best family and other custom of the vicinity. Mr. Martin enjoys the respect of all who know him, and his business success is but a natural reflex of a thoroughly able and popular management.

APOTHECARIES' HALL, 1402 Queen Street West, Cor. O'Hara Ave.; G. W. Mingay, Chemist.—One of the best conducted establishments in the drug trade of this city is that of Mr. G. W. Mingay, a pharmacist of exceptional ability and thirty years uninterupted experience. This gentleman was born at Oxford, Suffolk, Eng., and at an early age became an apprentice to a leading chemist of the town of Lynn, Norfolk, and acquired a thorough practical knowledge of chemistry and pharmacy. He afterwards went to London, and was employed for several years in leading houses of the West End. In 1870 he came to Canada, settled in Toronto, and, after spending several years in the wholesale houses in this city, became a member of the Ontario College of Pharmacy. In 1884 he opened his present establishment. The store is 20x40 feet in dimensions, and is elegantly fitted up with handsome show cases, marble soda-water fountain, etc. The dispensary in the rear is well appointed, and physicians' prescriptions and family recipes are here carefully prepared at rock bottom prices, and both day and night. A carefully selected stock is always on hand of drugs, chemicals, medicines and pharmaceutical compounds; pure medicinal wines, liquors, mineral waters, etc.; toilet articles, soaps, perfumes, sponges, chamois, hair, tooth and nail brushes, shaving goods, antiseptic dressings, rubber appliances, enema syringes, feeding bottles and fittings, food for infants, Wilson's ginger ale and soda water, popular patent medicines, etc. On the premises are prepared specialties of exceptional merit, such as "Oriental Emollient," "Fragrant Dentifrice," "Beef, Iron and Wine," "Canadian Cholera Mixture," "Trebble Distilled Lavender Water," "Compound Worm Syrup," etc. Competent assistants only are employed, and the establishment has a well-merited reputation for accuracy. Mr. Mingay is a member of the Retail Druggists' Association, and is identified with several prominent social organizations, such as the L. O. L., the Masonic fraternity, being a member of Alpha Lodge and Antiquity, R. A. Chapter, the A. O. U. W., and is a member of the Public School Board of the city of Toronto. The telephone call of the house is 5141.

MR. GAMBIER-BOUSFIELD, Architect and Surveyor, Etc., 75 Adelaide Street East.—There are none among the many noteworthy architects in this city, that have become prominent within a recent period, who have achieved more distinction in their profession than Mr. Gambier-Bousfield. Mr. Gambier-Bousfield is of English birth. He was educated in London, where he passed the qualifying examination in his profession as an Associate of the Royal Institute of British Architects. He has been established since 1887, and in that time has developed splendid business connections. He executes plans and designs for all kinds of buildings, furnishes estimates, and, as an architect, is careful, correct and reliable. His personal attention is given to surveying, etc. and in all branches of his business he displays remarkable skill, energy and ability.

R. H. TEMPLE, Stock Broker, 23 Toronto Street.—One of the best-known stock brokers in this city is Mr. R. H. Temple. Mr. Temple has been established in business since 1838. He makes a special business of buying and selling for cash or on margin all the stocks listed on the Exchange, and also negotiates loans on stocks, bonds and all first-class collaterals; buys and sells mortgages, etc. He also acts as land agent and valuator. Mr. Temple enjoys exceptional facilities for executing orders, and is a gentleman in whom implicit confidence may be placed. He is a native of Quebec, whence he came to this city when a young man. Mr. Temple is a gentleman of the highest personal integrity as well as experience and business ability, and a prominent member of the Toronto Stock Exchange, in which institution he has held a seat since its incorporation in 1878. Telephone call, 1639.

CONGER COAL CO. (Ltd.), Coal and Wood, 6 King Street East; R. E. Gibson, Manager.—One of the largest coal concerns in Toronto is that of the Conger Coal Company (limited). Their offices are situated at 6 King Street East, 772 Yonge Street, 226 Wellesley Street, cor. Spadina Avenue and College Street, and at the docks, foot of Church Street. The business was established in 1870 by P. D. Conger, who conducted it till his death, in 1885, when the present company was organized, with H. L. Fairbanks, president; Andrew Langdon, of Buffalo, vice-president, and R. E. Gibson, secretary and treasurer. The company, at its immense sheds and docks, in the busy season employs fifty to seventy-five men, with forty-five horses and teams kept. This house also does a large jobbing trade through the Province of Ontario. The extensive premises are full of all kinds of coal and wood, and at all prices. Here will be found Wilkesbarre, Scranton, Lackawanna and other anthracite coals; soft coals of all kinds, adapted for grates, steam and smithy's use. The yards are exceptionally well situated for the handling of the coals, possessing large dock facilities, giving rare opportunities for receipt or transportation by vessel or barge, and first-class railroad facilities—tracks running through on the premises. Mr. R. E. Gibson, the manager, is a member of the Toronto Board of Trade. The company also handle the celebrated coal of the Pennsylvania Coal Co., whose general offices are in New York City, which gives to the Conger Coal Co. an international character that must be of great advantage to the successful conduct of its affairs.

W. B. MALCOLM, Plumbers' Supplies, 89 and 91 Church Street.—In the manufacture of plumbers' supplies, a representative and successful house in Toronto is that of Mr. W. B. Malcolm, whose factory and salesroom are located at 89 and 91 Church Street. This business was established in 1871 by Mr. Malcolm, who is a thoroughly practical and expert plumber and machinist. He occupies a four-storey double-front brick building, 40x60 feet in area, with an adjoining basement and a one storey addition and foundry in the rear. The workshops are equipped with the latest improved tools, lathes and machinery, operated by a thirty horse-power steam engine. Forty skilled workmen are employed, and the trade of the house extends throughout Ontario and Quebec. Mr. Malcolm manufactures all kinds of plumbers' materials and machinists' brass goods, cocks, valves, fittings for gas, steam and water; cast iron washstands, basins, sinks, water-closets, etc. He also keeps in stock iron and lead pipe, baths, urinals, enamelled water basins, glass tubing, hot water boilers, radiators and steam heaters, which are offered to the trade at extremely low prices. Mr. Malcolm was born in Scotland, but has resided in Toronto since childhood. He commenced business in a small way as a plumber, and by frugality and industry has attained to his present prominent position in the trade. He is highly esteemed in business circles, and his success in this industry is as substantial as it is well deserved.

veyer, Etc., 75 Adelaide Street East. He has many noteworthy achievements within a recent time in their profession. He is of English birth. His qualifying examination was given by the Institute of British Architects. At that time he has developed plans and designs for an architect, is careful in supervising, and his remarkable skill,

—One of the best. H. Temple. Mr. Temple, 1818. He makes much on margin all loans on stocks, mortgages, etc. He enjoys exceptional whom implicit confidence he came to man of the highest business ability, and in which institution telephone call, 1639.

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C. WURTELE, Upholsterer, Dealer in Fine Furniture, 358½ Yonge Street.—A leading establishment in its line, and one which has for seven years enjoyed the esteem and confidence of the public, is that of Mr. C. Wurtele, upholsterer and dealer in fine furniture. Mr. Wurtele, who was born in Germany, is a gentleman in the prime of life. He has resided in Canada since 1836, and in Toronto twenty-one years, and during his business career has established an enviable reputation for honourable dealing. He is a skilled workman, and fills orders promptly, in a manner that cannot fail to please. He gives personal supervision to upholstering in all its branches, and arranging draperies, hanging curtains, repairing and re-upholstering furniture, and also manufacturing furniture to order. In the commodious ware-room is a fine display of richly upholstered parlour, bedroom, drawing-room, dining-room and general household furniture, which is well made, and in all the popular styles. Estimates are given for upholstering, and the best satisfaction guaranteed. The premises occupied, a three-storey building 20x125 feet in area, is well equipped, and experienced workmen are kept employed in the different departments. Mr. Wurtele is doing a splendid business, and each succeeding year shows a marked increase. He is a member of the A.O.U.W., and the German Benevolent Society, and is a useful business man, and liberal public-spirited citizen.

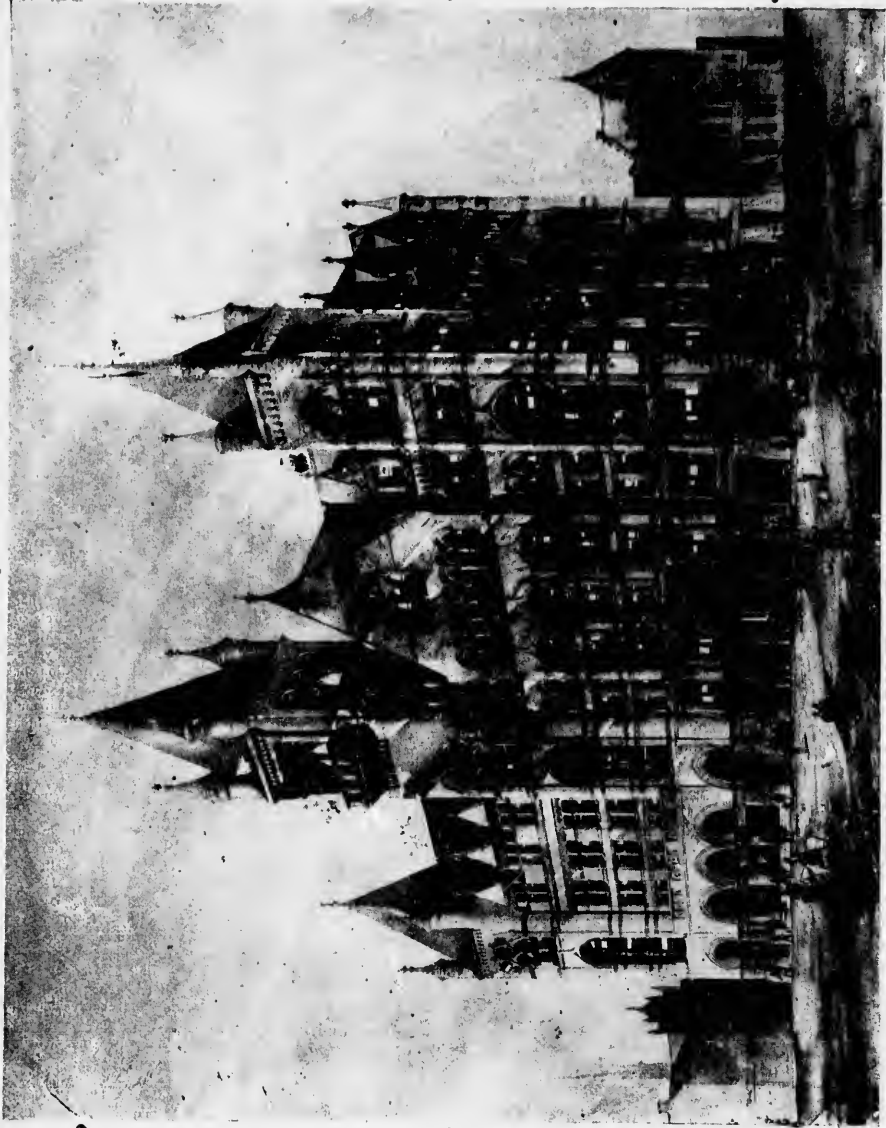
CHAS. POTTER, Optician, &c., No. 31 King Street East.—Among the prominent opticians in this city there are none more thoroughly competent than Mr. Chas. Potter, whose experience extends over thirty-five years. He commenced practice in 1833, and from the first has enjoyed a large, lucrative patronage. He occupies a handsome store, with commodious laboratory, the latter equipped with all the latest machinery and appliances for the advantageous prosecution of the business. Mr. Potter is highly recommended for his skill as an optician, and for the care and accuracy he bestows on the grading of oculists' prescriptions to fully meet the idiosyncrasies of defective vision. Spectacles and eye-glasses are manufactured in the very best manner, and in fitting glasses he is probably the most practical expert in the province. He likewise excels in the production of correctly adjusted mathematical, philosophical and surveying instruments, as also in their repairing and that of optical goods generally; and everything emanating from this establishment is guaranteed to be exactly as represented. From eight to ten skilled assistants are employed, and those who have dealings with Mr. Potter will receive the very best goods and manifest advantages in prices. He is a native of London, England, where he served his apprenticeship, has resided in this city since 1851, and has become known as one of the best among the leading opticians of the Dominion.

THE NEW WILLIAMS SEWING MACHINE; A. H. Fessenden, Agent, 58 King Street West.—The sewing machine is one of the most important inventions ever made. It takes much of the hard labour from the overworked house-wife, and places a part of her work on a higher plane. The history and use of the "New Williams" has been a most successful one. Founded in 1862 in Montreal, by Mr. C. W. Williams, it at once took a front rank among the leading sewing machines of the day. In 1880 the business was merged into The Williams Manufacturing Company, with Sir Hugh Allan as President, who, later, was succeeded by Mr. Andrew Allan, who still retains that position. In 1881 the entire establishment was destroyed by fire, but, Phoenix-like, it arose from its ashes, the factory being rebuilt on a much more extended scale, and later and improved machinery and appliances introduced. The company do a very extensive business, some 300 skilled hands being employed at the Montreal factory, while a similar establishment has been for some years in operation in Plattsburg, N.Y., for the supply of the American trade. The New Williams has many improvements and advantages over all others, its chief points of excellence being that it is easy to learn, and with proper care will last a lifetime; it has fewer working parts than any other machine; the parts are hardened and all adjustable; handsome in appearance and thoroughly constructed; elegantly finished in all details, and noiseless in operation. The machine is guaranteed for five years, and is acknowledged to be the leading sewing machine made. The Toronto office has been in successful operation for the past sixteen years, and is in charge of Mr. A. H. Fessenden, an American by birth, and a thoroughly experienced sewing-machine man. The sales in the city during the past year have been remarkably good, while the future prospect is of the most encouraging kind.

RICHARD OUGH, Architect and Valuator, 60½ Adelaide Street East.—Within the limits of Toronto there are many handsome public and private buildings, which, for stability and beauty of design, are not excelled. The progress in this direction is of course due to the architects, of whom there are a number in the city. Prominent among them is Mr. Richard Ough, who has had long experience in his profession, and been established since 1873. Mr. Ough is a gentleman in middle life, a native of Canada, and has been in Toronto many years. Previously he was in California for seventeen years, and built the State University buildings in Oakland, Cal., the Military Academy, and also the Deaf and Dumb Asylum. He enjoys every facility for conducting business, and during his long career has erected many buildings, drawing the plans and designs, and supervising the work. Mr. Ough's aim as an architect is to secure the best results within the limits of estimates, and he attends faithfully to all details. From long experience he is a practical judge, and can give an authoritative opinion as a valuator of buildings and of all kinds of building material. He also furnishes designs, plans, estimates, etc., and, as an accomplished architect and valuator, has the reputation of being one of the best in the city. The telephone call is 2022. Mr. Ough's residence is at 117 Rose Ave.

DICKSON & PARSONS, Real Estate, Insurance and Financial Agency, 14 Adelaide Street East.—No form of investment has become so popular with the conservative public as judiciously selected real estate. In this city transactions in real estate have been quite active during recent years, and among those prominently identified with the operations going on is the firm of Dickson & Parsons, who as real estate, insurance and financial agents, stand high in the public esteem. The co-partners, W. H. Dickson and Wm. Parsons, are gentlemen of practical experience and sound judgment, and have been established in business since 1838. The firm has a large amount of desirable property to dispose of which offers an excellent opportunity for profitable investment. Messrs. Dickson & Parsons give their attention to purchasing, selling and exchanging city and suburban property, farm, mining and wood lands, renting dwellings, factories, etc., also collecting rentals, managing estates, and making investments. They also effect fire insurance. Mr. Dickson, who is a native of Canada, and for many years a resident of Toronto, is in the prime of life and popular in this community. He is a notary public, and has a wide circle of acquaintances. Mr. Parsons is perhaps better known as Major Parsons, having been a member of the volunteer forces for fifteen years. After rising to the position of Senior Major of the 36th Battalion, he retired, retaining his rank, some three years ago. He is also well known in this city, where he has resided many years. Both are popular and prominent in financial and business circles, and are gentlemen in whom the most implicit confidence may be reposed. Telephone call, 1916.

MACFARLANE, MCKINLAY & CO., Manufacturers of Window Shades, Etc.; Office and Factory; 31 and 33 Wellesley Street West.—The most reliable house in Toronto engaged in the manufacture of window shades, etc., is that of Messrs. Macfarlane & McKinlay, whose office and factory are located at 31 and 33 Wellesley Street West. This business was established in 1828 by Mr. J. F. Macfarlane, who conducted it till 1883, when Mr. A. R. McKinlay became a partner, the firm being known as Macfarlane, McKinlay & Co. They occupy a three-storey rough cement building, 50x200 feet in area, fully supplied with the latest improved machinery and appliances, operated by a 75 h. p. engine. From 45 to 50 skilled hands are employed, and the trade extends throughout all sections of the Dominion. The work in the factory is divided into the long cloth, single shade and decorative departments. They manufacture largely window shades, plain and ornamental oil shades, shade cloth and spring rollers, tassels, cords, fringes, shade pulls and ornaments. They make a specialty of store shades. The capacity of the factory is 5,000 yards of shades weekly, and this is the only house in the Dominion that manufactures painted shade cloths in long cuts. The firm's goods have no superiors in the market for quality and uniform excellence, while the prices quoted for all goods are extremely moderate. They carefully fill orders, and guarantee satisfaction to patrons. Messrs. Macfarlane and McKinlay were both raised and educated in this city. They are highly esteemed in trade circles for their ability and probity, justly merit the signal success achieved, and are to be recommended as the leaders in their line of business.



NEW BUILDING FOR CONFEDERATION LIFE ASSOCIATION
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CONFEDERATION LIFE ASSOCIATION, Head Office, Toronto Street; Sir W. P. Howland, C.B., K.C.M.G., President; Wm. Elliott, Esq., Edward Hooper, Esq., Vice-Presidents; J. K. Macdonald, Managing Director.—Life Insurance at the present day ranks among the great business enterprises of the world, and is known among all people and classes. There are a number of foreign and domestic companies now carrying on business in Canada, and among them the reliable and successful Confederation Life Association, whose head office in Toronto is located on Toronto Street. This progressive association was incorporated April 14, 1871, by special Act of Parliament, and now has a guarantee capital and assets of upwards of \$4,000,000. The Confederation Life Association is a Home Company, and has all its assets invested in first-class Canadian mortgages, debentures and securities. Its premium rates are from ten to fifteen per cent. lower than those of British or American Companies, while a policy three years in force is free from any objection in regard to any mis-statement or omission in the application. Policies are non-forfeitable after the payment of two full annual premiums. Death claims are paid promptly upon receipt of proofs without discount or delay for the expiration of the sixty days stipulated in the policy. Profits, which are unsurpassed by those of any other company transacting business in Canada, are allocated every five years. The association issues all kinds of policies, and its new Annuity Endowment Policy is one of the most desirable and attractive forms of life insurance contract ever offered to the insuring public. It combines protection, income and investment, while the policy contract is simple, definite and complete. Everything that is possible to be done has been accomplished for the advantage and conservation of the best interests of policy-holders, and the future prospects of the association are of the most favorable character. It is ably officered, and its directors are noted in financial circles for their executive ability, prudence and sterling integrity. The list is as follows, viz.:—President: Hon. Sir W. P. Howland, C.B., K.C.M.G., late Finance Minister; late Lieut. Governor of Ontario; President of the Ontario Bank; President London and Canadian Loan and Agency Company, etc.; Vice-Presidents: Wm. Elliott, Esq., President People's Loan and Deposit Company; late Vice-President Bank of Commerce; Director Freshford Loan; Director Toronto General Trusts Company; Edward Hooper, Esq., late President of the Canada Permanent Loan and Savings Company, Toronto; Directors: W. H. Beatty, Esq., of Beatty, Chadwick, Blackstock and Galt, Barristers, Toronto; Vice-President Bank of Toronto; Vice-President London and Ontario Investment Company, Solicitor Toronto Board of Trade; Hon. James Young, late Provincial Treasurer, Ontario; President Waterloo Fire Insurance Company, etc.; M. P. Ryan, Esq., Collector of Customs, Montreal, Quebec; S. Norlheimer, Esq., of A. & S. Nordheimer, of Toronto, Montreal, Hamilton, Ottawa, London, etc.; Director Canada Permanent; Consul of the German Empire; W. H. G. Hbs., Esq., Alderman, Toronto; A. McLean Howard, Esq., Clerk of Division Court, Toronto; J. D. Edgar, Esq., M.P., Barrister, Toronto; Solicitor for Toronto General Trusts Company; Walter S. Lee, Esq., Managing Director Western Canada Loan and Savings Company; Chairman Toronto General Hospital Trust, etc.; A. L. Gooderham, Esq., President Toronto Syrup Company; Vice-President Toronto Silver Plating Company; Director Western Canada Loan and Savings Company; W. D. Matthews, Esq., Grain Merchant, Toronto; ex-President Board of Trade; President Bankers' Safe Deposit Co.; Director C. P. R'y., and Dominion Bank; George Mitchell, Esq., Merchant, Halifax, N.S.; W. C. Macdonald, Actuary; J. K. Macdonald, Managing Director. The offices now occupied by this company are situated at 15 Toronto Street, and, in consequence of the enormous increase in their business in the past few years, are entirely inadequate to accommodate the large staff necessary for the convenient and prompt despatch of their business. The Confederation Life Association has now in course of construction a magnificent building on the north side of Richmond Street, extending to Yonge Street. A beautiful design of the completed work may be seen at their present offices, a reduced half-tone engraving of which is presented in this work. For full particulars as to rates, etc., those interested are requested to apply to any of the company's agents, or to the head offices on Toronto Street.

MESSRS. MCFARLAND & SONS, Dealers in Hardware, Paints, Oils, Glass, Varnishes, Etc., 391 Parliament Street.—Among the prosperous business establishments which line this great trade artery of the city will be found that of Messrs. McFarland & Son, dealers in hardware, paints, oils, glass, varnishes, etc., at No. 391 Parliament Street. This house was founded in 1834, and the subsequent

growth and prosperity of the business indicate an active, able management. The premises, a commodious store and basement, are fitted up in an appropriate manner, and supplied with all modern facilities. Here will be found in great variety and best grades all the staple commodities pertaining to this branch of trade. Three experienced assistants aid the proprietors in supplying the wants of the numerous patronage, and a large, prosperous trade is enjoyed. The Messrs. McFarland are gentlemen of high business attainments, and are respected as deservedly successful merchants of this their native city.

J. W. G. WHITNEY & SON, Estate Agents, Valuers and Arbitrators; Office, 25 Toronto Street; Telephone 278.—A representative and one of the leading firms of estate agents, valuers and arbitrators in Toronto, is that of Messrs J. W. G. Whitney & Son, 25 Toronto Street, Trust and Loan Company's Building. This business was established in 1856 by Mr. J. W. G. Whitney, who conducted it till 1885, when he admitted his son, Mr. C. T. Whitney, into partnership. Both partners possess an intimate and accurate knowledge of the present and prospective values of the residential and business sections of Toronto and its vicinity, and have carried through to a successful issue many important transactions. They have been employed in various arbitrations in connection with the city and Canadian Pacific Railway, and buy and sell real estate on behalf of clients only. Messrs J. W. G. Whitney & Son also represent in Toronto many large English estates, for whom they invest capital. They make a specialty of the management of estates, and the lending of money on bond and mortgage, and are valuers for the Trust and Loan Company of Canada, The Trust Corporation of Ontario, The Toronto Board of Trade, The British Empire Mutual Life Insurance Company of England, and the Sun Life Insurance Company of Montreal, besides private individuals. The firm promptly and carefully attend to orders, and number among their permanent customers many wealthy capitalists and real estate owners. Both partners are natives of Toronto, where they are highly regarded in business and financial circles for their ability and sterling integrity. The firm employs six clerks, and their offices are spacious.

C. F. HUBBARD PORTABLE OVEN MFG CO., Toronto and New York, Manufacturers of Hubbard's Pat. Portable Oven, 73 1/2 King Street West.—One of the most important of Toronto's young industrial enterprises is that conducted under the title of the "C. F. Hubbard Portable Oven Mfg Co.," at No. 73 1/2 King Street West. This business is the outcome of a tinsmithing enterprise established and conducted for a number of years at the present site by Mr. C. F. Hubbard. While thus engaged Mr. Hubbard invented the now famous oven which bears his name. In the latter part of 1889 he devoted his attention solely to the manufacture of the Hubbard Portable Oven, whose fame already reaches throughout this country and the States. The Hubbard Portable Oven is designed for bakery, confectionery, hotel, railroad and steamship use, and fills a long felt want in this wide field. The chief superiority of this over all other ovens consists in the admission of a constant supply of pure fresh air into the oven while baking. This current of air continually passing through the oven permits of the baking of fish and bread within twelve inches of each other without the slightest contamination. The principle of fresh air in ovens is one which has long been experimented upon, but without success until the perfection of the Hubbard two years ago. In comparison with the old-time brick ovens, the Hubbard is smaller, more compact and portable, and although occupying less than half the space has a far greater capacity. It is made in sections and can be packed in small compass for shipment, bakes and cooks far better, and, as regards economical use of fuel, one hundred loaves of bread can be baked with one peck of coal with the Hubbard oven. It is absolutely fire-proof also, and is fitted with glass doors, thus doing away with the necessity of continually opening and closing as in the use of other types of ovens. As an instance of the recognized superiority of the Hubbard Oven, the Dominion Government have adopted it for their mounted police in the Northwest Territories. Mr. Hubbard occupies a commodious building, one storey and basement, 75x165 feet in dimensions, thoroughly equipped for the business in hand. He employs a goodly force of skilled mechanics in the work, and the ovens turned out already have a widely extended and well-merited reputation for superior excellence. Mr. Hubbard has branch offices in New York and Chicago, through which he supplies a large and growing United States market for his productions and the extensive general business reaches pretty much all over this country. He is an expert mechanic, and has long been nurtured among Toronto's deservedly successful business men.

JAMES W. PATON, Importer of Paints, Oils, Varnishes, Window Glass, Artists' Materials, Etc., 13 Adelaide Street W.—Among the representative business houses in Toronto that control a large trade is that of Mr. James W. Paton. Mr. Paton, who was born in Glasgow, Scot and, has been in the Dominion since 1861, and in this city twenty-one years. He commenced business as a member of the firm of Bronsdon & Paton, which was dissolved in 1875. Subsequently he started business at No. 151 Yonge Street, and in 1881 removed to the old stand and purchased the business of the Johnson, Dixon Co., whence he removed to the premises, 84 Yonge Street. In the autumn of the present year he was obliged to leave the old stand and seek a store elsewhere. He now occupies No. 18 Adelaide Street West, the nearest and most suitable store that could be obtained at the time and nearest to the old stand. Mr. Paton has put in new goods, and in every way is better able than ever before for filling orders and meeting the demands of the trade. A large and superior stock of goods is carried, embracing white lead and mixed paints, oils, turpentine, varnishes, brushes and coloured enamel, obscured Star, Diamond Star, and double Diamond Star glass, and also artists' materials, and painters' supplies of all kinds. The business is both wholesale and retail. Mr. Paton is well prepared to offer the best inducements to buyers in superior goods, and can always quote the lowest prices. He is widely known in commercial and financial circles, and well deserves his success. A number of polite clerks are employed, and there is always a scene of busy activity about the premises.

H. S. MORISON & CO., Ladies' Tailors, Mantles, Etc.; 216 and 218 Yonge Street.—The fashionable circles of society in Toronto seek accurate styles and the correct fashions and modes as soon as originated in Paris or London. In this connection, we desire to make special reference to the representative and popular firm of Messrs. H. S. Morison & Co., ladies' tailors and importers of fine mantles and dress goods, whose salesrooms are located at 216 and 218 Yonge Street. This business was established as far back as 1838 in this store by H. S. Morison & Co. Mr. Morison, the active partner, has had long experience, and has developed an influential connection with the best classes of society in Toronto and vicinity. He occupies two floors, each 25x100 feet in area, elegantly equipped and provided with every convenience for the display of stock and the comfort of customers. The stock in dress goods includes silks, satins, velvets, etc., in the newest designs and colourings from leading European makers; also cheviot tweed suitings, Scotch tartans, French tweeds, hennetts, Hindoo twills and Royal Venetians. Here is the largest mantle show room in Canada with the choicest, cheapest, and best selected stock of jackets, wraps, mantles and cloaks, imported direct from the best manufactories in Germany, France and England. A specialty is the making of sealsuits and fine mantles to order. Mr. Morison also keeps on hand superior kid gloves, hosiery, also sheetings, pillow cottons, quilts, table-covers, table-cloths, napkins, doylies, flannels, blankets, etc. A specialty is made of family mourning and wedding trousseaux, children's dresses, etc. In the ladies' tailoring department only highly qualified artists are employed in the cutting room, and the utmost pains are taken with every customer. All dresses and mantles turned out are unrivalled for fit, finish, elegance and workmanship, while the prices quoted are extremely moderate. Mr. Morison employs as many as forty to fifty clerks, sales-ladies, etc. He is an honourable and enterprising business man, and is steadily enlarging his trade. Ladies are cordially invited to call and inspect the immense stock and magnificent new premises. They will meet with every courtesy from the genial, pleasant proprietor and his courteous clerks. They find no trouble in showing goods and are pleased to accommodate all patrons in any way possible. The telephone call of the house is 1168.

E. WARDELL & CO., Estate Brokers, 44 Victoria Street.—The real estate agent of Toronto is an important factor in promoting the growth and prosperity of the city, and many influential and energetic citizens are engaged in this vocation. Among the number is the firm of E. Wardell & Co., whose office is eligibly located at No. 44 Victoria Street, and who have a branch at No. 99 Queen Street West. This business was organized in 1880 by the present proprietor, Mr. E. Wardell, who has secured a very superior clientele. Mr. Wardell is a native of Canada, and has long resided in this city. He is familiar with both present and prospective values in and around

the city of Toronto, and has on his books many desirable bargains, including business, residential and manufacturing sites. He pays particular attention to the negotiation of loans on hood and mortgage security. The properties which Mr. Wardell handles are absolutely perfect as regards their title, and no real estate is handled except that which is a thoroughly safe investment. Estates are managed, tenants secured, and rents collected, and in all transactions Mr. Wardell will be found worthy of the confidence reposed in him.

DOMINION DYEWOOD AND CHEMICAL CO., 77 Front Street East.—This company are the sole agents in Canada for European firms of high repute, such as the Farbenfabriken Vormals, Friedr. Bayer & Co., Elberfeld, Germany, manufacturers of aniline dyes and alizarines; of Read, Holliday & Sons (Limited), Huddersfield, England, manufacturers of aniline dyes; Mucklow & Co., Bury, England, manufacturers of dyewoods, and dyewood and tanning extracts. The business was established by Mr. John Taylor, ten years ago. The building in which the business of the company is carried on is three storeys in height, 40x150 feet in dimensions, and from here the products of the factory are distributed all over the broad domain of Canada. The Dominion Dyewood and Chemical Co. have the only practical laboratory in Canada, and as they employ a German chemist, have all facilities for supplying their customers with full particulars of all the latest discoveries that are continually being brought to light by European chemists. As well as supplying the cotton and woollen mills with pure anilines, dyewoods, extracts, etc., this company control the sale in Canada of the pharmaceutical products Sulphonal Bayer, Phenacetine Bayer and Aristol, which are manufactured only by the Farbenfabriken vorm. Friedr. Bayer & Co., and which is supplied only through the wholesale druggists. Mr. John Taylor, the active head of the company, is a native of Toronto. He is of middle age, and is fully wide-awake to all that concerns the material interests of the city. Mr. Taylor is a member of the Board of Trade, and is widely esteemed.

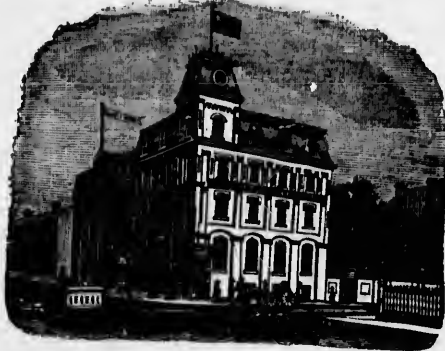
H. T. FLYNN, Stock Brokers and Insurance Agents, 28 1/2 Victoria Street.—In this city there are many extensive concerns conducting important operations in the way of stock and real estate transactions, and they are the media for the exchange of properties, and for their protection from loss by fire, often representing immense sums of money. In this branch of business the house of Mr. H. T. Flynn is doing a very extensive trade. Mr. Flynn established his enterprise in 1838, bringing to bear ample experience and a thorough knowledge of the wants of the public in this line. He has won an active patronage, and sustains an enviable reputation for enterprise and ability. He carries on a general insurance, real estate and stock brokerage business, always has applications for stocks either to buy, sell or exchange for Toronto or other real estate, mortgages, etc.; undertakes the sole management of estates, negotiates loans, collects rents, and has houses and business places to sell or let in all sections of the city. Insurance is also effected on reason able terms. Mr. Flynn is a native of this province, having been born in London, and has resided in Toronto for several years. In all transactions he will be found liberal and just, and marked advantages will be gained by those who have dealings with him.

W. M. KIDD & CO., Cigar Boxes, 130-134 Richmond Street West.—The auxiliary branches of trade occasionally show a remarkable figure when the details of the business are placed before the public. One is prepared to appreciate the magnitude of the cigar business, without being always alive to the importance of the trade in cigar boxes; yet this last item of manufacture alone keeps the Dominion Cigar Box Factory—of which Mr. William Kidd is now the sole proprietor—busy all the time, and necessitates the employment of steam machinery and some twelve employes to keep pace with the ever-growing demand. These boxes are made of Spanish cedar, butternut and elm, and the product of the factory is about 500 per day. The trade is very large, extending throughout the Dominion. Small boxes, or any special sizes, are made to order. Cigar knives and tuck cutters are also kept in stock, and all kinds of small wood boxes are made to order for all trades. This business was established in 1876 by William Kidd & Co. In 1882 Mr. Brown, his partner, retired, and Mr. Kidd has since conducted the business alone. Mr. Kidd was born in Simcoe County, Ont., and has been a resident of Toronto for the past fourteen years. He is a member of the I.O.O.F. and of the Select Knights of Canada.

desirable bargains, sites. He pays par-bond and mortgage es absolutely per-ed except that which aged, tenants secured, ardell will be found

O., 77 Front Street Canada for European ken Vormals, Friedr. ers of aniline dyes), Huddersfield, Eng- Co., Bury, England, aning extracts. The ears ago. The build- on is three storeys in products of the fac- nada. The Dominion laboratory in Canada, facilities for supplying at discoveries that are hemists. As well as anilines, dyewoods, ada of the pharmaceu- r and Aristol, which , Friedr. Bayer & Co., druggists. Mr. John of Toronto. He is of concerns the material e Board of Trade, and

ELLIOTT HOUSE, Corner Church and Shuter Streets; John Hirst, proprietor; J. W. Hirst, manager.—“Neat and nice” is the phrase which one would naturally use to summarize the experiences of a stay at the Elliott House, the corner of Church and Shuter Streets, for to the ordinary conveniences of the best equipped hotel is added at the Elliott those features which delight people of refinement and good taste. It is this which has made the Elliott a synonym for comfort among travellers, and which tends to make a lively demand for the accommodations which its sixty sleeping apartments offer. The rooms are elegantly furnished, and, it is needless to add, beyond comparison for cleanliness. The offices and reading-rooms are spacious, and the large dining-room in the rear is capable of seating 100 persons. The



Elliott House is situated in the central part of the city. It is a four-storey brick building 40x100 feet in dimensions, with passenger elevator, steam heat, electric bells, baths, etc., and its rates are moderate, only \$2 being demanded. It is conducted on the American plan, and is much used by families, apartments being *en suite*. The Elliott House was established seven years ago by Mr. J. Elliott, and was re-built two years ago. The present proprietor, Mr. John Hirst, assumed control six months ago, and Mr. J. W. Hirst, a wide-awake and energetic young hotel man is the manager. Mr. John Hirst, the proprietor, is a native of England, but the last thirty-five years of his career has been spent in Toronto, and he has had many years' experience in hotel life. Mr. J. W. Hirst is a native of Toronto.

WM. H. EATON, Painter, Etc., 535 Yonge Street.—Among those prominently connected with the interior decorative business is Mr. Wm. H. Eaton, who, although a young man, has had considerable experience in the art and sustains a high reputation for skill and ability. He originates many new and attractive designs as an interior decorator, painter and paper hanger, and harmoniously blends colours, shades and tints so as to produce the most pleasing effects. He enters into contracts for work of all kinds in his line, and is well equipped to execute work of any magnitude and to render the best satisfaction. He has been established since 1882. He began operations on Gerrard Street, whence he removed, several months ago, to the commodious premises now occupied. These have an area of 25x65 feet and contain every convenience for the display of the handsome stock he has just put in, and for all purposes of filling orders. The workshop, in the rear, is 25x40 feet in size, and fully equipped in every respect. In the stock will be found the latest designs in wall papers, from the plainest to the most costly, also elaborate centre pieces, friezes, and everything for the embellishment of interiors of buildings, together with window shades and fixtures, paints, glass, brushes, varnishes, oils and painters' supplies generally. The trade is of the most substantial character and continues to increase each succeeding year. Mr. Eaton, who has resided in Toronto fifteen years, is a native of England. He is progressive and active, and enjoys a success as well merited as deserved. From ten to fifteen skilled workmen are employed, and all work is done under the supervision of Mr. Eaton, who is painstaking in his endeavours to render the best satisfaction to his patrons. He is also agent for the celebrated Hefner Fibre centre flower cornices and dadoes, which he decorates to match other interior decorations.

MAPLE HALL; Boots, Shoes and Trunks; M. D. Murphy, Proprietor; Nos. 137 and 139 King Street East.—This old, reliable boot, shoe and trunk emporium was opened in 1874, and its enterprising founder and proprietor, Mr. M. D. Murphy, soon secured a large, liberal patronage. The premises occupied comprise the first floor and basement of the building, 20x50 feet in dimensions, giving ample accommodation for the display of the exceptionally fine lines of goods handled, and the comfort and convenience of patrons. In the footwear department are to be found all the latest novelties in English, American and domestic boots, shoes, gaiters, slippers and rubbers for ladies, gentlemen, youths, misses and children. The trunk, valise and satchel assortment is equally replete, and the lowest prices prevail. Mr. Murphy purchases only from the most reliable sources, and is thus enabled to fully guarantee all goods emanating from his establishment. He was born in Toronto, where he is highly popular among all who know him. His father, Mr. Thomas Murphy, was the founder of the old and well-known boot and shoe house, No. 120 Yonge Street, and he has thus had a life's acquaintance with the business.

H. P. ECKHARDT & CO., Wholesale Grocers, No. 3 Front Street East.—There is no class of business houses of more importance than that of the wholesale grocers, dealing as they do directly with the food supply of the people. Leading in this line is the extensive establishment of Messrs. H. P. Eckhardt & Co., No. 3 Front Street East. Though founded so recently as 1887, the trade of this house has had a large and rapid growth. The premises occupied are large and commodious, have a frontage of 39 and a depth of 180 feet, while the rear half of the establishment is 45 feet wide; the entire building being four storeys high. The situation is in the commercial centre of the city, and the establishment throughout is handsomely fitted up and equipped. The office is a model of commercial utility and elegance, being finished in hardwood, and finely lighted by handsome plate-glass windows. It is admittedly the finest and most complete office in the Dominion, and here five clerks are employed. The large fine stock embraces choice teas from China and Japan, fragrant coffees from Rio, Java and Mocha; those being direct importations; also sugars, pure spices, either ground or whole, hermetically sealed goods in either tin or glass, starch, molasses, pickles, and all articles to be found in first-class groceries. It is in fact one of the most complete and best arranged stocks in the city. The goods are bought in large quantities, and are sold at as low figures as is consistent with correct trading. The trade of the house extends to all parts of the province, a half dozen travellers visiting the different sections of the country. Mr. Eckhardt is a Canadian by birth, a young, active and pushing business man, of enviable reputation.

JAMES SCOTT & SON, Dry Goods, 91-93 King Street East.—Among the active and enterprising business houses engaged in the importation and sale of British and foreign dry goods there are none more popular or better known than Messrs. James Scott & Son, of Nos. 91 and 93 King Street East. This staunch and reliable house was founded by Mr. James Scott in 1850, and it was not until the year 1889 that the present firm style was adopted, and that upon the entrance of Mr. Robert F. Scott as a partner. At the present moment Messrs. Scott & Son are busy extending their borders. They have just secured the premises adjoining those which they have used for many years past, and will soon have one of the most commodious and convenient stores in the province. The high-class stock carried by this firm embraces a full and general assortment of staple and fancy dry goods of foreign and domestic production, including an immense stock of household and drapery goods—the choicest of dress goods and silks, hosiery and underwear of the best and finest description, flannels, wools, yarns, etc. The members of the firm are constantly crossing the Atlantic for their supplies, which are bought from the leading manufacturers of Britain and the Continent upon the most advantageous terms, and are sold at the very lowest prices consistent with good quality and honourable dealing. Mr. James Scott, a native of Scotland, has been a resident of Toronto for the past forty years, and holds a high position in the esteem and respect of the community. He is one of the trustees of the University of Toronto and of the House of Industry, and is also associated as a director with many of the leading financial institutions of the city. Mr. Robert F. Scott is a native of Toronto, an old Upper Canada College boy, and is the active manager of the business. The firm, as merchants, are highly popular, and conduct an extensive wholesale and retail trade throughout the Provinces of Ontario, Quebec and Manitoba.

Agents, 284 Victoria concerns conduct-stock and real estate for the exchange of re, often representing business the house of Mr. Flynn established rience and a thorough He has won an active enterprise and ability. stock brokerage busi- buy, sell or exchange ; undertakes the sole rents, and has houses the city. Insurance is ative of this province, Toronto for several and just, and marked things with him.

iamond Street West.— ally show a remarkable laced before the public e of the cigar business, e trade in cigar boxes; e Dominion Cigar Box le proprietor—busy all machinery and some wning demand. These lin, and the product of very large, extending special sizes, are made o kept in stock, and all al trades. This busi- o. In 1882 Mr. Brown, onducted the business nt, and has been a resi- e is a member of the

RICHARD WHITE, Real Estate and Financial Agent, 45 Victoria Street.—Prominent among the many occupations in great commercial centres are those concerned with real estate and its attendant interests—mortgages, loans, trusts, management, insurance, valuations, etc. In Toronto, we find Mr. Richard White one of the most popular among the real estate fraternity. Mr. White established business in 1887, quickly stepping into a fine reputation and a thriving patronage. In the selection of real property, in its valuation, its sale, and in raising loans upon the same by bond and mortgage, as well as in its general management, the services of the real estate agent are of value in proportion as his knowledge of property, the requirements of business, and the changes or increase of values may extend. Mr. White has shown his thorough adaptability to the needs of his patrons, and is acquiring a valuable experience in every department of his business, in buying, leasing, negotiating loans, collecting rents, in the management of property, and in effecting insurance. He has a well-earned reputation for honourable business methods, and fully deserves his success.

HERBERT TOLCHARD, Grocer and Fruiterer, 495 Yonge Street.—To successfully conduct a first-class grocery requires a thorough knowledge of the business in all its details. Mr. Herbert Tolchard, the well known grocer at No. 495 Yonge Street, possesses the necessary experience, and has established a large, substantial trade. The premises, comprising a store 25x75 feet in dimensions, with basement, are well equipped, and contain a large stock of imported and domestic groceries, both staple and fancy, of superior quality. Green and dried tropical and domestic fruits are always kept on sale, also creamery and dairy butter, cheese and fresh eggs, country produce, etc., together with sugar-cured hams, breakfast bacon and provisions. Mr. Tolchard was born in England. He has been in Toronto many years, and established in business since 1875. He controls a business which is continually growing under his capable management, and he is unremitting in his attention to those patronizing him. Four courteous clerks are in attendance, and a team owned by Mr. Tolchard calls for and delivers orders to any part of the city. The telephone call is 3563, and orders always receive prompt attention.

GEORGE F. BOSTWICK, Commercial Furniture, Bank Fittings, Etc., 24 Front Street West.—The most notable and representative house in these lines in the city of Toronto is that of Mr. George F. Bostwick, who is also a manufacturer of and dealer in church, Sunday-school, hall and opera seating, and other furnishings at No. 24 Front Street West. Mr. Bostwick who is a native of this city, established his present business in 1883, on Church Street, and rapidly built up a large trade, to meet which he soon found it necessary to remove to more commodious premises, at No. 56 King Street West, and from there again moved a couple of years ago to the premises he now occupies. These comprise a roomy six-storey brick structure, of which the first floors are 32x120 feet in dimensions, and the remaining two 32x100 feet. They are provided with every facility, including an hydraulic elevator of the latest and most perfect pattern, etc. The building is heated by steam, and employment is afforded to a large number of assistants. Each department is under the supervision of men skilled in their line, while personal superintendence is given to the whole by the indefatigable proprietor. Mr. Bostwick always carries a heavy and valuable stock, embracing everything in the line of office, school, church and lodge furniture, representing, as he does, the leading manufacturers in this line. He also represents the celebrated firm of Goldie & McCullough, makers of burglar and fire-proof safes, vault-doors, etc., the superiority of which is universally known throughout Canada. In addition he is the sole Canadian manufacturer of Amberg's Cabinet Letter File, than which no more useful or valuable time and labour-saving device has ever been introduced to the public. All these first-class goods are of the latest designs, the assortment embracing everything wanted for the complete furnishing of commercial offices, including the "Office King" desk, which contains one hundred and twenty-nine compartments for the filing of papers, etc., cylinder top, roll top and flat-top desks, double rotary desks, office secretaries, ladies' writing cabinets, opera, hall, church and Sunday-school seats, etc. Large assortments of church furniture are also on hand, likewise school and lodge-room fixtures and furnishings, made of the best seasoned materials. All orders promptly filled, prices are low, and the trade is very large in all departments. Mr. Bostwick is a gentleman of large business capacity, and one with whom it is profitable and pleasant to have business relations.

A. BARTHELMES & CO., Manufacturers of Pianoforte Actions, 101-103 Niagara Street.—The business of this representative and leading house was established in 1877, by Mr. A. A. Barthelmes, who is a practical and expert manufacturer, fully conversant with every detail of this industry and the requirements of the most critical piano makers. In 1888 he admitted into partnership Mr. T. H. Eagan, who is also a practical expert in the business. The premises occupied comprise a spacious floor, 60x100 feet in area, fully equipped with special tools and machinery, operated by steam-power. These premises, however, are inadequate to meet the growing demands upon the firm, who are contemplating removal to more commodious quarters. Thirty-five skilled workmen are employed, and the trade extends throughout all sections of Ontario and Quebec. The pianoforte actions manufactured by this concern are everywhere recognized by the trade as standard productions, and have no superiors in the market for reliability, finish and uniform excellence, while the prices are extremely reasonable. Mr. Barthelmes was born in New York, and Mr. Eagan in Toronto. They are very popular in trade circles, and well merit the success that has attended their enterprise.

W. J. NICHOL & CO., Commission Merchants and Proprietors Storage Warehouse, 11-13 Front Street East.—Few interests are of more value to the business community than that represented by the bonded warehouseman. Among those devoted to this line in Toronto is the firm of Messrs. W. J. Nichol & Co., of which Mr. W. J. Nichol is the active proprietor. This enterprise was inaugurated in 1889, and it has since maintained a record of steady progress, owing to the business ability displayed in its management. The premises occupied comprise a four-storey brick building 40x160 feet in dimensions, affording storage facilities unequalled by those of any other similar establishment. The firm are equipped with all modern facilities, and storage, bonded or free, can be had for merchandise, furniture, pianos and property of all kinds, at lowest rates. Safety and satisfaction are guaranteed. Warehouse receipts are issued, and liberal advances made when such are desired. Messrs. W. J. Nichol & Co. also transact much other business. They undertake the care of property in trust, assume the agency for foreign principals, effect insurance with responsible companies, carry on a general forwarding and commission business, act as custom house brokers, and in every case guarantee reliable work and complete satisfaction. Their intimate knowledge of the markets renders their services of particular value to shippers and producers. They are also proprietors of the People's Oil Co. Mr. Nichol is a native of London, Ont., and is a member of the Board of Trade.

WALKER, McBEAN & CO., Dealers in Staple and Fancy Dry Goods, 450 Spadina Avenue.—The improved methods of conducting the dry and fancy goods business during the last quarter of a century have given those establishments the appearance of beautiful bazaars in which is exhibited the progress of almost every nation in the world. An ably conducted and prosperous house engaged in this line in Toronto, rapidly acquiring a wide reputation, is that of Messrs. Walker, McBean & Co., located at No. 450 Spadina Avenue. These enterprising gentlemen are natives of Scotland and have been residents of Toronto since 1858. Thoroughly familiar with all the details of this business, they inaugurated this establishment during the same year, which at once secured an enduring hold on public favour. The premises utilized are spacious and commodious, comprising a three-storey and basement brick building, handsomely fitted up and equipped with every facility for the prosecution of business. The stock carried is full, varied and complete, and embraces everything in the line of dry and fancy goods, cloths, silks, satins, velvets, plushes, cashmeres, mohairs, Scotch plaids and ginghams, and other foreign dress stuffs; linens, woollens, worsteds, flannels, bedding materials, cambrics, etc. They also carry a fine stock of shawls, capes and Jerseys. The assortment embraces also a splendid stock of ladies' and gents' underwear, dress shirts, gloves, hosiery, and furnishing goods of every description, besides notions and small wares. These goods have been selected with care to meet the wants of a discriminating trade, and cannot fail to please, while the prices are very reasonable. Polite assistants spare no efforts to meet the wants of patrons, and the utmost order and system is observed. Messrs. Walker and McBean, the only members of the firm, are pleasant, courteous, energetic business men, respected in trade and social circles.

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A. W. SEAGRAM, Foreign and Canadian Manufacturers' Agent, 3 Wellington Street East.—As manufacturers' agent in the city of Toronto Mr. A. W. Seagram has obtained an excellent reputation, owing to his promptness, enterprising and business acumen. He is a native of this city, and established business in 1888, from the start securing a large patronage. The premises he occupies as office and salesrooms are handsomely fitted up, thoroughly adapted for the purposes of the business, and provided with every convenience. Everything has been provided to assist the purchaser in his inspection of the beautiful laces, lace curtains and other goods, the products of the houses he so ably represents, and exquisite samples of which he has always on hand. Mr. Seagram is the representative of many of the largest houses in Europe and Canada in this line. Among others he is agent for the well known lace house of Messrs. Mills & Gibb, of Nottingham, Eng., who have purchasing agencies throughout France. He is also the representative of Messrs. Cree, Scott & Co., successors to Cree, Baker & Co., manufacturers of shirts, collars and cuffs, Montreal; J. Newman & Sons, manufacturers of the "P. N. Corsets and Waists," New York; Potter & Lewis, manufacturers of Brussels and Wilton carpets, Kidderminster, England. Mr. Seagram's trade extends throughout Ontario and Quebec. His facilities enable him to place before the trade the most beautiful and delicate laces at prices that no other house can duplicate. He is an able business man, and well merits the substantial success secured.

H. W. PETRIE, Machinery Depot, Front Street, adjoining Cyclorama.—An important accession to Toronto's industries, and one worthy of more than passing note, is the machinery depot of Mr. H. W. Petrie, on Front Street West. This structure is 40x124 feet in dimensions, and when completed will be one of the largest establishments of its kind in the city. It is being constructed in the most substantial manner and will be thoroughly equipped with all necessary appliances for handling both heavy and light machinery, including two steam hoists. It will be heated by the Buffalo Hot Blast System, now so successfully introduced into so many buildings. The most approved system of electric lighting will be used and ample fire protection employed. The building will have two substantial vaults, which will bid defiance to all unlawful entry. Railway and shipping facilities are provided by the Grand Trunk, whose property adjoins this location. The entire building will be completed in the most substantial manner and finished most elaborately, neither expense nor labour being spared to accomplish this end. When completed it will be occupied as a warehouse and depot for all kinds of new and second-hand machinery, Mr. Petrie having been successfully engaged in this line since 1876. Till about the past two years he has carried the enterprise on at Brantford, Ont., but at that time he opened a branch office on York Street, opposite the Union Station, and the venture proved so successful that he decided to remove his entire establishment to this city. Mr. Petrie is an enterprising and pushing gentleman, and enjoys an extensive and flourishing trade.

THE VERRAL CAB AND BAGGAGE TRANSFER CO.; Head Office: 61 York Street.—An important factor in the mercantile activity of Toronto is the enterprise so successfully conducted by The Verral Cab and Baggage Transfer Company, of which Mr. G. W. Verral is the esteemed proprietor, whose head office is located at Allan, 393 Spadina Avenue; and whose branch offices are situated as follows: J. A. Allan, 299 Spadina Avenue; C. H. Newman, 148 Brunswick Ave.; A. M. Wright, 347 Parliament Street; North Eastern Pharmacy, 221 Wellesley Street; Carr & Armstrong, 793 Yonge Street; W. H. Field, 673 Spadina Avenue. This business was established in 1880 by the present proprietor, who enjoys a deserved popularity for handling all goods committed to his care with the utmost skill and circumspection, always making it a rule to meet all engagements exactly on time, while he places his charges at the lowest rate of moderation. Mr. Verral is prepared to move and freight all kinds of merchandise, and has always vehicles at all stations and steamboat landings, also agents on all trains; and passengers and baggage are transferred and delivered to and from railway depots, steamboats, hotels or any part of the city. Collections and deliveries are also made for other firms outside of the city. He has a fine assortment of cabs, transfer waggons, trucks, busses, scenery, etc., and does a large theatrical business. He keeps fifty horses constantly on the go, and gives employment to nearly forty skilled men. Baggage is checked to all railroads and steamboats, and the telephone connection of the house is No. 969. Mr. Verral is highly esteemed in the community for his excellent business qualities and strict propriety.

A. J. GILMOUR, Sticking, Shaping, Band Sawing, Etc., 110 Richmond Street West.—One of the most enterprising of Toronto's merchants is Mr. A. J. Gilmour, who enjoys a business in his line that comes as near the lead as could be desired. Shop fittings and special furniture are the leaders with him, and these specialties afford scope for ingenuity in design and construction that is fully taken advantage of. Letter cabinets and office furniture generally are also features of Mr. Gilmour's labours. He manufactures largely for the Specialty Manufacturing Company of Toronto, which has more than ordinary demands made upon it for that which is unique and ingenious. Mr. Gilmour is always ready to meet these demands, and has half a score of workmen at hand to second his efforts. He does sticking, shaping, band sawing, etc., in addition to the manufacturing of shop fittings and special furniture, and cuts bill-stuff to order. The business was started in 1883 by Gilmour & Preedy. In 1887 this firm was dissolved, and the concern has since been conducted by A. J. Gilmour. The business is largely in the city of Toronto, though not confined within its scope. Mr. Gilmour is a native of Almonte, Ont., about thirty-three years of age, and is a member of the Select Knights of Canada.

KEIRAN & McADAM, Wholesale and Retail Dealers in Coal and Wood; Head Office, 559 Queen Street West.—One of the most reliable firms engaged in the wholesale and retail coal and wood trade, is that of Messrs. Keiran & McAdam, whose head office is located at 559 Queen Street West. This business was established in 1888 by Messrs. W. P. Keiran and S. McAdam, both of whom possess an intimate knowledge of the coal and wood trade. They occupy three yards, which have an area of several acres, and are equipped with the latest improved appliances. Messrs. Keiran & McAdam deal in Lehigh, La. Kawanna, Scranton, Hudson Canal Company's and Cumberland coals, and keep a heavy stock on hand. Orders are promptly filled for car-load lots, or by the ton, at the lowest ruling market prices. Soft and hardwood are sawed and split to order by steam power, and delivered to any part of the city or its suburbs. The firm employ thirty men and ten teams, and their branch offices and yards are situated at 717 Queen Street West, telephone 1324, and 458 Dufferin Street, telephone 5044. Both partners are natives of Toronto, where they are highly esteemed in trade circles for their promptness, business capacity and integrity. The telephone call of the head office is 1170.

S. MEADOWS, Plumber, Steam and Hot Water Fitter, Patentee and Manufacturer of the Meadows' Celebrated Inevitable Wash-out Water-closet, 18½ Queen Street West.—There is no branch of the mechanical arts in which more progress has been made than in plumbing—particularly sanitary work, steam and hot water heating. Among those prominently identified with this business is Mr. S. Meadows, who is the inventor of several valuable devices, and as a leading representative in his line enjoys a wide reputation. He commenced business in 1867. The premises occupied have dimensions of 30x60 feet and comprise a store, tastefully fitted up, and a well-equipped workshop. He makes a special feature of putting in pipes and fittings in buildings for the introduction of water, gas, steam and hot water heat, and fits up baths, sinks, closets, etc., arranges drainage and ventilation, and attends to sanitary plumbing. Mr. Meadows is the inventor, proprietor and manufacturer of the Meadows' Celebrated Inevitable Wash-out Water-closet, which is pronounced the best ever devised. It has only been introduced two years, and is now used extensively throughout the Dominion. It is simple in its construction, and perfect in every respect. They are in use in the new City Registry Office, R. Tulley's new residence in the Board of Public Works, Dundas Street Fire Hall, Dr. Abbott's residence and that of Mr. A. R. Dennison; in the City Hall, in the Portland Street and the Lombard Street Fire Halls, the Toronto College of Music, John Smith's residence, and many public and private buildings. Mr. Meadows is also the inventor and manufacturer of a corrugated concave silver plate reflector which is in use in all the large buildings in the city, including the Parliament Buildings and the new County College Hall. He was born in Birmingham, England, where he learned his trade. He came to Canada in 1854, and has been in Toronto for twenty-eight years. He is a gentleman of sterling qualities and takes an active interest in promoting the welfare of the community. Mr. Meadows carries a full stock of his wash-out water-closets and reflectors, gasaliers, brackets, globes, the latest improved sanitary devices, and fittings and supplies of all kinds.

JAMES MUNN, Watchmaker and Jeweller, Watches, Clocks, Jewellery, Silverware, Etc., No. 798 Yonge Street.—One of the most popular stores on Yonge Street is that of Mr. James Munn. It has a depth of seventy-five feet, and in its appointments is perfect and complete. An extensive assortment of goods is displayed which for character and extent is not surpassed by any other first-class establishment in the city. Among the features noticeable is the magnificent display made of rich jewellery in all the new styles. European and American watches, plain and ornamental clocks, sterling silverware, plated-ware, and a large variety of fancy and useful articles, eminently desirable for wedding presents and gifts for all occasions. The best care is paid to fine watch, clock and jewellery repairing. Mr. Munn, who was born in Quebec, has been in Toronto for some years and established in business for a period of twenty years. He is one of the best-known jewellers in the city, and during his long business career has enjoyed the confidence of all having dealings with him.

COULTER & CAMPBELL, Coppersmiths, Brassfounders and Nickel Platers, Metal Spinners and Manufacturers of Boats, Bath Boilers, Distillery, Brewery, Confectionery, Sugar Refinery, Varnish and Marine Copperwork, Corner George and Britain Streets.—One of the most reliable and successful firms in Toronto is that of Messrs. Coulter & Campbell, coppersmiths, brassfounders, etc. (as above stated), whose factory consists of a substantially built four-storey brick building, 36,133 feet in area, which is fitted up with all the latest improved machinery and appliances, costing in the neighbourhood of \$25,000. The business was established in 1886 by the present members of the firm, Wm. Coulter and S. R. Campbell, both of whom are practical men, thoroughly acquainted with every branch of the business. Some 30 skilled men are given constant employment, and the products of the house go to all parts of the Dominion.

B. ROTHWELL, Boots, Shoes, Rubbers, Etc., No. 320 Queen Street East.—Among those houses engaged in the boot and shoe trade of this city deserving of special mention is that of Mr. B. Rothwell, located at No. 320 Queen Street East, where is always to be found a full and complete assortment of everything in the line of foot-wear, including fine and medium grades in all sizes and styles for men, youths and boys, also everything that is now fashionable and stylish, for ladies, misses and children. These goods are all made by the most celebrated manufacturers, and contain only the very best materials, while they are stylish, fashionable and comfortable in fit, and the workmanship is of the highest excellence. In addition to these Mr. Rothwell carries a full and complete line of rubbers, also trunks, valises, hand-bags, etc., in all qualities and sizes. Repairing footwear receives prompt and careful attention. Mr. Rothwell is of Irish nationality, and has resided in the Dominion for the past eighteen years, embarking in business in 1873.

J. E. McCLUNG, Representing the Ontario Cotton Company of Hamilton, Ont., 3 Wellington Street East.—The cotton manufacturing trade of Canada is one of the prime factors of her great industrial activity. Both in Ontario and Quebec this important industry has supplied the Canadian market with splendid products of home manufacture. Among the most favourably known of these concerns is the Ontario Cotton Company of Hamilton, Ont., which is represented in Toronto by Mr. J. E. McClung. Mr. McClung opened this agency in 1888, and from the start has contributed in a very marked degree to the success of the company. Having a practical acquaintance with the trade, and possessed of an intimate acquaintance with its requirements, he has built up a large patronage, which each succeeding year has seen increase. His trade extends from Toronto east to Ottawa, and in the whole of this district he has introduced the wares of the company and made them popular. His office and salesrooms are handsomely furnished, and his stock of samples is complete. The output of the company includes cottonades, shirtings, denims, and ducks. A leading specialty is made of ducks for farm machinery, and in this line alone a very brisk business is done. Mr. McClung is an enterprising business man, and gives his whole time and attention to his business. All orders receive prompt attention, whether by mail or telephone (call No. 1415). They are filled at the factory and shipped direct to purchasers, the greatest liberality being exercised both as regards prices and terms. Mr. McClung was born in Bowmanville, Ont., and has resided in this city since 1878. He was for several years connected with the Canada Cotton Company.

A. & S. NORDHEIMER, Piano and Music Warehouse, No. 13 King Street East.—Most refined people are more or less musical; consequently, the more intelligent and refined the community, the more inclined is it to musical pursuits. Hence Toronto, while making no noisy pretensions to extraordinary musical culture, is, nevertheless, as the home of a well-to-do, educated people, really a musical centre of no small merit. Consequently, the vocation of the dealer in music, musical goods, etc., takes high rank here, and is generously supported by the public. The oldest and most conspicuous musical emporium in Canada is the widely known house of Messrs. A. & S. Nordheimer, whose piano and music warehouse is at No. 13 King Street East. The firm have been established since 1840, and have maintained the position of leaders in this line. Their patronage extends to all sections of the Dominion, and they maintain branches at Ottawa, London, Hamilton and Montreal; the house in the latter city including a spacious concert hall for entertainments, etc. The handsomely appointed business quarters in this city contain a large, valuable stock of the splendid pianos and organs of the firm's own manufacture, together with selections of the celebrated Steinway, Chickering and Haines pianos, and Estey organs. The firm are large publishers of music, and extensive importers of every description of musical merchandise and instruments. A staff of experienced assistants is employed, and a large, influential patronage steadily commanded. The Messrs. Nordheimer are of German birth, but have resided in Canada for the past half century, and are accounted among her most representative and progressive business men. Mr. S. Nordheimer represents the German Empire in the capacity of consul, which fact most conclusively demonstrates his high standing and integrity.

THE HISTOGENETIC MEDICINE ASSOCIATION, Canadian Head Office, 19 Yonge Street Market, Corner Yonge and Gerrard Streets; representing The Histogenetic System of Medicine.—The theory and practice of medicine are based, to a great extent, upon experiment, each succeeding year bringing forth some new discovery which aids the practitioner to thoroughly understand his case and to apply the proper remedy. Among the most recent discoveries, and one which seems most reasonable and gets directly at the cause, not only of disease, but also at the proper way to treat it, is the histogenetic, or "tissue forming" system. The human organism, in common with all others, is composed of simple minute cells, each of these in its turn being an elementary organism and possessing inherent vitality, energy and irritability. It selects its own food from the material around it, casts off its own effete products, and is delicately alive to all the varying conditions of its environment. It follows, then, that, if these cells are healthy, the whole body will be so; if they are diseased, the body will likewise be so. Therefore the treatment of disease should be directed against the unhealthy cells; get them all right and the patient will enjoy good health. This is what histogenetic medicine aims to do; by means of chemical processes it is prepared in a perfectly pure condition, the proximate principles and ferments, organic bodies, etc., being normally prepared in the body by the glands. This is supplied to the systems of those who are sick, in the form of that particular medicine, to create an action, which, from the symptoms, their glands are unable to elaborate naturally. In this way new tissue is formed, the cells are built up and the body restored to health. This system is the result of a vast amount of study and research by Dr. J. Eugene Jordan, who spent many valuable years of his life in developing it and treating for three years free many hundreds of apparently hopeless cases, and with the most pronounced success. This system was first introduced in Toronto in the early part of the present year, and is now recognized by some of the leading physicians of both the old and new schools as a most important discovery. The many testimonials received from those who have been permanently benefited by it, even in the most acute cases, is a sure index of its gaining popularity. The histogenetic medicines, being chemically pure and tasteless, while adapted to the treatment of all diseases, both acute and chronic, are peculiarly advisable in diseases of children and delicate females, who cannot and should not take nauseating and powerful medicines, as great damage, often unseen for years, is done by them—ample evidence of which is abundant; this also in its turn produces the necessity for such remedies so powerful in the rebuilding of constitutions broken by heroic dosing. The Histogenetic Medicine Association intend establishing Branch Associations in several of the larger cities in Ontario such as Hamilton, London, Kingston and Ottawa. Branches or agencies will also be established in all the leading cities of the Dominion. Valuable medical books of nearly 200 pages explaining the system are sent or given free on application.

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J. LANGDON & CO., Auctioneers, Valuers, Furniture and Com-
mission Merchants, 466 Queen Street West.—The exigencies of
modern business have originated a number of tributary industries
which are of recognized importance in the promotion of general
trade transactions. One of the most prominent of these pursuits is that
so ably represented by the well-known house of J. Langdon & Co., auc-
tioneers, valuers, furniture and commission merchants. The store
occupied has dimensions of 22x75 feet, and is fitted up in appropriate
style with all requisite facilities. The house is an excellent type of a
first-class modern auction establishment, where almost everything in
the merchandise line may be sent with assurance of a prompt, satisfac-
tory sale. Bargain hunters can at all times find in the show-rooms rare
opportunities for making desirable purchases, particularly in the gen-
eral furniture line, the house being in almost daily receipt of large
consignments. Three experienced assistants and a delivery team aid
the proprietor in the transaction of business, and the house ranks among
the leaders in its field. Mr. J. Langdon was born in England, came to
Canada in 1870, and for twenty years has been a resident and prosperous
merchant of Toronto. He first engaged in the meat business in 1874,
which line he abandoned in 1880. Mr. Langdon is an expert valuator
and possesses a thorough knowledge of his business in all its branches.
He is a member of the Knights of Pythias, and generally respected for
his integrity, ability and enterprise.

BEAL BROTHERS, Importers and Dealers in Leather and Findings,
Etc., 51 Wellington Street East.—A representative house in this
line of trade is that of Messrs. Beal Brothers, importers and dealers
in leather and findings, hides, oils, etc. It was founded in 1881 in
Ottawa by R. M. and G. P. Beal, and from its inception gained a foremost
position in the leather trade. The rapid development of the business
induced its proprietors, in 1887, to remove to Toronto, whose transporta-
tion facilities and advantages as the great commercial centre of the Dom-
inion offered greater inducements. The premises utilized comprise a
four-storey building, with basement, 25,100 feet in dimensions. The office
is handsomely furnished, while in the water-rooms every facility is at hand
for the handling of the heavy stock carried. The firm are direct importers
from England, Germany and France of all kinds of leather and findings,
a leading specialty being made of finished leather. The stock carried is
one of the largest and finest in the country, the house handling only those
goods which are recognized by the trade as standard productions, and
which are unrivalled for quality and excellence. Hides, oils, untanned
leather, etc., are also carried in stock. The trade is very large and
extends throughout Canada. Four salesmen are kept on the road, and
orders are promptly attended to. The business connections and facilities
enjoyed by this firm enable them to offer such advantages as regards
price and terms as cannot be competed with. The Messrs. Beal are able
and responsible men, who have gained the confidence of the business
community by their just and honourable methods. They are natives of
this province.

D. L. THOMPSON, Homeopathic Pharmacist, No. 394 Yonge
Street.—In spite of the determined opposition to homoeopathy
evinced by the allopathic members of the medical profession,
there can be but little question that the minute globe of the
homeopathist has triumphed where the malarious draught of the
allopath has failed, and that the principle enunciated by Hahnemann,
"similia similibus curantur," has wrought wonders little dreamed of
by carpers. A reliable homeopathic pharmacy is that of Mr. D. L.
Thompson, located at No. 394 Yonge Street. This house was estab-
lished by its present proprietor, twenty-two years ago, and his large and
lucrative patronage forms a standing evidence as to the purity and
efficacy of the specialties handled. The premises occupied comprise a
neat, appropriately appointed store, 22x60 feet in dimensions, and other-
wise admirably adapted for the prosecution of the business. The stock
embraces pure homeopathic medicines in tinctures, dilutions and
pellets, homeopathic books, and family cases, together with a full line
of pure drugs, perfumery, fancy goods, ladies' purses and reticules,
hair, tooth and nail brushes, etc. While homoeopathy forms the leading
feature of the business transacted, every description of prescriptions are
accurately compounded, Mr. Thompson being thoroughly qualified in
all branches of the pharmaceutical profession as a graduate with
honours from the Ontario College of Pharmacy. He is a native of the
Dominion, and during his long residence in Toronto, has won the con-
fidence of all who know him, for his honourable and straightforward
methods.

E. J. FAWCETT, Felt Hat Manufacturer, 89 and 91 Niagara Street.—
A branch of industry of a very important character is that of the
manufacture of felt hats. In this connection we desire to make
special reference to the progressive house of E. J. Fawcett, whose
factory and salesroom are located at 89 and 91 Niagara Street. This
business was established in 1884 by Langley, Neil & Co., who conducted
it till 1888, when Mr. E. J. Fawcett purchased the business and assumed
the management. He occupies two floors, 40x60 feet in area, with large
room 40x75 feet in dimensions in the rear. The manufacturing depart-
ments are fully equipped with modern machinery, operated by a 20 h. p.
steam engine. Here fifteen skilled hands are employed in the production
of soft and stiff felt hats, and the trade of the house extends throughout
Ontario. The hats manufactured by Mr. Fawcett are general favourites
with retailers, owing to their style, quality and durability, while the
prices necessarily attract the attention of close and careful buyers. Mr.
Fawcett was born in Massachusetts, but has resided in Toronto for the
past seven years. He is an energetic, honourable business man, whose
future prospects in the hat industry of Toronto are of the most favour-
able character.

T. KINNEAR & CO., Importers and Wholesale Grocers, 47 Front
Street, East.—One of the most progressive wholesale grocery
houses in Toronto is that of Messrs. T. Kinnear & Co., who are
located at 47 Front Street East. Mr. Kinnear, who is sole pro-
prietor, first commenced business in 1872, as a retailer. Eventually, in
1884, he embarked in the wholesale line, and his trade now extends
throughout all sections of Ontario. He occupies a spacious five-storey
store building, 25,180 feet in area, fitted up with every convenience.
Here he keeps an extensive assortment of staple and fancy groceries,
teas, coffees, spices, canned goods, sugars, syrups, flour, farinaceous
goods, foreign and domestic dried fruits, etc. His teas are renowned for
purity, flavor and quality, while his coffees and canned goods challenge
competition. He likewise makes a specialty of fine Havana cigars. Mr.
Kinnear imports direct from Great Britain, France, the East and West
Indies, United States and Cuba, and fully warrants all goods to be
exactly as represented. He employs fifteen clerks, assistants, etc., and
five travelling salesmen. Few merchants bring to bear such a valuable
practical experience as Mr. Kinnear in the grocery trade, and none have
better facilities or more superior connections. Mr. Kinnear was born in
Ireland in 1846, but has resided in Canada the greater part of his life. He
is an honourable and energetic business man, liberal in all transactions,
and is a popular member of the Toronto Board of Trade.

THE CYCLOPAMA COMPANY OF ONTARIO (Limited),
Corner Front and York Streets, Toronto.—In the historical evidence
of all modern annals submitted to the reader of to-day there are
two decisive battles which stand out as the grand culminating out-
comes of opposing hosts. These are the battles of Waterloo and of
Gettysburg. The latter is thought by many to be the greater of the two,
although the fatality was not so enormous. The horrors of war, the
deadly strife and the opposing hosts, each bent on the other's destruc-
tion, are reproduced by the aid of art now, a quarter of a century since
Gettysburg's green fields were made gray with human blood and strewn
with horses and cannon. In the CycloPama, at the corner of Front and
York Streets, this city, the battle of Gettysburg can be seen every day.
It is on canvas, but it is startling in its reality. Standing on the elevated
platform in the centre of the large circular building one can hardly but
believe that he really sees the country for miles around. The picture
reaches around the entire circle, is about 400 feet in circumference and
45 feet in height. A disc over the spectator's head prevents him from
seeing the top of the picture, the result being the effective perspective
given the battle, distances seeming to be real. The picture was painted
under the direction of Phillippoteau, the famous artist and originator of
this form of picture. To describe it as it is would require a volume and
involve a complete description of the battle. It is sufficient to say that
it is startlingly realistic, and, once seen, it leaves an impression that can
never be effaced. The President of the CycloPama Company of Ontario
is Mr. Frank E. Snow, a prominent resident of Detroit, Mich., and man-
ager of the First National Bank in that city. The Vice-President is
Mr. D. K. Mason, a real estate operator of Toronto; the Directors,
C. A. Warren, M.C.R.R.; E. C. Brown, M.C.R.R.; I. W. Fortune,
G.T.R.; W. A. Hildridge, Red Line S. S. Co. The manager is Mr. W. B.
Blackhall, well known in this city. The CycloPama is open to the public
from 8 a.m. to 10 p.m., and the admission is: adults, 25 cents; children
15 cents.

P. W. ELLIS & CO., Medallists, Wholesale and Manufacturing Jewellers, Watchmakers and Engravers, 31 Wellington and 40 Front Streets East.—The leading representative importing and manufacturing jewellers of Toronto and Ontario are Messrs. P. W. Ellis & Co., of 31 Wellington Street and 40 Front Street East. The business was established in 1877 under the present name and style, the co-partners being Mr. P. W. Ellis and Mr. M. C. Ellis. In 1881, Mr. R. Y. Ellis was admitted into co-partnership, and, as thus constituted,



the house is the strongest and ablest in its line in the Dominion, the co-partners bringing to bear special qualifications, both as regards experience, ability and enterprise. They occupy a most centrally located four-storey and basement brick building, 46x125 feet in dimensions, and which extends entirely through the block from Wellington to Front Street. Here is an orderly and most carefully arranged wholesale establishment, with every department complete and comprehensive, and connected with which is the most elaborate and extensive of factories for the manufacture of every description of fine jewellery, medals, emblems, society jewels, etc. The firm are direct importers of watches, tools, materials, diamonds and precious stones, and full lines of English and American jewellery. As medallists—designers and makers of all styles and sizes of gold, silver and bronze medals—they have no rival in the Dominion, and do this class of work for the Masonic and other orders; for exhibition, government, military and other purposes. They are notably skillful designers and manufacturers of the finest grades of

gold and silver jewellery, and, coupled with their magnificent imported stock, offer to the trade opportunities for selections of all classes of new, fashionable jewellery nowhere else possible of duplication. The Messrs. Ellis are recognized experts and authorities as to diamonds and precious stones, and always carry in stock large parcels of the purest water white diamonds of remarkable brilliancy, and which include all saleable sizes from half a carat up to ten, and of perfect shape, without flaw, speck or blemish. Their stock of watches is equally extensive, and includes the movements of all famous European and English makes; also the popular Elgin, Waltham and other American makes, and cased in all styles of artistic excellence. Cheap watches of good timekeeping qualities are a specialty. Engraving, die sinking and electro-gilding are also specialties. This house is the recognized headquarters for full lines of watchmakers' and jewellers' tools, materials and supplies of all kinds; gold and silver headed canes; silver plated ware; solid sterling silver wares, etc. Quality has ever been the first consideration with this honourable old house; it carries double the stock, in value and variety, of any other concern, and has extended its trade relations to all sections of the Dominion by practical merit and unflagging energy and enterprise, permanently maintaining the lead in its line.

J. JOHN SIMMINGTON, Cigar Box Factory, 221 Front Street East.—In the cigar box manufacturing trade in Toronto, Mr. John Simmington occupies a foremost position. This is an old established and widely known concern, dating back to 1860, and probably no other house in the city enjoys a greater reputation, or whose goods are more popular with the trade. The business was for many years the general one of a first-class planing mill and lumber manufacturing concern, the cigar box industry being only one of its departments. The ever increasing demand for its cigar boxes, however, recently induced the proprietor to confine his attentions to the cigar box trade alone. The premises now utilized, and located at No. 221 Front Street East, comprise two floors of a substantial brick building, 30x160 feet in dimensions. They are thoroughly equipped with all the latest perfected planers, band saws, circular saws, &c., of all sizes and patterns, the motor power being steam. From five to eight skilled hands are employed, and the output is very large. Only well-seasoned and carefully selected materials are used, and the goods of this house cannot be equalled. The trade is very large, and the largest cigar factories of the city are among the regular patrons of the house. Mr. Simmington was born in Ireland, and has resided in Toronto for many years. He is an honourable and enterprising business man—liberal in all transactions, and well merits the success he has achieved.

E. EDWARDSBURG STARCH CO., (Limited), manufacturers of Corn, Rice, Wheat and Potato Starch; Ontario Office, 146 Front Street East, Toronto.—Few of the articles used by laundrymen, or the busy housewife when doing washing, are more appreciated than the starch which gives finish and polish to various garments of one's apparel. During recent years many preparations have been made, and patents issued for goods of this kind, each one claiming that his particular article was the best. But as the "proof of the pudding is in the eating," a test of the many compounds places true merit where it justly belongs. Judged by this standard, the goods prepared by the Edwardsburg Starch Co., Limited, stand prominently in the front rank of all others. The establishment of this enterprise dates to the year 1858, when it was first started, and, from a small beginning, has grown to be of vast proportions; the goods having a steadily increasing sale, which extends to all parts of the Dominion. This factory, located at Cardinal, Ont., is equipped with all necessary appliances and apparatus for carrying on the business. The goods manufactured consist of corn, rice, wheat and potato starch, syrup and confectioners' glucose, and in these they turn out an immense quantity. In their preparation, only the purest material is used, and nothing that is the least deleterious to clothes enters into their composition, while the best testimonials from prominent laundries and housewives, all over the country, attest to their superior quality; and the fact of their rapidly increasing sale proves their popularity. The office at No. 46 Front Street East, which is the headquarters for Ontario, is in charge of Mr. C. P. Graham, under whose efficient management the products of the factory have met with a large sale, and here are to be found samples of the different goods, and where orders from the wholesale trade only will receive prompt attention.

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THE STANDARD LIFE ASSURANCE COMPANY, Head Offices Edinburgh and Montreal; W. M. Ramsay, General Manager for Canada; Toronto office, 9 Toronto Street; Charles Hunter, Superintendent of Agencies.—One of the oldest, most substantial and prosperous life insurance corporations in the world is the famous Standard Life Assurance Company, whose head offices are located in Edinburgh, Scotland, and Montreal, Canada. It was incorporated in 1825 by a special Act of Parliament, and its accumulated funds now amount to \$35,730,386, and its annual revenue to \$4,744,750, or about \$13,000 per day. Its Toronto office is at York Chambers, No. 9 Toronto Street, and is under the able and careful management of Mr. Charles Hunter, the Superintendent of Agencies. The general management of the Company, under the able, firm and straightforward direction of Mr. W. M. Ramsay, has attained its present prominence and has gained a reputation for honesty and honourable dealing which it can never lose. Mr. Ramsay is known as being one of the most popular of Canadian insurance managers. His genial manner has made him hosts of friends, and he is both respected and esteemed by the officers of the Company and those who have had business relations with him. The record of the Standard has been of a highly creditable character, while its management has ever been alive to the best interests of its policy holders. It issues policies of Assurance free from burdensome or technical conditions, and unchallengeable after two years. A specialty is made of early payment of claims, and loans are granted on policies to the amount of office value. The Company issues old line Life and Endowment policies, so that the requirements and varying needs of those seeking insurance can be accommodated. No extra premiums are charged for visiting tropical climates. Liberal terms are granted for renewal of policies within thirteen months without medical certificate. Proposals are accepted and claims settled in Toronto and Montreal, thus giving to the Standard all the advantages of a local office with the benefits of an extended business. The Company has already declared bonus additions to policies to the amount of more than \$22,000,000, and the next division of profits will be made 15th November, 1890, when all who assure during the current year will be entitled to share on that occasion. The Company's rates are low, and everything has been done for the advantage of policy holders. Mr. C. Hunter, the superintendent, was born in England, but has resided in Canada for the last thirty-six years. He has been thirteen years in the employment of the Company and is highly esteemed by the community for his integrity, ability and energy. Mr. Hunter has made life insurance a study, and no one in Toronto is better qualified to meet the demands of the public, while those who contemplate insurance should call upon him relative to the Standard's splendid condition and the superiority of its policies to those of other companies.

GIVEN BROS., Dealers in Flour, Hay, etc., 67 Queen Street West.—One of the oldest establishments engaged in the sale of baled hay, straw, oats, flour, bran, corn, etc., is that of Messrs. Given Brothers. This business was founded in 1870 by Messrs. Kilfedder and Barclay, who in 1882 were succeeded by the present proprietors. The premises comprise a store and basement, 25x50 feet in dimensions, together with a large store room in the rear, fully equipped with every convenience for the accommodation of the extensive stock. Messrs. Given Bros. are constantly receiving fresh supplies, and have the finest brands of flour, of which they make a specialty; together with baled hay, straw, oats, bran, feed, corn, etc. All goods are purchased direct from the leading producers in large quantities, while the business conducted is both wholesale and retail. The goods are sold at the lowest market prices, and are delivered to any part of the city without extra charge. The members of the firm are Messrs. Samuel D. and W. J. H. Given. Both these gentlemen are natives of County Tyrone, Ireland, but have resided in Toronto for a number of years, and are well and favourably known in the community.

CORLETT & COOCH, Real Estate and Financial Brokers, 7 York Chambers, 9 Toronto Street.—Operations in realty transfers are active and brisk, and among those prominently identified in this line we find the firm of Corlett & Cooch, whose office is No. 7 York Chambers. The co-partners, Mr. C. Corlett and Mr. H. C. Cooch, although young men, have had a thorough practical training as real estate and financial brokers, and, since they have been established, have developed splendid connections and a patronage of the very best character. They handle city and country property, buy, sell and make

exchanges and also place loans to the best advantage. Messrs. Corlett & Cooch have a wide circle of acquaintances in financial, commercial and real estate circles, and sustain a high reputation in this community. They are authority upon the present and prospective value of realty in this city and surrounding sections, and all advice given and transactions effected through them can be implicitly relied upon. They are natives of this city and from the outset of their career have conducted all transactions in a manner highly satisfactory to all concerned.

TORONTO FRINGE AND TASSEL COMPANY, Manufacturers of Fringes, Cords, Tassels, etc., 27 Front Street West, F. Silberstein & Co., Proprietors.—A branch of industry of a useful and artistic character is the manufacture of fringes, millinery trimmings, etc. In this connection special attention is directed to the Toronto Fringe and Tassel Company, No. 27 Front Street West. This business was established ten years ago; and the trade extends throughout all sections of the Dominion. They occupy a spacious floor 30x210 feet in area, fully equipped with special machinery and appliances, operated by a gas engine. Here over thirty skilled hands are employed, who turn out all kinds of fringes, pompons, cords, tassels, millinery, upholstery and undertakers' trimmings. Only the best selected materials are utilized in the manufacture of the goods, which have no superiors in the market for quality, elegance of design, finish and excellence. Orders by mail or telegraph are promptly filled at low prices, and all goods are fully warranted. Mr. Silberstein, the Manager, was born in Hungary, but has resided in Toronto since 1879. He is a hard-working, honourable business man, whose success in this industry is as substantial as it is well-deserved.

THE "LEADER" SAMPLE ROOM, E. Sullivan, Proprietor, 63 King Street East.—There are few places in Toronto of the kind, that are first-class and are truly "sample" rooms in their every sense, that stand so high in public estimation as the "Leader," E. Sullivan, proprietor. It is less than two years since Mr. Sullivan succeeded to the proprietorship of this house, but with an experience of some fourteen years with Mr. M. McConnell, who kept one of the finest sample rooms in the city, he has built up a flourishing trade and established a first-class connection, the patronage steadily increasing. The bar and other appointments are complete in every respect, while the stock of wines, ales, liquors, etc., is of the choicest, a specialty being made of fancy drinks, Italian cherries, pine apples, brandies, etc., also the best brands of cigars, these being imported directly by the house. Employment is given to a staff of courteous assistants. In addition to the sample room is a cozy and home-like dining room which will seat from forty to fifty guests. Here are supplied the delicacies of the season, as well as the most substantial food, while the cuisine is all that the most fastidious could desire, and courteous waiters are in attendance, and here, with pleasant surroundings, the busy merchant and clerk, as well as the transient city visitor, can get a most toothsome mid-day meal.

POTTER & BALKWILL, the Nobby Tailors, 302 Queen Street East.—Among the most liberally patronized tailoring establishments in this section of the city is that of Messrs. Potter & Balkwill, of No. 302 Queen Street East, who sustain a well-deserved reputation alike for fine workmanship and excellent fabrics. The business was founded in 1890 by Messrs. W. H. Potter and William Balkwill, in the premises now occupied by them. They have an elegantly appointed store, 20x40 feet in dimensions, with a well equipped workroom in the rear, having an area of 20x20 feet. The stock embraces all the finest and latest Scotch and English tweeds and French and English worsteds, and a complete assortment of imported and domestic woollens, fashionable suitings, trouseings and vestings. Half a dozen experienced hands are employed. Thoroughly reliable first-class goods only are kept in stock, while exceedingly low prices prevail. The garments leaving this establishment are noted for their excellence of style, cut, finish and fabric. Both parties are thoroughly practical tailors; patrons are thereby assured of satisfaction the most complete. The trade is increasing rapidly, and many of the best-dressed men about town are among the regular patrons of the firm. Mr. Potter is a native of this city and a member of the Order of Knights of Pythias. Mr. Balkwill was born in England and belongs to the Independent Order of Foresters. Both are young business men and highly popular with all who know them.

GEO. L. DIEHL & CO., Manufacturers of Art Wood Mantels, Over-mantels, Etc., Dealers in Grates, Tiles, Etc., 93 Niagara Street.—Prominent among the houses of enterprise and refinement in Toronto, actively engaged in the manufacture of Art Wood Mantels and Over-mantels, are Geo. L. Diehl & Co. whose factory and salesroom are situated at 93 Niagara Street. This business was established in 1888, by Messrs. Geo. L. Diehl and Theo. McConnell, who are fully acquainted with every feature and detail of this trade and requirements of the most critical patrons; and as proof of "Good Goods" and square dealing they point to their ever-increasing trade, which now extends to all parts of the Dominion of Canada, and quite a considerable trade has even been done by them in England. They occupy five very commodious and well lighted flats, each flat being 60 feet by 20 feet in area, and furnished and fitted up with machinery of the latest improvements and best makes, especially adapted to this particular business. Here 25 men are constantly employed, and it is indeed a veritable beehive of industry. Messrs. Diehl & Co. confine themselves to the mantel trade and its requirements, including open fire places, grates, tiles, etc., and by so doing are enabled to place their goods within the reach of all. And, really, to see how little it costs to beautify and decorate a home with a handsome mantel and over-mantel, with its fine British-plate mirror, and grate with its comfortable and cheery fire, and a hearth of beautiful and artistic tiles, it is not surprising their trade has assumed such large proportions, nor made such rapid strides. Here, too, are to be found those of more elaborate design, beautiful hand carvings from rich woods, and finished in a style unsurpassed, suitable for a home of the most expensive. Mr. Diehl, the head of the firm, personally superintends the manufacturing, and in this lies their stronghold, as no work is turned out unless it is right. The designing is also done by Mr. Diehl. Mr. McConnell attends to the selling, and is well and favourably known among the builders of this city. By strict attention to business, with an eye ever to please and satisfy their customers, Messrs. Diehl & Co. have earned the good-will of the community. Telephone call, 2377.

W. M. WEST & CO., Boots and Shoes, 246 Yonge Street.—The footwear emporium of Messrs. Wm. West & Co. is one of the most popular among the many prominent business houses on Yonge Street. It was established in 1868, and under the able management of Mr. Wm. West the success enjoyed has been pronounced, and a trade of the most substantial character built up. The attractive salesroom is 24x100 feet in area, and in its appointments complete and perfect. The stock of goods is large, and its variety embraces everything seasonable or desirable in fine and medium grade boots and shoes for ladies, misses and children in all the prevailing styles, and also everything for men, youths and boys. A special feature is made of ladies' French kid boots at \$2.00, and also lace boots at the low price of \$1.00. Mr. West is in close business connection with the leading footwear manufacturers, and is always among the first to introduce the new styles. The custom department is an important feature of the establishment. Orders receive prompt fulfillment, and the work turned out is perfect, the material first-class and the finish superior in every respect. The prices which obtain are governed by moderation and business is always brisk. Competent clerks and ten workmen are employed, and every attention is paid to customers. Although a resident of Toronto upwards of thirty-five years, Mr. West was born in England in 1835. He is an enterprising, honourable business man, liberal and public-spirited. He is a life member of the St. George Society, and has a large circle of friends and acquaintances.

BENDELARI & CO., Commission Merchants, 50 Front Street East.—In all lines of commercial activity there will be found men who are bound to take a leading place by their industry, ability and enterprise. Among such must be mentioned the firm of Messrs. Bendelari & Co., of No. 50 Front Street East. The inception of this enterprise dates back some twelve years, when it was started by Mr. E. Bendelari, having associated with him Mr. P. L. Mason. On the death, in the early part of 1888, of Mr. Bendelari, Mr. Mason assumed the business. This firm do a general commission business, devoting especial attention to Mediterranean fruits, and do a very extensive trade. They represent in Canada some of the oldest and best-known Mediterranean shippers of Valencia, Malaga and Sultana raisins, figs, currants, prunes, walnuts, almonds, filberts, etc.; also West Indian shippers of sugar and coffee, and are constantly in receipt of full cable advices from their correspondents in the respective markets. Their business is exclusively with the leading importing trade of the Dominion.

The offices of the firm are well appointed and arranged; here, at all times is to be found a full line of sample goods of the kind dealt in by the house. Mr. Mason, whose family is so well-known in financial and business circles in this city, is a Canadian by birth, and is a thoroughly representative business man; and those who form trade relations with the house will find that they will receive the utmost satisfaction in all their transactions.

G. H. HANNA & CO., Chemists, Corner Spadina Avenue and Sullivan Street.—The importance of the druggist's profession is apparent to every person of ordinary intelligence, and the recurrence of mishaps, which are oftentimes fatal in their results, render it necessary that this business should be in the hands of those who are thoroughly qualified by experience, reliability and education. Among those Toronto pharmacies which have earned a deservedly high reputation ranks that of Mr. G. H. Hanna, trading as G. H. Hanna & Co. Mr. Hanna is a native of Ontario, a graduate of the College of Pharmacy of the Province, a member of the Retail Druggists' Association, and for many years identified with the well-known pharmacy of May & Co., of this city. His store is of ample proportions, handsomely furnished and fitted up. Special provision is made for the compounding of physicians' prescriptions and family recipes at any hour of the day or night, the highest point of accuracy and precision being attained. The stock embraces a full and carefully selected assortment of pure, fresh drugs and chemicals, proprietary remedies of acknowledged merit, toilet articles, perfumery, druggists' sundries, and the usual complement of the first-class drug store. Personally, Mr. Hanna is an enterprising, courteous gentleman, a skilled pharmacist, and popular alike with the professional and lay community.

W. C. ADAMS, L.D.S., Dental Surgeon, 95 King Street East.—Toothache is perhaps the most aggravating and distressing of human ailments, unfitting one for either social or business duties. Arising as it does, from defective teeth, which can be relieved and cured, the man who devotes his attention to this branch of surgery is worthy of all due recognition. Prominent among those so engaged is Mr. W. C. Adams, L.D.S., of No. 95 King Street East. Mr. Adams has been in practice since 1854, longer than any other dentist in the city. He was prominent in organizing the Royal College of Dental Surgeons, and is a licentiate of that institution. He was the first in the city to manufacture nitrous-oxide gas, and was the first to use gas and chloroform mixed, now commonly known as vitalized air, while he keeps thoroughly posted in all new methods and appliances. In 1854 he invented the "tooth elevator" for removing decayed and other roots, and was the first dentist in the city to use electricity in dental work. His offices are well appointed, and have all appliances of the latest design for conducting the business. He does all kind of dental work, but makes a specialty of the preservation of the natural teeth, regulation of the mouth and the development of children's teeth. He is a Canadian by birth, and numbers among his patrons some of the best and most influential citizens.

GEO. W. GOULINLOCK, Architect, successor to King & Gouinlock, 53 King Street East.—The beauty of many of the business blocks and residences of Toronto is not surpassed by that of any other city in the Dominion, the rapid growth of the place having been favourable to the erection of handsome buildings, and we owe not a little to the many talented men who follow the profession of architecture here. Holding a leading position among the architects of the city is Mr. George W. Gouinlock, who has for four years been engaged in this work, studying architecture first in Hamilton, and afterwards further perfecting himself in different cities in the States, and spending a time in Winnipeg during its "Boom"; returned to this city, and in 1886 formed a partnership with Mr. King under the firm name of King & Gouinlock. This continued until the early part of the present year, since which time Mr. Gouinlock has been alone. He does a general architectural business, and is prepared to furnish designs, with plans and specifications, and superintend the erection of public blocks or private residences. Since he has been in business in this city many prominent buildings have been erected to his designs, not only here, but in different parts of the Province. He has a natural talent for his profession, and has devoted his active energies to its mastery, while he does first-class work and receives a fair share of the public patronage.

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F. B. HAWKES, Plumbing, Gasfitting, Etc., No. 73 Dundas Street.—Of late years the subject of sanitary plumbing and its kindred branches have received the careful study of scientific men, and the perfection arrived at in this direction is the best comment on the intelligence which has been devoted to it. In this important business, together with gasfitting, spouting and guttering, Mr. F. B. Hawkes of No. 73 Dundas Street, has achieved a well-earned reputation, and his establishment has become recognized as a leading one in this section. The enterprise was established by Mr. Hawkes in 1875, and has enjoyed a continuously successful career to date. Plumbing and gasfitting comprise branches of the business, and include all kinds of sanitary work, and the fitting up of buildings with water and gas apparatus. All kinds of sheet and galvanized iron work is done, also spouting; ranges are attended to, general jobbing executed. A full line of shelf hardware, stoves, galvanized iron eavetroughs, cornices, iron and lead pipes, elbows, bath tubs, basins, faucets, etc., is likewise kept constantly on hand. Estimates are furnished, and all work emanating from this establishment is guaranteed both as to quality and price. Mr. Hawkes is a native of England, a resident of Toronto for the past twenty years, and a prominent member of the I. O. O. F., A. O. U. W., and Royal Arcanum.

W. M. BARBOUR & SONS (Limited), Flax Spinners, Linen Thread and Shoe Thread Manufacturers, Thos. Samuel & Son, Canada Agents; C. H. Macdonald, Manager Toronto Branch, 3 Wellington Street East.—The growing importance of Toronto as a great commercial centre is borne witness to by the number of influential foreign manufacturing concerns which find it necessary to open a branch here. Among these is the famous house of William Barbour & Sons, Limited, of Lisburn, Ireland, flax spinners, linen thread and shoe thread manufacturers, yarn dyers and bleachers. The house is represented in Canada by Messrs. Thos. Samuel & Son, of Montreal. The great demand for the products of this concern induced the firm to open a branch office here in 1888, and Mr. C. H. Macdonald was selected its manager. Mr. Macdonald was born in Montreal, but had been a resident of Toronto for four years prior to that. The practical acquaintance he had acquired with the local market has proved of great value to his principals in extending their operations. He has built up a large trade, which covers all Ontario west from here. He carries full lines of samples of the magnificent productions of this famous house, whose operations cover every part of the globe. These goods have been awarded gold medals at all the principal International Exhibitions throughout the world during the last half century. Among the principal lines are tailors' thread, boot and shoe threads, sole sewing and wax machine threads, carpet threads, bookbinders' thread, flourishing threads, all colours, for embroidery, crewel work, etc., and many others. Mr. Macdonald is a pushing, energetic business man and highly esteemed by the community.

HOLMES ELECTRIC PROTECTION COMPANY, of Toronto, (Limited), 8 Wellington Street East.—The Holmes Electric Protection Co., of Toronto, by means of their Central Office System, furnish an absolute protection against burglary. Bankers and merchants speak in the highest terms of the Company in this city, and judging from the large number of subscribers who have adopted the system, the Company have the entire confidence of their patrons. Their offices are worthy of a visit by all interested in electrical appliances, and when operated for the purpose of preventing burglary, it is truly wonderful to watch their staff at the hours of closing-up time for business men, seal up their different subscribers' places of business, and, once closed, a window, door, safe or vault cannot be tampered with without the knowledge of their men. If such a thing as re-opening occurs at any time through the hours of darkness, three or four men are despatched to the place at once to investigate. A large staff are on duty all night, and should anything occur are ready to do their duty. A perfect net-work of wire surrounds each place under their charge, and it is so buried in that it is very difficult to notice any wire. The directors of the Company are well-known gentlemen of Toronto, the president being Mr. T. G. Blackstock, of Beatty, Blackstock, Chadwick & Gault; John Leys, of Rice Lewis & Son; B. Jennings, assistant-cashier of the Imperial Bank; A. J. Pattison, secretary-treasurer of the Canadian Homestead Loan and Savings Co.; A. S. Wigmore is Secretary and Manager, and is well versed in electricity and one who watches his subscribers' interests carefully. A staff of thoroughly reliable men are kept by the Company, great care being used to get the best men.

J. JOHNSTON, Printer, Stationer and Fancy Goods Dealer, S. E. Corner Church and Richmond Streets.—Among the well-known exponents of the printing art in the city may be mentioned Joseph Johnston, who occupies the entire building 205 Church Street, S. E. cor. Richmond Street. Every facility is provided for conducting business operations on a large scale. The type, presses and other machinery are of the latest improved patterns and design, and all the appurtenances necessary and requisite for executing the best class of work are included in the equipment. Everything in the line of book, pamphlet, commercial and professional printing is done in the best style of the art and on the shortest notice. In the stationery and fancy goods line a large, full and complete line of commercial, office, plain and fancy stationery, wedding and invitation goods are always carried. Mr. Johnston, who is a young Canadian gentleman, about thirty years old, is well and favourably known, having been born here, and has been established in his present business since February, 1882. His trade is active and firm, and he is justly considered one of the leading representatives in his line of business, with a still more promising future. The patronage comes from the banking, legal, commercial and manufacturing houses of the city.

REID, TAYLOR & BAYNE, Importers of Millinery, 9-11 Wellington Street East.—In estimating the commercial importance of Toronto, the millinery and fancy dry goods interests naturally receive careful consideration, and among the representative houses in this trade is that of Reid, Taylor & Bayne. This firm, one of the largest in its line in the city, commenced business some five years ago. The premises occupied consist of a four-storey and basement building, 66x100 feet in dimensions, giving ample accommodation for the storage of the immense stock carried, and the advantageous conduct of the business. Between eighteen and twenty clerks form the home staff, while the house is represented on the road by seven travelling sale-men, besides representatives in Montreal and the North-West Territories. The firm import direct from England, Germany, France, Switzerland, and the United States, and the trade, which is exclusively wholesale, is distributed over the entire Dominion. The individual members of the firm are Messrs. Chas. Reid, Robt. Taylor, and Thomas M. Bayne, all prominent in commercial circles. Mr. Reid is an active member of the Board of Trade, and, with his partners, is intimately identified with the welfare of the community. In conclusion, it is appropriate to say that the house stands high in the front rank of representative concerns, and the high reputation it has achieved is but the result of the enterprise and honourable dealing of its proprietors.

J. BRUCE, Photographer, 134 King Street West.—In few branches of art or science have such developments and perfected improvements been made as in photography, and there is no establishment in Toronto which shows more conspicuously that development and improvement than that of Mr. J. Bruce at No. 134 King Street West, opposite the Rossin House. It was founded in 1874, and by strict attention to business, and the artistic abilities of its proprietor, it won its way into the front rank, and has retained its position as the leading representative concern in its line in this city. Mr. Bruce occupies a handsome three-storey and basement brick building, situate in the most central part of the business district, the first and second floors being 12x60 feet in dimensions, which the third has an area of 24x60 feet. The gallery is fitted up with all the requisite necessities for first-class work. The light in the studio is considered to be the most perfect in the city, and adapted to produce the most artistic results when handled by the presiding genius, whose reputation is more than provincial, resulting in such works of art as have made Mr. Bruce's name famous. His patrons are of the refined and cultivated classes who prefer quality to quantity, who, appreciating the value of his work, are willing to pass by the vulgar and cheap class of work that appeals to passers-by from the exterior of some establishments. The instantaneous process is used, and a speciality is made of combination photographs, which requires such a knowledge of art as to be beyond the capacity of most photographers. In this connection Mr. Bruce has lately discovered a method of producing these combination groups which enables him to guarantee such perfection of drawing; and perspective as to give him an advantage over the most skilled artist in handling that most difficult of all subjects, the human figure. He is a native of this Province, a member of the Masonic fraternity, and a gentleman of great popularity with the community in general.

H. C. WILSON, Custom Shoemaker, 241 King Street East.—The boot and shoe trade of Toronto is of extended proportions, and includes dealers and custom manufacturers of every degree of excellence. In the finest, most reliable custom trade, we know of no concern of greater merit than that of H. C. Wilson, proprietor of the establishment, No. 241 King Street East. This house was established by Mr. C. Wilson, fifteen years ago, he being succeeded by his son, the present proprietor, in 1882. The premises occupied comprise a store 20x40 feet in area, its show windows and interior appointments rendering it one of the most attractive features of the neighbourhood. The speciality of the house is the manufacture of men's fine footwear, and patrons can rely upon Mr. Wilson's experience and judgement to turn out goods at once elegant, durable and easy-fitting. He likewise handles a choice assortment of fine and medium grade ladies' and children's shoes, and attends to all kinds of repairs. Mr. Wilson is a native of Toronto. Thoroughly reliable in all his dealings, he has built up an enviable reputation, and is in every respect a representative member of his craft.

JAMES BRIMSTIN, Working Cutler; Cutlery Made, Ground and Repaired; No. 360 Yonge Street.—A prosperous and representative establishment is that of Mr. James Brimstin, working cutler etc., located at No. 360 Yonge Street. This popular concern was founded in 1864 by Messrs. Brimstin Brothers, who came to this city during that year from their native country, Ireland. In 1880, the partnership was dissolved and passed into the control of the present proprietor. Five skilled and experienced cutlers are employed. Mr. Brimstin's productions have taken the prizes consecutively from 1884 to 1887 inclusive at the Toronto Exhibitions. The premises occupied are commodious, comprising the first floor and basement of a three-storey building, and admirably arranged with every convenience. The factory is equipped with all necessary machinery, tools and devices for the production of first-class products, which embrace cutlery of every description, such as fine table knives, carvers, shears and scissors, surgical instruments, pocket and sportsmen's cutlery, artisans' sharp-edged tools, while a speciality is made of razors, which in material, finish and superior workmanship are unsurpassed. Grinding, polishing and repairing of everything in this line also receive careful attention. A full stock is carried, and orders are promptly filled. Mr. Brimstin is an enterprising man of excellent business ability, and is a thorough master of his trade.

C. WILSON & SON, Manufacturers of Scales, Money Drawers, Etc., 67 Esplanade Street East.—The name of Wilson is one of the most familiar in Toronto industrial circles. It was in 1857 that Mr. C. Wilson founded the enterprise which for 39 years has been a prominent feature of the manufacturing interests of this province. In 1875 he associated with him his son, Robert A. Wilson, the present firm name being assumed. By the recent death of the senior partner, Mr. R. A. Wilson has become sole owner of the business. The house is the recognized headquarters for grocers' fixtures and butchers' supplies. They manufacture everything in the line of improved scales, money drawers, show cases, meat choppers, burglar alarm drawers, portable platform scales, millers' and grain dealers' scales, hay scales, refrigerators, high pillar grocers' scales, iron weigh beams, coal oil engines, measuring faucets, graters, patent machine-made paper bags, ice elevators, oyster boxes, coffee mills, improved lifting hooks, fleams, bag fillers, brass scoops, slaughter-house runways, killing hammers and axes, block brushes, rubber scrubbers, yard presses, hog hooks, lard skimmers and surminers, cleavers, turnaces and cauldrons, steels, butcher knives, grain testers, skewers, baskets, and an infinite variety of other articles. These goods are all of the highest standard. Wilson's scales received the only diploma ever awarded this line of goods by the Governor-General, and they are the only kind used by the Dominion and Provincial Governments. Two silver medals were awarded them at the Toronto Industrial Exhibitions. The trade covers Canada, the West Indies, Australia, and other places. The premises occupied comprise a three-storey sheet-iron building, 30x116 feet in dimensions, with two additional structures having an area of 75x30 and 40x60 feet respectively. They are equipped with the latest improved machinery, and employment is afforded to twenty skilled hands. Mr. Wilson is recognized as one of those enterprising and public spirited young men in whose hands the continued development of the business interests of this community rests.

J. W. ORAM, Hardware, Etc., 836 Yonge Street.—This reliable house was inaugurated seventeen years ago by Mr. J. W. Oram, who is a middle-aged man, and an Englishman by birth. The store is attractively arranged, and is stocked with a comprehensive assortment of shelf and heavy hardware, table and pocket cutlery, silver-plated and Britannia ware, hollow iron, sheet iron, copper and tin ware, household and auxiliary utensils, granite ware, farm and garden implements, plumbers' and gasfitters' requisites, etc. This house also carries an assortment of parlour, cook and office stoves, ranges, heaters, furnaces, etc.; also oil and gasoline stoves. Mr. Oram manufactures tin, copper, sheet and galvanized iron ware, and is prepared to furnish estimates for roofing, spouting, guttering, cornices, etc. All orders are met promptly and satisfactorily.

D. H. CUNNINGHAM, 77 Yonge Street.—Without exception the handsome store of D. H. Cunningham, the popular diamond importer and jeweller, is one of the most attractive on Yonge Street. The business has been established about thirteen years, and was inaugurated by Mr. Geo. Wickes, and from 1881 to 1887 was conducted by Mr. T. Wickes, whom Mr. Cunningham succeeded, and has since made many improvements in the establishment. The store is admirably arranged, and in all its appointments complete and perfect. The show windows, plate-glass cases, cabinets and fixtures are all of handsome, pleasing design. Mr. Cunningham is an importer of diamonds, and makes a fine display of valuable stones, also of British and European fancy goods, English, Swiss, and American watches, clocks, and rich jewellery in all the new designs. He also manufactures watches and fine jewellery, and Masonic marks, and society badges to order. A native of this city Mr. Cunningham, who is a young man, is a thorough master of his art. All his goods are warranted as represented, while the prices are always governed by moderation.

E. H. ALLPORT & CO., Manufacturing Jewellers, 58 Church Street.—Prominent among the representative houses in the trade is that of Messrs. E. H. Allport & Co., wholesale and manufacturing jewellers, engravers and diamond setters, who are located at 58 Church Street. This business was established in 1836 by Messrs. E. H. Allport and C. Pearsall, both of whom are thoroughly practical, expert jewellers. They occupy two spacious floors 125x145 feet in area. The manufacturing departments are fully equipped with modern appliances, and furnish employment to from 25 to 30 workmen. Messrs. E. H. Allport & Co. manufacture all kinds of gold and silver jewellery, brooches, scarf pins, earrings, chains, and make a speciality of signet and diamond rings. Their goods are unrivalled for elegance, quality and finish. They also attend to jobbing work, gilding and silver-plating, and warrant all their goods to be exactly as represented. The firm employ several travelling salesmen, and their trade extends throughout all sections of Ontario, Quebec and Manitoba. Mr. Allport was born in Birmingham, England, but has resided in Toronto for the past thirteen years. Mr. Pearsall is a native Torontonian. Both are highly regarded in trade circles for their integrity and ability, and merit the abundant success secured in this important industry.

JAMES HATHAWAY, Carpenter and General Jobber, manufacturer of the celebrated "Eclipse" Ironing Table, 164 John Street.—Among the leading carpenters and general jobbers of this city none enjoy a higher reputation than Mr. James Hathaway. For thoroughly first-class work in this line, and as far as promptness and reliability is concerned, there is not one in the city that has a better name, and few receive a more substantial patronage. Mr. Hathaway, who was born in England, and has resided in Toronto many years, is in the prime of life, and established business in 1880. Mr. Hathaway is sole manufacturer of the celebrated "Eclipse Ironing Table," which is unexcelled for durability and general excellence. He likewise manufactures all kinds of woodenware, embracing bake-boards, rolling-pins, potato-mashers, towel-rollers, neat-trays, skirt and shirt-boards, quilting-frames, curtain-stretchers, mat-frames, swinging clubs, clothes-horses, step-ladders, factory and hand made tubs, bath-tubs, pails, washboards, etc. Mr. Hathaway likewise repairs all kinds of furniture at the shortest possible notice. His goods are warranted and are manufactured from the very best material, while the prices asked are very reasonable. Mr. Hathaway is highly respected and esteemed by the community for his genial disposition, and justly merits the success attained by his energy and enterprise.

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EMPERESS HOTEL, 339 Yonge Street, Corner Gould Street, R. Dissette, Proprietor.—A perfect exponent of the science of first-class hotel keeping is the Empress Hotel, centrally located at 339 Yonge Street, corner Gould Street. This hotel was opened by Mr. R. Dissette, the present popular proprietor, in 1858. The hotel is a substantial three-storey and basement brick building, 60x120 feet in area. It contains forty bedrooms, two handsomely furnished ladies' parlours, sitting and smoking-rooms, offices, etc. All modern improvements are here, including electric lights and bells, telegraph and telephone offices, while the means of escape in case of fire are perfect. The hotel is elegantly furnished, and every effort is made by the proprietor to make guests comfortable. The catering is conducted on a basis of liberality that insures the best and choicest of everything in the market, while the culinary department is under the management of a noted chef, thus insuring satisfaction to the most critical. The bar is supplied with choice wine, liquors, ales and cigars, and with all its advantages and comfort the rates of the Empress Hotel are only \$1.00 to \$1.50 per day. Mr. Dissette was born in Newmarket, Ont., and has had many years' experience in hotel keeping. He has made hosts of friends owing to his courteous manners and strict integrity. The hotel is heated by hot air, and horse-cars pass the door every ten minutes.

TAYLOR, SCOTT & CO., Manufacturers and Dealers in Brooms and Brushes, etc., 120 Bay Street.—This house, which bears the stamp of enterprise and judicious management, exercises an influence felt far beyond the limits of Toronto, and includes trade in all sections of the Dominion. The business was established in 1834 by Walter Woods and Co., who were succeeded in 1857 by the present firm, the co-partners being Geo. C. Taylor and Geo. K. Scott. The firm's salerooms are located at 120 Bay Street and the factory at 110 Bay and 1 to 9 Pearl Street. Messrs Taylor, Scott & Co. manufacture and deal at wholesale in brooms and brushes, whisks, baskets and woodenware. Their factory is equipped with the latest improved appliances and machinery, and furnishes employment to 150 operatives. They occupy as salerooms a spacious five-storey brick building 30x100 feet in area, where they keep on hand an immense stock of brooms, brushes, whisks, baskets, woodenware, washboards, rolling pins, towel racks, children's sleighs and carriages, boot-blackening cabinets, broom handles, snow shovels, folding saw-horses, etc. Only first-class goods are handled and the prices quoted are as low as the lowest. The firm are sole agents for the Albert Toilet Soap Company, whose soaps are renowned for purity and general excellence. They carefully fill orders and guarantee complete satisfaction to patrons. They are highly regarded for their ability, enterprise and integrity by the community and are very popular in trade circles.

ROBERT BROWN, JR., Manufacturer of Light and Heavy Harness, Collars and Saddles, etc., No. 647 Yonge Street.—A prosperous and representative house engaged in this line of business, that has achieved an enviable reputation for A 1 productions, is that of Mr. Robert Brown, Jr., manufacturer of harness and dealer in whips, blankets, trunks, etc., whose headquarters are located at No. 647 Yonge Street. Mr. Brown is a native of this city and inaugurated this establishment in 1858, and in consequence of the superiority of his productions and firm adherence to sound business principles, he soon built up a large, influential patronage. The premises utilized are admirably adapted for business and manufacturing purposes, the workshop being stocked with a line of the very best leather, trimmings, etc., and equipped with all necessary tools and appliances, while none but thoroughly skilled workmen are employed. In the store will be found a complete assortment of light and heavy single and double harness suitable for farm, draught, road, coach, carriage, buggy and track purposes, also collars and saddles, all of his own manufacture, unsurpassed in quality, finish and workmanship. He also deals extensively in whips, halters, blankets, dusters, chest protectors, horse bonnets, collar and saddle pads, robes, sleigh bells, fly nets, curry combs, brushes, horse-boots and horse furnishing goods of all kinds, besides a splendid line of trunks, valises, travelling bags, etc. All kinds of harness is made to order, at short notice, and guaranteed as to fit, quality, workmanship and durability, while particular attention is given to repairing. Mr. Brown is enterprising and courteous, a thorough-going man in his business, popular and reliable, and is highly respected in social and commercial circles.

HOUSEHOLD MANUFACTURING CO., Pickles, Sauces, Catsup, Extracts, Etc., Robert Mowat, Jr., Proprietor, 53 Lombard Street.—One of the latest acquisitions to the industrial activity of the city is the Household Manufacturing Company, of which Mr. Robert Mowat, Jr., is the enterprising proprietor. It was inaugurated by him in 1859, and so rapid has been the growth of the business that in 1890 it was found necessary to seek more spacious quarters. The premises utilized are located at No. 53 Lombard Street, and comprise a two-storey brick building, with basement 30x60 feet in dimensions, admirably arranged. A splendid supply of machinery and appliances are in operation, and the latest and best improvements are being constantly added. The house manufacture pickles, sauces, catsup, extracts, etc., some ten skilled hands being employed under the personal supervision of Mr. Mowat. Nothing but the best materials are used, and the processes employed assure perfect results. The output is one of great variety and value, embracing fancy pickles, home-made catsups, and table delicacies. A splendid reputation has been built up for these goods, which command a decided preference among dealers wherever introduced. Orders are expeditiously and accurately filled, and nothing is left undone to insure satisfaction in every instance. The goods are sold at prices which defy competition. Mr. Mowat is a native of the Shetland Islands, and has resided in Toronto for the past seventeen years. Although only twenty years of age he has by his energy and ability secured a prominent position among representative business men. He is shrewd and active, of sterling probity in all his dealings, and is justly popular.

J. ROWLEY & CO., Watchmakers and Jewellers, No. 420 Spadina Avenue.—In the line of watches, jewellery, etc., one of the representative houses in this section of Toronto is that of Mr. J. Rowley (trading as J. Rowley & Co.). It was established by him in 1857, and has since created an extensive trade in this beautiful line of goods. The stock consists of a full assortment of the most costly Swiss, English and American watches, diamonds, rings, earrings, bracelets, scarf pins, chains, lockets, etc., silver and plated ware, clocks, cutlery, optical goods, bric-a-brac, and the usual complement of the first-class jewellery emporium. These goods are of superior character, and yet are quoted at surprisingly low prices. The assortment is tastefully displayed in the splendid show-cases and plate-glass windows of the store, which are most artistically dressed. The building is of brick, two storeys in height, and 20x60 feet in dimensions. Mr. Rowley also does a considerable trade in repairing fine watches and chronometers, jewellery, etc., engraving and kindred branches of his craft, for the skillful execution of which his quarter century's experience forms an all-sufficient guarantee. He is a native of England, and has been a respected resident of Toronto for the past three years.

THE HYNES TERRA COTTA AND BRICK CO. (LIMITED), Esplanade, foot of Jarvis Street, M. J. Hynes, Manager.—Terra cotta, because of its adaptability, and because it so readily lends itself to the most artistic uses, has, though of comparatively recent usage, established itself into the most assured popular favour. It so easily harmonizes with the ordinary treatment of brick designs that architects are daily growing up to a possibility of vastly increasing its usefulness. To this end the Hynes Terra Cotta and Brick Company is established, and its affairs are controlled by men who are fully alive to the work that can be done. They have in stock an enormous choice of designs from which to choose, or they are prepared to treat any suggestion in detail, or supply brick to order, roof-tile, plaster ornaments, etc., etc. In any design that the ingenuity of the artist, the designer or the architect may desire, the company is prepared to produce its wares, and the result of its work has been a commercial as well as an artistic success. The Hynes Terra Cotta and Brick Co. was incorporated in 1888, with a capital of \$200,000, and with W. J. Hynes, President; Greenhow Banks, Secretary; H. W. Smith, Treasurer; and M. J. Hynes, the Managing Director. The company employs thirty-five men, and the business is carried on in a five-storey, sheet-iron building, 400 feet front by 100 feet deep. It is well situated for shipping purposes, having large docks and yard space of over one acre. The business of this company is rapidly extending, and is due to the character of the work done and to the skilful direction and masterly management of Mr. M. J. Hynes and his large corps of energetic business agents.

GEO. D. DAWSON & CO., Importers and Wine and Spirit Merchants, Leader Lane; Branches—Montreal and Ottawa.—The house of Messrs. Geo. D. Dawson & Co. has gained celebrity for the superiority of stock carried by them as Wine and Spirit Merchants in association with the house of Dawson & Parkhurst in Ottawa, and Mr. Charles E. Dawson in Montreal, and whose style of the "Bodega Wine Company" is a trade mark title that is accepted by all consumers of judgment as an absolute guarantee of purity and quality. Col. George D. Dawson, the head of the Toronto house, is a native of Ireland, and early in life entered the British Army as a commissioned officer. In 1861 he came to Montreal, as lieutenant of the 47th regiment; in 1865 to Toronto; and in 1866 aided in repelling the Fenian invasion of Canada. In 1867 he retired from the regular army, and on December 16th, 1880, joined the Dominion Militia, receiving a commission as major of the 10th Battalion, Royal Grenadiers. On June 1st, 1888, he was appointed commander of the battalion, than which there is no finer body of militia in the Dominion. Messrs. Dawson's extensive business establishment comprises three floors and basement, 2397 feet in dimensions. Here is carried the largest and finest stock of wines and liquors in Toronto. The office is on the first floor; restaurant and café on first and second floors, with the other floors devoted to storage of reserve stock. The basement contains large wine vaults. On Leader Lane is the entrance to the sample room, so popularly known as the "Bodega." This is headquarters for the purest and most delicious imported liqueurs, etc., and best brands of stout, ale and aerated waters. The firm are the only correspondents in Canada of the famous Spanish house of Garvey & Co., the oldest and largest sherry shippers in the world. They import large quantities of Cockburn's ports, Boshamer, Leon & Co.'s clarets, Perrier, Jout & Pommery "Sec" champagnes, Martell's brandy, Irish and Scotch whiskies, including the famous Napier Johnston's old Highland whiskey, of which they are sole importers. They are recognized leaders in fine cigars, importing direct from Havana, at from \$9 to \$20 per 100. The firm's price list is remarkably moderate, and orders are promptly filled. Col. Dawson is personally very popular in commercial and social circles.

WITHROW & HILLOCK, Manufacturers of Sash, Doors, Blinds, Sheeting, Flooring, Mouldings, etc., 130 Queen Street East.—The old and honourable house of Messrs. Withrow & Hillock has achieved an enviable reputation for the superior character of its product, and in the supply to the trade of the best grades of sash, doors, mouldings and interior woodwork generally. This concern was founded in 1866 by Messrs. Withrow and Mr. John Hillock, who are both able, practical business men, devoting the closest attention to the various branches of their trade. They were originally located on Adelaide Street, and there remained until they removed to the present site in 1871. The premises are of immense size, and include two lumber yards, respectively, 90 feet by 140, and 25 feet by 60, while the office and salerooms occupy a three-storey brick building, 45x100 feet in dimensions, and are unquestionably among the most completely equipped of the kind in Canada. Steam power is supplied by a seventy-five h. p. engine. An average force of eighty to one hundred hands is employed in the manufacture of full lines of sizes of sash, pine and hardwood doors, blinds, newels and stair railing, sheeting, clap-boarding, hard pine flooring, plain and fancy mouldings, builders' woodwork of all kinds, etc. The firm carry a large stock of carefully selected and seasoned lumber, and are noted for their excellent workmanship and uniform high quality of product. They are the sole manufacturers of Hartman's Patent Inside Sliding Venetian Blinds. A prominent specialty is made of Withrow & Hillock Patent Arctic Refrigerators, which embody important improvements, found in no other style, and that secure the most perfect preservation of all food products with the most economical use of ice. They are constructed of the best materials, and in all sizes, for brewers, lager beer dealers, grocers, butchers, hotels, milk dealers and private families. These refrigerators are the handsomest in the market, and their rapidly extending sales indicate the high appreciation in which they are held. The firm number among their customers leading contractors and builders, architects and dealers all over Middle and Western Ontario, and are universally popular and respected. Mr. Withrow is a public-spirited citizen and an active member of the Chamber of Commerce, who, as President of the Industrial Exhibition of Toronto, most capably and energetically discharged the duties devolving upon him. Mr. Hillock is likewise an able and deservedly popular business man, and is President of the Canadian Homestead Loan and Building Association.

W. K. MURPHY, Funeral Director and Embalmer, 407 Queen Street West, South Side.—A well-known and deservedly popular house in this line of enterprise is that of Mr. W. K. Murphy, funeral director and embalmer, at No. 407 Queen Street West. This gentleman was born in Quebec, and has been a resident of this city since 1888. Having acquired a thorough knowledge of the business in the Oriental School of Embalming, Boston, Mass., he graduated from that institution, and afterwards received a diploma from the Ontario College of Embalming. In 1888 he established business here. The store occupied is neatly appointed, with every convenience. The stock embraces everything pertaining to the profession, such as burial caskets, coffins in plain and hard finished woods, and cloth covered; burial robes, solid silver and plated engraved plates to order, undertakers' furnishings, etc. Mr. Murphy has gained an enviable reputation as one of the most skilful embalmers in the Province. The methods adopted are the most recent and scientific, and according to the best rules of the art. He is prepared to take charge of all details, furnishing hearses, carriages, etc. His charges are fair and equitable, and he enjoys an enviable reputation for superior excellence and honourable, liberal business methods.

C. A. DEEKS, Merchant Tailor, 137 Yonge Street.—"The apparel oft proclaims the man"; one can scarcely help quoting the words of wise old Polonius, for their shrewdness and wit become more and more apparent. Only those with reputations already established for notable deeds can afford to despise the art of the tailor and retain self-respect, and these, it should be noted, never do it. Toronto has kept her fashions and styles in pace with the tastes of the people. In the merchant tailoring line we have a number of representative establishments, and one of the most noteworthy is that of Mr. C. A. Deeks, 137 Yonge Street (Arcade). This establishment is the centre of a select, fashionable patronage. Mr. Deeks is a cutter of exceptional skill, holding that position in the employ of his predecessors, J. H. Brereton & Co., for several years, and to his energy and management belongs the foundation of the present flourishing business. In 1877 Mr. Brereton started the concern, and after a prosperous career he died, and the estate and good will was purchased and the business carried on by Mr. Deeks. Since then, on account of the rapidly increasing business, he has expended several hundred dollars in new fixtures, etc., which now render his store cheerful, comfortable and convenient. The proprietor is a thoroughly practical man, and having all his work done on his own premises, and paying the price for first class labour, he is in a position to have everything done as he wants it. He carries a stock of imported goods only, and handles no domestic stuff whatever; his tables are covered with novelties in season, and always with a fine staple lot of woolsens.

E. M. MORPHY, SON & CO., Manufacturers and Importers of Watches, Jewellery, Etc., 141 Yonge Street.—One of the oldest jewellery establishments in Toronto is that of Messrs. E. M. Morphy, Son & Co. It was founded in 1843 by Mr. E. M. Morphy, continued by him for thirty-two years, when Mr. F. J. Morphy, the son of the founder, was admitted to partnership. About fifteen persons are employed. The premises occupied consist of a four-storey brick block, 45x100 feet in dimensions. In the handsome store will be found a splendid display of diamonds, watches, clocks, jewellery, silverware and optical goods. Special attention is paid to articles designed for presentation purposes. Repairing and the manufacture of jewellery to order are also specialties. The personal history of Mr. E. M. Morphy is a very interesting one. He was born in Monaghan, Ireland, and came to Canada in 1834, locating in Toronto. Since then Mr. Morphy has become thoroughly, prominently identified with the best interests of the city. Mr. Morphy is a member of numerous benevolent societies, and has done yeoman's service in the noble cause of temperance. When, in December, 1886, the Retail Jewellers' Association of Canada was formed, Mr. Morphy was unanimously elected president, which office he has ever since filled. Mr. Morphy is endearingly termed among his fellow craftsmen, "The Father of the Canadian Jewellery Trade." Mr. Morphy has also delved into literature, and quite a number of pamphlets of his, treating of his school life in Ireland, and early experience in Canada, have furnished delectable and interesting reading to those who have perused them. He is held in deservedly high esteem by his fellow-citizens as an honourable, high-minded man, whose adherence to principle can always be depended upon. Mr. F. J. Morphy, the son, was born in Toronto, and is popularly known in the community.

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A. R. FAWCETT, Chemist and Druggist, 67, King Street West.—
 A leading drug establishment in Toronto is that of A. E. Fawcett, of 67 King Street West. This house was founded by him in 1838, and has since won a large, influential trade. In the handsome store is to be found a complete stock of fresh drugs and chemicals, all the standard medicines, and the latest novelties in perfumery, toilet articles and fancy goods, etc. The prescription department is perfect in every particular, being fully supplied with the latest improved apparatus and appliances. Mr. Fawcett has had many years experience in the drug business. He is a native of this city, a graduate of the Ontario College of Pharmacy, and a popular member of the Pharmaceutical Society. He is known as an accomplished pharmacist, and a thoroughly responsible and representative business man.

HUTCHINSON & CAMPBELL, Machinists, 37 to 95 Richmond Street West.—Among the leading exponents of this art in Toronto are Messrs. Hutchinson & Campbell, practical machinists and manufacturers of shaftings, bangers and pulleys, box machinery, three roller mangles, hand and power presses, die and veterinary instruments, counter stools and all kinds of special machinery. They enjoy a deservedly high reputation for skill and ability. Both these gentlemen are expert workmen, thoroughly conversant with the construction, erection and repairing of machinery in all their features and details. This business was established in 1837 by Hutchinson Bros.; three years later it came under the control of Hutchinson & Campbell. The trade they have gained is at once large and permanent. The shop is 20x60 feet in dimensions, supplied with ample steam power, and completely equipped with the most improved appliances and tools, while a number of first class hands are employed. A general line of machinist work is executed, also the manufacture of nailing machines, box printers, dovetailers and box machinery supplies, etc. Particular attention is given to special and experimental machinery, and repairing of all kinds. Messrs. Hutchinson & Campbell are natives of Toronto, and well merit the enviable position they hold in both commercial and social circles.

NOAH L. PIPER & SON, Manufacturers and Dealers in Railway Supplies, 314 Front Street West.—The development in locomotion the last quarter of a century, and increased rate of speed introduced, has taxed human ingenuity to create the necessary safeguards to obviate the perils incident to modern travel. Among the most enterprising concerns in Canada, whose efforts have for years been successfully directed in this line, is that of Messrs. Noah L. Piper & Son, manufacturers and dealers in railway supplies, marine lamps, etc. This representative house dates back to 1850, when it was founded by Messrs. Piper Brothers, of which Mr. Noah L. Piper was a member. In 1860 he succeeded to the sole control, and continued alone until 1874, in which year he admitted to partnership his son, Mr. E. S. Piper. In 1877 the latter purchased his father's interest, Mr. Noah L. Piper dying in 1883. The premises owned and occupied comprise a substantial three-storey brick building with basement, having an area of 40x140 feet. They are equipped with all the finest machinery and appliances, motor power being supplied by steam, while employment is afforded to twenty-seven skilled workmen. The output is large, and includes railway and ship supplies, many the invention of Mr. E. S. Piper, whose mechanical skill have gained at many exhibitions gold, silver and bronze medals. Among other contrivances manufactured, and of which the house are patentees, are the Interlocking Diamond Signals, Interlocking Drawbridge Signals, Street Gate with double signals, "Distant," "Home," "Diamond" and "Double Track" Semaphores, "Train Order" and "Double Track" Signals, "Tail," "Engine Signal," "Switch," and "Three-Throw Switch" Lamps, etc. These are the best and simplest in the market. They are in general use on leading Canadian and American railroads, such as the Grand Trunk R'y., Northern and Pacific Junction R'y., the Intercolonial R'y., Boston and Maine R'y., the Michigan Central R'y., Maine Central R'y., the Canadian Pacific R'y., etc., from all of which the firm have received the highest testimonials. The house have in stock all kinds of railway supplies, marine supplies, signals, car lamps, locomotive head lamps, switch lamps, lanterns, ship lamps, burners, wicks, chimneys, oils, and railway supplies of every description. Orders are promptly executed, while prices are uniformly equitable, and the trade is steadily increasing. Mr. Piper is a native of Toronto. He is highly esteemed by all for his sound business principles as well as for his push and enterprise.

HUTCHINSON BROS., Hats, Caps and Furs, No. 25a Queen Street East.—This establishment has been in successful operation for the past two years, and, despite a somewhat recent growth, already takes a leading rank among the competitive houses engaged in the same line. It was primarily opened in 1888 by Messrs. J. G. and I. E. Hutchinson, under the firm style of Hutchinson Bros.; but on the retirement of the first-named gentleman, in 1889, the sole ownership devolved upon Mr. Isaac E. Hutchinson, the present proprietor. The premises occupied comprise a floor and basement, having dimensions of 20x30 feet, and admirably adapted for the business. Mr. Hutchinson is doing a brisk business in hats, caps, straw and fur goods. His selection of head-gear embraces all the fashionable styles of silk and derby hats, fur and wool hats, silk travelling caps, straw and fur goods. Mr. Hutchinson is an importer of the famous Christy's silk and felt hats, of London, his stock, taken in its entirety, not being surpassed for variety, uniform excellence and low prices. The assortments are complete, exhibiting the latest styles and freshest novelties. Mr. Hutchinson is a native of Toronto, where he is widely known and deservedly popular.

TURNER & PORTER, Undertakers, 245-247 Queen Street West.—A prosperous house which maintains an enviable reputation for efficient service, first-class articles and honourable business methods, is that of Messrs. Turner & Porter undertakers and funeral directors. This business was founded in 1876 by S. W. Turner and Jno. Leaman, who conducted the same until 1878, in which year the latter died. His interest in the firm was assumed by his widow, who, in 1880, on marrying Mr. Thomas Porter, assigned the same to him, the firm becoming Turner & Porter. The premises occupied are of ample dimensions. They are composed of a front reception room, with show rooms and work rooms in the rear. They are neatly fitted up, and supplied with every convenience for the transaction of the business. The stock is complete, and embraces a fine line of the latest designs of burial caskets, coffins, burial robes and funeral requisites. Messrs. Turner & Porter are prepared to take full charge of obsequies from the moment of decease to that of interment. Hearses, carriages, etc., are also furnished. Being experienced embalmers, the most scientific process is used, which permanently preserve the remains from dissolution. Three assistants are employed, and the patronage is large and first-class. The prices charged are just and liberal. Both parties are natives of Great Britain, and are known as men of integrity in commercial circles and the community at large.

THE AMMONIA COMPANY OF TORONTO, Manufacturers of Anhydrous Ammonia and Ammoniacal Products; Office: 300 Front Street East.—This representative company was incorporated in 1883 with a paid-up capital of \$38,500, which was increased in 1890 to \$50,000. Their office is at 300 Front Street and works at 205 Front Street East. The works are fully equipped with special apparatus, appliances and machinery necessary for the successful conduct of this industry. Here ten men are employed, and the machinery is driven by a sixty horse-power engine. The company manufacture anhydrous ammonia and aqua ammonia, of all degrees of strength; also crude liquid ammonia 22 to 25 per cent. Its productions are highly esteemed by consumers for their quality, purity and uniform excellence, while the prices are extremely moderate. An immense export trade is carried on with the United States, where ammonia is largely used for refrigerating plants, ice machines, cold storage vaults, etc., and the demand for it is rapidly increasing. The company is now building works in Buffalo, N.Y., where the ammonia, partly prepared previously in Toronto, will be finished. At the present day Armour & Co., the famous Chicago packers, the largest consumers in the United States, are extensive customers of the company, as well as Fairbank & Co. of the same city, both concerns having furnished flattering testimonials as to the quality of the Canadian product. The executive officers of the company are Dr. Theo. Schmidhorn, president, and Mr. F. A. Despard, secretary and treasurer. Dr. Schmidhorn was born in Germany, but has resided in Toronto several years. Before coming here he had been president of the Michigan Ammonia Works, at Detroit, Mich., a concern organized by him in 1887. Mr. Despard was formerly with the Bank of Montreal. Both gentlemen are able and honourable business men, and under their guidance the affairs of the Ammonia Company are bound to prosper.

ALFRED GARDNER & CO., Contractors for Eureka Granite Sidewalks, etc. Office, Room D, Yonge Street Arcade.—One of the first requisites of any city is good roadways, both as regards the welfare of man and beast. Trails may do for the savage, and "tote" roads for the backwoodsman, but civilization demands rapid locomotion, which can only be attained on scientifically constructed highways, and for the pedestrian nothing can surpass the smooth pavements and sidewalks of to-day; and the man who is able to bring them to the greatest degree of perfection is a public benefactor. Prominently identified with this industry in Toronto, is the firm of Alfred Gardner & Co., contractors for Eureka Granite Sidewalks, cement and granite concrete flooring and paving, stable and cellar floors, roadways, etc. This firm started in business at Leeds, England, sixteen years ago, and opened a branch in this city in 1887. Since the inception of the enterprise a flourishing trade has been built up, many very extensive city contracts having been successfully executed. The pavement they construct hardens by exposure to the sun, and becomes more solid even than granite; and of so high a quality is it that it has successfully taken first prizes and medals when exhibited in competition with others. A large force of workmen are employed, the firm retaining the best workmen from year to year. The members of the firm are English by birth, active and enterprising, and closely look after their contracts.

THE LADIES' BAZAR, 4 Adelaide Street East.—The leading institution for fashions in Toronto is the famous establishment of G. A. Walton & Co., which is located at 4 Adelaide Street East. This firm reproduces the styles published by the widely-known New York house of James McCall & Co., which was opened in 1870 by the late James McCall. The Canadian business was established in 1878 by Mr. G. A. Walton, who is general agent, manufacturer and publisher for the Dominion. Mr. Walton has developed an immense business in all sections of Canada, and has 300 agents throughout the country and twelve clerks in his offices, which are fitted up with every convenience for the systematic conduct of the business. Mr. Walton is the publisher of *The Ladies' Bazar*, a journal of fashion and of instruction and domestic economy, which is issued monthly, yearly subscriptions being sixty cents and single copies ten cents. *The Ladies' Bazar* is a model magazine, is profusely illustrated and beautifully printed. It contains all the latest Paris and London fashions, furnishing its readers with ideals of artistic beauty, novelty, utility and economy. Its mission is to refine, elevate and instruct, and it will prove always a pleasant companion and guide. Here also can be obtained McCall's Bazar Glove-Fitting Patterns, covering every style of ladies' costumes, misses' and children's dresses, skirts, jackets and boys' patterns. Orders are carefully filled at low prices, and patterns promptly forwarded by mail. Mr. G. A. Walton is a Canadian. He is the pioneer of this artistic business in Toronto, and is highly regarded by the community for his integrity and enterprise.

GRAND'S REPOSITORY, HORSE AND CATTLE EXCHANGE, 53 to 59 Adelaide Street West.—The most prominent concern in the City of Toronto in the auction sale of horses, carriages, etc., is that known as Grand's Repository, Horse and Cattle Exchange, of which Mr. W. D. Grand is the popular proprietor. This business was established in 1850 by the late Mr. Joseph Grand, who conducted it until 1876, when he was succeeded by his son, Mr. W. D. Grand. Mr. Grand is a widely known live stock auctioneer, who has a thorough knowledge of his business, and is considered one of the best judges of horses in the Dominion. Mr. Grand occupies a two-story brick building, 100 x 250 feet in area. The front is utilized for offices, and the repository for carriages, harness, etc., is in the rear. This is one of the largest and best-equipped repositories in America, and has ample accommodation for hundreds of horses and cattle. Auction sales are held every Tuesday and Friday throughout the year, and are largely attended by gentlemen from all parts of the United States and Canada. The following statement of horses sold and prices realized at Mr. Grand's great annual spring sale, held the second week in April last, will give some idea of the enormous business done at the repository:—39 carriage and saddle horses, sold Tuesday, brought \$11,727; 68 carriage and saddle horses, sold Wednesday, brought \$17,068; 93 draught and general purpose horses, sold Thursday, brought \$11,067; 79 ordinary and general purpose horses, sold Friday, brought \$8,927; 40 ordinary workers, sold Saturday, brought \$3,440; total, \$52,229. Mr. Grand is a native of Toronto. He is highly respected in business circles for his energy and integrity, and is making steady advancement with the ideas of the times.

H. J. BOSWELL, Real Estate and Financial Agent, No. 13 Adelaide Street East.—One of the most successful real estate and financial brokers in Toronto is Mr. H. J. Boswell. Mr. Boswell was born in Embour, Ont., and removed to this city in 1887. He immediately embarked in the real estate business, forming a partnership with Mr. Kidd. In 1888 Mr. Kidd retired and Mr. Boswell continued the business alone until 1889, when he formed the firm of Boswell & Kennedy, who dissolved partnership in 1890, Mr. Boswell since continuing the business. Mr. Boswell transacts a general real estate and financial brokerage, buying, selling, exchanging and leasing city and suburban property. He has on his books the most desirable pieces of realty for building or speculative purposes, and his knowledge of present and prospective values renders his services of great value to intending purchasers. He gives particular attention to the management of estates, securing tenants, collecting rents, paying taxes and insurance, &c. He also negotiates loans on bond and mortgage at lowest rates, and in fact covers every branch of the business in the most reliable and satisfactory manner.

GEO. TYLER & CO., Auctioneers, Valuers and Real Estate Agents, 114 Church Street.—These successful, popular auction rooms were established under the firm name of Thomas Tyler & Son, in February, 1838, and at once took a prominent place, the business from the start being a most successful one. In the latter part of 1839 the partnership was dissolved, and the present proprietor succeeded to the business. The premises occupied are large and commodious, the auction room alone having a space of 3,200 square feet, while there are ten large storage rooms on the first flat. Sales of all kinds are made, special attention being given to auction sales at private residences, while the charges are economical, and settlements prompt. In the rooms may be found consignments of every description of goods, from the cabinet organ to the child's hand-sled, or, to use the ordinary expression, "from a needle to an anchor." Mr. Tyler is a valuator and real estate agent as well, and during the time that he has been in business here has carried through some important transactions. The business has been a most successful one, and "Tyler's Auction Rooms" are now known and appreciated in every part of the city. Mr. Thomas Tyler, the founder of the enterprise, has followed the auction business for over thirty years, while his son, the present proprietor, has been associated with it since he was ten years old. He is of English birth, a social and practical business man, who devotes his energies to furthering his enterprise, and who is considered one of the leading auctioneers of the city.

STAR LIFE ASSURANCE SOCIETY, Head Office for Canada, 32 Wellington St. East, Toronto; A. D. Perry, Chief Agent.—It is an imperative duty for every prudent man to protect his family by every available means. Unless he has a sum of money invested safely from the contingencies of business, he can protect his wife and children in no other way than by a life policy for the money value of his life. In connection with these remarks special attention is directed to the Star Life Assurance Society, whose head office in Canada is located at No. 32 Wellington Street East, and of which Mr. A. D. Perry is the chief agent. This branch has been established since 1865, and Mr. Perry has had charge for the past seven years. The Star Life Assurance Society was incorporated in 1843, and its head office is at 32 Moorgate Street, London, England. The Star is one of the most economically managed companies in existence, and 90 per cent. of the profits is divided every five years among policy holders. The Directors have made material reductions in the rates of Assurance for their Canadian business, thus enabling the Society to compete favorably with any other corporations. Intending assurers will find the Star offers remarkably low rates, and also unequalled security. In Canada alone the Star has upwards of one million of dollars invested upon first-class mortgage securities, and the Government Deposit has been increased to \$150,000. The balance of income over expenditure for the past year amounted to over \$500,000; this, added to the assurance and annuity fund, aggregates \$12,000,000. The total sum already paid in claims amounts to \$12,700,000, and the amount of assurance now in force is \$44,000,000. The Star issues policies on tables of ascending and descending scales, endowments for children, last of two lives, survivorships, deferred annuities, reversionary annuities and immediate annuities. An endowment policy in the Star Life Assurance Society is as sure an investment for one's family as can be made. The Star makes a specialty of paying all claims immediately upon receipt of proofs. Mr. Perry is a member of the firm of Perry & Reeves, barristers, solicitors and notaries.

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E. J. HUMPHREY, Undertaker, 399 Queen Street West.—In Toronto there are many able undertakers, and among the best there are none better qualified for the business than Mr. E. J. Humphrey, whose establishment is at No. 399 Queen Street West. This business was by him inaugurated in 1887, and having had twelve years' previous experience, it has been eminently successful. The premises are neatly fitted up, and equipped with every convenience for the transaction of business. Mr. Humphrey has a full assortment of caskets, coffins, robes, and all kinds of undertaking goods. He gives his personal supervision to all departments of the business, and takes full charge of funerals, furnishing hearses, carriages, etc., and generally superintending the management of affairs. Floral designs and emblems are also furnished at lowest rates, and embalming is performed in the most scientific manner. Three assistants are employed, and day and night service maintained. Orders can be sent by telephone (call No. 1592). Mr. Humphrey is a native of Toronto, and, although a young man, has had a valuable experience as a funeral director, undertaker and embalmer. The efficient manner in which he performs the duties of his profession has gained for him a large and widespread popularity.

FOX & CO., Manufacturers and Dealers in Lumber, Sash, Doors, Blinds, Etc., 324 to 328 King Street West.—Among the reliable manufacturers and dealers in lumber in Toronto, are Messrs. Fox & Co., located at 324 to 328 King Street West. This business was established in 1871, by Henry Fox, Samuel Johnson and John Smith, who conducted it till 1886, when Mr. Henry Fox died. The surviving partners, Messrs. Johnson & Smith, carry it on under the old firm name of Fox & Co. The premises comprise a lot 80x130 feet on which is a two-storey building, 84x150 feet in area. The factory is equipped with modern wood-working machinery and appliances, including planers, moulding machines, a large re-saw, circular saws, etc. Here thirty hands are employed. The machinery is driven by a 35 h.p. engine. Messrs. Fox & Co. manufacture sash, doors, blinds, mouldings, etc., and deal in all kinds of lumber. They attend to planing, sawing, turning and scroll sawing to order, while their prices are as low as the lowest. They enjoy superior facilities for securing lumber, and have furnished their productions for many of the finest buildings erected in Toronto and vicinity. Their productions are unsurpassed for quality, workmanship and finish. Mr. Johnson is a native of Buffalo, N.Y., while Mr. Smith was born in Scotland. They have resided in Toronto upwards of thirty-five years, and are highly regarded in trade circles.

F. J. SMITH & CO., Real Estate and Financial Agents, 90 Church Street; Telephone 1299; Residence Telephone, 3674.—Among the thoroughly reliable real estate, financial and insurance agents in Toronto are Messrs. F. J. Smith & Co., whose office is to be found at No. 90 Church Street. This business was founded in 1885 by Mr. F. J. Smith, and continued alone by him up to 1890, when Mr. Albert G. Hodgett was admitted to partnership. Both gentlemen are natives of Toronto, and they have developed business connections of the most superior character, including among their customers many leading capitalists and investors. They are recognized authorities as to the values of realty in all sections of the city, and those investors who are guided by their judgment and advice can rely on securing properties that will return a handsome income, with prospective increase in values. They devote special attention to the sale and lease of houses and business property, collect rents, and possess excellent facilities for the prompt negotiation of loans on bond and mortgage. Insurance



is also effected at lowest rates. Messrs. Smith & Co. are always prepared to meet the demands of the public, and they never delay or disappoint their customers. In fact, this is one of the most energetic and reliable firms in this line of business in the city.

YORK CAP COMPANY, No. 11 Colborne Street.—It is particularly within our province to record the establishment of new enterprises, and therefore in this review of the industries of Toronto, a brief notice of the business conducted by the York Cap Company will be of interest. This business, although but established during the current year, is rapidly becoming a most important one, its trade being already broadly distributed throughout the province of Ontario. The premises occupied comprise the third floor of the eligible four-storey brick building located at No. 11 Colborne Street, having an area of 20x65 feet, equipped with the latest machinery and appliances for the prosecution of a business, which, at this early stage, furnishes constant employment to fifteen experienced operatives. The product of the house embraces every description of fur and cloth caps, a speciality being made of goods for ladies' and children's wear. The trade is exclusively wholesale, the company catering only to first-class retail houses. The York Cap Company is represented on the road by a corps of travelling salesmen, and under existing favourable auspices, the permanent and prosperous future of the concern seems assured. Mr. Friendly, the proprietor, is of German nationality, and a resident in the Dominion of Canada for the past eight years, seven of which he has passed in Toronto, where he enjoys the respect and esteem of his patrons and trade competitors alike.

CLAXTON'S MUSIC STORE, 197 Yonge Street.—The music store of Claxton, 197 Yonge Street, has attained its majority, having been established in 1869. It has steadily grown in importance until to-day it represents one of the leading firms of its line in the Dominion. Mr. Thomas Claxton is an experienced musician, having been an active member of the Philharmonic Society orchestra for 17 years, and is now leader of the Claxton orchestra. With these credentials one is prepared to accept the proposition that the practical skill and long experience of Mr. Claxton is of the greatest importance to a trade where the most critical musical taste is so essential. Mr. Claxton is a professional tuner, and is therefore well qualified to attend to the repairing of all musical instruments. In his store is a large stock of all kinds of musical instruments, brass goods, flutes, clarinettes, cornets, fifes, trombones, kettle-drums, bass drums, and in fact musical instruments of all kinds. Music books, sheet music in almost infinite variety; band requisites of all kinds, music stands, music holders, etc., etc. Mr. Claxton's trade extends all over the Dominion. He is a large importer from Europe, and is Canadian agent for Cousens & Co., of Paris, who are manufacturers of the Aine & Co. band instruments, including the celebrated excelsior cornet, Guibault's patent rifled mouthpieces for all brass instruments, etc. Mr. Claxton is a native of Norfolk county, England, and is about 53 years of age. He came to Canada in 1851, making his home in Toronto. Here he is favourably known, not only as a leader of the city's musical culture, but as a high-minded business man, and a public spirited citizen.

D. W. PORT & CO., Wholesale Dealers in Fraser River Salmon, and all kinds of Lake Fish, Foot of West Market Street.—The fish industry has long been one of the most important resources of the country, and among the wholesale houses engaged in it, the name which is most familiar to the trade in Toronto is that of Mr. D. W. Port, proprietor of one of the oldest fish houses here. It has now been in active operation for twenty years, Mr. Port trading under the firm style of D. W. Port & Co. His premises at the foot of West Market Street comprise an eligible two-storey frame building, 40x80 feet in dimensions, equipped with cold storage, comprising four freezing rooms, which contain frozen fish the year round. Mr. Port handles every description of lake fish, also those splendid Lake Winnipeg frozen white fish from Manitoba. He makes a speciality of the Fraser River salmon, having a branch house in New Westminster, B.C.; and among other varieties may be mentioned fresh sturgeon, smoked sturgeon, yellow pickerel, trout, whitefish, white bass, black bass; also cod, haddock and other sea fish in season. The facilities of the house are complete, Mr. Port being in possession of dock and railroad conveniences for promptly filling all orders. He makes it his constant aim to handle only carefully selected stock, and the reputation of this house since its establishment has been an enviable one.

A. WHITE, Manufacturer of Shirts, Collars and Cuffs, Etc., No. 65 King Street West.—This house was established in 1874 by the present proprietor, and from the enterprise with which the business has been conducted, it has gained a large trade. The premises occupied consist of an attractive store and workshop, each of 2550 feet in size. In the store there is a full assortment of ready-made shirts, perfectly fitting, elegantly laundered and most durable, also collars, cuffs, and a large stock of gents' imported furnishings. A special feature is the manufacture of fine custom shirts, which are unsurpassed for fit, style and quality. Mr. White is a native of England, and is highly esteemed, both in social and commercial circles.

D. EVANEY BROS., Dry Goods, corner Queen Street and Spadina Avenue.—The dry goods trade, like all other branches of commerce, is well represented in Toronto, one of the most popular houses in this line being that of Messrs. Devaney Bros. This house was founded in 1886 under the present title, although Mr. T. B. Devaney has been sole proprietor almost from the start. The premises consist of a store 28x100 feet in size, elegantly fitted up, and a large basement used for surplus storage, etc. A full and complete stock of staple and fancy dry goods, and ladies' and gentlemen's furnishings is carried, and the house is a favourite shopping place for the city and suburban custom. Special attention is paid to keeping up with the times in making stock selections, and upon the counters and shelves will be found the newest novelties and most popular fashions. A corps of clerks and assistants is employed, and the general business is of most prosperous proportions. Mr. Devaney is a native of Port Hope, Ontario, and has been in Toronto since 1879. By well directed management he has reared a fine business and won a place among Toronto's representative merchants. This house is also headquarters in Toronto for ladies' jerseys, showing over 500 different styles from the low price of 50 cents upwards.

W. A. MURRAY, & CO., Dry Goods Merchants, 17, 19, 21, 23, 25 and 27 King Street East.—A representative wholesale and retail dry goods house of Toronto, is that of W. A. Murray & Co., whose firm name is familiar not only throughout Ontario, but also everywhere in the Dominion. This house was founded in 1857 by Mr. W. A. Murray. The present firm of Messrs. W. A. Murray & Co. is composed of Messrs. John Drynan & W. T. Murray, Mr. W. A. Murray having retired in March of the present year. The house has ample resources, and the most influential connections. The premises occupied are very extensive and centrally located. The building has four stories and basement, and is 80 feet by 100 in dimensions. The store is admirably arranged and very handsomely fitted up, and the firm have introduced all the modern improvements. The firm are direct importers from European markets, having their own buyers abroad. The stock is the most comprehensive in town, and is noted for finest qualities. There are upwards of twenty departments, and the firm employ over 100 clerks and salesmen, etc. The house is deservedly popular; it has ever pursued the most equitable of policies; it marks all goods in plain figures. The proprietors have ever sought to advance their customers' interests, and have secured to Toronto a dry goods emporium in every way the equal of the finest either in London or New York.

S. ANDERSON PEARCY & CO., Importers of Paints, Oils, Colours and Glass, 128, 130, 132 Bly Street.—Toronto is unquestionably one of the most important purchasing points in the Dominion for paints, oils, colours and glass, and the supremacy thus secured is largely owing to the enterprise and energy of our leading importers. Prominent among the number is the representative firm of Sanderson Percy & Co. This business was established in 1872 by Percy & Stuart, who conducted it till 1893, when Mr. Sanderson Percy became sole proprietor. Mr. Percy has had long experience in the paint and oil trade, and possesses influential connections and perfect facilities. He occupies a spacious five-storey brick building, 72x110 feet in area, fully equipped with every convenience for the accommodation of the extensive and well selected stock. The assortment includes prepared paints, white lead, colours in oil, dry colours, linseed oil, artists' materials, window glass, lamp black, fire-proof paints all shades, gold leaf, borax, chalk, gums, shellac, glue, putty, brushes, whiting, sand-paper, harness oil, varnishes, etc. Only the best goods and supplies are handled, and the trade of the house extends throughout the Dominion. The business is strictly wholesale, and the prices quoted are as low as the lowest. Mr. Percy employs fifteen persons in his warehouse and several travelling salesmen. He is a native of Toronto, where he is highly regarded in trade circles for his business capacity and integrity.

J. AS. WILSON, Bread, Cake and Pastry Baker, 497 and 499 Yonge Street.—One of the leading bakers and confectioners in this city is Mr. James Wilson, whose establishment is at Nos. 497-499 Yonge Street. Mr. Wilson, who was born in Scotland, is widely known in this community, where he has resided for twenty years. His experience as a baker and confectioner has been long and valuable, and that his productions are appreciated it is only necessary to state that the patronage is large and comes from all classes of citizens. He commenced business in 1881 and occupies premises neatly fitted up and thoroughly equipped with every facility. Plain, fancy and Vienna bread of a superior quality is baked fresh every day, and also cakes, pastry, etc. A speciality is made of Charlotte Russe, jelly, confectionery and wedding cakes, and every attention is paid to filling orders promptly and satisfactorily. Mr. Wilson also sells flour by the stone or bag, and altogether is doing a flourishing business, requiring from eight to ten skilled bakers and confectioners and several delivery waggons. Mr. Wilson uses the finest flour, and materials in his establishment and the products of his bakery are of the highest standard quality.

G. EO. GURD & CO., Real Estate Agents and Valuers; Office at Room 14 York Chambers, 9 Toronto Street and at West Toronto Junction.—No financial interest of Toronto is of such paramount importance as that involved in real estate. Among those active in realty operations we find Messrs. Geo. Gurd & Co., who, as real estate agents and valuers, control a large and influential clientele. Transactions are conducted under the direction of Mr. Gurd, the active proprietor, who is a practical business man sustaining a high reputation in this community. He is thoroughly informed and well prepared to give an authoritative opinion on the value of city and suburban property, and fully equipped for rendering satisfactory service to those placing their interest in his hands. He buys, sells and transfers houses, lots, farms, building sites, etc., and those about making investments will find it to their advantage to consult him before effecting transactions. He has a long list of desirable Toronto and West Toronto Junction property for sale, and can offer the best inducements to buyers. Mr. Gurd also secures loans on bonds and mortgages, and places insurance on property of every description. Orders and commissions receive that attention their importance demands, and communications are promptly responded to. Mr. Gurd is a thorough business man and popular citizen, enjoying the esteem of all having dealings with him. At his office in York Chambers the telephone call is 705. For the accommodation of the citizens in West Toronto Junction a branch office is maintained at No. 45 Dundas Street, which is under the control of Mr. H. H. Shaver; telephone call, 5010.

G. B. FRASER, Representing Canadian and Foreign Manufacturers, 14 Colborne Street.—In a review of the leading houses in Toronto special prominence should be given to these important factors of commercial activity, the concerns which serve as intermediaries between the manufacturer and the trade at large. Of such is the responsible house of Mr. G. B. Fraser, manufacturers' agent. This business was founded by him in 1882, and owing to the goods he has introduced on the Canadian market, has built up a large, widespread trade. Mr. Fraser is the sole representative in Canada of such celebrated firms as Thomas Hollings, of Leeds, Eng., manufacturer of woollens; Henry Langley & Co., of Huddersfield, Eng., manufacturers of worsteds; S. B. Showell & Co., of Jackson, Miss., cotton brokers; C. H. & A. Taylor, of Huddersfield, Eng., manufacturers of weaves; Paul Bredt & Co., of Eberfeld, Germany, manufacturers of braids, trimmings, etc. He is also sole agent for the Province of Ontario for the Montreal Woollen Mills Co.; C. G. Grenier, manufacturer of corsets; Miller Brothers, manufacturers of paper collars and cuffs, all of Montreal, Que.; A. G. Van Edmonds & Son, of Seaford, Ont., manufacturers of tweeds, yarns, flanne's, etc., and many other concerns, both at home and abroad. The premises occupied comprise a floor, 27x75 feet in dimensions. It contains full and complete lines of samples of the products of these houses. Three assistants are employed, while a staff of travelling salesmen are kept on the road. The trade extends over the entire Dominion. All orders are promptly filled, shipments being made direct to purchasers if desired. Mr. Fraser's connections are valuable, enabling him to offer advantages as to prices and terms which cannot be duplicated. He is a native of Scotland, and has resided in this city since 1880. He is a prominent Mason, and is popular in all business and social circles. His cable address is "Fraser-Toro. to" (A. B. C. Code)

LEWIS C. PEAKE, Insurance Agent, 32 Church Street.—Among those prominently connected with the real estate, insurance and general financial business in Toronto, is Mr. Lewis C. Peake, whose offices are located in the Queen City Chambers, No. 32 Church Street. The inception of this enterprise dates to the latter part of 1889, when it was first started by Mr. Peake, and although a comparatively new enterprise, already does a flourishing business, which is steadily

Hartford, Conn. These companies are all first class, and their rates are as low as any others, while all losses are promptly and satisfactorily adjusted. Mr. Peake is special agent for the Vocalion organ, and his office is the Canadian headquarters of the Chautauquan Literary and Scientific Circle, and *The Chautauquan*, also the Toronto office of the *International Royal Templar*. Mr. Peake is a social gentleman and reliable business man, making a special study of the enterprise in which



CUSTOM HOUSE.

Increasing. In real estate matters he is thoroughly posted as regards the value of property, and can advise intending purchasers as to the best location for profitable investment. He has a large and valuable list of properties, both city and suburban, from which to select, while those who want to sell cannot do better than consult this agency. In Fire Insurance he represents the Queen City, Hand-in-Hand, and Fire Insurance Exchange, and in Life Insurance he has the Traveller, of

he is engaged, and devoting his energies to furthering its interests. His twenty years' experience as accountant of the Methodist Missionary Society, his many years' connection with the Provincial Sunday-school work, as chairman of the executive committee, and his position as Canadian secretary of the Chautauquan work since its inception, have given him an exceptionally extensive acquaintance with the best of Canadian people.

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F. W. HUMPHREY, Groceries and Provisions, No. 185 King Street East.—At the excellently appointed establishment of F. W. Humphrey can always be found a fine line of everything in staple and fancy groceries, provisions, and country produce at bottom prices. No inferior article whatever enters Mr. Humphrey's stock, and patrons are assured of getting excellent value. The premises occupied comprise a two-story-and-basement building, centrally located, equipped with elevator, plate-glass windows, and all modern improvements. Six clerks are employed. A finely assorted stock is constantly carried, comprising choice groceries of all kinds. This prosperous house was established by a James Stock thirty years ago, to whom in 1878 succeeded F. A. Shirriff, and in 1882 Messrs. Humphrey and Jackson, the first-named gentleman assuming the sole control in 1887. He is a native of the city, a Freemason, and a prominent member of the Toronto Board of Trade.

W. H. GEARY, Merchant Tailor, 495 Queen Street West.—One of the most popular merchant tailoring houses at the West End is that of Mr. W. H. Geary, located at No. 495 Queen Street West. Mr. Geary has been established since 1836, and his house from the start has received a liberal patronage. The handsomely appointed salesroom contains one of the finest assortments of imported woollens, tweeds, worsteds, broadcloths, meltons, kerseys, etc., etc., ever shown in this city; and trousers, waistcoats, suits and overcoats are made up in the latest and most popular styles. Mr. Geary numbers among his patrons some of the most prominent society and business men, and his name upon a garment is a guarantee of its artistic and mechanical excellence. Being an expert tailor of large experience in the business, he has been enabled to prosecute his enterprise with signal success, and he is to-day numbered among Toronto's representative tailoring merchants.

GREGSTON GRAHAM, Practical Tin Plate, Sheet Iron and Copper Worker; Dealer in Furnaces, Ranges, Stoves and Tinware, Cor. King and Sackville Streets.—An old established and reliable house engaged in the manufacture of tin-plate, sheet iron and copper work, coracles, etc., is that of Mr. G. Graham, corner of King and Sackville Streets. The business was established in 1875 by the present proprietor, who three years ago removed to his present premises, which comprise a spacious store and basement, 25250 feet in area, fully equipped with every convenience for the business. Mr. Graham, who is a thoroughly practical workman, not only manufactures all kinds of sheet metal goods, but deals largely in heaters, furnaces and ranges, which he offers at very reasonable prices. Eave-troughing and furnace work is also promptly attended to, and satisfaction is guaranteed. Mr. Graham is a native of Toronto, is much respected, and is a popular Royal Templar.

W. H. BANFIELD, Machinery Specialties; Factory: 78 and 80 Wellington Street West; Salesroom: 77 York Street.—Mr. W. H. Banfield, who established business in Toronto about ten years ago, has reason to be proud of the success which has attended him. Through his rare mechanical skill the name of Banfield has become famous for machinery specialties, a fame attested by the highest awards which have been obtained in his special lines by Mr. Banfield at exhibitions in Toronto for many years. As a manufacturer of fine machinery and specialties, dies and metal stamping, Mr. Banfield has a high reputation. He manufactures combination and cutting dies, foot and power presses, squaring-shears, tobacco-cutters, low-water alarms for boilers, adjustable pipe-tongs, tinsmiths' fire-pots, etc. He is also the patentee and sole manufacturer of the famous Steinloff Knife Sharpener, which has a wide reputation as a handy and almost indispensable adjunct for every planing-mill and paper-cutting establishment. The factory consists of a two-story brick building, 40x100 feet in area, and thoroughly equipped with the most modern machinery. This equipment is supplied with motive force from an engine and boiler of 120 horse power, which not only supplies all the energy needed in the Banfield factory, but also supplies power for three large factories that employ over 150 hands. In the course of a business like that of a die-sinker and maker of machinery specialties, it is almost inevitable that one would be left behind in the race if he were not capable of artistic device and of ready mechanical skill in the production of new forms. In this direction Mr. Banfield has few competitors. He being an inventor himself, is quick to appreciate an original idea, and especially prompt in its application. He is a native of Canada, having been born in Quebec, but travelled extensively in the United States, and has been in Toronto for some years. He has long been known as a public-spirited citizen, and one of whom the city has reason to be proud.

T. HOS. DILL, Engine Works, 134 Richmond Street West.—This is the age of machinery, and the world is indebted to such men as Thomas Dill for the facility with which its business is carried on. The business run so successfully by Mr. Dill was established by him in 1884, and has acquired a fine reputation for the quality of the work turned out, all of which testify to the mechanical ability of Mr. Dill and the able corps of workmen who, under his direction, produce the specialties which have already made the name of the Dill Works a household word. Mr. Dill's speciality is sawmill machinery, and he has fitted many first-class establishments of that industry. He also manufactures automatic and plain slide valve steam-engines, steam and rope-feed circular sawmills, shaftings, couplers, pulleys and hangers. About fifteen men are employed. The works are fitted with all the latest and best machinery, run by a 20 h. p. engine. Mr. Dill, the sole proprietor, is a native of Ireland, and has lived in Toronto for twenty-seven years out of the thirty he has resided in Canada. He came to the colony at the age of twenty years, and long since became thoroughly identified with its best interests. He is a man of sterling principle and business judgment, and takes an intelligent interest in public and social affairs. Mr. Dill is patentee of the celebrated "Dill" Eclipse Saw Mills, which are in operation in Ontario, Quebec, Manitoba, British Columbia and the Lower Provinces.

WILLIAM MADILL, Dispensing Chemist, Corner Dundas and Argyle Streets.—The popular pharmacy so ably directed by Mr. William Madill, at the corner of Dundas and Argyle Streets, is one of the most prosperous and flourishing houses of its kind in the city. It was founded in 1886 by Mr. C. A. McBride, and by him conducted until 1887, when the present proprietor came into control. Possessing in a high degree all the various qualifications which make a chemist perfect in his profession, and having a thorough knowledge of the business in all its details, Mr. Madill not only retained the large patronage which his predecessor had secured, but has most materially enlarged it. His store and laboratory occupy the first floor and basement of a three-story brick building, 18x70 feet in dimensions, and are models of thorough equipment. The store is elegantly fitted up, and contains a valuable assortment of everything usually to be found in a first-class pharmacy. Particular attention is given to the compounding of physicians' prescriptions and family recipes, and every care is taken to secure accuracy. This department, which is open at all hours of the day and night, is under the personal direction of Mr. Madill, who is aided by duly qualified and experienced assistants. He is a native of this city, a graduate of the Ontario College of Pharmacy, and a member of the Retail Druggists' Association. He is also a leading member of the Canadian and Independent Orders of Foresters. He is a gentleman of culture and refinement, and popular in all social and professional circles; and it is with great confidence we recommend this house, especially to the residents of this section of the city.

J. EASTWOOD & SON, Importers of Dry Goods and Woollens, 222 King Street East.—A noted landmark of Toronto's commerce is the old established house of J. Eastwood & Son, importers of dry goods and clothing. It dates back to 1836, when Mr. J. Eastwood, a young Englishman, who had been for five years a resident of the city, embarked in the business, and laid the foundations of the house which, after a space of 55 years, he still directs. Some years ago he admitted his son, Mr. William N. Eastwood, into partnership. The latter is a gentleman of marked executive ability and sound judgment, and has been actively identified with the business since boyhood. The premises occupied comprise the first floor and basement of a building 26x100 feet in dimensions. They are perfect in all their arrangements. A staff of courteous assistants are employed. All orders are promptly filled, and at prices which the unrivalled facilities of the house can alone warrant. The stock is complete in every department, embracing everything in fancy and staple dry goods, woollens, housekeeping goods, clothing, ladies' and gentlemen's furnishings, etc. Clothing is manufactured from the best materials, and patrons are assured of obtaining only the most desirable goods at lowest prices. The trade is very extensive. Although far advanced in years, Mr. J. Eastwood still gives the same personal attention to business as of old. He is a prominent figure in financial circles, and is a director of the Consumers' Gas Company. He has an able and progressive partner in his son. The latter is a native of Toronto, and is prominent in Masonic circles and the I.O.O.F.

at West.—This is the such men as Thomas carried on. The be-lished by him in 1884, the work turned out, fill and the able corps specialties which have old word. Mr. Dill's any first-class estab-automat and plain ular sawmills, shaft-men are employed. machinery, run by a ative of Ireland, and of the thirty he has age of twenty years, its best interests. gment, and takes an Dill is patentee of the operation in Ontario, Provinces.

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J. MONAHAN, Plumber, Gas and Steamfitter, 617 Queen Street West.—One of the ablest exponents of his department of skilled industry is Mr. J. Monahan, plumber, gas and steam fitter, at No. 617 Queen Street West. Mr. Monahan is a native of Toronto, and a skillful mechanic and sanitary engineer. He began business in 1886 and by superior work and fair dealing has won popularity and a large, liberal patronage. The well ordered premises are fitted up in appropriate style, four experienced mechanics are employed and the stock of plumbing, steam and gas-fitting materials and supplies is one of the best in the city. Everything in sanitary, plumbing and general engineering work is executed, and the liberal patronage received evidences the popularity of the establishment. Mr. Monahan is respected as one of the deservedly successful young business men of this his native city.

J. M. PROCTOR, Watchmaker and Jeweller, 80 Queen Street West. Among the practical, expert watchmakers, jewellers and opticians in this city there are none more proficient than Mr. J. M. Proctor, whose experience extends over 23 years. He occupies a very tastefully fitted up store at No. 80 Queen Street West, and keeps on sale a general assortment of Swiss, English and American watches in gold and silver; also jewellery in rich elegant designs, clocks, eye-glasses, spectacles and optical goods generally. Mr. Proctor carefully cleans, repairs, and regulates watches and clocks, repairs jewellery, spectacles and eyeglasses, etc., executing the work in the best manner, making specialties of watch case polishing and the manufacture of rings, scarf-pins and other novelties to order. He is of German nationality, long a resident of Toronto, and formally connected with the well-known jewellery house of Kent Bros. He is a Royal Arch Mason and a member of the I.O.O.F.

J. JOHN M. TREBLE, Shirts, Gents' Furnishings, No. 53 King Street West.—It is a pleasure to record the business character of such houses as the one above named, which has so long been engaged in trade. Of such houses it is not necessary to speak words of praise; their very existence is emphatic evidence of the honourable position they occupy, and the long course of faithful dealing they have pursued. Such an establishment is that of John M. Treble, who established this enterprise in 1865, and since its foundation has enjoyed a liberal and first-class patronage. The premises occupied are handsome, commodious, and elegantly equipped. The stock comprises a complete assortment of dress shirts, neckwear, underwear, gloves, hosiery, etc., of the best style, quality and fashion. The specialty of this concern is the manufacture of the "Perfect Fitting French Yoke Shirts," which have gained a very high reputation for fit, fashion, durability and workmanship. Popular prices prevail, and attentive assistants serve customers intelligently and promptly. Mr. Treble is a native of this city, where he is highly esteemed in both social and commercial circles for his many excellent qualities and integrity.

ELITE BILLIARD HALL, 385 Yonge Street.—On Thanksgiving Day, November 6th, of the present year, a noteworthy addition to the attractions of the city occurred in the opening of the "Elite Billiard Hall," at No. 385 Yonge Street, next door to the Wood-bine saloon. This is beyond question the handsomest and best-equipped billiard parlour in Canada, and it has already won a large, first-class patronage, which assures its permanent success. The place has dimensions of 17x130 feet. The interior appointments are elegantly tasteful. The floor is handsomely carpeted, the walls appropriately decorated, the ornamentation being an artistic combination of old brass, oxidized silver and mahogany, which have been used with admirable effect. There are eight tables of the famous Brunswick, Balke & Collender make—the best in the world. Five of them are for billiards and three for pool playing. Each table is lighted by four Edison incandescent electric lights. Nothing is lacking which would add to the comfort of patrons, and courteous treatment is extended to all visitors. The owner, Mr. Saunders, is a young man, very popular in the community. For eighteen years he was connected with the house of Wm. Bryce wholesale dealer in fancy goods, this city, and for twelve years was travelling representative for that firm, during which period he visited every point of note in Canada and British Columbia. He is a member of the Western Commercial Travellers' Association, and is well and favourably known to the "Knights of the Road." He makes a specialty of catering to the patronage of travelling salesmen, and the latter, when in Toronto, will find the Elite Billiard Hall a first-class place in which to pass a pleasant hour.

HERMON ABEL & CO, Fashionable Tailors, No. 430 Yonge Street.—A house that has done more than any other in its line in this section of the city in the way of artistic elegance and excellence in custom-made clothing is that owned and controlled by Mr. Hermon Abel, trading as Hermon Abel & Co. This gentleman embarked on this business in 1880, and has conducted it since with remarkable and increasing success. The premises occupied are handsome and commodious, and in every respect supplied with facilities for the advantageous prosecution of the business. Here is displayed a splendid collection of fabrics in the newest shades, patterns and designs. All foreign fabrics handled by this house are imported direct (a specialty being made of tweeds, worsteds and overcoatings), and some skilled cutters and tailors are employed making these goods into garments on order. Any garment emanating from this house is always endorsed by fastidious critics as superior in every respect, and the great experience and skill of its proprietor render him a recognized authority and leader of fashionable styles. Mr. Abel is a prominent member of the Masonic Order and Knights of Pythias.

JOHN LUMBERS, Dealer in Flour, Feed and Produce, 147 Adelaide Street East.—A well-known house in Toronto is that of Mr. John Lumbers, located at 147 Adelaide Street East. The house is one of the most substantial in this special line of trade, and the patronage, which is derived from all parts of Ontario, is steadily growing. The premises occupied consist of a two-storey building, well arranged for storage and the economical handling of goods. Mr. Lumbers receives daily the choicest farm and dairy products, and all the leading brands of flour, etc., and can quote the very lowest prices. A large stock is carried, and includes prime butter, cheese, fresh eggs, poultry, game, when in season, and country produce generally. Mr. Lumbers is widely known in business circles, and in all transactions will be found prompt and reliable. He is the sole manufacturer, in this section, of the celebrated Devonshire Cattle Food for milch cows, and which is extensively used by dairymen. Being a native of this city, Mr. Lumbers has a wide circle of friends and acquaintances. He is a gentleman in middle life, enterprising and progressive, and takes pleasure in promoting every measure for advancing the best interests of his native city. He has occupied his present location since 1869.

ALEXANDER GEMMELL & SON, Boots and Shoes, 104 King St. West.—Amongst the most successful boot and shoe makers in Toronto are Alexander Gemmell & Son, whose store is located at 104 King Street West. This business was established in 1854 by Mr. Gemmell, Sr., who has since built up a liberal and permanent patronage. The firm occupy a three-storey building, 18,100 feet in area. In the manufacture of boots and shoes. Messrs. Gemmell & Son combine elegance, comfort and durability. Employing only first-class workmen, using only the best leather and findings, and all work being hand-sewed, they recommend their goods as equal to any in the country. A large stock of goods is carried and customers can be easily fitted with boots and shoes that are favorites, owing to their superiority and intrinsic merits. The firm make ladies' boots to order in French kid, goat, calf, or any other leather, and keep lawn-tennis shoes in stock. Mr. Gemmell, Sr., was born in Scotland, and has resided in Toronto 42 years. His son is a native of Toronto.

A. J. STEWART, Pastry Cook and Confectioner, No. 410 Queen St. West, 106 Queen St. East and 366 1/2 Yonge St.—A popular pastry cook and confectioner in Toronto is Mr. A. J. Stewart, whose elegant and well-appointed establishment is located at No. 410 Queen St. West. This business was established by Mr. Stewart in 1834, since which date he has built up an extensive patronage with the best classes of society. His premises are spacious and commodious, comprising an elegantly appointed store and thoroughly equipped rear bakery. Employment is afforded eight experienced pastry cooks and confectioners. The stock embraces a large assortment of pastry and confectionery of every description, wedding cakes, Charlotte Russe, meringues, macarons, pound cake, wine jellies, etc., etc., a specialty being made of Boston chips and Boston taffy. Only the purest materials are made use of, Mr. Stewart fully recognizing the fact that this is the main essential to success. A special feature is made of the preparation of pastry and confectionery to order for wedding breakfasts, dinner and reception parties. Mr. Stewart is a native of Montreal, but has now resided in Toronto for many years. He is highly regarded for his energy, promptness and just methods, and as a pastry cook and confectioner has no superior. Mr. Stewart also has two fine stores in other sections of the city, one at No. 106 Queen Street East, and one at No. 366 1/2 Yonge Street.

WILLIAM COTTRELL & SON, Importers and Dealers in Hardware, Etc., 84 King Street West.—Among the leading importers and dealers in hardware and manufacturers of sheet metal ware in Toronto is the old established concern of William Cottrell & Son. It was founded in 1866 by William Cottrell, and under his management soon became one of the representative houses in this line. In 1889 he admitted his son, J. E. Cottrell, as a partner. The premises are commodious, having a frontage of 25 feet by a depth of 200 feet, and are fitted up throughout in a perfect manner. The store is replete with a first class stock, embracing hardware of every description and house furnishings of all kinds. The house employs five hands, and its workrooms are equipped with the most modern machinery and tools. Here are manufactured tin, copper and sheet iron ware, baths plated and copper ware, steam carving tables, etc. Hot water heaters, confectioners' and hotel work form special features, while general jobbing is promptly attended to. The trade is both wholesale and retail, and is very extensive. All orders are promptly executed, and relations with this house always prove satisfactory. Both members of the firm are natives of this city. Mr. William Cottrell is prominently connected with several leading organizations, among others the A.O.U.W., the Relief A.O.U.W., the Sons of England, the Select Knights of Canada, etc. Mr. J. E. Cottrell is a popular member of the Queen's Own Rifles, the crack corps of Canada's militia.

J. C. MOOR, Importer of and Wholesale and Retail Dealer in Wines and Liquors, No. 433 Yonge Street.—Among the most reliable and best known houses engaged in the wholesale and retail branch of the wine and liquor trade in Toronto is that of Mr. J. C. Moor, located at No. 433 Yonge Street. This business was established in 1870 by Messrs. McCormack Brothers. In 1888 they were succeeded by the present proprietor, who has been connected with the house for the past fifteen years, and been identified with the trade all his life. Since taking sole charge of the enterprise he has conducted it with marked ability and success. The premises occupied comprise a first floor, 25x75 feet, and vaults, 50x125. They are admirably equipped with every convenience and facility for the accommodation and preservation of the choice and valuable stock he carries. The foreign goods include the finest Rhine and Moselle wines, champagnes, ports, sherries, clarets, sauternes, Bordeaux and Burgundies, Cognac brandies, rums, gins and cordials, Scotch and Irish whiskies, old and matured whiskeys being a specialty; also ales and porter of all the leading brewers, in wood or bottles. His liquors are noted for their purity and evenness of quality, and possess a natural flavour and fine tonic properties, while they are guaranteed to give satisfaction to the trade and consumers. Mr. Moor is agent for Toronto for the celebrated Pelee Island wines, which are unsurpassed for flavor and quality. He is a prominent member of the Wine and Spirit Merchants' Association, and is popular in business, financial and social circles.

NEW YORK MARKET, 341 King Street West; McMurtry & Barfett, Proprietors.—A representative house in the meat supply trade of Toronto is that of Messrs. McMurtry and Barfett, proprietors of the New York Meat Market, and family butchers and provision dealers. Mr. A. A. McMurtry and Mr. F. Barfett, the co-partners, are young men who have had considerable experience in catering to the requirements of the citizens in this special line of trade. Mr. Barfett served his time with the Harlem Packing House, of which Mr. Richard Webber is proprietor. Though the firm founded their enterprise less than a year ago, they have in that short time built up a flourishing and patronage. They are prompt, trustworthy, and responsible. The old stand of Mr. E. L. Gray is occupied by the firm. It is located at No. 341 King Street West, and has been put in thorough repair, and fitted up in a neat, tasteful style. A fine display is made of the choicest chops and steaks and fresh beef, veal, lamb, mutton, pork, sausage, poultry and game in season; also splendid hams, bacon, tongues, and smoked and salt meats of every kind; butter, fresh eggs, country produce, etc. Messrs. McMurtry and Barfett select and slaughter their own cattle, and have always the best of everything in the way of food supplies, which are sold at lowest prices. They have a high reputation for fair and honourable dealing. They are polite and attentive, and send for and deliver orders promptly in any part of the city and vicinity, having two of the best got up waggons for this purpose in the city and several assistants in service.

JAMES LOBB, Import Agent, Teas, Etc., Cor. Front, Wellington and Church Streets.—No member of the business community of the city of Toronto is more widely known, or more universally respected, than Mr. James Lobb, Lloyds' Agent for Ontario, Liverpool Underwriters' Ass'n, and Manufacturers' Ins. Co., and import agent of teas, coffees, Russia iron and foreign hops. He became a permanent resident of this city in 1872. The premises he occupies are centrally located on the corner of Front, Wellington and Church Streets. Mr. Lobb is Dominion Agent for Edward James & Sons' Celebrated Dome Lead, Toronto agent for China, Indian and Ceylon teas and the finest varieties of coffees. He is a member of the Toronto Board of Trade. In 1880-81 he represented St. David's Ward in the City Council, and in 1884 St. Lawrence Ward, two of the most important in the city. During his tenure of office he served on the Finance, Railway and other important committees. It was mainly through his persistent efforts that one of the most picturesque parks was secured for the East End, known as "Riverdale Park," with its unique saluting battery of five massive pieces of artillery whose thunder on Her Majesty's birthday and Dominion Day wake the echoes on the classic Don. He was for two years chairman of the Collegiate Institute Board of Trustees, and is now Hon. Secretary. He is a public-spirited gentleman, and has done his full share towards promoting the material and intellectual advancement of Toronto, and is eminently and deservedly popular with all classes in the community.

JOHN KELLER, Practical Furrier, 105 Queen Street East.—A prominent and reliable house in this community is that of Mr. John Keller, importer, manufacturer and dealer in furs. This enterprise was established in 1887 by Mr. Keller, and has always occupied a conspicuous position in the trade, received a liberal patronage, and is very popular. The premises occupied comprise a two-story brick building 25x60 feet in dimensions, and afford ample space for manufacturing purposes and the display of stock, the salesroom being particularly neatly fitted up, in which is exhibited an elegant assortment of rich, elegant cloaks, dolmans, paletots and seal saques, and ladies' furs of every description; also everything suitable for men's wear, gloves, etc. These goods are in every respect first-class and very desirable, have been carefully made and trimmed, and are in perfect accord with the prevailing fashions. Every description of furs is here made up, and perfect fit guaranteed, while the lowest possible prices are charged for goods. Furs are dyed, cleaned and repaired at the shortest possible notice, and taken in storage during the summer months, at reasonable prices. Mr. Keller is an authority upon the different kinds of furs, and was brought up to the business in Germany, his native country. He came to Canada five years ago, and, during his business career, has become widely known as one of the best practical experts in the fur trade in Toronto.

CRAWFORD & MOUNTFORD, Machinists, 91 Richmond Street West.—A successful house engaged in the manufacture of machinery and tools in Toronto is that of Crawford & Mountford, whose office and shops are located at 91 Richmond Street West. This business was established in 1889 by W. H. Crawford, who conducted it till 1890, when he admitted W. S. Mountford into partnership. The workshops are equipped with all modern facilities as regards machinery, tools and the latest labour-saving appliances. The firm manufacture tools, novelties and small machinery, cutting, stamping and forming dies, jewellers' rolls, patterns, models, and moulds in brass or iron; polishing and buffing, nickel, bronze and copper plating. Several experienced hands are employed. Messrs. Crawford & Mountford are thoroughly practical mechanics, and all the operations of their house are conducted under their personal supervision, thereby insuring to patrons only such productions as will withstand the most critical tests. The ingenuity, skill and excellent workmanship displayed in the construction of their machinery, and the admirable business capacity that characterizes their management, all contribute materially to the eminent success attained by this popular establishment. Mr. Crawford was born in London, Ont., and Mr. Mountford is a native of Birmingham, England, has been in Canada fourteen years, and ten years ago came to Toronto. Both are young men, and are highly regarded by the community for their mechanical ability and integrity.

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SKEANS' DAIRY CO., Dealers in Flour, Feed and Farm Produce, 305 and 307 King Street West.—This is one of the most popular and reliable establishments of its kind in this city. The premises occupied comprise the ground floor and basement of a double building, 40x40 feet in dimensions. The fixtures are handsome, and every convenience is at hand, while five assistants and two teams are kept constantly employed. Orders are filled and delivered promptly. A large stock of all the leading popular brands of Canadian and Western family flour is always carried, also feed, hay, straw, meal and provender for horses and cattle, all of which can be had in any quantity desired at lowest market rates. A specialty is made of farm produce and of choice butter, prime cheese and fresh eggs. A large business is also done in pure, fresh milk and cream. Mr. J. H. Skeans, the proprietor, is a young man, and a native of this city. He is indefatigable in his endeavours to please patrons, and, as a business man and citizen, sustains a high reputation.

WILLIAM PIKE, Hardware, No. 668 Queen Street West.—Among those houses engaged in the hardware trade in Toronto, well worthy of mention in these pages, is that of Mr. William Pike, dealer in hardware, glass, paints, oils, etc., whose well-ordered establishment is located at No. 668 Queen Street West. Mr. Pike is an Englishman by birth, and a resident of the Dominion for the past thirty years, the past four of which he has spent in Toronto, opening his present establishment in 1837. His premises comprise a first floor and basement, each having a frontage and depth of 16x75 feet, and admirably arranged with special reference to the prosecution of the business. In his store will be found a full and complete assortment of everything in builders' and general hardware, and cutlery; contractors', miners', blacksmiths' and manufacturers' supplies; mechanics' and artisans' tools of every description; likewise a choice line of paints, oils, varnishes, glass, artists' materials and painters' and glaziers' supplies. These goods have no superiors in the city, while the prices quoted are extremely moderate.

W. J. LUGSDIN, Hatter and Furrier, 459 Yonge Street, Opposite Trinity Square.—The unusual degree of success which has attended the efforts of Mr. Lugsdin, the well-known practical hatter and furrier, since he established his enterprise three years ago, warrants the assertion that this establishment fairly bounded into public favour. The location of this fashionable emporium, No. 259 Yonge Street, opposite Trinity Square, is eligible and desirable, and the substantial trade which has been permanently secured amply proves the reliability and uniformly superior quality of the goods handled. The premises occupied comprise a commodious two storey building, 75x40 feet in dimensions, giving ample accommodation, and supplying every convenience. Mr. Lugsdin handles a full line of imported English and American hats, caps and fashionable headgear of every description, making a specialty of ladies' and gentlemen's seal and fur garments, saques, wraps, gloves, turbans, mits, boas and kindred commodities, unsurpassed in quality, design and price by the stock of any rival house in the city. Mr. Lugsdin is not only a direct importer but likewise a practical furrier, and, perhaps, one of the most expert buyers and judges of fur goods in the province. He is a native of Toronto, and has been eminently successful, due to the fact that his dealings are characterized by honourable business principles.

F. W. RATHBONE, Men's Furnishings, Etc., corner Leader Lane and King Street East.—The constant change required by the vagaries of fashion gives to the enterprising dealer in gentlemen's furnishing goods a fertile field for the exercise of his abilities, and in Toronto there are few who have met with more success than Mr. Rathbone. His store is handsomely appointed, supplying ample room for the display of stock, and, with its plate glass show windows and kindred accessories, presenting altogether a most attractive appearance. The stock consists of imported and domestic hosiery, plain and coloured shirts, collars, cuffs, cravats, sleeve buttons, umbrellas, rubber coats and everything that is appropriate to a first-class men's furnishing emporium. These goods may be relied upon as being the very best for the price. The latest novelties may here be seen in great variety, and all the goods are durable and comfortable. A specialty of the house is the manufacture of white dress shirts to measure. Mr. Rathbone does an excellent trade, and

includes among his patrons many of the best dressed gentlemen in the city. He is a direct importer, and by being so saves his customers large sums. Special mention should be made of the very large business this house does in all kinds of sporting goods—lacrosse Jerseys, football Jerseys, rowing Jerseys, cricket suits, outing suits, bathing suits, pajama suits, summer coats, blazers, and last, and not least, Mr. Rathbone carries the finest assortment of cashmere, silk, and linen vests in Canada. These goods come direct from the best English makers, Welch, Margetson & Co., Yonge & Rochester, and others. Mr. Rathbone is the only exclusive King Street furnisher east of Yonge. A visit to his establishment will well reward the seeker of the beautiful in dress.

QUEEN CITY CARPET WORKS, 119 Queen Street East, between Church and Jarvis Streets, Manufacturers of all kinds of Ingrain and Home Made Carpets; R. Berner, Proprietor.—The only house in Ontario actively engaged in the manufacture of Ingrain carpets is the Queen City Carpet Works, located at No. 119 Queen Street East, in this city. Mr. Berner, the energetic and esteemed proprietor, was born in Switzerland and came to this city in 1833. In 1857 he established himself in business in the manufacture of all kinds of Ingrain and home-made carpets, including two-ply, all wool and union carpets in the latest designs, and of the very best style. Carpets are made to order in any style and design at the shortest notice by competent weavers, at the most reasonable prices. Theactory and salesroom are well worthy of a visit, and the work turned out is guaranteed to give entire satisfaction in every particular. Mr. Berner does a large and extensive trade, which extends throughout and over the whole province. He is highly respected by the community, and business relations once entered into with him are sure to become pleasant, profitable and permanent.

RYRIE BROTHERS, Watches, Jewellery, Etc., Corner Yonge and Adelaide Streets.—The metropolis of Ontario has become the recognized centre of the trade in jewellery, watches and diamonds, and the interests thus identified with Toronto have grown to proportions of the greatest magnitude. In this connection the name of Ryrie has won a measure of popularity, confidence and respect second to no other house in this section. The house of Ryrie Bros. was established in 1878, the individual co-partners being Messrs. J. and H. Ryrie, both natives of this city. They have always held a position of prominence in the importing and wholesale and retail trade in their line. They handle also a full line of domestic and foreign goods, and exhibit a large assortment of Swiss, English and American watches, jewellery in artistic designs, silver and electro-plated goods, clocks of every description, spectacles, eye-glasses, and the usual complement of the first-class jewellery emporium. Ten assistants are employed, and fine watch, clock and jewellery repairing receive prompt and careful attention. The activity and enterprise of this house need not be recounted here, since its merit is fully recognized in the trade, and Toronto may well be congratulated on the possession of such energetic business men as the members of this firm are known to be.

J. B. COOK'S PHOTO GALLERY, 193 Yonge Street.—One of the most distinguished among the photographic artists in this city is Mr. J. B. Cook, No. 193 Yonge Street. This establishment was first opened in 1854 by Mr. S. J. Dixon, and in 1878 came under Mr. Cook's control. He has made many improvements, has refitted and refurnished it handsomely throughout, and it is equipped with all the latest photographic appliances. The store and reception parlours are on the ground floor, and the operating and finishing departments on the second and third floors. A general photographic business is done. Photographs of all sizes are produced and finished in pastille, crayon, India ink, oil, and water-colours. In fine portraiture Mr. Cook excels in every respect. Copying and enlarging pictures also form a special feature. Mr. Cook was born in Markham County, is known as a skilled photo artist throughout Ontario and Quebec, from all parts of which he enjoys a splendid patronage. His is one of the best equipped establishments of the kind in the city, while his prices are always reasonable. In his store he makes a fine display of splendid portraits, groups, landscapes, Canadian scenery, public and private buildings, marine views, etc., of a very attractive character.

G. S. AMES, Merchant Tailor, No. 121 Yonge Street.—Despite the fact that the merchant tailoring emporium of Mr. G. S. Ames, located at No. 121 Yonge Street, only opened its doors to the public during the current year, there can be little question but that the house already takes a foremost rank in the promotion of the standard of excellence in dress. Mr. Ames, in fact, is widely noted for the good taste displayed by him in the selection of his stock, which is without a superior in Toronto, giving his customers assortments from which to choose, either for dress or business suits, not excelled by any contemporary. The premises occupied are very attractive and commodious, and the stock consists of fine cloths, cassimeres, worsteds, diagonals and suitings in every variety of the latest styles of the day. These are made up at prices most moderate, and in the latest fashion. Orders always receive prompt attention, while in prices, perfection of fit, quality of material and workmanship, the garments made by Mr. Ames are unsurpassed. He is a native of Toronto, an experienced cutter and fitter, and fully endowed with those qualifications comprehended in the term, energy and enterprise, to command a pronounced and permanent success.

J. JOHN H. HARGRAVE, Wholesale Grocer and Importer of Teas and Coffees, 190 King Street East.—This business was originally established in 1867 by Lawson & Hargrave, who conducted it till 1870, when Mr. John H. Hargrave became sole proprietor. He occupies two commodious floors, and is an expert in the qualities of teas and coffees. He carries a valuable stock of fresh crop teas and coffees, renowned for flavour and uniform excellence. In sugars, spices, canned goods, syrups, flour, soaps, foreign and domestic dried fruits, molasses, tobacco and cigars, he is prepared to offer substantial inducements to the trade. In condiments, sauces, pickles, and full lines of fancy groceries, this stock challenges comparison with any for quality, purity, and low prices. Five salesmen are employed, and the trade, which is mostly wholesale, extends throughout Ontario. Mr. Hargrave is a native of North Toronto, is a popular member of the Board of Trade, and is also a Freemason and member of the A.O.U.W.

F. FLEMING & CO., Furniture, 342 and 344 Queen Street West.—The furniture trade. "Ke all branches of commercial activity, is well represented in the "Queen City," one of the most popular West End houses in this line being that of Messrs. Fleming & Co., at 342 and 344 Queen Street West. This well known house was founded in 1885 by the present firm, and the business has had a substantial growth. The premises are located in a three-storey and basement brick building 30x75 feet in area. The entire building is devoted to the business, and the firm also have manufacturing premises, 35 Buiwer Street. In the attractive salesroom is shown a fine line of elegant furniture in all the newest and most fashionable designs, together with housefurnishing goods of every description. The stock is sufficiently varied to meet the requirements of all classes of customers, and no better place will be found for obtaining the wherewithal to furnish either the most frugal or wealthiest home. A force of experienced hands is employed, and upholstering and all kindred work is executed in the highest degree of excellence. The house is a favourite purchasing depot among the local trade, and a large and highly desirable patronage is received. Messrs. J. J. and J. Fleming compose the firm. The former was born in Mount Forest, Ont., and the latter in Scotland. Both are progressive and able business men, fully meriting the success achieved through their popular management.

A. K. ANTHONY, Staple and Fancy Dry Goods, No. 318 Queen Street East.—An excellently-conducted dry goods emporium is that of Mr. A. K. Anthony, located at No. 318 Queen Street East. It is now four years since Mr. Anthony established his enterprise. Its progress has been a thoroughly satisfactory one, the trade steadily increasing to greater proportions. Mr. Anthony's reputation is of the most enviable character, while he has ever had the name of presenting the newest novelties and the best goods the markets afforded. The premises occupied comprise a commodious emporium of 20x40 feet, with store-room in rear, and the former is appointed in a tasteful, systematic manner. The stock embraces a complete assortment of foreign and domestic dry goods, fancy goods, notions and ladies' and gents' furnishings, comprising everything desirable and fashionable. The trade supplied is principally retail; four courteous clerks wait on customers, and the lowest prices prevail. Special bargains at all times form an attraction. Mr. Anthony is a native of Brampton, Ont., but being now a resident of Toronto for the past twenty years, his interests are thoroughly identified with those of this community.

D. DOMINION CLOTHING CO., Arcade Building, corner Gerrard and Yonge Streets, Nos. 391-393 Yonge Street; R. Donaldson, Manager and Proprietor.—A conspicuous establishment in the clothing trade of the city is that of the Dominion Clothing Company, ably conducted by Mr. R. Donaldson. It is of recent origin, and the premises occupied comprise a superior double store, 50x75 feet in dimensions, and elegantly fitted up, while the stock embraces a complete assortment of ready-made clothing for men's, youth's and children's wear, in all sizes, latest styles and patterns. These goods are purchased direct from the leading manufacturers, have been carefully selected, and will bear the most critical examination, while the prices are unsurpassed. Mr. Donaldson was born in Scotland, has resided in this city for some years, and is very popular and highly respected by the community for his many excellent qualities and strict business integrity.

L. LEVER BROTHERS (Ltd.), Manufacturers of Sunlight Soap, No. 47½ Wellington Street East.—Among the most extensive and famous establishments engaged in the manufacture of soap, standing head and shoulders above all competitors, and with a reputation as "familiar as household words," is that of Messrs. Lever Brothers (Ltd.), sole owners and manufacturers of the celebrated "Sunlight Soap," the praises of which have been sung in every quarter of the civilized globe. This soap was first placed on the English market by Messrs. Lever Bros. in 1885, the then unpretentious works being situated in the town of Warrington, Lancashire, England. Such was its phenomenal success that, notwithstanding repeated extensions of the works, they were found altogether inadequate to meet the demands of business; therefore new and elaborate works (the largest and best-equipped of their kind in the world) were erected on a site of fifty-two acres of land, situated near Birkenhead (which stands in the relation to Liverpool, England, as Brooklyn does to New York). The site is on the Mersey, and has been christened "Port Sunlight." The new works have been in full operation about fifteen months, and have a capacity of 1,000 tons of soap per week. In the early part of 1890 the firm resolved itself into a joint stock company, known as Lever Brothers (Limited). The recommendations of the output of the Sunlight Soap Works are that they combine the uses of the laundry and the lavatory, and may be used alike for all domestic purposes—even to the washing of the tenderest infant. In the comparatively brief period that "Sunlight" soap has been on the market, its manufacturers have been awarded gold medals for purity and excellence in their product at Paris, France; Ghent, Belgium; Ottawa, Canada; Cardiff, Wales; Brighton, England; Edinburgh, Scotland, and other industrial expositions. Its merits have been lauded by the lay community wherever it has been introduced, and the following is the endorsement from one of the world's leading medical experts, Sir Charles A. Cameron, M.D., ex-President of the Royal College of Surgeons, Vice-President of the Institute of Chemistry of Great Britain, Chief Medical Officer of Health for Dublin, S. Sc. C. Cambidge University, Member of the College of Physicians; Professor of Hygiene and Chemistry, Royal College of Surgeons, Ireland; Hon. Member Societies of Hygiene of Paris, Bordeaux and Belgium:—

"Laboratory, Royal College of Surgeons, Stephen's Green, W., Dublin, February 15th, 1888.

I have carefully analysed specimens of the "Sunlight Soap," submitted to me for that purpose by Messrs. Lever Bros., Warrington, and the following are the results at which I have arrived:—

The points in the composition of this soap that are most valuable, are its freedom from free alkali, the large percentage of fatty acids which it contains, and the purity of the materials employed in its preparation. I employ the soap for my own toilet purposes, and from my actual experience of it can strongly recommend it. (Signed) CHARLES A. CAMERON."

The Canadian offices of the concern were originally opened in Montreal some eighteen months ago, but were removed to Toronto in April of the current year. Branches throughout all the provinces of the Dominion are directed through the office, which is centrally and eligibly located at No. 47½ Wellington Street East. The Canadian business is under the control of Alfred Robinson, Esq. Mr. Robinson is a native of England, but has resided in Canada for the past sixteen years, during which time he has made hosts of friends, in consequence of his courteous, affable and obliging manners, coupled with an executive ability which amply fits him to represent this colossal corporation.

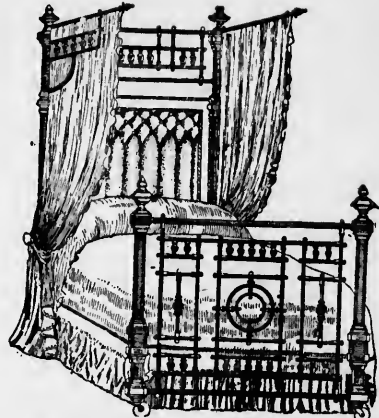
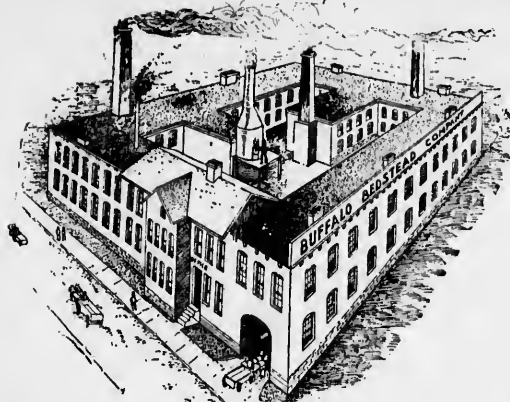
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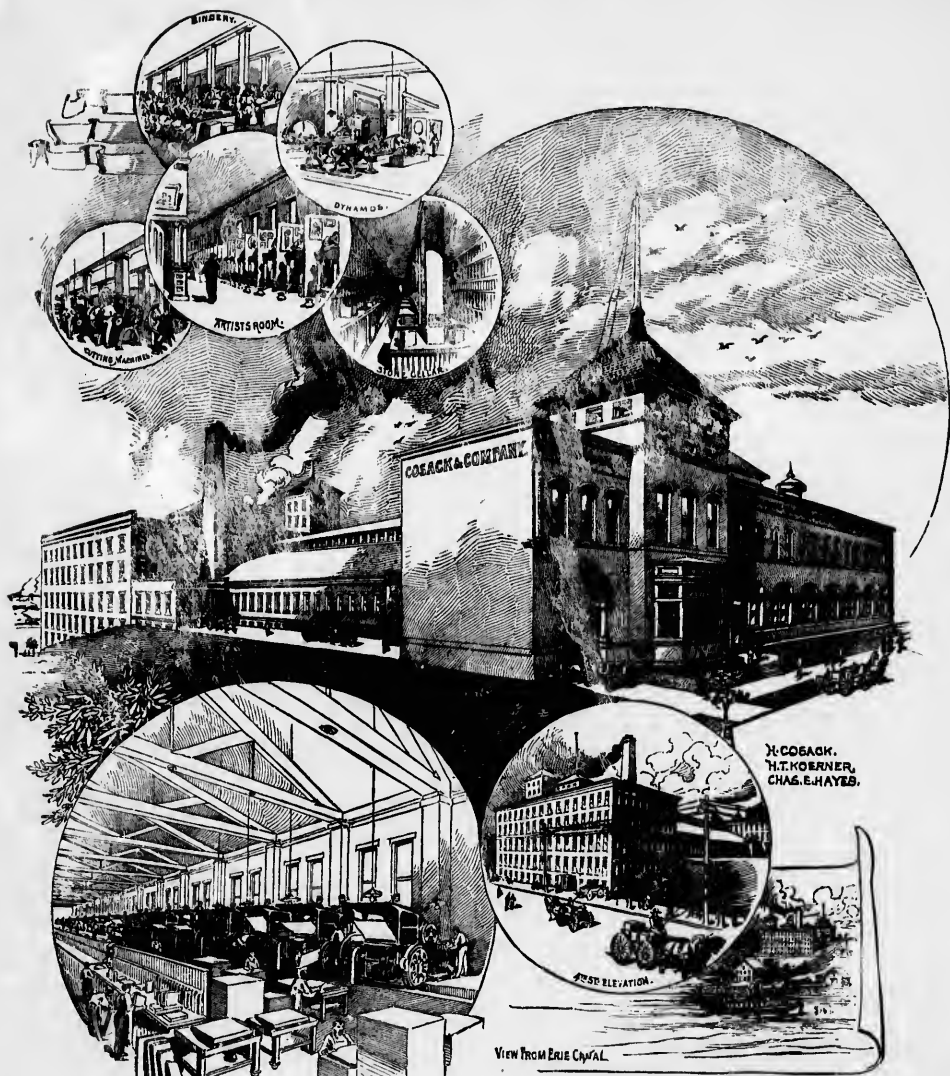


BUFFALO BRASS & IRON BEDSTEAD CO., Nos. 105 to 113 Bar-
 ton Street, Buffalo, N. Y.—This company was duly incorporated
 under the laws of the state of New York during the year 1890,
 with a cash capital of \$50,000, for the manufacture of brass
 and iron bedsteads. The following well known gentlemen form the
 personnel of the management: C. C. Conroy, president, being a self-
 made man of large business experience, at the present time an exten-
 sive oil and gas producer in Pennsylvania, New York, Ohio, and
 Kentucky; W. H. Johnson, vice president, one of Buffalo's most
 prominent business men; R. J. Grove, secretary and treasurer, a
 gentleman of marked executive ability; Joseph Grove, superintend-
 ent, a thorough, practical workman, and native of Birmingham,
 England, the home of the brass and iron bedstead industry, conse-
 quently they have the most approved machinery. The premises

occupied were specially built for this business and comprise a brick
 and frame two-story building, covering a superficial area of 15,000
 square feet; the machinery plant having an output capacity of
 1,000 bedsteads per week, the whole constituting the most complete
 establishment of the kind in the United States. The large duplicate
 orders they are receiving is a conclusive proof that their goods are
 giving universal satisfaction and are as good, if not superior, to
 English manufacture, being of a more substantial nature, and painted
 in the most artistic manner. It will be to the interest of dealers to
 send for their illustrated catalogue and prices before placing their
 orders elsewhere, as a large stock is always kept on hand so that
 orders can be filled promptly, thereby saving the delay of ordering
 from a foreign market and the possibility of goods being damaged
 in ocean transit.



MR. C. C. CONROY.



PRINTING ROOM of COSACK & CO.
LARGEST & MOST COMPLETE IN THE U.S.

COSACK & CO. LITHOGRAPHERS & PUBLISHERS
BUFFALO, N.Y. U.S.A.

See descriptive article on opposite page.

THE HISTORY OF THE LITHOGRAPHIC ESTABLISHMENT
OF

COSACK & CO., BUFFALO, N. Y., U. S. A.

When Alois Senefelder invented the art of lithography, little did he dream of the scope of his invention; for how could the talented man measure the range of a process that was destined to supersede man's best efforts, to counterfeit the image of Nature with its manifold aspects, and reduce it to a commercial art, multiplying itself to a degree practically without limit. The art of engraving in its various forms had developed to a rare degree of excellency, and printing was rapidly assuming the position it was ultimately destined to occupy in the affairs of men. With the example of Gutenberg before him, Senefelder instinctively felt the significance of the art he discovered, and vaguely comprehended the possibilities as applied to the then existing condition of affairs, but to correctly measure the tremendous expansion it was destined to assume in his native country and the nations of Europe, its transplantation to the New World, which had only just emerged from a destructive war for its independence, its subsequent growth and certain commercial import to the nations of the earth, would have seemed like a fairy tale to him. The brilliant lives of Caesar and Napoleon, with their glitter, pomp, and circumstance, their glorious deeds of arms, the direct means of making and unmaking nations, have not exercised the same potent influence upon the destinies of men as the graces of life made possible by the comparatively retired, and to their generations, uneventful lives of Gutenberg and Senefelder. The former demonstrated unto living men the principle of force as evolved by long centuries of gradual emancipation from barbarism, and yet applied the same means for the securing of the ends sought; the latter perpetuated the principle of enlightenment to nations unborn and of circumstances unknown. One, the glory of the hour and misery of its generation; the other, the germ of inspiration of the day and the source of happiness to posterity. Thus, from its humble and unpretentious beginning, lithography has been spread on the wings of peace to all quarters of the globe wherever commercial, scientific, and literary activity reigns, and although scarcely sixty years have elapsed since the death of its inventor, it has secured a permanent and profitable foothold in all countries of Europe, United States, Canada, Australia, India, West Indies, Mexico, South and Central America, and even in China and Japan. In the United States it has had a wonderful development—none too fast, perhaps, when the remarkable growth of the country is taken into consideration, yet a development that can be pointed to as one of the great aids to the material growth and prosperity that characterizes the century about drawing to a close. The history of the pioneer lithographing institutions in the United States is, to a very great extent, identical—commencing in a very modest manner, generally with a single hand press and an inappreciable amount of stock, and developing with the needs of the community in which they were located. A slow, sure growth before the days of extended commercial activity with its concurrent aids of steam locomotion and consequent cheap transportation, together with the gradual superseding of the hand press by steam power printing machinery, was the impetus that developed the modest little workshop to the dignity of a large manufactory. The tremendous extra supply of the steam press through its general adoption created the first active competition that lithography experienced, and the manifold uses to which it is to-day applied have in most cases been the result of actually creating a demand and market for its output. This, with some slight variations, is the history of the prominent house of Cosack & Co., established in a very modest manner by Mr. Cosack, in April, 1864. For several years it plodded in its small way, giving employment to about a dozen people, but early in 1870 it received an impulse by the active participation of Messrs. Matthews and Warren, proprietors of the Buffalo Commercial Advertiser. In 1878 the retirement of the above named gentlemen and the admission of Mr. Edwin A. Clark gave the house an additional impetus, and although the establishment was far from being a large one, the careful practical ideas upon which it had built its foundations gradually raised it to a degree of prominence that was highly reassuring. The death of Mr. Clark, in 1881, was a blow to the surviving senior member and

so, also, it seemed to the establishment, yet subsequent developments demonstrated the fact that upon the assumption of the duties of the young men called to fill the vacancy, Messrs. H. T. Koerner and Charles E. Hayes, the real growth of the establishment began and rapidly assumed the proportions it now presents. Although for several years actively engaged upon work that required extraordinary care and skill, it was not until 1876 that the firm of Cosack & Co. attained the world wide reputation for the art color work which they now enjoy. During that year the Centennial Commissioners granted a special commission whereby the prominent exhibits of the Centennial Exhibition were to be reproduced on a scale of magnificence never previously attempted. After due consideration the production was entrusted to this firm. The die was cast and the work begun, with the result of securing the plaudits of two continents and establishing the artistic reputation which neither time nor the active competition for honors by emulators has been able to wrest from it. Under the active guidance of its senior and the indomitable energy and enterprise of its junior partners, the establishment took lofty strides in artistic excellence, so great, indeed, that when the projectors of the magnificent work on Ancient Egypt "Mizraim," were ready to place their contracts for this mammoth work—without doubt the greatest enterprise ever attempted in the annals of publishing, it was also entrusted to them. American and European critics characterize the beauty of the plates lithographed by this firm as so far superior to the "Prisse d'Avennes," "Lepsius," "Brugsch Bey," etc., issued under the auspices of the German and French Governments, as to completely overshadow them. With such a substantial support and recognition of its abilities, it is not difficult to predict a brilliant future for this firm both in regard to its capabilities and importance, and thus from a comparatively small workshop, representing an invested capital of less than \$5000 in 1864, it gradually grew to an establishment representing an invested capital of \$500,000, employing over 300 hands and having representative offices in many cities of this country and in Australia. The factory occupies a square, 100x300 feet, substantially built of brick and two to four stories in height, the floor space covering an area of over 60,000 square feet. The entire front portion on Lakeview Avenue is occupied by offices on the lower floor, 100x30, and an artists' room, of like dimensions, above. The press room opening immediately from the office is the largest lithographic press room in the United States, measuring 75x300 feet, and is 20 feet high, without a single post, partition, belt, shaft, or pulley, to obstruct the view or to impede the movements of the employees. The shafting, pulleys, belts—in fact, all the driving machinery—are placed in a stone tunnel, under the press room, and its arrangements will be easily appreciated by practical men as a most novel and valuable provision in overcoming the great obstacles that printing rooms of all classes are subject to, viz.: the complete absence of oil, grease, dirt, and danger. At the rear of the press room and fronting on Fourth Street, four stories in height, each 75x100 feet, are the stock rooms, filled with every class of advertising novelties and specialties, for every business and for every season, of which this firm carry the largest line of any house in America. Here, also, are located the paper rooms, drying rooms, bindery, and finishing departments. The basement is entirely used for the engine room, carpenter and machine shops. Two large boilers, furnished with smoke consumers, supply the power for the large Tiff engine which runs the works, and two Rice automatic engines, which furnish power for the United States Electric Company's two dynamos, by which the entire plant is lighted. All the buildings are protected from fire by a complete automatic sprinkler plant. The output of this establishment averages 100 tons of printed lithographs per month. Its orders come from every state in the Union and from many foreign countries. The firm of Cosack & Co.—comprised of its original founder, Mr. H. Cosack, and Messrs. H. T. Koerner and Charles E. Hayes—have passed their twenty-sixth year of existence, and are certainly well equipped to sustain the reputation and leadership which have distinguished them among the pioneers of the lithographic art in the United States.

SPILLING BROS.

Manufacturers of

FINE * CIGARS

Importers of

Seed Leaf and Havana Tobaccos

115 JARVIS STREET, TORONTO.

*** * ***

FOR the last eighteen years SPILLING BROTHERS' have stood at the head of the principal brands in the market. The business was established in 1872 by J. S. Spilling and M. E. Spilling, both practical cigar makers. Their specialty is the manufacture of fine cigars, and in this they have succeeded admirably, doing a business that places them in the lead of all Canadian factories.

They have a large trade over Ontario and neighbouring provinces, and the demand for their goods is rapidly increasing as the facilities of the factory and the quality of the product becomes known. They are large importers of leaf tobacco from Havana and Amsterdam, and sell these goods in bond or with the duty paid. In their factory they employ none but first-class union workmen, and have the best facilities for the production of goods of marked value.

the courteous treatment of customers and visitors to their spacious factory. Both the Messrs. Spilling are of middle age and thoroughly sympathetic in all their relations with the trade and their customers. In addition to the brands already mentioned, they also make the following, which are well known and very popular, viz.:

"Gold Points,"

"Style,"

"Eight Horses,"

"La Intimidad" and the "Librarian."

"Matinee,"

"Red Cross,"

The favourite brands of the firm are

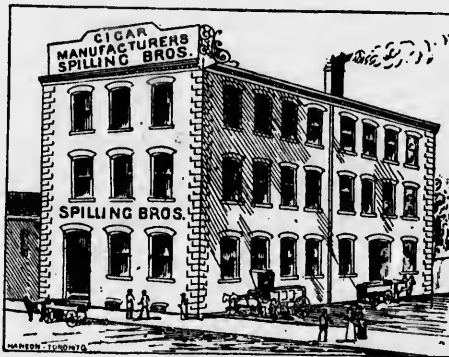
"BOARD OF TRADE"

AND

"ROYAL CROWN,"

The King of 10 Cent Cigars.

The firm has a wide-spread reputation for business integrity and upright and liberal dealing, and for



The latter two brands are ten cent goods, and have a great reputation, and cannot be beat for quality or price. Should any of our readers require any goods in the cigar line, we would advise them to give this firm a trial, as we can cheerfully recommend them, and as their goods are all they represent them to be in regard to flavour and workmanship, are sure to give the greatest satisfaction.

THE WEST END'S BIG DRY GOODS EMPORIUM



SOME twelve years ago citizens of the West End received their first invitation to visit what has since become their leading dry goods establishment.

The advancement of this part of Toronto was then an assured thing, and Mr. Botsford needed no prophetic knowledge to indicate that the establishment of a first-class house, with the best methods, enterprise, integrity and broadmindedness as the principles of merchandizing would succeed.

The rapid growth of his store in the face of what people call "hard times and dull seasons," must have a cause underlying—which can be readily seen in the confidence of the people.

Everything has a beginning, and the beginning of Mr. Botsford's popularity may be traced to the first day his store was thrown open to the public, and his goods displayed for sale.

Based upon the strong foundation of "Cash and one price only," in direct dealings with the public, and the ruling determination to go direct to the manufacturers for the goods sold, from the starting of this store it was known that everything kept in it could be depended on, and that the values were the best, so that the record of daily business is one of continuous improvement and growth, the steady progress having resulted in that monopoly which is always accorded by wide-awake people to the establishment where they get the best value for their money.

The general plan of the building is basement for carpets, oil-cloths and general house furnishings; the ground floor for dress goods, fancy goods, men's furnishings and staple goods. First floor for mantles, millinery and millinery workrooms; the top floor for dressmaking, fitting rooms and lunch rooms.

Throughout the entire building every modern convenience to facilitate the handling of the goods and promote the comfort of the custom-

er has been adopted; and the thorough system employed makes shopping a pleasure.

The adoption of the most approved basket system does away with the noise and bustle of cash boys. The system is a simple one, and for that reason the more to be admired. At the counter where the customer makes the last purchase the salesman places the goods with bills in a wire basket which, by means of a pulley, is raised to the

entire building every modern convenience to facilitate the handling of the goods and promote the comfort of the customer, elevated railroad, which conveys it to the parcel desk, where the goods are checked, measured, neatly wrapped up and returned to the right person with the right change, in a few seconds.

Dry goods and millinery of foreign makes are imported direct to this store from the manufacturers. Mr. Botsford does his own buying, and for this purpose makes yearly trips to the European markets.

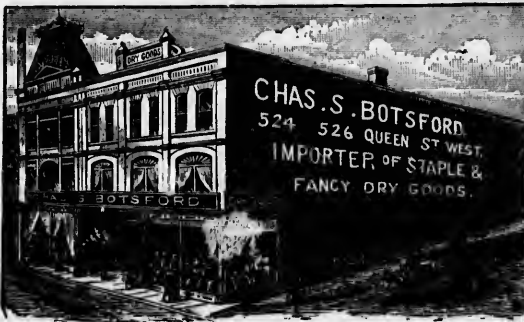
Years of experience—the accessory of success—with the privileges arising from a high commercial standing, backed by a thorough business tact, aid him in the choice of the goods, so that nothing inferior or trashy ever crosses the ocean for his store; and, as a consequence, the goods displayed for sale are always bright, new and reliable.

The high reputation of his DRESSMAKING DEPARTMENT is so widely known that further comment is scarcely necessary. Nothing is asked to be taken for granted, and every dress and mantle turned out of the department has a guarantee to it that style, fit and finish will be perfect. Nor is the scope of its work confined to Toronto alone.

For people from ocean to ocean dresses are made; the difficulty of measuring being got over by means of a system of "Illustrated Instructions on Self-measurement" established by this store, by which directions people can measure, and from which the fit of the dress is guaranteed, so that "Botsford's for my dressmaking" is the motto of many of the best people all over Canada.

These are days of advancement surely. Our grandmothers would have laughed at the idea of buying even the commonest of staple goods by letter! and now if one visits the shipping part of Mr. Botsford's MAIL ORDER DEPARTMENT, what may he see? Probably the careful packing of an elegant and costly wedding trousseau for the belle of one of the Dominion's most populous towns, or a bale of warm blankets, flannels and winter clothing for the trapper and his family, who have to brave the cold of the extreme North-West, or it may be little bundles of samples, some of which are destined to win the appreciation of a thrifty housewife of the Lower Provinces, and others to illustrate the latest styles to the family whose nearest neighbours live perhaps on an Indian Reservation. This is an illustration of the mail order business, which may be seen in Botsford's every day, and is a striking sample of how centralization of trade has made Toronto one of the greatest cities on this continent.

To aid his customers in ordering, who have their wants supplied by mail, Mr. Botsford publishes a catalogue annually. This year's book is sensibly written, gives necessary information on letter-ordering, is illustrated with the season's styles in millinery, mantles, costumes, etc., contains the instruction on self-measurement mentioned above, and a compendious price list of the goods. The book is mailed free to applicants; and is so useful that it may be said, without hesitation—it should be in every home.



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regard to

THE LONDON & CANADIAN LOAN & AGENCY CO.

(LIMITED);

OFFICES, 103 BAY STREET, TORONTO.

ALTHOUGH the major portion of this work is devoted to a consideration of the commercial and manufacturing industries of the "Queen City," yet full attention has been given to Toronto's banks and other fiduciary institutions. These are of the most substantial and reliable character, and add much strength and stability to the city as a leading business centre.

In this connection we wish to give space for commendation of a most worthy organization, viz., the London and Canadian Loan and Agency Company (Limited), whose offices are located at No. 103 Bay Street. The Company was incorporated in 1873 with an authorized capital of \$5,000,000, and it has since had a most prosperous, useful and honourable career. The Canadian Board of Officers is comprised of the following prominent gentlemen:—President, Sir W. P. Howland, C.B., M.C., G., President of the Ontario Bank, and President of the Confederation Life Association; Vice-President, Col. Sir Casimir S. Gzowski, K.C.M.G., A.D.C. to the Queen, Toronto. Directors: Donald Mackay, Esq., Toronto, Director of Ontario Bank; Sir Donald A. Smith, Montreal, President of the Bank of Montreal; Larratt W. Smith, Esq., Q.C., D.C.L., York Township, President Building and Loan Association; T. R. Wadsworth, Esq., Weston, Director Imperial Bank of Canada; C. E. Hooper, Esq., Toronto; G. R. R. Cockburn, Esq., M.A., M.P., Toronto, Director of Ontario Bank; James Henderson, Esq., Barrister, Toronto. The Manager is James F. Kirk, Esq., and the Solicitors Messrs. Howland & Arnoldi. The following form the Company's Scottish Board:—Colin J. Mackenzie, Esq., of Portmore; A. D. M. Black, Esq., W.S., Edinburgh; Robert Hutchison, Esq., of Carlowie, Kirkliston; W. H. Murray, Esq., W.S., Edinburgh. Their office is at No. 28 Castle Street, Edinburgh. The Company's Bankers in Canada are:—Canadian Bank of Commerce and its Branches, Ontario Bank and its Branches, Standard Bank of Canada and its Branches, Imperial Bank of Canada, Winnipeg; in Scotland, the National Bank of Scotland, Limited, Bank of Scotland, Glasgow, North of Scotland Bank, Limited, Aberdeen. The paid up capital of the Company is \$700,000, and reserve fund \$360,000. Loans are granted on the "straight loan" principle for any period from three to twenty years, as desired; the terms are of the most favourable character, and honourable treatment is guaranteed all persons seeking the Company's aid. Mortgages on farm or town property, also township, town, village and school section debentures are purchased, the highest prices being paid, and all transactions are conducted upon the most equitable and liberal basis.

Established 1869.



STANWAY & BAYLEY

BROKERS

IMPORT & EXPORT AGENTS



—AND—
General * Commission * Merchants

FOREIGN CONSIGNMENTS RECEIVED. FIRM ORDERS GIVEN SPECIAL ATTENTION.

TEAS, COFFEES,
SUGARS,
SPICES.CANNED GOODS,
PEAS, CORN,
TOMATOES, ETC.EVAPORATED APPLES,
SUN-DRIED APPLES
BEANS, ETC.

SALMON, LOBSTERS, MACKEREL, ETC.

Foreign Dried Fruits and General Grocery Merchandise, Etc.

CORRESPONDENCE SOLICITED.

44 FRONT ST. EAST, - TORONTO, CANADA.

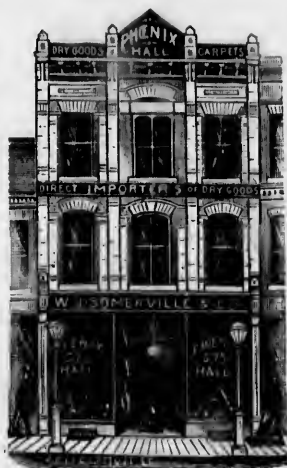
PHOENIX HALL.—W. J. SOMERVILLE & CO.,

Importers and Dealers in Fine Dry Goods and Carpets. Specialties: Table Linen
 Cashmere Hose, Black Dress Goods, Kid Gloves.

575 QUEEN STREET WEST (Second Door East of Portland Street).

Telephone 1045.

A POPULAR and representa-
 tive dry goods and carpet
 emporium in the West
 End of the city is the
 well-known and largely
 patronized store of Mr. W. J. Somerville
 (trading as W. J. Somerville & Co.),
 No. 575 Queen Street West, which,
 for the past seven years, has been
 steadily growing in public favour.
 The premises occupied comprise an
 eligible three-storey brick building,
 25,000 feet in dimensions, giving
 ample accommodation for the man-
 ipulation and display of the excep-
 tionally fine line of goods carried,
 and the general advantageous prose-
 cution of the business in hand. Here
 is always displayed an exceedingly fine
 and complete assortment of everything
 comprehended in staple and fancy dry
 goods, from the cheapest cottons and
 gingham to the richest dress fabrics,
 laces and embroideries, including all
 the latest novelties in feminine finery
 in great variety; also superb designs
 in carpets, curtains and kindred in-
 terior decorations. Astonishingly low
 figures are quoted here likewise, ex-
 traordinary bargains being offered in
 table linen, cashmere hose, black dress
 goods and kid gloves. The store is
 finely appointed and well ordered in
 every department, while an efficient
 corps of clerks attend to the wants of
 patrons. The stock, which is very
 large and admirably selected, em-
 braces elegant silks, satins, cash-
 meres, velvets, sateens and fine dress
 goods in quite a variety; handsome
 shawls, wraps, scarfs; fancy calicoes,
 white goods, muslins, flannels, sheet-
 ings, towellings, blankets and household specialties; corsets, underwear, knit goods, hosiery, notions,
 umbrellas, ribbons, dress trimmings, yarns, smallwares, etc.; also elegant Brussels, tapestry, and ingrain
 carpeting, oil-cloths, matting, window shades and fixtures. A special feature is made of table linen and
 table napkins. Mr. Somerville, the genial proprietor, is a native of Canada, a resident for thirty years of
 Toronto, where he is regarded as one of the city's staunchest and most reliable dry goods merchants.



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 ings, towellings, blankets and household specialties; corsets, underwear, knit goods, hosiery, notions,
 umbrellas, ribbons, dress trimmings, yarns, smallwares, etc.; also elegant Brussels, tapestry, and ingrain
 carpeting, oil-cloths, matting, window shades and fixtures. A special feature is made of table linen and
 table napkins. Mr. Somerville, the genial proprietor, is a native of Canada, a resident for thirty years of
 Toronto, where he is regarded as one of the city's staunchest and most reliable dry goods merchants.

T. G. FOSTER.

DAVID PENDER.

T. G. FOSTER & CO.

Importers of

Upholstery Goods & Carpets



16 COLBORNE STREET, TORONTO.

WEST TORONTO JUNCTION.



THE Map of York County published in 1882 made no mention of the present busy and rapidly-growing town of West Toronto Junction. Indeed, until within the past few years, there was no settlement here—nothing but unbroken expanse of woodland and field. A few dots on the map indicated the location of the Carlton race course on the opposite side of Dundas street from the village of Carlton. Few persons at that time dreamed that this spot and its neighbourhood would so soon become the site of one of the most vigorous and rapidly-growing towns in the Dominion. The "Junction" is pre-eminently a railway town; and to the railways which pass through it, not less than to the foresight and enterprise of its promoters and citizens, it owes much of its present prosperity. The land on which the town stands was first surveyed and plotted some six years ago. A few



scattered houses appeared on Dundas street, the last spike was driven on the Ontario and Quebec Railway, connecting the Junction with Ottawa in a direct line, and a large and handsome passenger station was completed. Thus the upbuilding of the Junction may be said to have been started. The place was incorporated as a village in January, 1888, and the year after into a town. To-day it has a population of at least 8,000, several hotels, seven or eight churches, some ten factories and planing mills, high, central and two ward schools, a comprehensive system of sewerage (to be completed the coming year), one of the most perfect systems of water works in Ontario, and gas lighting in all parts of the town, together with two well patronised newspapers. A more hustling and prosperous town than West Toronto Junction is not to be found anywhere in Her Majesty's Dominions.

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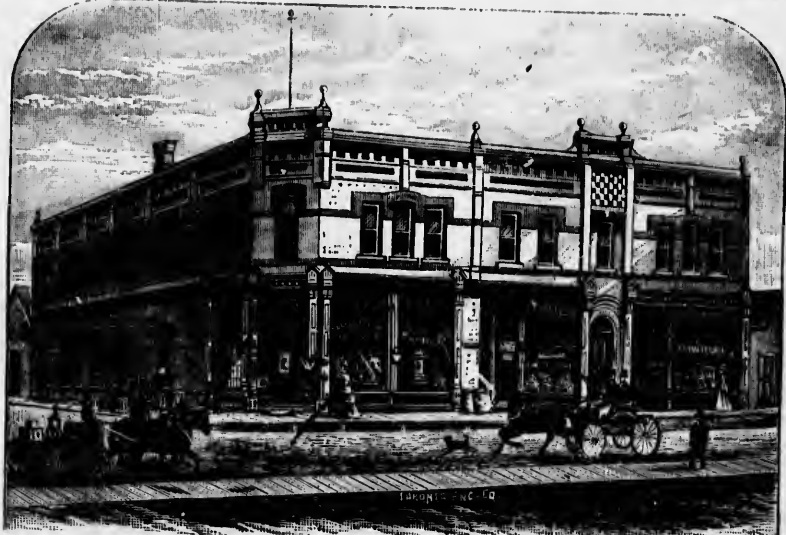
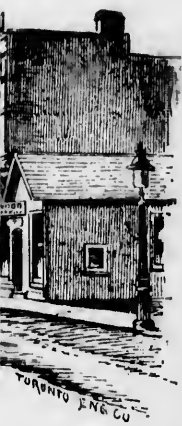
C. W. BATT, Wholesale and Retail Dealer in Lumber, Lath, Shingles, Etc.; Office and Yard, Union Street, opposite C.P.R. Depot.—The business of the builder, contractor and lumber dealer is one of vital importance in all rapidly growing communities. This industry is well represented at the Junction, and among those engaged in it, few do more extended trade than Mr. C. W. Batt. This gentleman is of English birth and learned his trade in the Old Country. About a year ago he located at the Junction, since which he has done a flourishing business in handling lumber and in the erection of buildings. His lumber yard has all facilities for loading and unloading all kinds of timber. The stock is full and complete, and includes lumber, lath, shingles, cedar posts and bill stuff generally, also doors, sashes, blinds, newels, balusters and mouldings. These are sold at both wholesale and retail, all orders receiving prompt attention while satisfaction is in all cases guaranteed. In the building and contracting line Mr. Batt does a large business, erecting and completing the buildings from the foundation to the full finish, and since locating here has erected quite a number of prominent structures in West Toronto Junction, among which may be mentioned the Austin manufactory. During the busy season he employs from 25 to 30 competent mechanics, personally superintends every detail, and does all work in a most substantial manner.

THOS. J. L. PEAKE & CO., Hardware and House Furnishings, Dundas Street, corner Keele.—The trade in hardware and gent's furnishings is a prominent industry everywhere, but, in newly settled communities and rapidly growing centres, it is especially a leading enterprise. The oldest established house at the Junction, devoted to this business, is that of Messrs. Thomas J. L. Peake & Co., located on Dundas Street, at the corner of Keele. The premises occupied are commodious, consisting of a substantial two-storey brick block, 25x125 feet in dimensions, the entire building being used. This is suitably and conveniently arranged, and is fully stocked with a large assortment of hardware and house furnishings, stoves, tinware, paints, oils and glass, and builders' and farmers' hardware generally. Eave-troughing and galvanized iron-work are promptly attended to, while furnaces and house-heating generally are specialties, the house handling Clare Bros.' furnaces of Preston, Ont. The stock is complete in every particular, the assortment well selected and the prices charged moderate. When the house started in business here it was on quite a small scale and with limited capital, but as the town grew and extended the business increased in the same proportion, and the concern is, not only the oldest, but the leading one of its kind at the Junction. All orders receive prompt attention; only competent workmen are employed, and satisfaction is in all cases guaranteed. The members of the firm are active and enterprising, look closely after the details of their business and take a lively interest in the prosperity and growth of the town.

W. HEPINSTALL, Watches and Jewellery, 43 Dundas Street West.—The jewellery trade of the Junction has developed in a truly marvellous degree, and is controlled by gentlemen of experience who are thoroughly versed in the prosecution of the trade in all its details. One of the most prominent houses devoted to this industry is that of Mr. W. Hepinstall, at No. 43 Dundas Street West. It is little more than two years since this gentleman started in business, but with a practi-

cal experience of more than 30 years, and by keeping a well selected stock, aided by square and liberal dealing, he has built up a flourishing trade which is steadily increasing. The premises occupied are 67x70 feet in dimensions. Here is kept a full line of jewellery of all kinds, comprising rings, bracelets, earrings, bangles, chains, charms, necklaces, etc., also a fine line of silverware and the B. Lawrence, Lorrain and Brazilian pebble spectacles. In fact everything in this line can be had at lowest prices from Mr. Hepinstall, and customers may rely on all goods purchased to be as represented. A fine assortment of Swiss and American watches and clocks is always in stock. Special attention is given to repairing, which is promptly executed and warranted in every case. Mr. Hepinstall is a Canadian by birth and is a man of enterprising business habits, who is thoroughly reliable in every branch and detail of his trade.

JAS. A. ELLIS, Reg. Architect, Peake's Block, West Toronto Junction.—The profession of the architect is an important one, for upon him, to a great extent, depends the beauty and solidity of the business blocks and residences of a city, but in a rapidly growing town like West Toronto Junction it is especially so. Years of study and practice are necessary to make a successful architect, while thorough mechanical training is a most important element. Mr. Jas. A. Ellis, whose office is in the Peake Block, possesses all these qualifications. It is some twenty years since this gentleman commenced business, but it was only in the early summer of the present year that he located at West Toronto Junction. Since opening here he has had a steadily increasing trade, having designed and superintended the erection during the season of a large number of both public and private buildings, among them being two public schools and a New Disciple's Church, while his prospects for next summer are most



flattering, the designs for several large blocks being already in preparation. Mr. Ellis does a general architectural business, and furnishes designs for all kinds of buildings, business blocks, banks, factories, warehouses, school buildings, churches or residences, with plans and specifications, and, when requested, superintends their construction. He is thoroughly practical and during the years devoted to his profession has erected buildings in all parts of the country, going as far west as Brandon, Manitoba. He has a natural talent for this work which he brings into active play in his rapidly extending business. Among the prominent structures of West Toronto Junction, the plans for which were made by Mr. Ellis, may be mentioned the following: Mr. T. J. L. Peake's private residence, J. T. Jackson's residence, the additions to Annette Street School, the public school building at Swansea, and the public school building on Dufferin Street.

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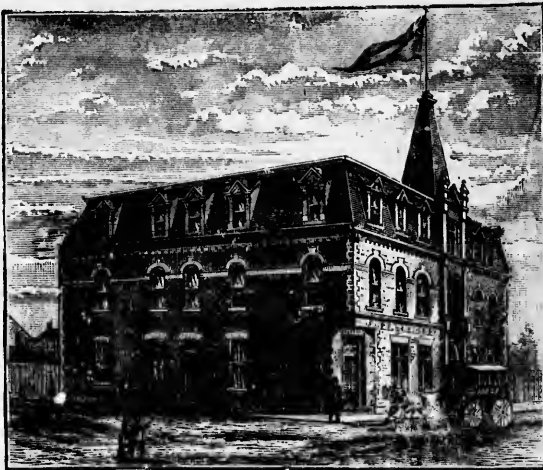
HOOVER & JACKSON, Real Estate and Insurance Brokers, 20 Dundas Street.—West Toronto Junction, by its rapid growth, affords a fine field for the active and hustling real estate broker. A prominent and most successful firm, devoting its energies to this line of business, is that of Messrs. Hoover & Jackson. It was in 1887 that this firm first started in business at the Junction, Mr. Hoover having previously been in this same line elsewhere, while Mr. Jackson had but a few months previously graduated at the Toronto University. They have a valuable list of properties, both town and suburban, from which to select, and, having made a special study of values in different localities, are prepared to advise intending purchasers of the most favoured points for profitable investments. They represent strong and well known insurance companies, both fire and life, and can place risks at low rates. In money loaning they are valuers for the Canada Permanent Loan and Savings Co., and can place mortgages on approved security at current rates and without unnecessary delay. They are interested in the wood and lumber business, and their office is the headquarters for hard and soft coal and wood, also lumber, laths, shingles, etc., as also lime, cement, grain, hay and mill stuff, and general forwarding. These gentlemen have a printing and job office, and in addition to all kinds of job work, cards, letter and bill heads, statements, posters, etc., publish a daily and weekly newspaper, the *York Tribune*, which has a steadily increasing circulation and is liberally supported, presenting, as it does, a business-like and neat appearance.

THE OCCIDENTAL HOTEL, C. A. Kelly, proprietor, 40 and 42 Dundas and Fifteenth Streets.—The rapid and enormous growth of the Junction during the past few years has caused a demand for hotel accommodation of a kind suitable to the requirements of a busy trade centre, and to meet this demand Mr. C. A. Kelly, formerly of the "Wellington," Toronto, bought the Occidental at Nos. 40 and 42 Dundas Street East, and, having remodelled and refurnished it throughout, opened it to the public a little more than a year ago. The hotel consists of a substantial three-story brick structure, 57x62 feet in dimensions and of pleasing appearance. The bedrooms, of which there are twenty-eight, are light and well ventilated, while the ladies' parlours and gentlemen's sitting and smoking rooms are well appointed and handsomely furnished. The dining-room is cheerful and home-like and will seat fifty guests, and here is supplied with a bountiful hand, the delicacies of the season, as well as the most substantial food, which the market affords. The cuisine is in charge of competent assistants, and the menu is served by courteous waiters. The bar is fully stocked with the best brand of wines, liquors, ales, etc., and choicest imported and domestic cigars. The house is heated throughout, during the winter season, by hot water and hot air, is lighted by gas and has baths and hot and cold water on each floor. Electric bells are in every room and a commodious safe is in the office. Mr. Kelly, the proprietor, is a careful, considerate host and an old hotel man. He is conversant with all details of the business, and is a pleasant social gentleman; while the hotel itself, located as it is near the railway station, and close to business and manufacturing centres, commends itself to the travelling public.

H. T. LAW & CO., Financial and Real Estate Brokers, Conveyancers, etc., Office: Room 4, Peake's Block.—In a rapidly growing section like West Toronto Junction, the business of the financial and real estate broker is an important one, requiring judgment and ability. Few have had more experience in this line and none are better posted in regard to values than Messrs. H. T. Law & Co., of No. 4 Peake's Block, Dundas Street. These gentlemen are comparatively new comers to the Junction, Mr. Law, the senior partner, hailing from Meaford, where for

twenty years he had been engaged in the real estate business, locating here the present year. They have made a special study of values and locations, as also of causes which may effect prices, and are in a position to advise intending purchasers of the most favoured properties. They have a list of valuable real estate from which to select, and which they can recommend to intending investors, while those who have lots or lands to sell will do well to give them a call. In fire insurance they represent The Liverpool London and Globe, Queen's of England, Phoenix of Brooklyn and City of London, England; while in life insurance they are agents for the Canada Life and Standard Life, and for the London Guarantee and Accident Association. These companies' rates are as low as those of any first-class company, while all losses are promptly and satisfactorily adjusted. Messrs. Law & Co. buy and sell mortgages and manage estates, while a speciality is made of loaning money, which can be placed on approved real estate security and without unnecessary delay. A large business is done, which, as the Junction grows, steadily increases.

CUSTOM PLANING MILL, Van Horn Street near C. P. R. Station, John Grant, Proprietor.—The planing mill is the builders most valuable auxiliary and in its present elaborate completion is an institution of comparatively recent growth, having been developed some quarter of a century ago, since which time its effect on the building trade has been marked. The Custom Planing Mill of Mr. John Grant has been established a comparatively short time, but already does a healthy and increas-



ing trade. The mill has recently been enlarged to accommodate the increasing business, and is 50x100 feet in dimensions and substantially built. It is equipped with the latest improved machinery and appliances. The motive power is steam, and a large force of workmen are employed. The work done consists of matching, planing, band and jig sawing, sticking and general wood turning, the capacity of the rip saw being 10,000 feet of strips per hour, and that of the plane: 25,000 feet daily. The mill is protected against fire by a hose system, with which can be turned a uniform pressure of sixty pounds to the square inch. Mr. Grant also deals largely in lumber, buying in large quantities and furnishing it either dressed or rough, while all orders for mill work or lumber receive prompt attention. Mr. Grant has resided in Canada for the past twenty years, and is of English birth. He is active and pushing, and personally superintends the details of his establishment.

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