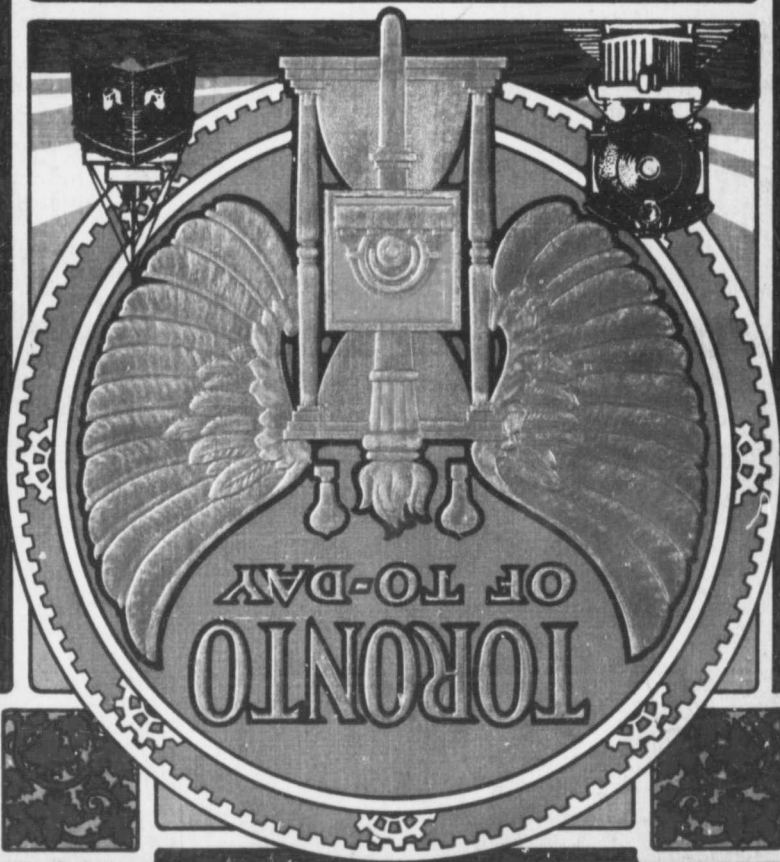
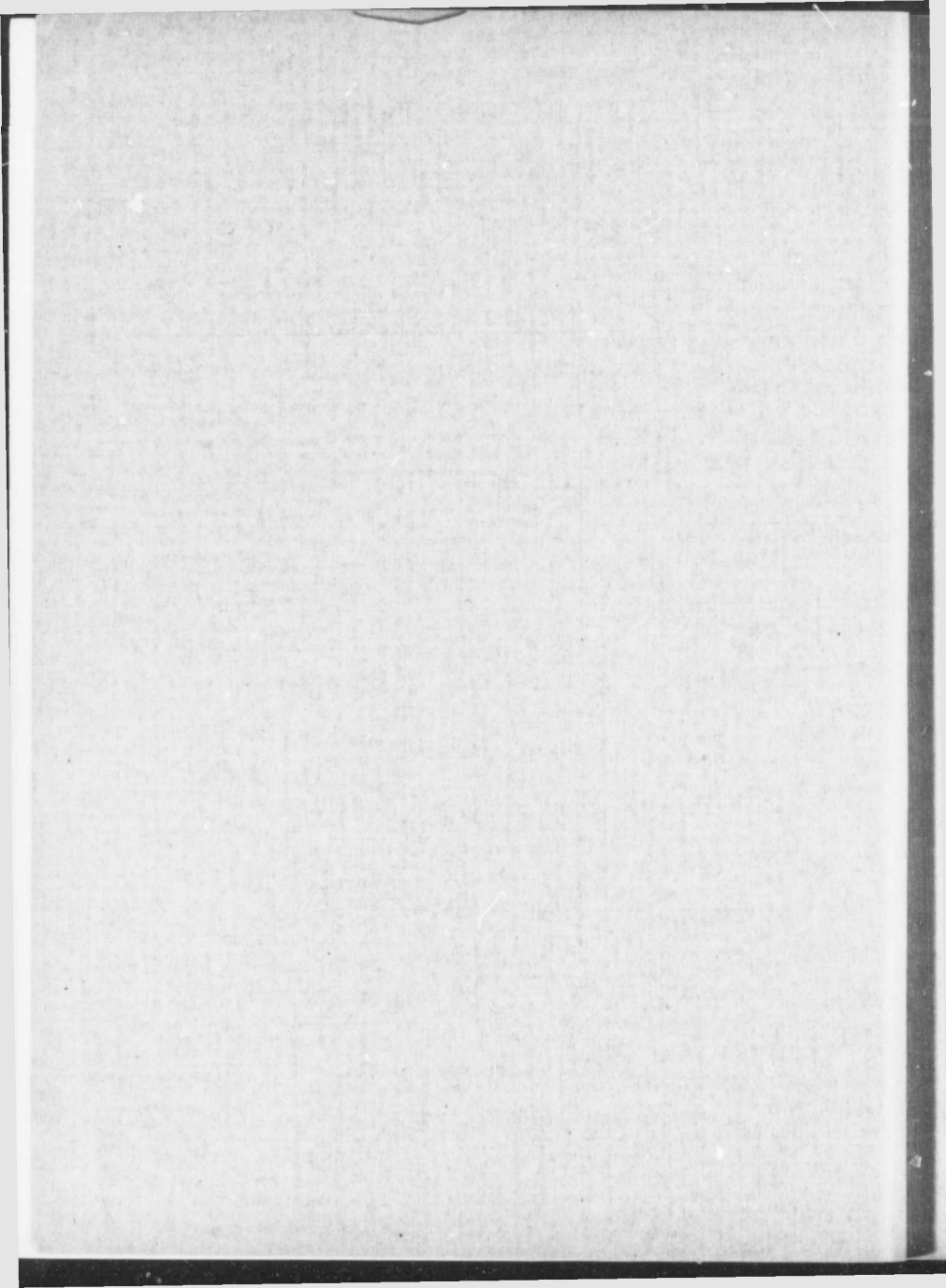
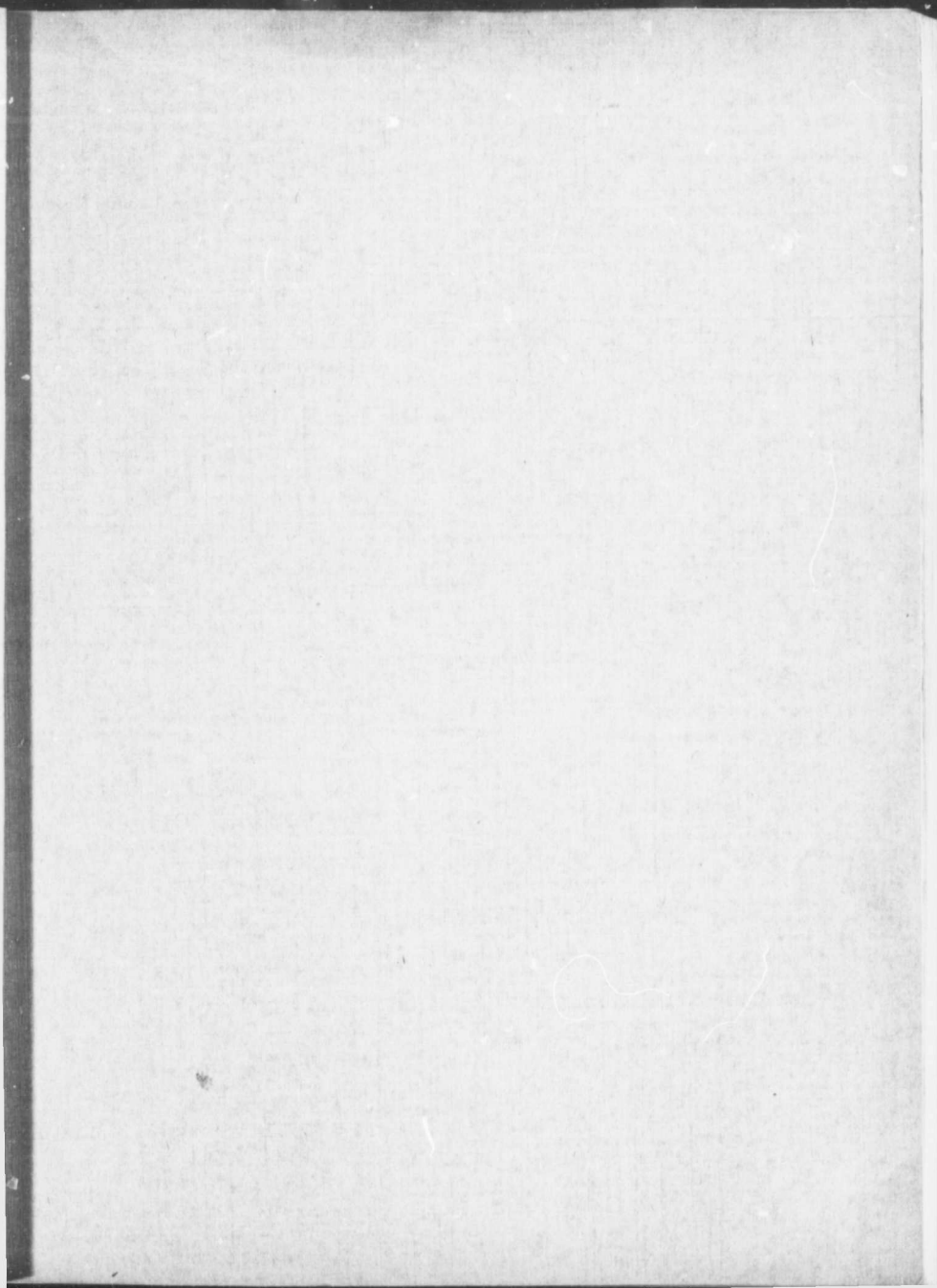


FINANCIAL, COMMERCIAL,
EDUCATIONAL AND SOCIAL
FEATURES OF THE CITY.







3⁵⁰

**Toronto
of
To-Day**



Field Marshal His Royal Highness the Duke of Connaught and Strathearn, K.G., K.T., K.P., G.M.B., G.C.S.I., G.C.M.G., G.C.I.E., G.C.V.O., P.C., Governor-General of Canada

"I do not know of a prouder position for any Englishman to hold than that of his Majesty's representative as Governor-General of Canada. When my late brother, King Edward the Seventh, asked me to accept this high post, an offer which was renewed after his death by our present gracious Sovereign, I felt great doubt as to whether I could do justice to so high a position. I had no doubt that I should be a friend of the Canadians to-day as I was forty-three years ago. Since I have been in Canada during the last year and a half, I have felt more and more that I have been able to gain the keen sympathy and, I venture to say, the affection of the whole Canadian people. I am sure you will believe me when I say that I have never spent a happier year and a half.

"To Englishmen who have not been in Canada I say the sooner they go the better. It is moving with leaps and bounds."—(From speech by *His Royal Highness to the Canadian Club in London.*

TORONTO

OF TO-DAY

FINANCIAL, COMMERCIAL, EDUCATIONAL AND
SOCIAL FEATURES OF THE CITY



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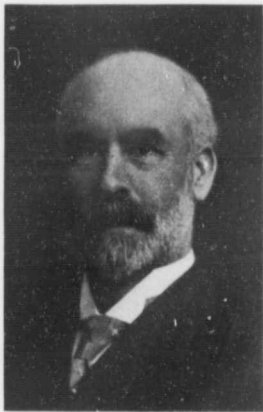


Controller T. L. Church

The Toronto Board
of Control



Controller J. O'Neill



H. C. Hocken
Mayor

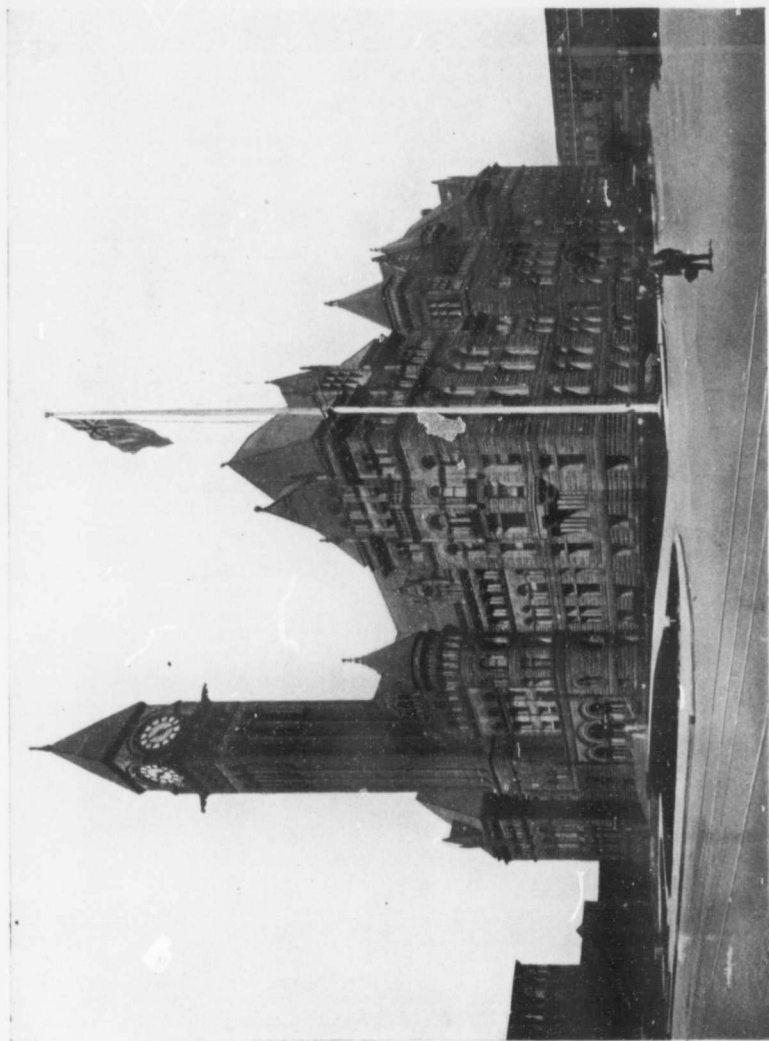


Controller Jas. Simpson

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Controller J. O. McCarthy

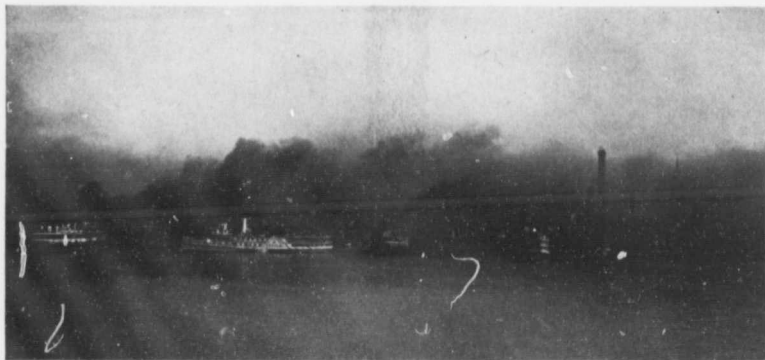


The City Hall



THE name Toronto, originally spelled Otoronto or Otoronton and meaning "much" and then "many people" or "a place where many people meet," was first applied to the district between Lake Simcoe and Lake Huron. In 1686 the Governor of Canada, the Marquis de Denonville, wrote to France: "The letters I wrote to Sieurs du Lhu and de la Durantaye of which I sent you copies will inform you of my orders to them to fortify the two passages leading to Michilimaquina. Sieur du Lhu is at that of the Detroit of Lake Erie, and Sieur de la Durantaye at that of the portage of Toronto. These two posts will block the passage against the English, if they undertake to go again to Michilimaquina and will serve as retreats to the savages, our allies, either while hunting or marching against the Iroquois." At this date no such name was used of any place on Lake Ontario. A little later the waterways from Lake Simcoe to Lake Ontario, the one by the Otonabee and Trent, the other by the Humber, seemed to have been called "Toronto River." Finally for some unknown reason possibly because of the dispersal of the Hurons the name was attached to the point on the shore of Lake Ontario where the path or portage to the Lake Simcoe district began. This point became very important when the English established a fort at Oswego and commenced to attract thither for fur-trading the Indians from the country around Toronto. The French were compelled to meet the situation by building a trading-post and fort here in 1749. They called the post Fort Rouillé after the French Colonial Minister of the day, but the name Toronto was too firmly fixed in popular usage to disappear. Traces of the old fort remained until the year 1878 and its site is now indicated by an obelisk which rises near the southwest corner of the Exhibition Grounds. The fort has been described "as a stockaded, wooden store-house, with quarters for a keeper and a few regular soldiers." In 1752 the Abbé Picquet found here "good bread

and good wine and everything requisite for the trade, while they were in want of these things at all the other posts." Mr. Pouchot, the last French commandant at Fort



Toronto Bay at Daylight

Niagara, in his "Memoir upon the war in North America, 1755-60" referred to "The Fort of Toronto" as being "at the end of the bay (i.e. the west end) upon the side which is quite elevated and covered with flat rock. Vessels cannot approach within cannon shot. The fort was very well built, piece upon piece, but was only useful for trade. A league west of the fort is the mouth of the Toronto river, which is of considerable size. This river communicates with Lake Huron by a portage of fifteen leagues, and is frequented by the Indians who come from the north."



High Park

Fort Toronto was neither strong nor prominent enough to play any large part in the great war between the French and the English. Its keeper reported in 1752 that the English were stirring up the Indians and "that they would give a good deal to get the savages to destroy the Fort, on account of the injury it does to their trade at Chouégen (Oswego)," and in 1757 some ninety Mississagas, a tribe usually in league with the French, seem to have

thought of attacking it to get at the brandy and supplies, but were kept off by the arrival of troops from Niagara. The fall of Fort Frontenac in 1758 and the danger coming from all sides upon French Canada led the Governor, M. de Vaudreuil, to issue orders in that year that if the enemy appeared at Toronto the buildings there were to be burned and the men to retire to Niagara. His orders were executed in the following year.

The first Englishmen of whose visit to Toronto any record remains were an expedition under Major Rogers, who entered the Bay on September 30th, 1760. "There

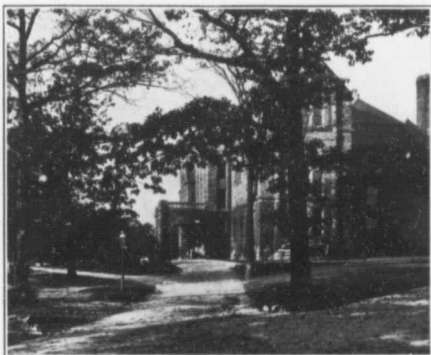


Municipal Reception to H. R. H. the Duke of Connaught

was," he wrote, "a tract of about three hundred acres of cleared ground around the place where formerly the French had a fort that was called Fort Toronto. The soil here is principally clay, the deer are extremely plenty in this country. Some Indians were hunting at the mouth of the river, who ran into the woods at our approach, very much frightened. They came in, however, in the morning, and testified their joy at the news of our success against the French. I think Toronto a most convenient place for a factory (a trading post); and that from thence we may easily settle the north shore of Lake Erie." Trade was soon resumed and proved so valuable that in 1767 "traders of long experience and good circumstances were willing to pay £1,000 for the exclusive trade of the place for one season." In 1788 the harbour was described by Mr. Collins, deputy surveyor-general of the Province of Quebec, as "capacious, safe, and well-sheltered," and after the establishment of the Province of Upper Canada in 1791 the Imperial officials began to consider the place as a possible site for the future capital. *The Gazette* of May 9th, 1793, published at Newark (Niagara), refers to the first excursion which the Lieutenant-Governor, Colonel Simcoe, made to Toronto: "On Thursday last, May 2nd, his Excellency the Lieutenant-Governor, accompanied by several military gentlemen, set out in boats for Toronto, round the head of Lake Ontario by Burlington Bay. In the evening H. M. vessels, the *Caldwell* and *Buffalo*, sailed for the same place." The *Onondago* was already there with its commander, Joseph Bouchette, who was engaged on the first survey of the harbour. "It fell to my lot," wrote Bouchette, "to make the first survey of York Harbour in 1793. Lieutenant-Governor, the late General Simcoe,

who then resided at Navy Hall, Niagara, having formed extensive plans for the improvement of the colony, had resolved upon laying the foundations of a provincial capital. I was at that period in the naval service of the lakes, and the survey of Toronto (York) Harbour was entrusted by His Excellency to my performance. I still distinctly recollect the untamed aspect which the country exhibited when first I entered the beautiful basin which thus became the scene of my early hydrographical operations. Dense and trackless

forests lined the margin of the lake, and reflected their inverted images in its glassy surface. The wandering savage had constructed his ephemeral habitation beneath their luxuriant foliage, the group then consisting of two families of Mississagas, and the bay and neighbouring marshes were the hitherto uninvaded haunts of immense coveys of wild fowl. Indeed they were so abundant as in some measure to annoy us during the night."

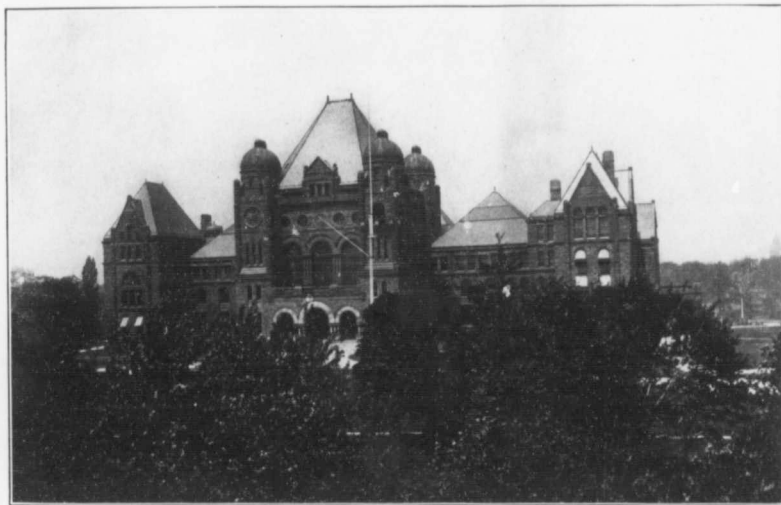


West Entrance to Parliament Buildings

The result of the Governor's visit was expressed in a despatch written by himself on May 13th, "It is with great pleasure that I

offer to you some observations on the military strength and naval convenience of Toronto, now York, which I propose immediately to occupy. I lately examined the harbour, accompanied by such soldiers, naval and military, as I thought most competent to give assistance thereon, and upon minute investigation, I found it to be, without comparison, the most proper situation for an arsenal, in every extent of the word, that can be met with in this Province." No higher or more important tribute was ever paid to the natural advantages of Toronto. The Governor at once proceeded to carry out his purpose. "A few days ago," said the *Gazette* of August 1st, 1793, "the First Division of Her Majesty's Corps of Queen's Rangers left Queenston for Toronto, now York, and proceeded in batteaux round the head of the Lake Ontario by Burlington Bay and shortly afterwards another Division of the same Regiment sailed in the King's vessels, the *Onondago* and *Caldwell*, for the same place. On Monday evening (July 29th, 1793) his Excellency, the Lieutenant-Governor, left Navy Hall, and embarked on board His Majesty's schooner, the *Mississaga*, which sailed immediately with a favorable gale for York, with the remainder of the Queen's Rangers." No detailed account of the Governor's landing or arrangements remains though, according to Bouchette, "His Excellency inhabited during the summer and through the winter a canvas house, which he imported expressly for the occasion; but frail as was its substance it was rendered exceedingly comfortable, and soon became as distinguished for the social and urbane hospitality of its venerated and gracious host, as for the peculiarity of its structure." On August 27th, in honour of a victory gained

by the Duke of York a royal salute was fired, and the Canadian York was officially founded. A week later the Executive Council held its first meeting at York. The following winter was spent here by the Governor and his family, and in February, 1794, Simcoe wrote home; "York is the most important and defensible situation in Upper Canada, or that I have seen in North America. The communication with Lake Huron is very easy, in five or six days, and will in all respects be of the most essential importance." In March building operations seem to have commenced. An old plan shows Mr. Small's



The Parliament Buildings

house on the corner of King and Berkeley Streets, and the roadway marked "Road to Quebec." The town was laid out in the form of a parallelogram defined on the west by George Street, on the east by Ontario Street, on the north by Duchess Street, and on the south by Palace Street. The names of the streets of the town reflected the intense loyalty of the founder and the early inhabitants, the Royal family being honoured wherever an opportunity was offered. Steps were immediately taken to erect the public buildings, as is shown by a notice in the *Gazette* of July 10th, 1794: "Wanted—Carpenters for the Public Buildings to be erected at York." In the following year two French visitors reported that only twelve houses had been erected at "Yorck." "They stand on the bay near the River Don." A block-house guarded each side of the entrance to the harbour. The barracks for the Governor's regiment was situated near the lake two miles from the town. "In a circumference of one hundred and fifty miles the Indians are the only neighbours of York." In 1796 "a cart-road from the harbour of York to Lake

Simcoe" was surveyed and called Yonge Street, after Sir George Yonge, Secretary-at-war. During this same period a summer chateau for the Governor, Chateau Frank (so called after the Governor's son, Frank) was built on an eminence overlooking the Don, and situated not far from the northern boundary of the present St. James' cemetery. A letter written by Mr. Russell at Niagara to Mr. McGill at York, in December, 1796, expresses the "hope that the ladies may be able to enjoy the charming carioling (sleighting) which you must have on your Bay, and up the Yonge Street road, and to the Humber, and up the Don to Castle Frank, where an early dinner must be picturesque and delightful." On June 1st, 1797, the Legislature of Upper Canada met for the first time at York.



Queen Victoria Memorial

The friendly circumstances which attended the foundation of the new capital continued during the first years of the nineteenth century. In 1803 the town had a population of 456 persons and an area of 420 acres. The value of property was £14,871 and the annual tax £62. In the same year subscriptions were taken for the erection of a church which developed many years afterwards into Saint James' Cathedral. In 1807 the first public school was established. In 1812, Rev. Dr. John Strachan, who was to play such a prominent part in the history of York, came here from Cornwall. At this juncture, however, the steady progress of the community was interrupted by the war with the United

States; it was from York that General Brock issued his stirring appeals to the province. "When invaded by an enemy whose avowed object is the entire conquest of the Province, the voice of loyalty, as well as of interest, calls aloud to every person, in the sphere in which he is placed, to defend his country. Our militia have heard that voice and have obeyed; they have evinced in the promptitude and loyalty of their conduct that they are worthy of the king whom they serve, and of the institutions which they enjoy; and it affords me particular satisfaction in that, while I address you as legislators, I speak to men who, in the day of danger, will be ready to assist not only with their counsel but with their arms." To York he returned on August 27th, 1812, after his victorious expedition to Detroit. Some six weeks later the town mourned his death and that of Macdonnell at Queenston Heights. The following year saw York itself drawn into the full current of the war. An American fleet, consisting of ten armed vessels carrying fifty guns, effected a landing on April 27th, and occupied the place for eleven days. The two brick Halls of Parliament, with the library and records

were destroyed by fire. Three months afterwards Commodore Chauncey returned, to prevent reinforcements going from York to the British entrenched on Burlington Heights. He remained two days effecting some slight damage.

This was the only direct experience which York had of the war. When peace came, it resumed its quiet and steady development. By 1815 the population had risen 2,500, and the number of buildings to 300. At the session of the legislature held in 1821 the

Royal assent was declared to the Act passed in 1819, for the establishment of a bank, to be called the Bank of Upper Canada. Still the impression made upon strangers was none too favourable, if the account given by a Scotch visitor in 1823 be taken as an example. "The land all round the harbour and behind the town is low, swampy and apparently of inferior quality; and it could not be easily drained, as it lies almost on the level with the surface of the lake. The town, in which there are some good houses, contains about 3,000 inhabitants. There is little land cleared in the immediate vicinity, and this circumstance increases the natural unpleasantness of the situation. The trade of York is very trifling, and it owes its present population and magnitude entirely to its being the seat of government; for it is destitute of every advantage, except that of a good harbour." More detailed though not more flattering is the description of Mr. Edward Allen Talbot in 1825. "Though York is the capital of an extensive colony it would in Europe be considered but a village. Its

defenceless situation which cannot be much improved renders it of little importance in time of war. In the year 1793 there was only one wigwam on the site of this town. It now has 1,336 inhabitants and about 250 houses, many of which exhibit a very neat appearance. The public buildings are a Protestant Episcopal church, a Roman Catholic chapel, a Presbyterian and a Methodist meeting house, the hospital, the Parliament House, and the residence of the Lieutenant Governor. The Parliament House erected in 1820 (destroyed by fire 1824) is a large and convenient brick building finished off in the plainest possible manner. The York Hospital is the most extensive public building in the province, and its external appearance is very respectable. The house in which the Lieutenant-Governor resides is built of wood, and though by no means contemptible is much inferior to some private houses in the town, particularly to that of the honourable and venerable Dr. Strachan. Many of the law and government officers have very elegant seats in and about the town, and with few exceptions they are



*Memorial to Col. John Graves Simcoe,
First Governor of Upper Canada*

built of wood and assume a most inviting aspect. The streets of York are regularly laid out intersecting each other at right angles. Only one of them, however, is yet completely built; and in wet weather the unfinished streets are, if possible, muddier and dirtier than those of Kingston. The situation of the town is very unhealthy for it stands on a piece of low marshy land which is better calculated for a frog pond or beaver meadow than for the residence of human beings. The inhabitants are on this account much subject, particularly in spring and autumn, to agues and intermittent fevers; and probably five-sevenths of the people are annually afflicted with this complaint.



Sir John Macdonald Memorial

He who first fixed upon this spot as the site of the capital of Upper Canada, whatever predilection he may have had for the roaring of frogs and for the effluvia arising from stagnated water and putrid vegetables, can certainly have had no very great regard for preserving the lives of His Majesty's subjects."

However, the community continued to make way against these disadvantages. In 1829 tenders were called for the erection of new Parliament Buildings, and the building of Osgoode Hall was commenced. A year later Upper Canada College received its first pupils. By 1834 the population was fully 8,000. It was decided therefore to seek incorporation. The Act of March 1834 divided the city into five wards with two aldermen and two councilmen from each ward, and a mayor elected by the aldermen and councilmen from among themselves; and it restored the

old and beautiful name Toronto. The elections were held immediately, and "considering the very unusual excitement which previously prevailed on the subject, passed off comparatively quietly, there being but few black eyes and bloody noses to be counted." At the termination of the engagement William Lyon Mackenzie, elected alderman from St. David's ward, was chosen mayor by his colleagues. To him the city owes its arms and motto: "Industry, Intelligence, Integrity." The year which opened so auspiciously was unfortunately marked by the advent of Asiatic cholera which carried off one in twenty of the population.

As capital of the Province Toronto witnessed many scenes in the constitutional agitation which had begun early in the century and was now coming to a head. In 1824, William Lyon Mackenzie had removed the office of his newspaper, *The Colonial*

Advocate from Queenston to this city, and many incidents in his stormy career are connected with Toronto. In 1837 the discontent found expression in an armed revolt which made the capital its objective but which was frustrated at Montgomery's tavern, three miles north.

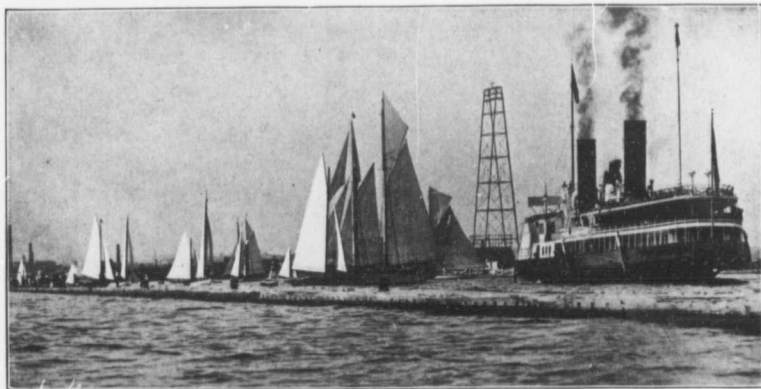
From the plague and the rebellion Toronto recovered rapidly. Even the transfer of the seat of government to Kingston in 1841 after the two Canadas were united did not turn back the tide of its prosperity. In this very year, 1841, the population passed



Monument to commemorate the Canadians who died in defence of the Empire in South Africa, 1900-1901

the 15,000 mark and gas works for the lighting of the streets were in operation. The description of the place given by visitors became more favourable. "On steaming up the harbour," wrote Sir Richard Henry Bonnycastle in 1845, "I was greatly surprised and very much pleased to see such an alteration as Toronto has undergone for the better since 1837. Then although a flourishing village, be-cited to be sure, it was not one-third of its present size. Now it is a city in earnest with upwards of 20,000 inhabitants—gas-lit, with good plank sidewalks and macadamized streets, with vast sewers and fine houses of brick or stone. The main street, King Street, is two miles and more in length and would not do shame to any town, and has a much more English look than most Canadian places have." His judgment is supported by that of a local writer in 1846.

"The improvements made in the city of Toronto within the last two years have been astounding. Many new buildings (and those the handsomest in the city) have been erected; and the sidewalks, several of which were in a very dilapidated state and some almost impassable, have been relaid and much improved. Toronto now contains 92 streets, the plank portion of King Street being about two miles long. The extreme length of the city from the Don bridge to the western limits is upwards of three miles. Property which was purchased a few years for a mere trifle has increased wonderfully

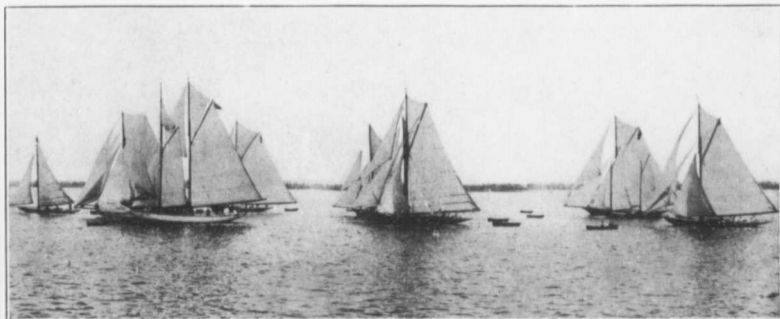


Yachts leaving Toronto Bay through the Eastern Channel

in value, and many houses on King Street pay a ground rent of \$500. Rents are generally as high as in the best business situations in London, and some houses in good situations for business let at from \$1,000 to \$1,250 per annum. There are within the city twenty-five churches and chapels, ten newspapers and three monthly periodicals. The city is lighted with gas and there are waterworks for the conveyance of water from the bay to the different houses; and there are also in the city regular stages for coaches and hacks. Steamboats leave daily for Kingston, Hamilton, Niagara, Queenston, Lewiston and Rochester, calling at Port Hope and Cobourg. Omnibuses have been established to run regularly to Richmond Hill, Thornhill, Cooksville and Streetsville, and every hour from the market place to Yorkville. A house ferry boat plies during the day between the city and the opposite island, and there are fifteen common schools in operation."

This prosperity received a check from the fire of 1849, which was more than compensated for in that year by the establishment of Toronto as the seat of the Canadian government alternately with Quebec. In 1851 began the construction of the first railway to serve the needs of this locality, the Ontario, Simcoe and Huron Railways, known later as the Northern. Four years later the Grand Trunk was opened between Toronto and Montreal. The government offices remained at Toronto until 1859. Two years

later the population had risen to 44,821, and "the extent and excellence of the public edifices" in the city won the admiration of Dr. William Howard Russell, the well-known correspondent of the *London Times*. The judgment of Anthony Trollope is more interesting if less complimentary. "Toronto, as a city, is not generally attractive to a traveller. The country around it is flat; and though it stands on a lake, that lake has no attributes of beauty. Large inland seas such as these great northern lakes of America never have such attributes. . . . The streets in Toronto are paved with wood, or rather planked, as are those of Montreal and Quebec; but they are kept in better order. I should say that the planks are first used at Toronto, then sent down by the lake to Montreal, and when all but rotted out there, are again floated off by the



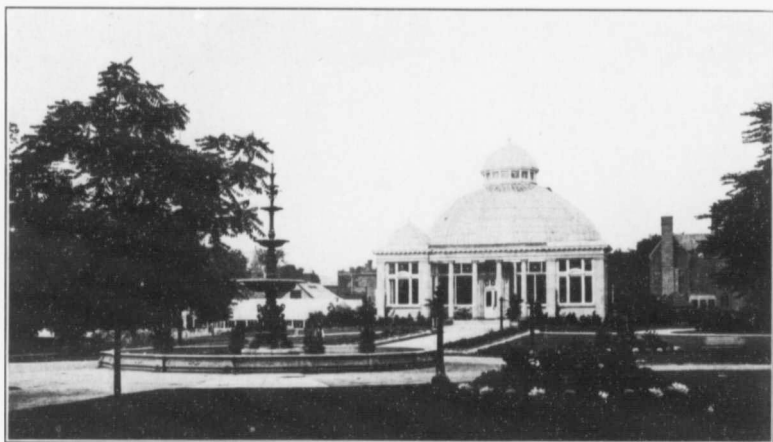
Yachts going to starting buoy

St. Lawrence to be used in the thoroughfares of the old French capital. . . . I had the honour of meeting two distinguished members of the Provincial Parliament at dinner some few miles out of town and returning back a short time after they had left our 'host's' house, was glad to be of use in picking them up from a ditch into which their carriage had been upset. To me it appeared all but miraculous that any carriage should make its way over that road without such misadventure."

Toronto had a melancholy interest in the battle of Ridgeway, where seven of its citizens lost their lives. In the year following the city again became the seat of government; on December 27th the first Provincial Legislature of Ontario was opened. The census of 1871 gave the population as 56,092, and the rate of progress there indicated was continued in spite of a commercial depression, until 1881, when the inhabitants numbered 77,084. Dr. Russell who returned in this latter year was as favourably impressed as before. "Toronto, seen under the most disadvantageous circumstances, was noted to be very surprising, for my friends had heard, so much of the immobility, if not backsliding of Canada, that they were not prepared for such very fine buildings and such a great array of wharves and quays on the lake, and the great fleet of craft alongside them. . . . Some day, surely, this place of meeting which is, I believe, the meaning of the name, must be of greater importance

than it is now, rapid as has been its growth, and great as is its present prosperity. . . . Toronto has increased in all the elements of wealth and consequence by springs and bounds, and since 1861, when I was there, its population has doubled, and it is increasing still very rapidly." The expectations of this friendly observer have been more than realized. The history of the city since 1881 has been an uneventful record of almost continuous growth. This growth has been especially remarkable within the last ten years, in which period the population has increased 130 per cent., capital invested 210 per cent., customs revenue 200 per cent., post office revenue 180 per cent., manufactures have increased 105 per cent., building permits 550 per cent., business firms 80 per cent., and bank clearings 150 per cent.

The present population is estimated at 470,000 and occupies an area of 33.09



Allen Gardens, presented by the late Hon. G. W. Allen, Senator

square miles, 16.20 square miles more than in 1908. The assessment for 1913 is \$436,130,637, an amount \$125,000,000 greater than that for 1912; the property exempt from assessment is valued at \$45,764,033.

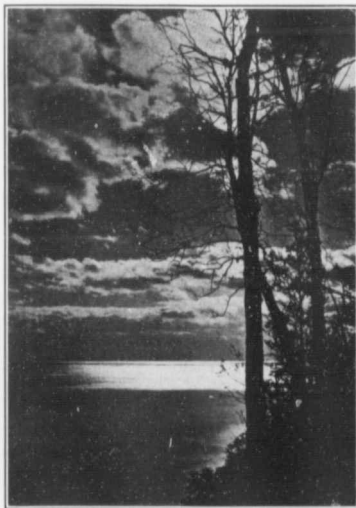
The clearest indication of the rapidity at which the city is expanding is afforded by the construction of streets and buildings which is going on on every side. Not merely are the limits of population being carried many miles into the country, but the older parts of the city are constantly being rebuilt. It is indeed found difficult to provide either streets or buildings enough for the demand. At present Greater Toronto contains 1,645 streets and 88,024 buildings of all kinds. The streets are in all 515 miles long and are paved for two-thirds of their length. When the growth of the city and the traffic is taken into account the condition of the streets must be considered satisfactory.

The building activity is peculiarly remarkable. In the year 1912 alone the building permits totalled 7,173, and 10,217 new buildings were erected—83 factories, 66 warehouses, 383 stores and 5,675 dwellings—at a cost of \$27,401,761, an amount \$3,000,000 in excess of that spent during 1911. The number and cost of new buildings in Toronto are greater than in any other Canadian city.

In a new community developing so quickly the various services can scarcely be maintained at a standard adequate to the growing needs. Still Toronto has been successful in providing a satisfactory sewerage system which is 364 miles long, adequate fire protection—there are 27 fire stations, with 350 signal boxes and a brigade 335 strong—and an excellent police force numbering 500 men. The water for the city is obtained from Lake



Sunlight—the Woods near Howard Park



Moonlight—from Scarboro Bluffs

Ontario, and owing to the care of an efficient health department and by means of a new filtration plant can be used for all purposes with complete safety. During last year some 45,000,000 gallons of water were pumped on the average every twenty-four hours.

The material foundation of the prosperity now enjoyed by Toronto is laid very deep and strong. The aggregate revenue in 1912 from the customs, which indicate perhaps more plainly than any-

thing else the volume of business, was \$20,261,577 as compared with \$6,003,510 in 1902, and indicated imports to the value of \$120,000,000. It is interesting to remember by way of comparison that in 1867, the year of Confederation, the imports of Toronto amounted to \$7,000,000. In the matter of customs returns Toronto has now surpassed

all other Canadian ports of entry. The expenditure of \$2,000,000 this year on providing adequate accommodation for the Customs House is justified by this progress. Equally significant are the postal earnings, which were \$2,217,704 in 1912 as against \$998,951 in 1907. The city is promised a new General Post Office such as the requirements of business demand.

The Toronto bank clearings tell the same story of remarkable progress. In 1912 they amounted to \$2,160,229,476 as against \$1,228,905,517 in 1907, and were



Rosedale Ravine

\$307,831,871 greater than in 1911. Toronto leads the cities of Canada as a banking centre. Nine of the twenty-five chartered banks of the Dominion have their head offices in this city, with an aggregate authorized capital of \$92,000,000. There are in addition five trust companies, with a paid-up capital of about \$5,000,000, three of which practically conduct a banking business. Seventy-six insurance companies do business in Toronto, and about twenty-five of them have their head offices here.

Within recent years the city has attracted manufacturing establishments in great numbers, as is shown by a comparison between the years 1902 and 1912. In 1902 the capital in such establishments amounted to \$60,000,000, the salaries and wages paid to \$16,000,000, the products to \$5,000,000. By 1912 the capital had risen to \$145,799,381, the salaries and wages to \$40,000,000, the products to \$67,000,000. The city must now possess at least 1,000 factories. All the business interests of Toronto are represented by a very active Board of Trade which has 2,800 members and is the largest organization of the kind in the British overseas Dominions. The local branch of the Canadian Manufacturers' Association has 800 members. The tallest building under the Union Jack has

recently been erected by the Canadian Pacific Railway on the corner of King and Yonge Streets. Business is facilitated by the excellent service of the Bell Telephone Company which supplies 40,000 telephones.

The proximity of Toronto to Niagara puts an almost unlimited supply of electrical energy at the disposal of the city. Power is provided by the Hydro Power Commission which is appointed by the citizens and co-operates with the provincial Hydro-Electric Commission, and also by a private company, the Toronto Electric Light Company. No city has a better or more artistic scheme of street lighting. Toronto is also well served by the Consumers' Gas Company, upon whose directorate the city is represented by the mayor, and



A Tributary of the Don



Rosedale Ravine

whose rates are abnormally low, 70c. per thousand.

Transportation within the city is furnished by an electric railway operated, under a franchise, by the Toronto Street Railway company. The Company has 133 miles of single track, carries 135,000,000 passengers a year, and earns \$5,373,874.65, twenty per cent. of which goes into the city treasury. To meet the needs of the growing population the city has recently

begun to provide its own service in the north-eastern district where a line six miles in length is already in operation. Radial lines run from the city borders far into the surrounding country—the Metropolitan line to the north has its terminus at Lake Simcoe, sixty miles away. For the larger railway companies Toronto is of course

a most important point. The Canadian Pacific, the Grand Trunk and the Canadian Northern all have large yards and offices here. Toronto is the headquarters of the last named company. Lake Ontario provides still another highway for the city. The steamship lines furnish excellent communication with Hamilton, Niagara, Montreal and American ports. When the new harbour is completed—upon which the Dominion Government and the city are to spend \$19,000,000—water transportation will experience an unprecedented development. At present vessels use the harbour representing a tonnage of 1,831,550.



*Ridgeway Monument
To the memory of those who
died repulsing the Fenian in-
vasion of 1866*

Toronto is divided into seven wards, is governed by a council of twenty aldermen, four controllers and the mayor chosen by the citizens at large. The City Hall is one of the finest municipal buildings on the continent. It cost \$2,500,000 and has a floor space of over five acres, a tower three hundred feet high, and the largest winding clock in America. The present tax rate is 19½ mills.

The school system and the police of the city are controlled by bodies distinct from the council, the Board of Education in the one case, and the Police Commissioners in the other. The Board of Education is elected by the ratepayers in wards; the Police Commissioners are the mayor, the county judge and the police magistrate.

Toronto is the capital of the Province of Ontario, and seat of the Provincial Government. The Legislative Buildings containing the Government offices, the Legislative Chamber, and an excellent library occupy a prominent position in Queen's Park. A new residence for the Lieutenant-Governor is just being built in the north-eastern limits of the city.

Toronto has often been described as "the city of churches," or "the city of homes." There are 211 churches. Toronto is the seat of an Anglican bishop and of a Roman Catholic archbishop, and the centre from which many of the important Boards in the Methodist, Presbyterian and Baptist churches direct their activities.

A visitor to any of the residential districts, especially Rosedale, will be struck by the number and architectural beauty of the private houses, by the care with which lawns and gardens have been planned and are kept, and by the cleanliness and picturesqueness of the boulevarded streets. A wise policy has secured to Toronto an unusually large number of handsome shade trees.

The philanthropic and charitable institutions of the city are very numerous and well established. The new General Hospital, erected at a cost of \$3,500,000, has accommodation for 650 patients. The new Central Y.M.C.A. has cost 540,000, raised by public subscription from the citizens, and will have 2,700 members.

Toronto is the educational centre of the Province of Ontario. The Provincial University, the University of Toronto, is situated in Queen's Park to the west of the Legislative Buildings. It has 4,000 students in the faculties of Arts, Medicine, Applied

Science, education, and Forestry, and almost as many more in affiliated institutions. McMaster University, a separate institution supported by the Baptist Church, has 392 students. The Provincial Law School is situated in Osgoode Hall. The public school system of Toronto includes 80 Public and Separate Schools, 10 High Schools, a Technical School and a Commercial High School. A new Technical School is being built at a cost of 2,000,000 dollars. In these schools 1,220 teachers instruct 48,718 pupils. Outside the system there is a great number of private schools, such as Upper Canada College and Saint Andrew's College, which attract boys and girls from all parts of Canada. None of the educational institutions is more valuable or popular than the Public Library which now has nine branches, 195,000 books and is used by 700,000 people.

Toronto is distinguished for its love of music. It supports several large choruses, among them the Mendelssohn Choir which has won great praise in New York, Boston



Old Bridge over Don

and Chicago from the critics and the general public. In no city of the same size on this continent are better facilities provided for the study of music. There are several large conservatories, one with 2,000 students enrolled, and the visits of distinguished artists make available a long and excellent concert-season. During recent years several exhibitions have been held, which have illustrated the remarkable development of painting and sculpture in Toronto. A permanent art museum is soon to be erected on the grounds of the Grange, which Mr. Goldwin Smith bequeathed to the city. Meanwhile a unique collection of antiquities is being gathered in the new Provincial Museum.

"What Toronto thinks to-day Canada thinks to-morrow." From this city issue many of the great newspapers which shape Canadian public opinion. Six daily newspapers, sixty weeklies, and over one hundred semi-weeklies and monthlies are published here.

The opportunities for recreation and amusement in and around Toronto are very ample. The city parks, covering 2,000 acres in all, are well situated and suitably maintained. The visitor is especially recommended to visit High Park on the west. In Riverdale Park on the east a carefully selected Zoo is being established. The natural surroundings of Toronto are exceptionally beautiful, particularly the Rosedale ravines and the Humber and Don River valleys. Drives and parks systems are being planned which will preserve for the public at least some of their beauties. The island, across the Bay, is within very easy reach of the city and provides an attractive and cool resort

during the summer months. The Bay and Lake furnish every possible opportunity for boating in summer; ice-boating on the Bay in winter is a very popular sport. The city is provided with seven large theatres and many auditoriums and halls; among the latter are Massey Hall, which is much used for concerts and seats 2,000 people, and the Arena which is used for large public gatherings and serves as an artificial ice rink in winter. Golf, tennis, bowling and other athletic clubs of all kinds are very numerous and well appointed. With the growth of the city as a social and financial centre has come a large increase in the number and size of city clubs. Notable among these are the York, Toronto, National, Ontario, Albany, University, and American Clubs.

The city and the numbers of the travelling public have grown so rapidly within recent years that even the present large and commodious hotels can scarcely meet the demands made upon them. It is expected that in the very near future the accommodation will be increased by the enlargement of some of the existing buildings and the erection of new and more palatial structures.

Toronto is assured of a prosperous and interesting future. It is a very many-sided city and has not made the mistake of developing some branches of its civic life at the expense of the others. It is a successful business and industrial community.

Its citizens and its financial houses are known throughout Canada for their ability and energy. It draws its supplies of food and of new citizens largely from the Ontario countryside which for beauty, fertility and the variety of its products is unsurpassed. It has, however, combined with its pursuit of material success an unflinching appreciation of and interest in the arts and things of the mind. Its universities and schools, its newspapers and magazines, its artists and musicians are encouraged by the community and assisted in their endeavours to enhance the dignity and the reputation of Toronto. Its citizens are public spirited. The growth of the city has created new and difficult problems. The money and service needed to meet them are not wanting. Nowhere are public institutions and good causes of any kind more generously supported. Increasing wealth and leisure will bring still greater opportunities for



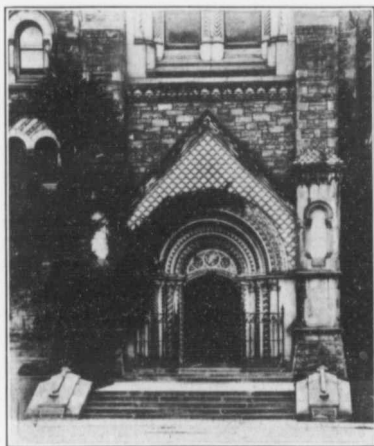
A Corner in High Park

the betterment of all classes in the community, for the improvement of education, and the cultivation of scholarship and of excellence in literature, music and art. That Toronto may fulfill this great duty of ordering her own life well and of thus affording an example to all Canada must be the hope and the inspiration of every citizen.



IN 1774, eleven years after the cession of Canada by France to Great Britain, the Province of Quebec was founded by the Quebec Act passed in that year. This province included all the possessions previously in the hands of France north of the New England colonies and of Pennsylvania and east of the territory granted to the Hudson Bay Co. In 1791, the Province of Upper Canada was carved out of the former Province of Quebec by the Constitutional Act. Under this Act Upper Canada was provided with a Lieutenant-Governor, the Governor of both the provinces being resident at Quebec. The first Lieutenant-Governor of Upper Canada was Lieutenant-General Simcoe. Prior to his arrival in this country,

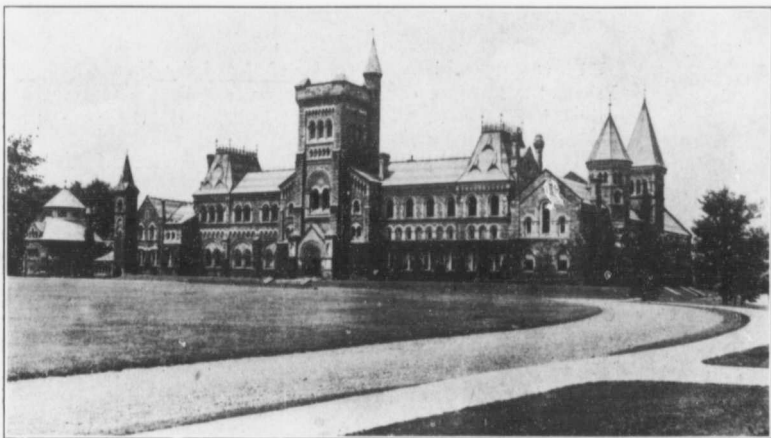
General Simcoe drew up a formidable list of projects which he announced his intention of promoting so soon as he should arrive at his seat of government. Among these projects was one for the foundation of a university. He found that it was impossible to carry to a successful issue this and other parts of his educational policy, but almost immediately after his departure from the province, the two houses of the provincial legislature forwarded in 1797 to King



The Great Door to Main Building, University of Toronto

George the Third an address praying for the endowment of a university by means of a grant of a portion of all waste lands of the Crown.

The British Government directed that this should be done, and in the following year (1798) the Provincial Government set apart 549,217 acres of Crown lands for the endowment of grammar schools and of a university. These lands were not all immediately available because some of them were remote from existing settlements, and the allocation was revised in 1827 when about one half of the land grant was exchanged for lands belonging to the Crown and under lease in settled districts. At the same time a charter was granted, the date being 15th March, 1827. This charter provided that the university should be called the University of King's College, that it should be established at York and that it should be in close connection with the Church of England, the Archdeacon of York being appointed president ex-officio and the



The Main Building University of Toronto

professors and other members of the council of the college being required to sign the thirty-nine articles. In addition to the grant of land, the Imperial Government gave a grant of £1,000 a year in money. In 1828, the council of the College purchased 168 acres of park lands adjoining the then town of York at the price of \$100 per acre. On this magnificent estate the first buildings of the University were built. These now no longer exist, but other buildings have now sprung up near their site and the original property of the university has sufficed to provide a fine park and avenue for the city of Toronto, and a site for the Parliament Buildings of the province as well as sites for the buildings of the university and for several of its affiliated colleges.

The College Council of eighty-five years ago were not men of small ideas, but were far seeing enough to provide for a future which was very remote to them. The

terms of the charter did not, however, meet with general approval because of the exclusion from the professoriate and from the administration of the college of all but members of the Church of England. A committee of the House of Commons on the Civil Government of Canada recommended that the objections to the charter should be met by the abandonment of the religious test; and the Colonial office thereupon ordered that the erection of the university buildings should in the meantime be discontinued. The Governor, Sir Peregrine

Maitland, obtained the consent of the College Council to the foundation of Upper Canada College on the model of an English public school. This preparatory institution was thus founded and in close association with the university. The ecclesiastical warfare in which the university was from the beginning involved was waged without any progress being made towards bringing the university into actual being until 1842 when the foundation stone was at last laid, and in the following year instruction began in temporary quarters. Although important modifications were made in the university charter in 1837, the ecclesiastical disputes continued until 1851-52 when the university was secularized. Its designation was changed from King's College to the University of

Toronto and from that date onwards it has had a vigorous existence. The University of Trinity College was founded in 1852 in connection with the Church of England apart from the State university. In course of time the University of Toronto has confederated with itself the University of Victoria College which has been established by the Methodist Church, Knox College which has been established by the Presbyterian Church, St. Michael's College which is in connection with the Roman Catholic Church, Wycliffe College which is in connection with the Anglican Church and finally also Trinity College which had been the offspring of the secularized university. These various colleges abandoned their degree granting powers so far as secular instruction was concerned and they came to be endowed with the privilege of sending their students to the university for instruction in the subjects of the university curriculum free of cost to the colleges.

In addition to these confederated institutions, the university has in close alliance, University College, like the university a State institution, in which languages and some other subjects which have been traditionally associated with collegiate instruction are taught. The university system also includes a number of affiliated institutions whose students avail themselves of the university examinations and degrees, but do not receive instruction from the university. Among these institutions are the Toronto College of Music and the Toronto Conservatory of Music. The university proper comprises a



Collonade of Convocation Hall

Faculty of Arts, in which by convention is included Science, a Faculty of Medicine, a Faculty of Applied Science, a Faculty of Veterinary Science, and a Faculty of Forestry. The Agricultural College at Guclph, which is a provincial institution, is also in association with the university and its students avail themselves of the university examinations and degrees. The governing bodies of the university are a Board of Governors appointed by the Provincial Government; a senate composed partly of ex-officio and



Convocation Hall

partly of elected members and a Faculty Council composed of the professoriate of the university, University College and Confederated Colleges. Each of these colleges has its own governing bodies and, except in the case of University College, these are not in any way subject to the governing bodies of the university. Appointments to the staffs of the university faculties and to University College are made by the Board of Governors on the recommendation of the president, and academic affairs are under the control of the senate and of the Faculty Council.

The main building of the university completed in 1858, was at that time one of the finest academic buildings in North America, and is still much admired as an unique development of Gothic architecture. This building formerly accommodated all the

various departments of the university. It is now used principally for administrative purposes and for the use of University College. The scientific departments have all been provided during recent years with separate laboratory buildings. The most recently built of these are the Medical Building, the Physics Building and the new laboratories for Pathology and Pathological Chemistry which adjoin the new hospital buildings on University Avenue. The Massey-Treble School of Domestic Science has recently been presented to the university by Mrs. Massey-Treble. The university museums comprise the Mineralogical and Geological Museums and the Archaeological Museum which together are known as the Royal Ontario Museum, and the Biological Museum.



Trinity College

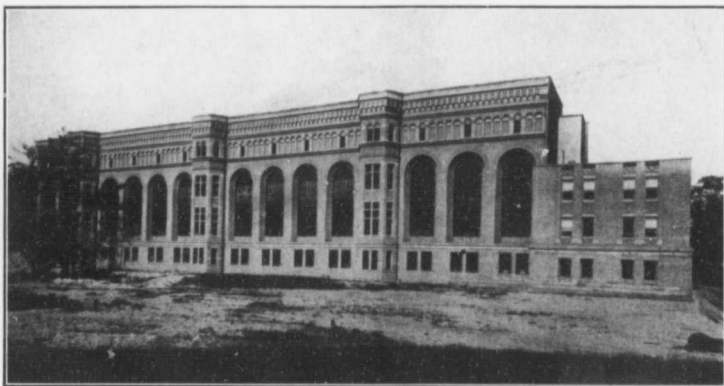
The university has grown rapidly during recent years. The enrollment in 1911-12 was 4,136 students of whom 3,084 were males and 1,052 females. The income of the university is derived partly from subventions by the Ontario Legislature and partly from fees. The total income in 1911-12 was \$827,950 and the expenditure \$863,556.78.

The Museum of Archhæology

Director, Professor C. T. Currelly, O. Medj., M.A., F.R.C.S.

The Royal Ontario Museum of Archæology, which shares with the Natural Science Museums the large building on the south-west corner of Bloor Street and Avenue Road, will be opened in the late autumn of the year of 1913. The collections have been slowly gathered, mainly through money supplied by a few citizens of Toronto and from gifts from England from Sir William Richmond, R.A., Robert Mond, Dr. Allen Sturge, M.V.O. and others.

The care, maintenance, and general government of the museum is equally shared by the Ontario Legislature and the University of Toronto. The first board of governors were appointed in 1912 and are: Sir Edmund Walker, Chairman, Mr. J. B. O'Brian,



The Royal Ontario Museum

Which Houses the Archæological, Mineralogical, Geological, and Palæontological Museums

Vice-Chairman, Mrs. H. D. Warren, The Minister of Education, The Minister of Mines and Forests, Sir Edmund Osler, Mr. Z. A. Lash and the Chancellor and the President of the University.

The object of the museum is to show the development of civilization as it is shown in the things that man has made for his own use or adornment. The earliest things that man made are well shown in the Z. A. Lash collection, which is large. It begins with the Palæolithic flint implements of the European Drift Period and shows a fair record to the close of the Magdalenian Period. The Neolithic collections are shown geographically and are coupled with objects of the succeeding copper and bronze ages. Irish, English, Norse, French, Italian and Aegian collections are shown. The European side takes more than half of the gallery, the remainder is filled with a very good African collection, obtained chiefly from the Sahara desert. The end gallery on

the north is occupied by the Egyptian antiquities. An attempt has been made as far as possible to group things into subjects in such a way that the development of art may be easily seen.

The Museum of Mineralogy

Director, Professor T. L. Walker, M.A., Ph.D.

The exhibition gallery of this museum is located on the second floor of the new museum building.

Nearly twenty years ago the University of Toronto purchased from W. F. Ferrier, Esq., M.E., a collection of minerals, which was very complete and marked by the presence



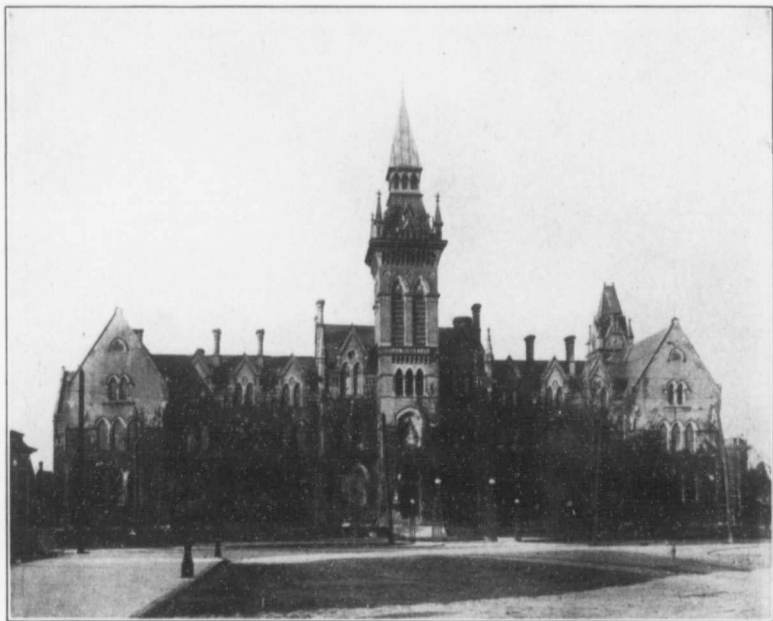
School of Domestic Science

Presented by Mrs. Massey Treble

of many specimens of first quality. This collection has been added to by presentation, purchase, collection and exchange, till it has become remarkable for the large number of mineral species represented. Recently the University of Toronto and the Government of the Province of Ontario arranged for the construction of the new museum building and for the establishment of several museums, including that of Mineralogy. The management of the museums is vested in a Board of Trustees nominated partly by the Governors of the University and partly by the Government of the province.

At present the Museum of Mineralogy contains: 1. A collection of minerals arranged according to the "system" of Dana in 64 table cases and 5 high cases. 2. A systematic collection of rocks—one high case and 20 table cases. 3. In the centre of the room a series of five high cases, occupied for the most part by large specimens, and designed to show some of the more striking characteristics of minerals—colour, crystallisation, mineral associations, etc.

In the four corners of the gallery small rooms have been obtained by the use of screens for the exhibition of the following: 1. Meteorites. 2. Crystals. 3. Gemstones. 4. Recent acquisitions. It is hoped that these four collections will be in order before January, 1914.



Knox College

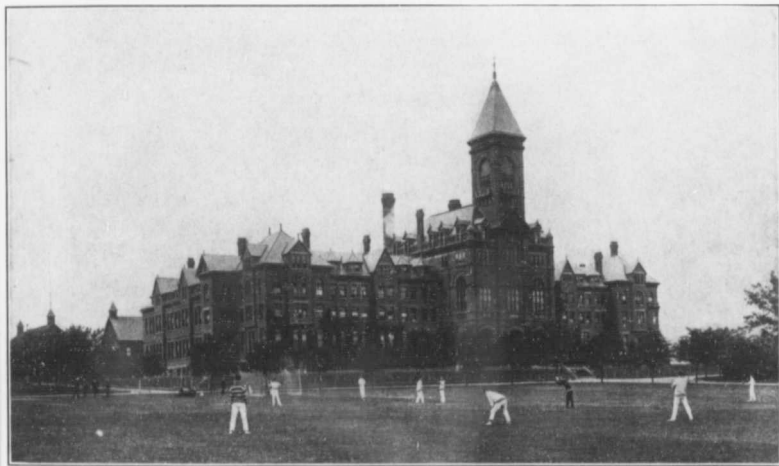
In the near future it is proposed to arrange along the east and west galleries, two collections; the first for the use of students, to consist of a series exhibiting the chief characteristics of minerals, the second to display minerals either peculiar to Canada, or such as occur here in unusually fine specimens.

The co-operation of the public and of geologists and mining men generally is solicited in making this museum representative of the best to be found in Canada.

The Museum of Geology

Director, Professor Parks, B.A., Ph.D.

This museum will occupy the gallery on the west front of the basement which is now nearly completed. The cases necessary for the exhibit are of three types—large table cases with bronze frame tops, medium-high bronze frame cases with marble bases, and high cases similar to those in the palaeontological gallery but provided with marble bases. The high cases will serve to separate the room into alcoves and will contain the systematic collections. The table cases are designed for the display of Canadian material, while it is proposed to use the medium-high cases for special exhibits. Pedestals of marble illustrating the commercial marbles of the country will be placed at intervals along the gallery. Maps, diagrams and models will be employed to teach the principles of economic and structural geology.



Upper Canada College, Founded 1828

Among the more important collections now in the possession of the museum may be mentioned:—

An excellent series of Cobalt silver ores.

Nickel and copper ores with associated rocks from Sudbury.

Decorative stones from Canada and elsewhere.

An especially fine collection of glacial material from all the known ice ages.

A general series of metallic ores.

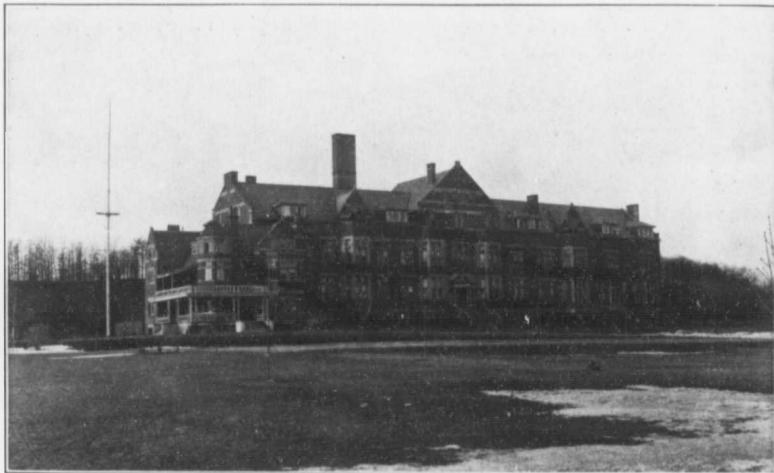
Series representing the economic geology of the metallic ores.

Miscellaneous specimens illustrating economic and structural geology.

The Museum of Palaeontology

Director, Professor Parks, B.A., Ph.D.

The palaeontological collections occupy the middle third of the top floor of the museum building. The specimens are arranged in three series—Invertebrate fossils, Vertebrate fossils and fossil Plants. The first series is by far the most important comprising about 15,000 species represented by upwards of 50,000 specimens. The Invertebrate fossils are arranged in ten alcoves beginning with the Protozoa in the northeast corner of the gallery and extending to the Arthropoda in the northwest corner.



St. Andrew's School

Each alcove contains one case of special design in which specimens are exhibited which illustrate the morphology and classification of the group of fossils belonging to the alcove in question. The systematic series, geologically arranged, occupies a number of flat-top cases which are provided with cupboards below for the reception of a large amount of material of the same character as that exhibited.

The Invertebrate series contains the large collections presented by Sir Edmund Walker, Dr. Matthew's type specimens of Cambrian fossils from the Maritime Provinces presented by Sir Wm. MacKenzie, exceptionally fine series of American crinoids and sponges and a complete set of Ontario Interglacial fossils presented by Professor Coleman.

The Vertebrate fossils consist chiefly of a collection of fishes exhibited in the northwest corner of the gallery, a few excellent Mesozoic reptiles and portions of fossil elephants and bisons from Ontario and the Klondike.



Osgoode Hall



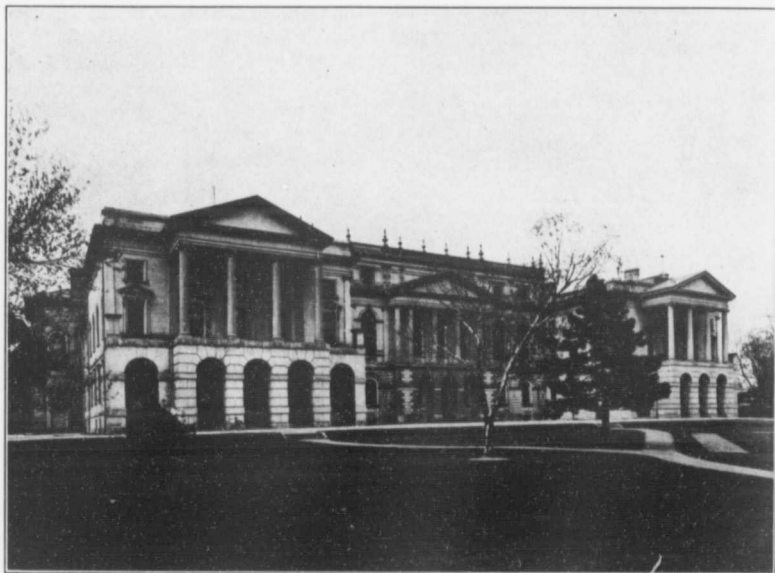
DIGNIFIED building situated on the north side of Queen Street West, at the head of York Street, is Osgoode Hall, named after William Osgoode, the first Chief Justice of Upper Canada. Osgoode Hall has long been the seat of the superior courts of the province. Part of the present building is owned by the Provincial Government and contains the central offices and court rooms of the

Supreme Court of Ontario and rooms for the use of the judges. Part of it is owned by the Law Society of Upper Canada, which maintains a law library of over 40,000 volumes and a law school.

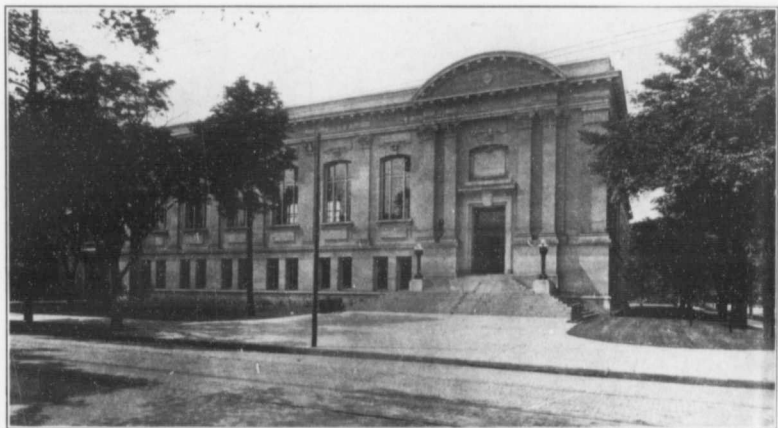
Osgoode Hall has undergone many structural changes since 1825, when the main part of the present east wing was built. The west wing was added in 1844-6, with a connecting central building surmounted by a dome. In 1857-60 important extensions and alterations were made, including the removal of the dome and the addition of the stone facade which gives the Hall its present English Renaissance appearance. The law school in rear of the east wing was added in 1892, the interior of the east wing was subsequently remodeled and recently the central portion of the building has been extended on the north side, providing ample accommodation for the Appellate Division and for other purposes.



South Facade Osgoode Hall



Osgoode Hall



The Public Library

The Board of Trade of the City of Toronto

The history of the Toronto Board of Trade since its incorporation over sixty-eight years ago, as given in the reports of its deliberations, shows that it has always had an abiding faith in the future of Canada as an integral part of the British Empire. Loyalty to the Motherland found vent in the discussion and resolutions of those early days. A desire to live up to her ideals and to imitate her laws was evidently the force which actuated the founders of the Board of Trade.

When the Board of Trade was instituted, Canada was in a state of transition. What is now the Dominion comprised a few scattered provinces and the Hudson Bay territory, without railway or steamship facilities to promote intercourse and with few interests in common. The seat of government of the Canadas alternated between Ontario and Quebec. The Board of Trade of Toronto played no unimportant part in influencing the legislation of the time. Every measure and bill was carefully considered and amendments and modifications were suggested to which the legislators paid due heed. For many years the attention of the Board of Trade was necessarily occupied with questions of more than local moment, and just to how great an extent the people of Ontario are indebted to those pioneers for many of the privileges which they enjoy may never be fully known. During its sixty-eight years of existence the Board of Trade has been rendering, in an unobtrusive manner, valuable and inestimable service to the city and the Dominion.

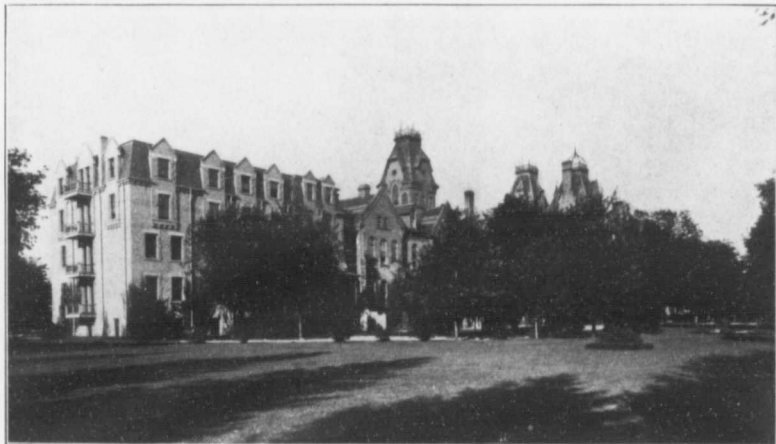
The scope of the work undertaken by the Board of Trade in the interest of the city and the Dominion at large can be realized to a certain extent from the fact that



The Board of Trade Building

fifteen different committees, composed of over two hundred members, are continually considering matters of importance and helping to solve the many problems that are placed before them. The membership of the Board now numbers 2,800.

Within recent years the Board of Trade has been successful in obtaining from the Railway Commission a decision which will compel the railways to erect a viaduct along the water front. It pressed for the appointment of the Railway Commission itself and of a Harbour Commission for Toronto; it has demanded the improvement of the Welland Canal and the construction of good roads. Through its Conference Committee



The Old General Hospital, built 1854

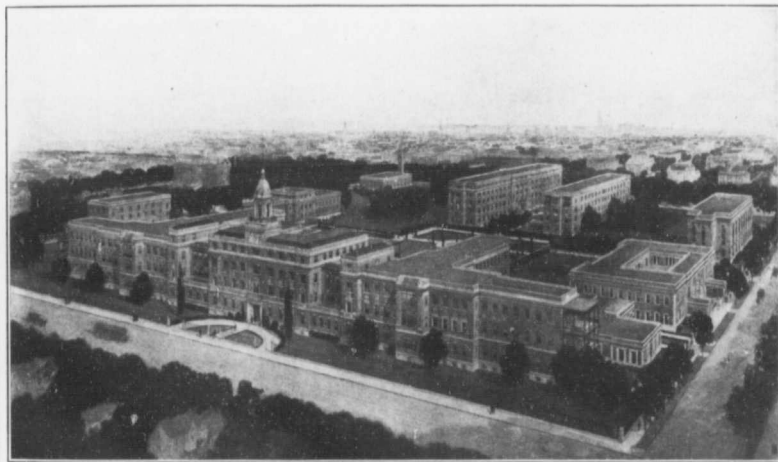
of one hundred and its numerous special committees it endeavours to encourage every undertaking which conduces to the welfare of the city.

Mr. F. G. Morley is secretary of the Board of Trade and through his untiring energy in the interest of the Board and his universal courtesy to visitors is due not a little the successful workings of this important body.

The Civic Guild

The society now known as the Civic Guild was organized on May 21st, 1897, under the name of The Guild of Civic Art. For several years the Guild occupied itself in securing mural paintings and decorations for the City Hall and Legislative Buildings, in criticising sculptural works and architectural designs. The results were very satisfactory, but owing to a lack of co-operation on the part of the citizens the membership gradually dwindled until in the year 1900 only 11 members paid their fees. At this juncture, however, the interest in town planning, which was becoming manifest throughout Europe and the United States, began to show itself in Toronto, and in 1901 at a

meeting, which included representatives from the leading civic organizations, a decision was reached to promote more actively the general improvement of the city. From this time forward the Guild has taken a prominent part in the new movement. Its aims can now be stated as follows:—"To secure the carrying out in Toronto of a comprehensive scheme of city planning, in working for the improvement of thoroughfares and of transportation facilities; for open spaces and wholesome houses; for the preservation of public amenities; for all such measures as will add to the convenience, health, dignity and beauty of the city. The policy of the Guild is to co-operate with all bodies having similar aims; to stimulate and strengthen the action of public authorities; to press for



The New General Hospital

necessary legislative reforms; to inform public opinion; to foster the growing consciousness of civic responsibility and the sentiment of civic pride."

The Guild has grown very rapidly and has now more than four hundred members. Weekly meetings being held and well attended. Its offices are in the Trader's Bank Building; the rooms are furnished with plans and maps and a library. A monthly bulletin is published, with the object of creating a better informed public opinion as to the wisdom and economy of comprehensive city planning. The regular membership fee of the Guild is \$5.00 a year; there is a special ladies' membership fee of \$2.00 a year, and a sustaining fund to which contributions not exceeding \$25.00 a year may be made.

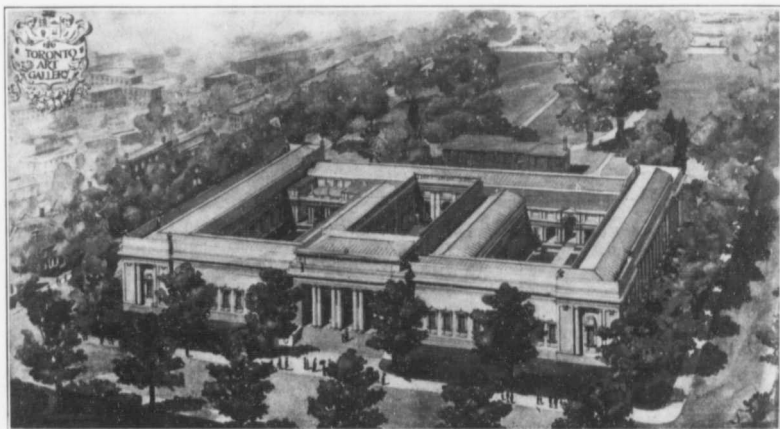
The record of the Guild's achievements is a long and honourable one. It co-operated with other bodies in inaugurating the housing campaign, which resulted in the formation of the Toronto Housing Company; it took part in securing an

order from the Dominion Railway Commission for a bridge instead of a subway at Sunnyside; it proposed the widening and extension of Terauley Street; it advocates the route for the Danforth Viaduct, which has been adopted by the city; it had secured important legislation in the interests of town planning; it has organised the Toronto Improvement Conference. These and many other services indicate that the Guild plays a noteworthy part in the life of Toronto.



The Grange

Built in 1818, by D'Arcy Boulton, and afterwards the residence of the late Professor and Mrs. Goldwin Smith, who bequeathed the house and park to the Board of the Art Museum of Toronto



The Projected Art Museum

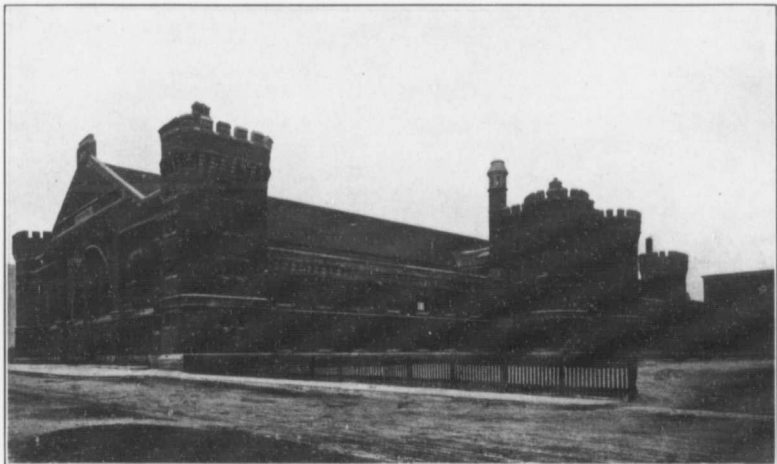


Stanley Barracks

The military forces comprise two permanent corps, one mounted and one infantry, stationed at Stanley Barracks "A" and "B" squadrons of the Royal Canadian Dragoons and No. 2. Depot of the Royal Canadian Regiment. In the active militia the cavalry comprise the Governor - General's Body Guards, 4 squadrons, and the Mississauga Light Horse, 4 squadrons; and in infantry, the Queen's own Rifles, 17 companies; the 10th Royal Grenadiers, 8 companies, and the 48th Highlanders, 8 companies. In addition there are the Canadian Engineer, Army and Medical, Corps and the Upper Canada College Cadets. There is a Royal School of Cavalry and a Royal School of Infantry for instruction in Toronto. Armouries are maintained by the Government for the use of the active militia.



Design of the New Stock Exchange, in course of erection



The Armouries

In addition to these and through the munificence of Sir Henry Pellatt, Knt., C.V.O., A.D.C., a tract of land in the north western part of the city has been presented to the Queen's Own Rifles, and large and modern armouries are being erected thereon by the Militia Department



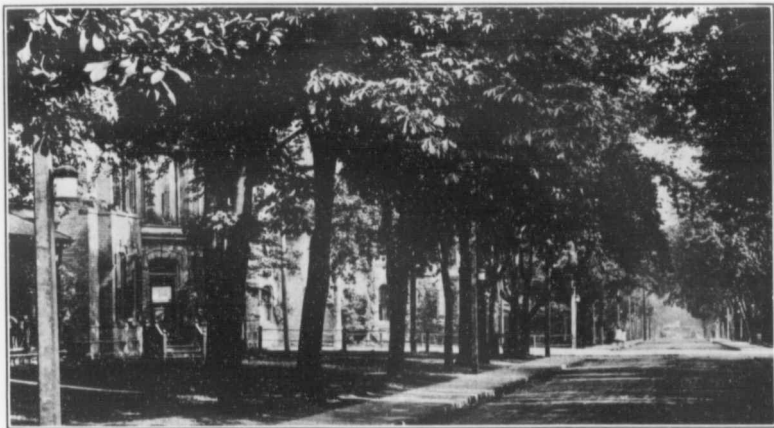
The Sick Children's Hospital, largely due to the generosity of John Ross Robertson, Esq.

Civics

Toronto Hydro-Electric System

Ontario's great scheme for the utilization of its water-powers has been accomplished, and the most populous of the provinces of Canada has now in actual service one of the most extensive transmission systems in the world, with two hundred and eighty-one miles of 110,000-volt lines and one hundred and eighty miles of 13,200—6600-volt lines supplying energy to twenty-nine municipalities at cost.

The Hydro-Electric Power Commission of the Province of Ontario is a government corporation to provide for the development, generation, transmission and distribution of hydro-electric energy at cost to the various municipalities desiring it



A Residential Street showing the New Method of Lighting by The Toronto Hydro-Electric System

throughout the province. The fact that there are no coal mines in Ontario, the province is dependent upon outside sources for its fuel supply. Any contingency, such as a strike, the enactment of a prohibitory export law or an increase in the cost of coal, would seriously affect the province.

Public sentiment which demanded that the province should share in the great heritage bestowed upon it in the water-power at Niagara Falls resulted in the appointment of the Hydro-Electric Power Commission of Ontario, which is now engaged in supplying the various municipalities throughout the province with hydro-electric energy. After lengthy negotiations and careful consideration of tenders by the Hydro-Electric

Commission of Ontario the contract was finally awarded the Ontario Power Company.

An agreement was made on August 12th, 1907, which required the delivery to the Commission of electric energy at 60,000 volts pressure. Later, after careful investigation, it was decided to change the transmission voltage for the system to 110,000 volts. Accordingly, on March 19th, 1908, a new agreement was made by which the Commission agreed to take energy from the generators of the Ontario Power Company

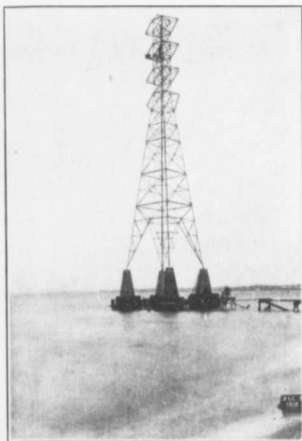


A Business Street showing the Cluster Lights of The Toronto Hydro-Electric System

at 12,000 volts. From this voltage it was to be stepped up by the Commission to the required potential for the transmission system. The price agreed upon was \$9.40 per horse power per annum up to 25,000 horse power. When the quantity taken or reserved shall exceed this amount the price is to be reduced to \$9.00 per horse power per annum.

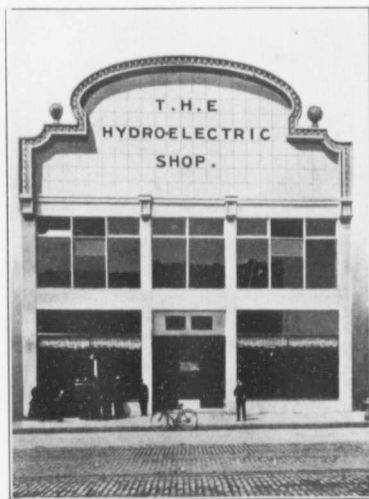
The municipalities of Toronto, Hamilton, London, St. Thomas, Brantford, Galt, Stratford, Woodstock, Guelph, Waterloo, St. Mary's, Hespeler and New

Hamburg submitted by-laws authorizing the raising of funds to cover the cost of a distribution system for the energy purchased from the Commission in January, 1908. The by-laws were carried by large majorities. The Commission entered into agreement the succeeding May to supply energy to municipalities as follows:—Toronto, 10,000 horse power; London, 5,000 horse power; Guelph, 2,500 horse power; Stratford, 1,000 horse power; St. Thomas, 1,500 horse power; Woodstock, 1,200 horse power; Berlin, 1,000 horse power; Galt, 1,200 horse power; Hespeler, 300 horse power; St. Mary's, 500 horse power; Preston, 600 horse power; Waterloo, 695 horse power; New Hamburg, 250 horse power; Ingersoll, 500 horse power.



A Hydro-Electric Transmission Tower

The main step-up transformer station is located at Niagara Falls, Ontario, where the energy, purchased from the Ontario Power Company and supplied at 12,000 volts, 25 cycles, through a 5,200-foot conduit line, is stepped up to 110,000 volts for delivery to the three-phase high-tension lines. The present installed transformer capacity at this station is 27,000 kw.



City Office of The Toronto Hydro-Electric System

The Consumers' Gas Company

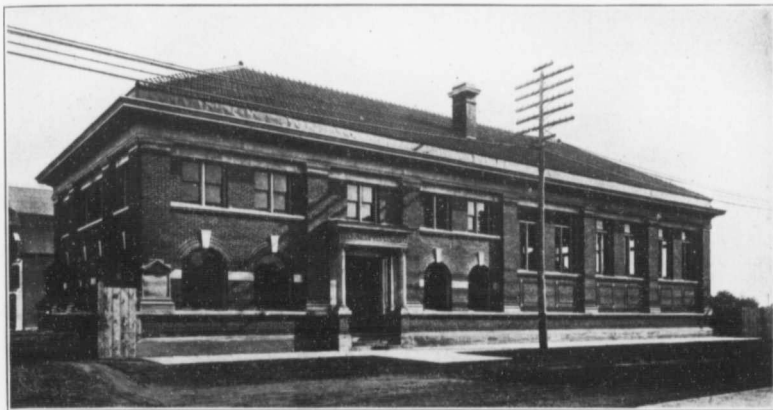
The first steps to provide street lighting for the city of Toronto were taken in the years 1839 and 1840. In 1840 a public meeting of the citizens was held, which was addressed by Mr. Albert Furniss, who had been associated with the Gas Company in Montreal. As a result of this meeting and of the general interest in the matter, a company was formed with Mr. Furniss as a member. The land for the erection of the



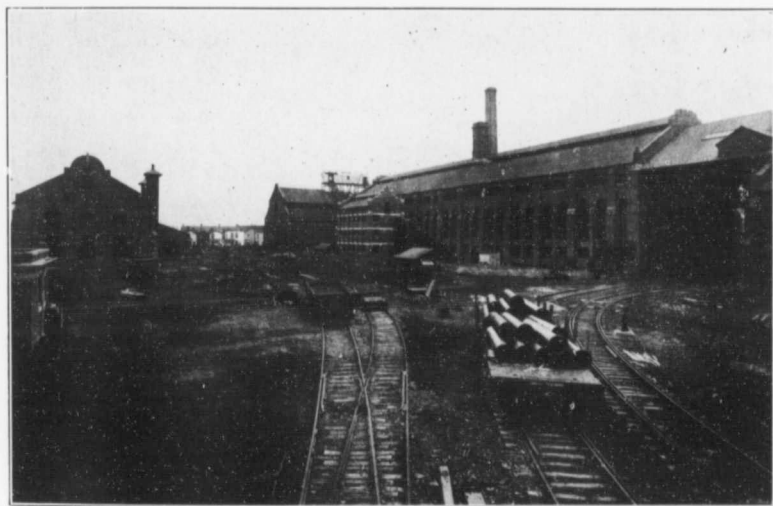
*End of Retort House the Consumers' Gas Company
(Daily capacity 5,000,000 cubic feet)*

Gas Works was granted by the corporation, and was situated in the eastern part of the city. In 1842 the company supplied 1,146,000 cubic feet of gas at a price of \$5.00 per thousand feet. In 1848 the plant was sold to a joint stock company known as the Consumers' Gas Company, which has continued to operate the works successfully to the present day. The cost of the gas supplied has been gradually reduced and has now reached the very low figure of 70c. per thousand feet, a price lower than that charged by any company in North America, except one. The output of gas for the year ending September 30th, 1912, was 3,119,748,000 feet, the number of meters, 82,022, and a mileage

of the main pipes over 484. The city is represented on the directorate by the mayor, and the co-operation between the city and the company has resulted greatly to the benefit of the whole community.



Works Office, Station B, the Consumers' Gas Company



Retort House, Purifier, and Coke House buildings, the Consumers' Gas Company

The Toronto Electric Light Company

In order that Toronto may receive the benefit of the best electrical service possible, the Toronto Power Co., the Toronto Railway Co., and the Toronto Electric Light Co. are making the following additions and changes which are being rushed to completion regardless of expense.

Four additional generating units at Niagara Falls are being installed—each of

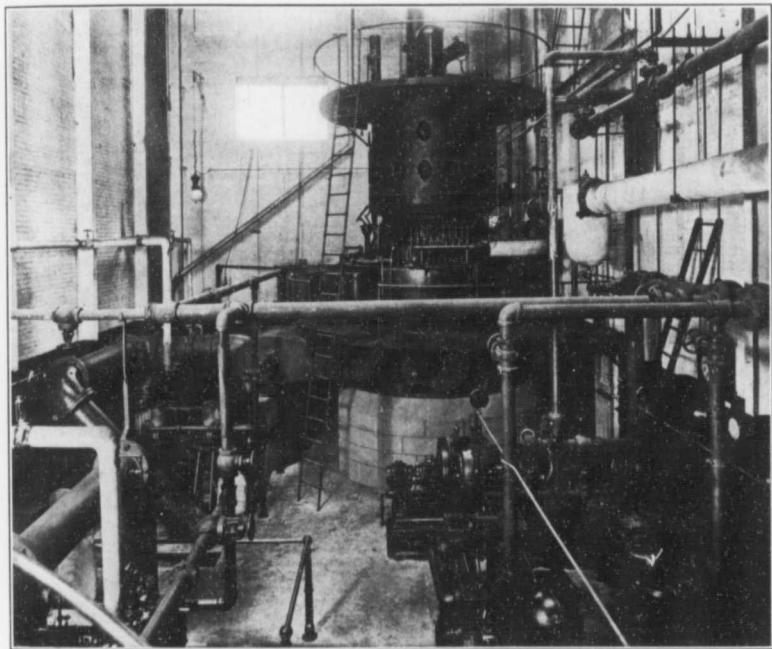


*Power House at Niagara Falls, Ont., of the Electrical Development Co. of Ontario, Limited,
Operated by the Toronto Power Co., Limited, which supplies current
to the Toronto Electric Light Company*

15,000 horse power capacity. The step-up transformer station at Niagara Falls is being completely remodelled and two new banks of transformers are being installed as well as the latest and most approved type of switch gear and protective devices. A new eighty-mile two-circuit transmission line on rugged steel towers is practically completed. This new line is designed for operation at 90,000 volts and will be used in conjunction with the present two-circuit, steel tower line as soon as the present line can be reinsulated for 90,000 volt pressure. This latter work will commence immediately after the new line is completed and in operation. The step-down transformer at Toronto is being

completely remodelled and, as in the case at the Falls, two new banks of transformers, etc., are being installed. Two storage batteries have been added to the emergency equipment of the Toronto Railway Co., besides revamping the existing battery. This work is completed and provides an emergency capacity of sufficient size to handle the entire railway load during non-rush hours.

The steam plant of the Railway Company at Front Street is being put in shape, so that with the aid of the batteries, the entire railway load can be handled during rush hours without service from Niagara.



*One of the 4,000 horse-power Turbo-Generators at the Scott Street Station
of the Toronto Electric Light Company*

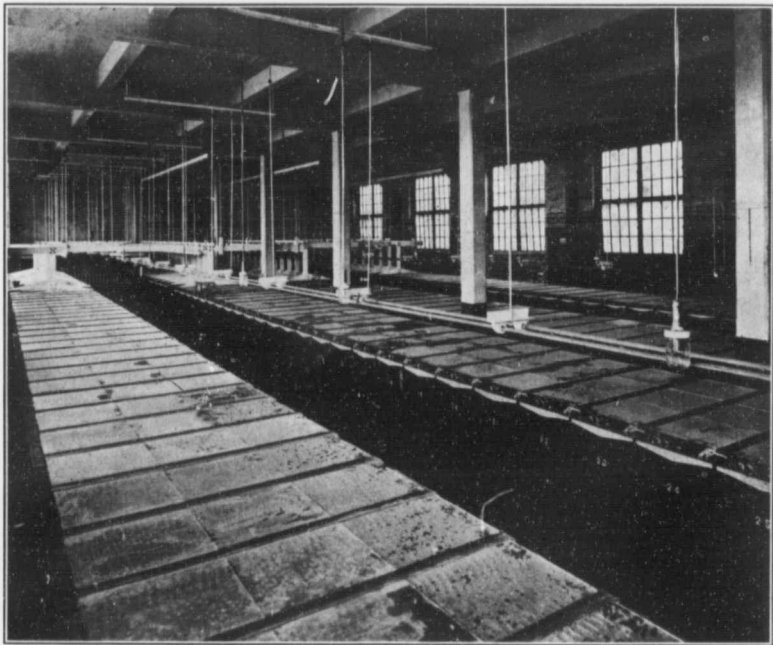
The distribution system of the Toronto Electric Light Company is being simplified in two ways:

(a) The district from the Lake front north to St. Albans Street and from Sherbourne Street west to Spadina Avenue is to be supplied exclusively with direct current at 115-230 volts.

(b) The remainder of the city is to be supplied exclusively with alternating current—three-phase, twenty-five cycles.

Two large storage batteries are being installed to handle the entire direct current load of the Toronto Electric Light Company for periods varying from ten minutes during the peak to eight hours at night.

A 10,000 horse-power turbo-generator, together with the necessary boilers, is being erected at the Scott Street steam plant of the Toronto Electric Light Company, which is an addition to the two 4,000 horse-power turbo-generators and boilers now in



One corner of the New Storage Battery Room at the Scott Street Station of the Toronto Electric Light Company

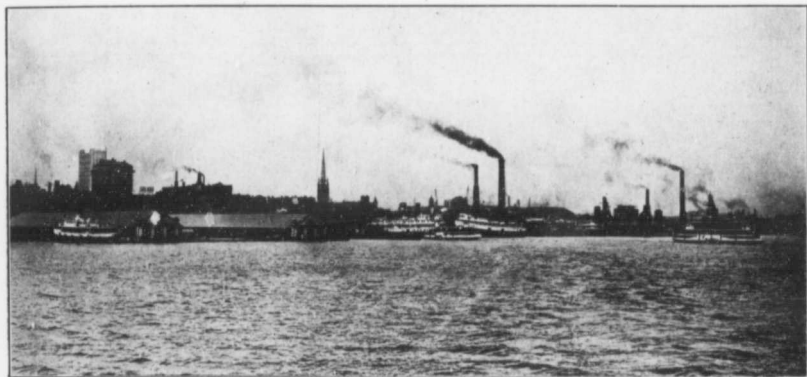
operation. This apparatus is to supply alternating current to any sub-station in Toronto at the rate of 9,000 horse-power on ten minutes' notice, and its full capacity ten minutes thereafter.

A large proportion of the direct current service will be laid underground. The existing network of wires and cables at present on poles in the down-town district is to be revamped and will be put underground in many instances, while in others a few cables will be substituted for the present network.

Toronto Harbour Development

One of the best indications of Toronto's splendid growth and also one of the most interesting portions of the development which may be observed in all parts of the city, is to be found in the magnificent works planned for the waterfront and harbour by the Toronto Harbour Commissioners.

Toronto possesses one of the finest natural land locked harbours in the world, the inner harbour being about two and one-half miles long by the same width and absolutely protected from the storms of the lake by a natural island, which completely surrounds it, excepting at two points where it is pierced by artificial channel entrances. Up to the



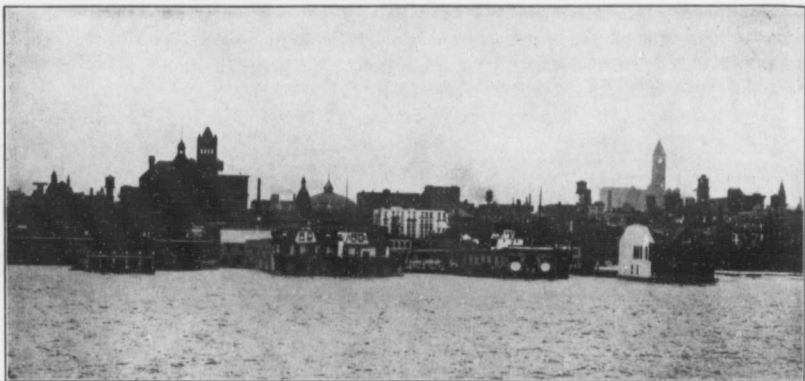
The Central Docks on Toronto's Water Front

present time very little has been done to develop the splendid natural resources of this harbour, but the carrying out of the work planned by the new Board of Harbour Commissioners will correct this omission and will place Toronto in a position to reap her share of the benefits of the tremendous growth of navigation transportation in Canada.

A New Welland Canal

The Dominion Government have decided on the expenditure of fifty million dollars for the purpose of constructing a new Welland Canal to connect Lakes Erie and Ontario, which will have a depth of 24 feet so that the large steamers which now ply from Lake Erie through the Great Lakes to the head of inland navigation will be able

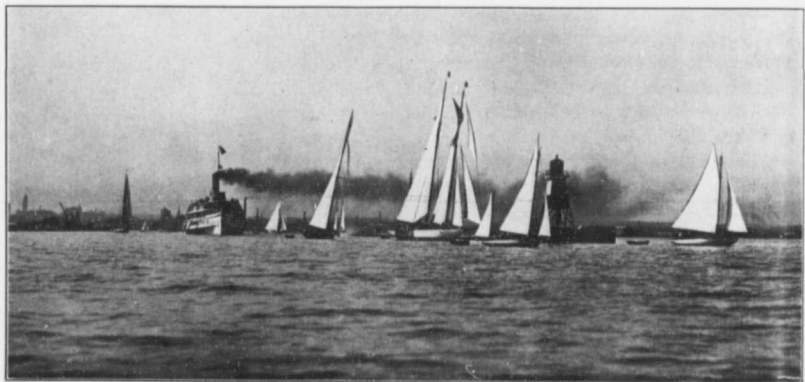
to reach Lake Ontario points. This development, it is confidently expected, will be followed very shortly by the canalization of the St. Lawrence River; when this is done



Aquatic Clubs fronting on Toronto Harbour

ocean freighters will be able to carry their cargoes direct from England and European ports to the harbours on the Great Lakes.

The Toronto Harbour development is planned to keep pace with these national works and Toronto, by her foresight in planning ahead and preparing for the future, will

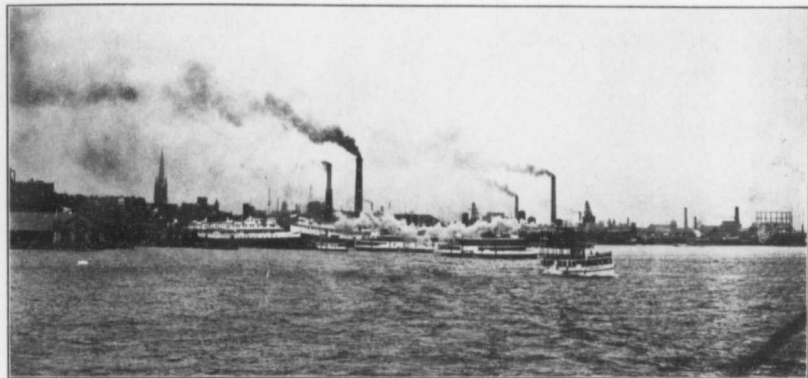


Part of Toronto's pleasure feet leaving the harbour for a sail

be in a splendid position to secure the immense business which will result from the co-ordination of lake and ocean navigation.

A Deep Harbour

The plans prepared by the Commissioners include the deepening of the inner harbour to a uniform depth of at least 35 feet in order to provide accommodation for vessels of any draught, and the construction of modern permanent docks along the water front, equipped with freight sheds for the handling of goods and storehouses for the



Toronto Commercial Wharves
(All owned by the Toronto Harbour Commissioners)

convenience of merchants receiving or shipping goods. A preliminary sum of \$1,800,000 will be spent on this dock extension work in the centre of the city, which makes a fine addition to the present two large docks owned by the Harbour Commissioners. The Commissioners also propose to erect model factory buildings in which space will be rented to manufacturers, and to place these factories close to the storage warehouses and docks in order that the tenants may have the advantage of storage space and shipping facilities, in addition to rail connection with three transcontinental railroads.

The big part of the work undertaken by the Commissioners at the present time is the reclamation of the one thousand acres of land in the Ashbridge's Bay district, which will be known as the "Toronto Harbour Industrial District." The plans provide for a ship channel into the centre of this district 400 feet wide, 6,800 feet long and 24 feet deep, terminating in a turning basin one thousand feet square, the dockage along the banks of which will provide ample accommodation for the entire eastern end of the city. Broad streets varying in width from a minimum of 75 to a maximum of 175 feet will be laid out through the entire district in addition to which there will be thirty miles of railroad siding serving each lot available as a manufacturing site. In all, there will be

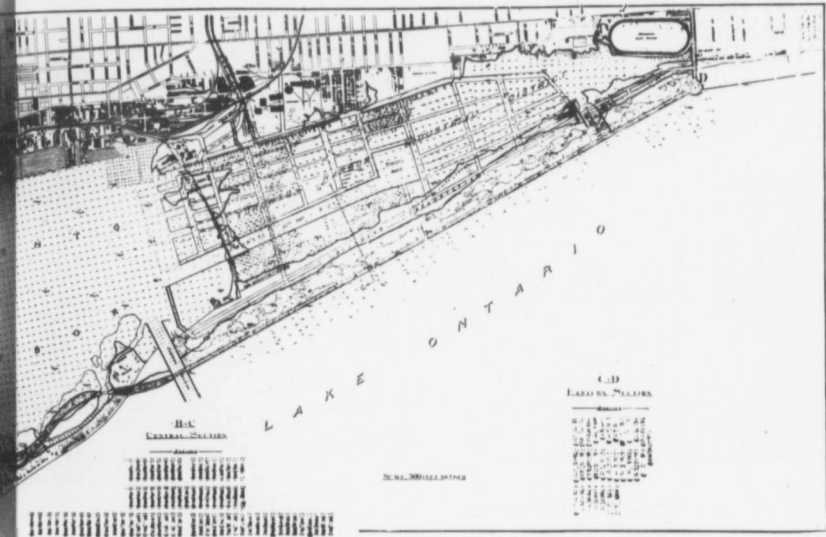


650 acres so available, which will be leased by the Commissioners to manufacturers desiring to locate in Toronto; and as the main entrance to this new industrial location is just one mile east from the very heart of the city, there is no doubt that there will be many applicants for sites.

Lake Front Driveway

While carrying out the commercial and industrial features of their development, the Commissioners will also construct a lakefront boulevard and driveway running for fourteen miles across the entire front of the city, which will connect at the River Humber on the west with a boulevard driveway to be constructed by the city up the Humber Valley. This will afford one of the most beautiful park and boulevard locations to be found on the American continent and when the entire development is carried out Toronto will have a water front which will not be surpassed anywhere in the world.

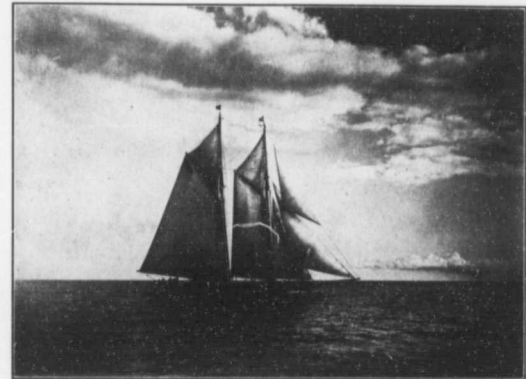
The entire cost of the work planned is estimated at \$19,142,088, of which sum the Commissioners themselves will spend \$11,515,920 while the city has undertaken to spend \$1,802,883 in constructing pavements, sidewalks and the carrying out of park treatment on the boulevard location. The ship channel in the Industrial District and the necessary breakwater for the protection of the shore and of the Harbour extension work has been undertaken by the Dominion Government at an estimated cost of \$6,123,284, and the entire work is expected to be brought to completion within eight years.



These works have been planned by the Chief Engineer for the Commissioners, Mr. E. L. Cousins, and approved by Mr. J. G. Sing, the Consulting Engineer and Engineer in charge of the Government District. The men who have made such splendid progress since they were appointed as the Toronto Harbour Commissioners are:

Messrs. L. H. Clarke, Chairman; T. L. Church, R. S. Gourlay, R. Home Smith, and F. S. Spence.

The carrying out of the Toronto Harbour Development project will be watched with great interest by port authorities all over the world, this being the finest development so far planned by any of the ports on the Great Lakes.



Outward bound

The Canadian National Exhibition

THE Canadian National Exhibition was first instituted in 1879. Its inception was due to a misunderstanding with the provincial authorities who, it is alleged, promised the Provincial Exhibition to Toronto for two succeeding years if



The centre of the grounds, with fountain presented by
G. H. Gooderham, Esq.

certain improvements were made to the grounds and buildings. The province gave its grant to another town and from that year Toronto has held an annual exhibition of its own, which has grown in size and importance to be one of the largest annual exhibitions in the world.

In 1912 the total attendance during the fortnight it remained open was 962,000, and its revenue for the same year \$384,708. On one day 153,000 people attended the Exhibition.



The Grand Stand

The management of the exhibition is carried on by a board of twenty-five directors, eight of whom are elected by the city council, eight by ten manufacturing interests of Canada, and eight by the Agricultural Association of Canada, the twenty-fifth being the Minister of Agriculture.



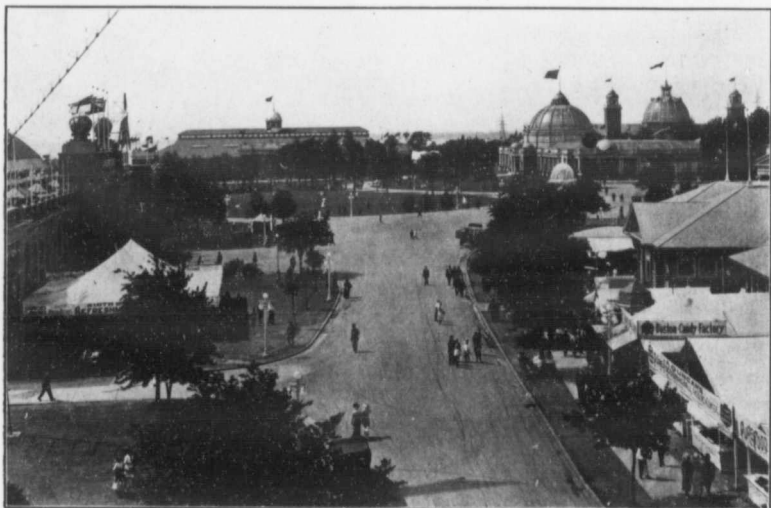
View looking east, taken from the Transportation Building

The beautiful grounds, which have an area of two hundred and sixty four acres, are situated on the lake shore and cover the site of the early settlement of Fort Rouille extending for a mile and a half along the water front.

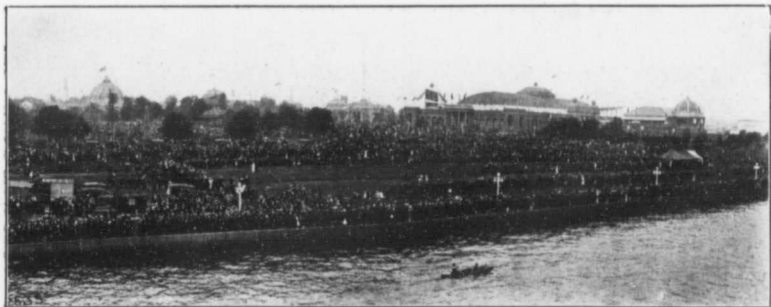
The buildings, the value of which is approximately \$2,225,000, consist of a Manufactures' Building, Transportation Building, Industry Building, Horticultural Building, Machine Building, etc., and many smaller buildings.

The stabling accommodate 1,500 horses, 1,700 cattle, 1,900 sheep, and 2,600 swine. The parade of prize winners on Review Day brings out one of the finest collections of horses and cattle on the continent, well selected.

The Applied and Graphic Arts building contains exhibits which are selected with care from all parts of Europe.



View looking west, including the Manufactures, Transportation, and Horticultural Buildings



The Water Front



(Extract from an article by H. M. P. Eckhardt, in the "Financier")

The

NEW Bank Act of Canada enacts that the Canadian Bankers' Association shall select by ballot before June 30th in each year forty chartered accountants whose eligibility shall be approved by the minister of finance. And from this list the shareholders of each bank are to select the auditor for their institution for the year. The

auditor is to have power to examine the head office, the reports, records, returns, and correspondence from the branches. Also, if he considers it necessary he can visit and inspect particular branches. The annual statement

placed before the shareholders must bear the certificate of the auditor to the effect that he considers it a true and correct exhibit of the bank's affairs. Thus, for the first time, the Canadian banks are subjected to compulsory audit from outside. It should be noted that the new act goes into effect July 1st, 1913, and it extends the charters of the twenty-five banks now appearing in the official list, for ten years to July 1st, 1923.

Another change having to do with the annual report, follows as a result of an amendment by Mr. F. B. McCurdy, a stock-broker member of parliament. According to this amendment the banks, as generally understood, are required to give the details of the amounts passing through the profit and loss account. Apparently they must give gross earnings, expenses, interest, etc., as well as net earnings. Heretofore, the net earnings only have been published, also appropriations for pension funds, writing down premises, dividends, and additions to surplus. The note issuing powers of the banks were not mutilated in any way. The evidence presented to the committee was overwhelming as regards the benefits derived by the whole country from the powers of free issue. It was shown that when bank notes are taxed the tax must fall on the borrower; that the free issue power promoted the establishment of hundreds of bank branches in small villages, thus delivering the inhabitants thereof from the exactions of private lenders; that it kept down the rates of interest; that it enabled the crops to be moved without a periodical money squeeze. Several of the witnesses gave convincing evidence that the Canadian currency system was the best in the world; and the radicals who at first wanted to tax the notes, or to replace them with government issues, withdrew their propositions.

The provision for the new gold reserve as a basis for extra issues, stands. And after July 1st, the banks will have the right to deposit with the trustees gold or

Dominion notes and issue their own notes thereagainst. The issue powers of the chartered banks as revised are as follows: Each bank may issue its own notes against general assets free of tax up to the amount of paid-up capital. It may issue in excess of paid-up capital free of tax throughout the year, providing gold equal to the excess is deposited in the central reserve. Also, between August 31st and February 28th each year, the bank may issue in excess of paid-up capital up to 15 per cent. of combined capital and surplus subject to tax at 5 per cent.

There was animated discussion about the rate of interest or discount chargeable by banks. Some western members wanted to bind the banks strictly down to 7 per cent.



The Bank of Toronto

Paid-up Capital, \$5,000,000

Res., \$6,000,000

Total Assets, \$58,514,814

But it was shown that if that were done branches in Western Canada would be closed, and the borrowers there who now pay 8 or 9 per cent. would have to pay perhaps 15 or 20 per cent. to the private lenders succeeding the chartered bank. Consequently, the committee rephrased the act in such manner as to permit the banks to charge such rates as may be agreed upon between them and their customers; but if the bank has occasion to sue a debtor for an unpaid note it cannot recover more than 7 per cent. Thus it has been acknowledged, with good sense and wisdom, that the price of money or credit cannot be regulated by act of parliament.

In his renewal bill, the minister of finance had placed a clause empowering the farmer to give the bank a pledge of the threshed grain in his barns as security for a loan

negotiated at the same time as the pledge was given. Wholesale dealers in produce and manufacturers have for many years been empowered to give such pledges; and the minister aimed to extend the privilege to farmers. When the clause came up for discussion in committee strong opposition developed. It was maintained that if the farmer was permitted to give a secret lien in this way his other creditors would suffer; so the committee voted an amendment requiring that such liens should be registered. The Western members protested vigorously claiming that the amendment would nullify the clause. It is said that they will bring the point up again in the House.

At the outset there was a disposition manifested by a few committeemen to press for the authorization of local banks such as prevail in the United States. But Mr. J. B. Forgan, of the First National, Chicago, explained that such local banks could not compete successfully with the branch banks, and that the branch bank gave better service to the community, and the agitation for local banks promptly fizzled out. Also, there was a disposition to regulate or tax the call loans, and other loans made by the banks in foreign countries. Better counsels, however, prevailed, and the banks were left absolutely free in this regard.

With reference to bank amalgamations it is provided in the new Act that one bank may not absorb another, unless with the consent of the minister of finance. A proposed amendment had it that the consent of parliament should be obtained.

But this was dropped when it was explained that it might be necessary to take over a weak bank at short notice when parliament was not in session.

Altogether the hearings and discussions in committee have resulted in placing on record a mass of very valuable data. The bankers were exceedingly frank in placing information at the disposal of the committee. Their frankness and the full extent of the information supplied served them well. It is a matter of great satisfaction that the banks have been left with all their chief functions unimpaired. They are not loaded down with taxes; neither are they cribbed and confined within narrow limits; and it is safe to say that the freedom they enjoy will enable them to take a magnificent part in promoting the national development.



The Dominion Bank

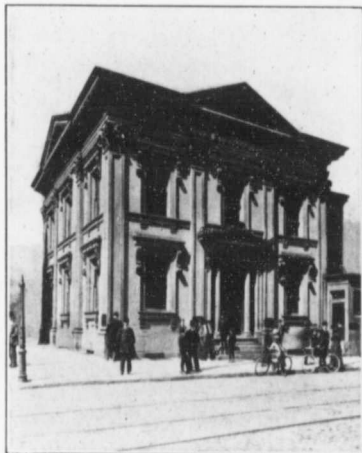
Paid-up Capital, \$5,356,227

Res., \$6,356,227

Total Assets, \$79,374,907



The Canadian Bank of Commerce
 Paid-up Capital, \$15,000,000 Rest, \$12,500,000
 Total Assets, \$226,881,653



The Sterling Bank
 Paid-up Capital - \$1,211,700
 Rest - - - 300,000
 Total Assets - - 8,928,109



The Home Bank
 Paid-up Capital - \$1,938,208
 Rest - - - 650,000
 Total Assets - - 14,735,100



The Imperial Bank

Paid-up Capital, \$6,809,134 Rest and undivided profits, \$8,003,000
Total Assets \$50,692,041



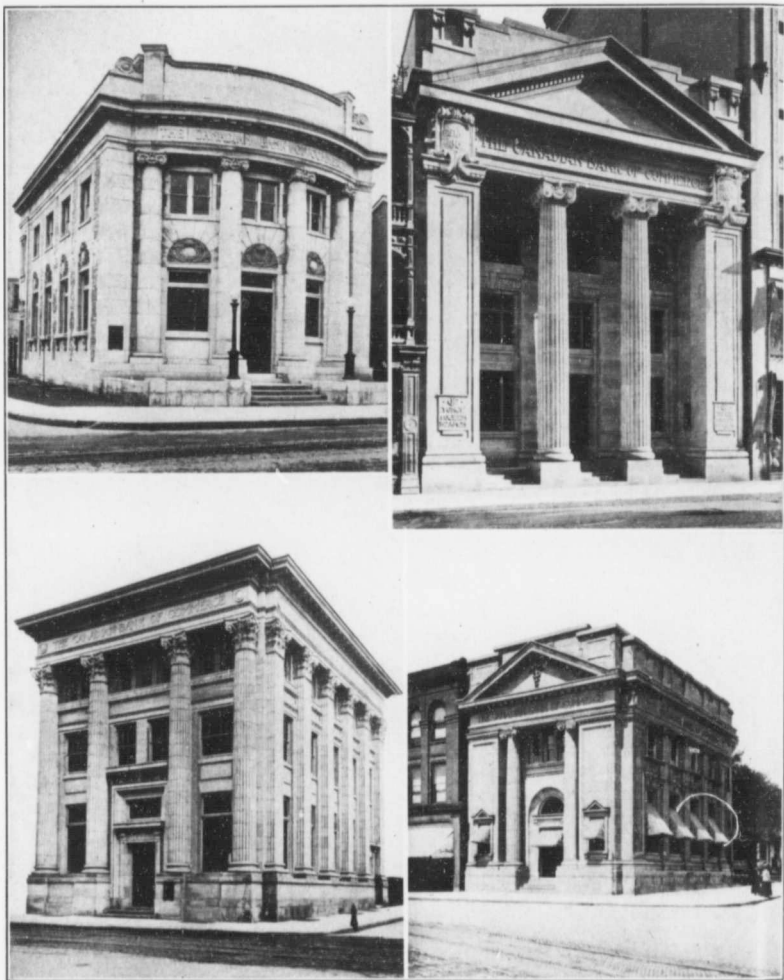
The Royal Bank

Paid-up Capital - \$11,560,000
Rest - - - 12,560,000
Total Assets - 183,694,515



The Standard Bank

Paid-up Capital - \$2,479,760
Rest - - - 3,179,760
Total Assets - - 42,710,639



Four Toronto Branches of the Canadian Bank of Commerce



The Bank of Montreal
 Paid-up Capital - \$16,000,000
 Rest - - - 16,000,000
 Total Assets - 248,056,169



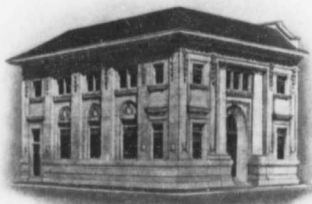
Bank of Nova Scotia
 Paid-up Capital - \$5,957,320
 Rest - - - 10,830,248
 Total Assets - - 79,592,422



The Union Bank of Canada
 Paid-up Capital - \$5,000,000
 Rest - - - 3,300,000
 Total Assets - 74,180,027



The Molsons Bank
 Paid-up Capital - \$4,000,000
 Rest - - - 6,700,000
 Total Assets - - 50,833,946



Four Toronto Branches of the Metropolitan Bank

<i>Paid-up Capital</i>	-	\$1,000,000
<i>Reserve</i>	-	1,250,000
<i>Assets</i>	-	12,981,528



Canada Permanent Mortgage Corporation



Canada Life Assurance Company

(from a painting)



Confederation Life Association



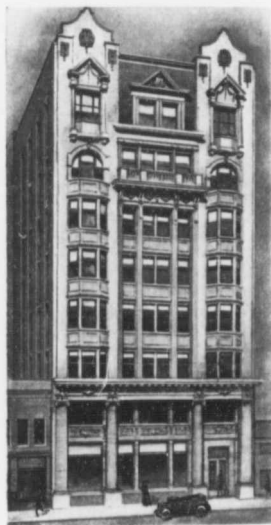
Central Canada Loan and Savings Company



The Continental Life Insurance Company



Aemilius Jarvis & Company
(Members Toronto Stock Exchange)
Investment Bankers and Brokers



Imperial Life Assurance Company
of Canada



The Crown Life Insurance Company



North American Life Assurance
Company



Dominion Bond Building
Head Office of The Dominion Bond Company, Limited



Toronto General Trusts Corporation



National Trust Company



The York Club



The Ontario Club



The Albany Club



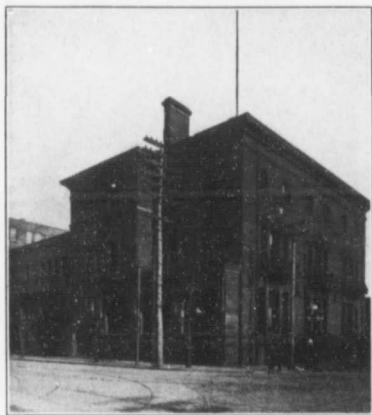
The National Club



The American Club

The other clubs of importance in Toronto are :—

The Arts and Letters Club, Argonaut Rowing Club, Canadian Club, Engineers Club of Toronto, Italian National Club, Lakeview Golf and Country Club, Ltd., Lambton Golf and Country Club, Ltd., Metropolitan Club, National Yacht Club, Parkdale Athletic Club, Parkdale Canoe Club, Queen City Yacht Club, Rosedale Golf Club, Scarboro Golf and Country Club, Simcoe Club, Strollers Club, Toronto Ad. Club, Toronto Camera Club, Toronto Canoe Club, Toronto Chess and Checker Club, Toronto Golf Club, Toronto Lacrosse and Athletic Association, Toronto Ladies' Club, Toronto Racquet Club, Ltd., Toronto Rowing Club, Ltd., University Club of Toronto.



The Toronto Club

The Royal Canadian Yacht Club

The Royal Canadian Yacht Club was founded 1852. The first quarters of the club were the hull of a ship, the steamer *Provincial*, which was anchored at the foot of York Street and served as the club house until the year 1868. Mr. Armstrong, one of the owners of the ship, acted as secretary, and the after-cabin was the meeting place of the club, the lower part being turned into a concert room and the upper part into a smoking room.

In the year 1854 Queen Victoria gave the Canadian Yacht Club express permission to assume the style of "Royal" and in the year 1879 the British Admiralty authorized the vessels belonging to the club to fly the blue ensign of the royal fleet with a crown in the fly. The Admiralty issued a new warrant in 1894 authorizing the club on certain conditions to use the blue ensign "with the distinctive marks of the club on the fly thereof." Hence not merely is the club entitled to use the prefix "Royal," but it also possesses the British Admiralty warrant. Were it a royal yacht club without the Admiralty warrant it would only be entitled to fly the red ensign bearing no device.

The Royal Canadian Yacht Club is the largest fresh-water yacht club in the world. Its commodore, Mr. Aemilius Jarvis, is recognized as one of the best skippers of to-day. Its five patrons are: His Majesty, the Prince of Wales, the Duke of Connaught, the Earl of Derby and Lord Charles Beresford. The members number 1,950, of whom 1,200 are resident, the remaining 750 being either life or honorary members. The resident membership is limited at 1,200. At the present time

the club holds all the racing cups of the Great Lakes with the exception of the Canada Cup which is held by the Rochester Yacht Club.

The building now occupied by the club is situated on the Island and is very complete and well appointed. A launch service every half hour conveys the members from the club to the city and back. The present fleet comprises some seventy-five yachts of all classes. Most excellent tennis courts and bowling greens add much to the enjoyment of the members.

The club is equipped in every respect so as to maintain worthily the traditions of sportsmanship and good fellowship which have always been associated with it.



Aemilius Jarvis, Commodore



The Club House, The Royal Canadian Yacht Club

Toronto Hunt

The history of the Toronto Hunt dates from 1862. In that year a private pack of some half dozen couples was kept by a Mr. Steers, but in 1865 the Hunt was properly organized under the able mastership of Mr. John Hendrie, a member of the family whose name is as well known in the sporting world as any in North America. From 1866, when the British army was represented in Toronto by the 13th Hussars, the military element gave its enthusiastic support to the Toronto Hunt. The officers of that regiment were all good horsemen, and, in 1867, Colonel Jennings took over the mastership of the Hunt, a position he retained till the withdrawal of his regiment. As an example of the value placed upon a good horse in the sixties, it is interesting to note that the officers on leaving Toronto sold their horses for prices ranging from \$240 to \$505. After their departure the horn was again carried by Mr. John Hendrie, and, although the loss of the military element was keenly felt, the sport continued to flourish under such men as Messrs. Copeland, Gooderham, Worts, and Dr. Andrew Smith, the latter fine old sportsman, who was one of the original members, took over the mastership in 1883, and retained it, giving the



George Beardmore, M.F.H.

club excellent sport till 1893, when the Toronto Hunt was reorganized under its present master, Mr. George Beardmore, with the late D'Alton McCarty, president. From this date the character of the club entirely changed. A joint stock company was formed, property was acquired and a beautiful club house built on Scarborough Heights. The kennels, accommodating some twenty-five couples of both sexes, drafted from the best packs in England, are built on the plan of the Badmington. The present master by his energy and unsparing liberality has brought the club up to its present enviable position as one of the finest and best run hunt clubs on the continent. In spite of wire and the close proximity of a city of 470,000 inhabitants the club continues to give excellent sport, though a drag is a necessity, but fifteen miles with a couple of checks over a fast country and the stiffest of timber fences needs a clean bred horse and a stout heart. The fields average eighty to a hundred and the sportsman is hard to please who is not happy after a day with the Toronto hounds.

Governors-General of Canada have frequently honoured the Toronto Hunt by their presence. That distinguished sportsman, Lord Minto, was president, and Lord and Lady Aberdeen both rode to hounds during their stay in Toronto. Many cups for hunt races have been donated by the representatives of the sovereign in Canada. Nor must it be forgotten that it is due entirely to the Toronto Hunt that the horse show on modern lines has been instituted in Toronto. This show, a success from the beginning,

has come to be one of the most important, social and sporting events of the year, and many an aristocratic equine has, after winning his blue ribbon in Toronto, gone on to gather fresh honours at New York and Olympia.



The Club House, Toronto Hunt

The Ontario Jockey Club

The Ontario Jockey Club was first organized at a meeting in Toronto in June, 1881. The first meeting was held in September the same year, the first race being won by the late Dr. Andrew Smith with his three year old Vici. Since then the progress of the club has been most marked. In 1881 there were sixty members; the membership gradually increased each year until to-day its membership has reached seven hundred. Purses amounting to \$53,000 were distributed during the recent Spring meeting of seven days. For many years the executive committee have laboured to foster the growth and development of the race horse in Canada, and intense efforts in this direction have succeeded beyond the most enthusiastic expectation.

The club uses a large part of its funds to increase purses, to provide better accommodation for the public and stabling suitable for race horses, the boxes for

the race horses now number five hundred. The club has a beautiful course situated on the shore of Lake Ontario. The stands are so placed that the lake forms the background of the picture and on a clear day the spray from the Falls of Niagara can be seen.

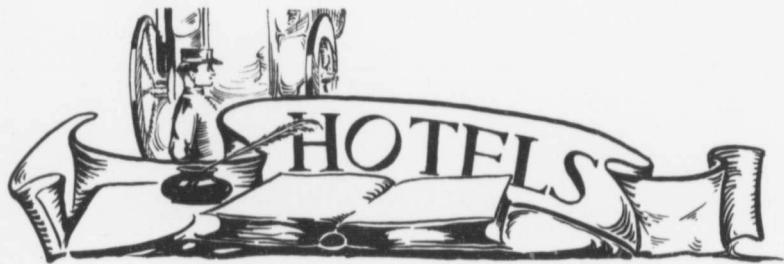
At the meetings of the Ontario Jockey Club long distance racing is becoming more popular. It has been encouraged through the presentation, by the Earl of Dur-



Empire Day at the Track, 1913

ham, of a handsome challenge cup which is known as the Durham Cup and is contested by horses foaled in Canada, distance a mile and three-quarters. It is only within the last few years that events for two year olds have occupied any prominent place on the programme. Steeplechasing has always been popular. The steeplechase course is a varied one, consisting of banks or hedges, jumps of the stiffest kind, and horses must jump to negotiate them successfully.

Nothing has done more to assist horse breeding in Canada than the King's Plate first offered by Her Gracious Majesty Queen Victoria, because of the impetus which it has given to the breeding of thoroughbred stock in the Province of Ontario. The King's Plate is confined to Ontario-bred horses, which must be trained at home, and the entry list is closed three months prior to the date of the race. These conditions do much to awaken general interest and the prospects and doings of the Platers are very thoroughly discussed by the public within the three months.



The King Edward Hotel



The Queen's Hotel



The Prince George Hotel



The Arlington Hotel



Hotel Mossop



The Alexandra Apartments



Transportation

The Canadian Northern Railway

THE national character of the Canadian Northern Railway can only be appreciated by the traveller or student of the development of Canada. Knowledge alone gives an accurate conception of the ramification of lines throughout the prairie provinces, and the continuity of idea evidenced in the construction of new lines in the eastern provinces. That transcontinental trains will be running from Quebec city to Vancouver over all Canadian Northern Railway lines in 1914—a fact hardly realized in Eastern Canada—is surely sufficient vindication of a policy persistently followed since 1896, when the first 100 miles of Canadian Northern steel was successfully laid and operated.

Transcontinental railways mean trans-Atlantic steamship service and in this regard the C.N.R. have already made ample provision with the triple-turbine Royal Mail Steamers, *Royal Edward* and *Royal George*, giving a fort nightly service between Montreal, Quebec and Bristol in summer, and Halifax and Bristol in winter. The C.N.R. in all its construction has followed the policy of avoiding wherever possible the paralleling of existing lines. This has made for the real development of the country in giving transportation facilities to districts so lacking before. Another determination of the C.N.R. to build through the districts where great natural resources—iron, lumber, pulp, and so on, with adjoining water powers—would later on be brought under commercial control, has been vindicated already by the resultant heavy traffic and will be accounted wisdom in the years to come. There has been a constructive policy throughout. The company is now operating a total of 6,160 miles in Western and Eastern Canada. During 1912 slightly more than 400 miles of new lines were laid down, while the grade was completed for more than 600 miles. The construction record of this year, with the company straining every energy to finish its transcontinental line through from Atlantic tide-water to Pacific, will likely even exceed the good showing of last season. Of the Western grain crop of 1911, the C.N.R. hauled to the head of the Great Lakes, 67,964,980 bushels, approximately one-third of the entire yield. Of the crop of 1912, to the beginning of

June, 1913, the company has already handled 64,194,170 bushels, almost as much as the whole tonnage it hauled of the crop of the year before.

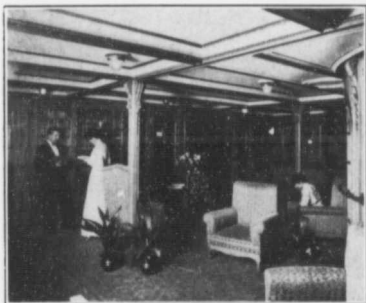
During the present year the building of branch lines in Western Canada is going on apace. By early summer Calgary will have been given a new connection with Edmonton and with Saskatoon, and the southern Alberta city is preparing now for the increase in her trade, which is expected to be inaugurated by the first Canadian Northern



Head Office of The Canadian Northern Railway, Toronto

train between these points. Prince Albert should be connected also by direct short line with North Battleford, that thriving community on the main line of the Canadian Northern between Port Arthur and Edmonton. The great Peace River District has already been brought within railway connection with Edmonton by the opening of a new line from that city to Athabasca Landing. Already in Western Canada the Canadian Northern has given direct connection between the cities of Port Arthur, Winnipeg, Brandon, Regina, Saskatoon, Prince Albert, North Battleford and Edmonton, in addition to more than six

hundred towns which have been placed on the map of the Dominion by its enterprise. In Eastern Canada many old towns such as Port Hope, Cobourg, Oshawa, Trenton, Belleville, Napanee, Beaverton, Parry Sound and others, have experienced a marked

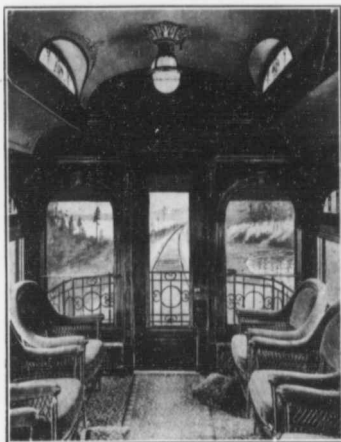


Library, Royal Edward

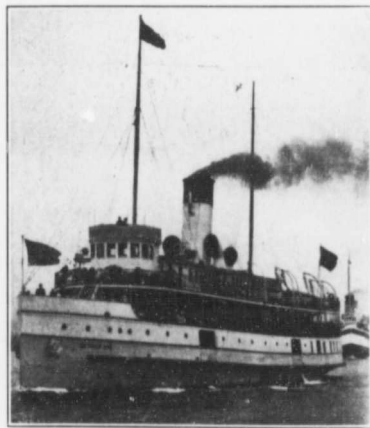


Cabin de luxe, Royal Edward

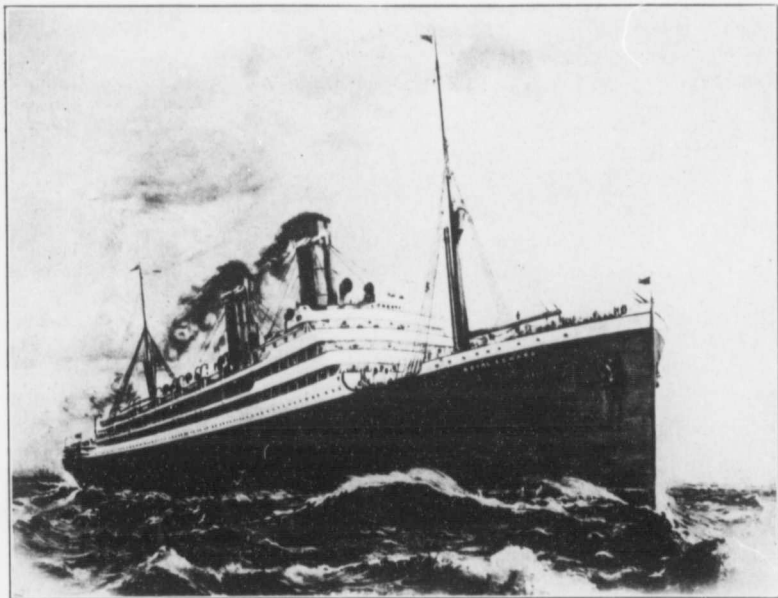
acceleration of business through the coming of the C.N.R., and before the summer is gone Quebec, Ottawa, Montreal and Toronto should be linked together anew by Canadian Northern steel.



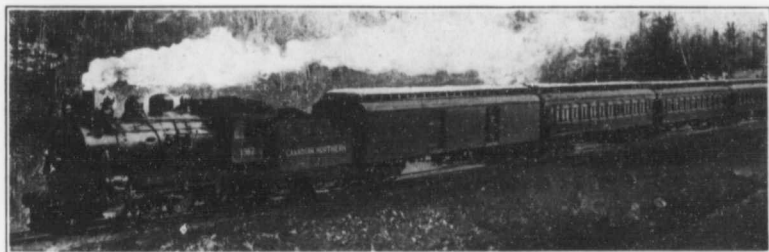
Observation Car



Steamer Dalhousie City



S.S. Royal Edward



Royal Muskoka Express

Canadian Pacific Railway System

Even that great and enterprising transportation system, the Canadian Pacific Railway, finds it a difficult task to keep pace with the many requirements of a great and growing country such as Canada is to-day. Toronto has participated in this rapid growth to no small extent, and this company which is fully cognisant of Toronto's importance, both as an industrial and a commercial centre, is making gigantic efforts to provide this city with adequate terminal and other facilities. Construction work at present under contract and new projects contemplated by the Canadian Pacific Railway will necessitate the spending in Toronto, during the next few years, of many millions of dollars.



City Ticket Office, Canadian Pacific Railway, Toronto

From the view point of the public probably the most interesting developments are the two Union Stations projected. The plans for the North Toronto Station are now approaching completion. The building of this new terminal will make necessary the removal of the present station, which, while a comparatively recent building, has long outgrown the traffic at this point. No details with regard to the new North Toronto structure have been made public as yet, but it is stated by the architects that it will be of about the same size as the present Union Station, handsomely equipped and of entirely fire-proof construction.

Connected with this new Union Station in North Toronto is a large amount of track revision and other construction work. In fact the appropriation for the work involved, outside of the money to be spent on the new station, runs into an immense sum. Under an agreement with the city authorities the Canadian Pacific is proceeding with a grade separation between Summerhill Avenue and Dufferin

Street which includes the building of ten subways at points where important thoroughfares intersect the tracks, thus eliminating many very busy grade crossings. The points at which these subways are being built are as follows:—Yonge Street, Avenue Road, Davenport Road, Spadina Avenue, Howland Avenue, Bathurst Street, Christie Street, Shaw Street, Ossington Avenue, and Dovercourt Road. All of these subways will extend under five tracks, two of which will be union tracks, one a Canadian Northern service track, one a Canadian Pacific service track and the other a Canadian Pacific through freight track. Unlike the present grade into



Muskoka Express, Union Station, Toronto

North Toronto station the new tracks will be elevated several feet so as to lessen the degree of decline of the subways.

New Freight Terminals

On the old government property in the central portion of the city, the railway is doing further important construction work. Covering the city block bounded by John, Wellington, King and Simcoe Streets, an area of several acres, are being built modern freight sheds and other facilities for the quick handling of freight. Included in the new buildings being erected on this property are inbound freight sheds, one outbound freight shed, freight offices and a warehouse. This latter will be a seven storey building. All buildings are being built of fire-

proof construction and are being equipped with the latest devices for the moving of freight. The inbound freight shed will be about a quarter of a mile long and fifty feet wide. The outbound shed will be the same length but only thirty feet wide. West of the government property a considerable area of land has been secured for the carrying of the tracks leading from the main lines to the warehouses.

New Passenger Car Shop

In West Toronto the activities of the Canadian Pacific are no less evident than in North Toronto and in the central portions of the city. Tenders are now being called for the building of a new passenger car repair shop at Keele and

West Toronto streets. This new shop will be located directly opposite the present shops to which an addition has just been finished. Farther West at Runnymede Road the company's facilities for the handling of the city's increasing freight traffic have been greatly added to. A new yard with engine facilities has been constructed, the plant including a thirty stall engine house and machine shop, a three-track coaling plant, a three-track sand house and double two-track cinder pits a 60,000 gallon water tank



Bala Falls, Bala, Ontario, Muskoka Lakes

and oil house, maintenance building and a yardmaster's office. The plant is a modern one in every respect.

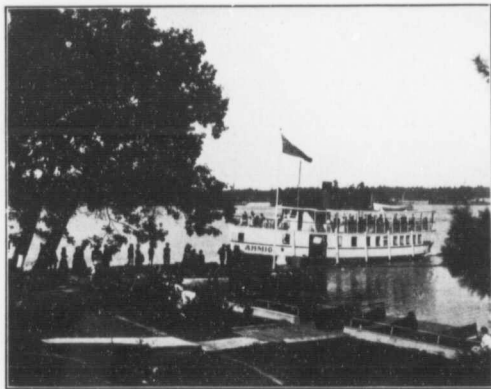
New Montreal-Toronto Line

While the construction work of the company in the city itself is very heavy, outside of the city limits is being prosecuted work which will have an important bearing on the growth of the entire district. The new work has to do with a new and better connection between Toronto and the cities and towns along the shore of Lake Ontario and Montreal. Besides relieving traffic on the present Toronto-Montreal line the new route will tap a rich and thickly populated stretch of Ontario and will provide quicker transit between these two important sections. From the Montreal end the new line leaves the present main route at Glen Tay, about fifteen miles from Smith's Falls. This part of the main line of the C.P.R. has just recently been double-tracked, which will give the new line double-track from there to Montreal, a distance of one hundred and forty-four miles. Leaving Glen Tay the line travels

south-westerly to Belleville where it strikes almost due west for a couple of miles and then follows the shore of Lake Ontario to Toronto. It is about two hundred miles from Toronto to Glen Tay by the route surveyed. It is expected that when the new line is finished it will enable the Canadian Pacific to lower considerably the time of its Toronto-Montreal service.

Altogether the operations of the Canadian Pacific in Toronto and vicinity are on a huge scale. Its big office building at the corner of King and Yonge Streets is a landmark worthy of the city and the company. Its freight facilities are being steadily extended and its entire operations are being undertaken with the view to giving the best possible service to the public.

The activities of the Canadian Pacific Railway and its influence on the financial, mercantile, manufacturing, and labour interest of Canada, will be partially



Muskoka Lakes, Bala

appreciated when it is stated that in the current year the company's appropriations for the construction of additional railway mileage, for cars and locomotives, terminal facilities at St. John, Montreal, Toronto, Fort William, Winnipeg, Calgary, Vancouver and elsewhere, for ocean steamships and hotels, extensions of the telegraph system, shops, sidings and improvements generally in Canada, will approximate no less a sum than \$100,000,000.



Moose Hunters' Camp near Desbarats, Ontario

The Grand Trunk Railway System

Inseparably associated with the early history of the Dominion of Canada and the primal factor in her subsequent progress and development is the Grand Trunk Railway, which is indeed her pioneer railway, and stands prominently to the fore among the pioneer railways of America, having been incorporated in 1852, and in the period of years since then has acquired, by lease, amalgamation and purchase, the many

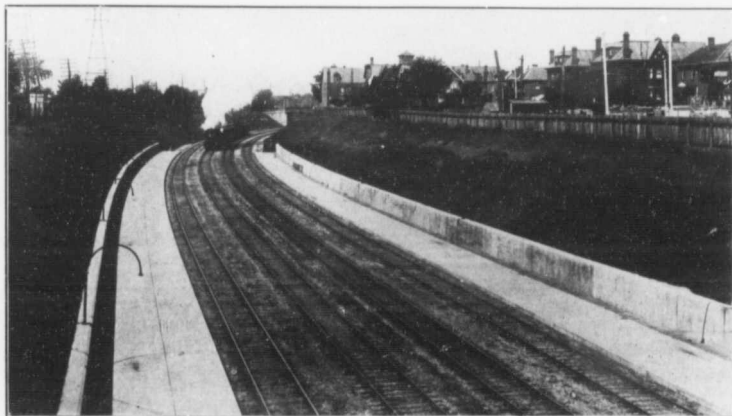


The Grand Trunk Railway System, City Office, Toronto

constituent companies which now form the present large system of 3,769 miles in Canada, in addition to which it has a mileage for the United States of 1,558 miles, making a total mileage for the present system of 5,327 miles.

Being situated in the most thickly settled and productive portions of the Dominion, i.e., the eastern part, with ramifications by its branch lines and feeders into all the well populated and industrial centres, it occupies an impregnable position for the gathering of traffic.

From Montreal the line continues westerly through the thickly settled country along the north shore of the St. Lawrence River. A glance at the railway map of Canada, and particularly to the province of Ontario, which is the garden of the Dominion, will show how thoroughly and completely this pioneer railway, by reason of its long years of possession and growth with the settlement and industrial development, has its countless feeders established in positions of advantage for gathering the rapidly increasing



Grand Trunk Railway System's approach to the city of Toronto

traffic, including five main lines from east to west, 3,000 miles of the company's lines in Canada being in this province alone, 650 miles of which is double main track extending from the eastern boundary of the province westerly, via Toronto, Niagara Falls, Hamilton, and London, to Windsor and Sarnia. It is also the longest continuous double track railway in the world under one management. This enviable position which can only be attained by any transportation company after years of occupation and large expenditures, has given the company many advantages over its competitors, to whom, at numerous points on its system it has leased trackage or terminal facilities from which it derives a large revenue.

For fully thirty years it possessed the territory and provided the only transportation facilities Canada had in the early settlement of the country, thereby having taken a larger and more important part in her development, in the way of transportation, than will ever another company, and this position, indeed, it is destined to maintain, looking to its stupendous project for the construction of the Grand Trunk Pacific Railway. The illimitable possibilities in this connection also bid fair to be as boundless in their influence, bringing Europe and Asia in closer communication by many hours than has yet been achieved.

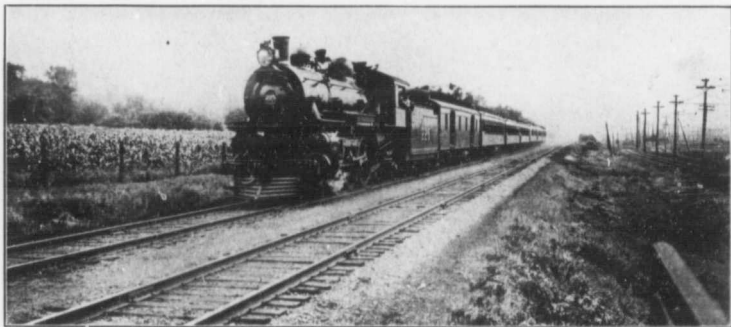
The large and important cities situated on the company's system in Canada and the United States, namely, Portland (Maine), Quebec, Montreal, Ottawa, Toronto,

Hamilton, Niagara Falls, Buffalo, Windsor, Detroit, Toledo and Chicago, are synonymous with the growth and development of the American continent.

Some of the fastest long distance trains in the world are operated over the Grand Trunk with modern up-to-date equipment and a special service of limited passenger trains is operated between the Atlantic Ocean and Chicago. Every mile of track is laid with eighty or one hundred pound rails; gravel ballast makes the road-bed solid; the gradients have been reduced, curves straightened, and in some cases the mileage has been lessened, and everything has been done to accelerate speed with the minimum of power.

The Grand Trunk Pacific

One of the important questions bearing upon the future prospects of the company in respect of the gradients obtained, which enter so largely into the economical or costly operation of the railway, according as they are light or heavy, was the selection of the



"The International Limited," running between Montreal, Toronto and Chicago, one of the finest and fastest trains in Canada

Yellowhead Pass route through the Rocky Mountains to the Pacific Coast. Exhaustive explorations were made by the company's staff of engineers which extended over a period of three years and comprised the Peace River Pass, the Pine River Pass, the Wapiti Pass, and a number of intermediate passes, with the result that the Yellowhead Pass route was adopted, whereby a maximum gradient of only four-tenths of one per cent., or a rise of twenty-one feet in the mile, has been obtained against east-bound traffic for the entire distance between Edmonton and the Coast, and but five-tenths of one per cent., or a rise of twenty-six feet in the mile, has been obtained against west-bound traffic, which can perhaps be better understood when it is borne in mind that it is no greater than the extremely low grades, which have been obtained through the level country on the prairie section. In crossing the Rocky Mountains, but one summit is encountered, the maximum altitude of which is only 3,712 feet. These remarkable conditions exist in this northern locality on account of the fact that the ranges of mountains along the western portion of the American continent, which have their origin in Mexico, reach their maximum altitude in the region of the fortieth parallel of latitude, from which they gradually recede to the north.

Of incalculable advantage and benefit to this new enterprise is its relation to the Grand Trunk Railway Company of Canada, with its 4,800 miles of railway on which is situated all the cities and the principal towns in eastern Canada. With this unrivalled position, which can only be obtained by any transportation company after years of labour and experience, the new transcontinental railway will at once become an exclusive partner, and from the beginning will be placed in possession of an enormous general traffic already created and originating on the Grand Trunk Railway System, but hitherto being carried into the northwest over other lines.

Far-reaching as is the importance and influence of this great railway in the development of the resources of the Dominion of Canada, it will be felt in an equally large degree by its formation of the shortest route between Europe and Asia, as following the completion of the railway, will be the necessity for providing lines of steamships on the Atlantic and Pacific Oceans for taking care of the export and import traffic. The distance between the countries named will be shortened, this being possible by the location of the Pacific terminus (Prince Rupert, B.C.) so much northerly of an existing port, thereby reducing the Pacific Ocean mileage, and by building an almost straight and level line.

The lines in operation on the Grand Trunk Pacific in 1913 total 2,980 miles, and 600 miles in addition are under construction.

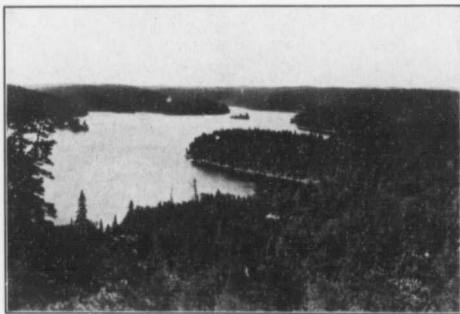
The Highlands of Ontario

The brain-fagged and tired business man, the enthusiastic gunner, or the man who likes a boat or canoe, goes to the "Highlands of Ontario." It is an ideal place for a vacation.

The lakes abound with fish, and here and there, a swift running brook babbles of the trout which lie in quiet little pools along its course.

Good boats, and that best of all methods of navigation—a good canoe—can be easily obtained. Health stalks abroad on every vale and knoll; quiet peace, soothing in its calm, reigns everywhere; contentment and happiness are the handmaidens of the visitor.

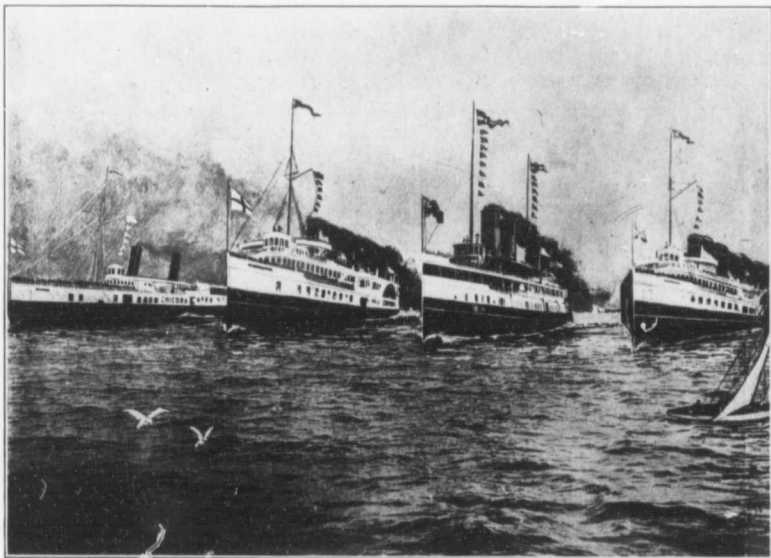
It is far enough north to be cool in the hottest day in summer, and yet is not so far as to be difficult of access. The Grand Trunk Railway runs special express trains during the summer season from Buffalo, Niagara Falls and Toronto to this region, which embraces the "Muskoka Lakes," "Lake of Bays," "Maganetawan River," "Algonquin National Park," "Lake Nipissing and the French River," the "30,000 Islands of the Georgian Bay," "Kawartha Lakes," and "Timagami."



*Cache Lake, Algonquin National Park of Ontario,
2,000 feet above the sea level*

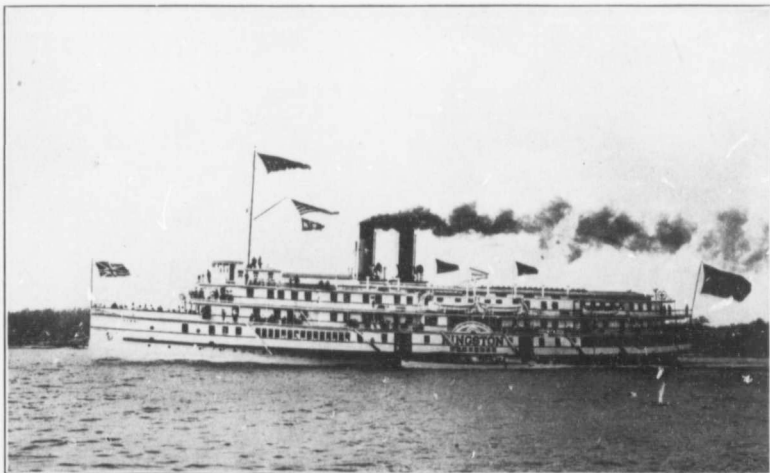
The Richelieu and Ontario Navigation Company

No resident of North America can know his own country as he should who has not made the trip by water from Niagara to the sea. This voyage is the most varied in scenery, the most exciting, the richest in historic association, of any that can be made on the continent. From the mighty cataract itself to Lewiston and Queenston the Niagara River (the connecting link between Lakes Erie and Ontario) dashes for fourteen miles through the wonderful gorge made by itself, in the excavation of which it has taken more than eighteen hundred years.

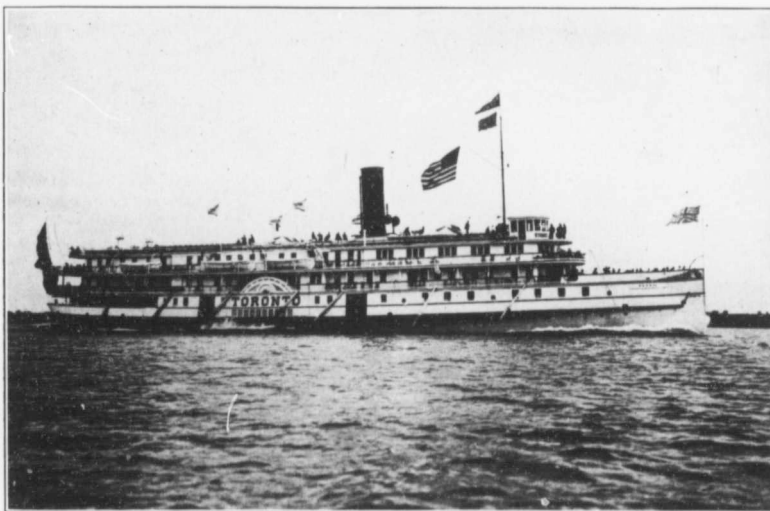


Steamers, Niagara Navigation Line, between Toronto, Niagara-on-the-Lake, Queenston and Lewiston

It is at this spot of incomparable beauty and scenic grandeur that the journey from Niagara to the sea begins. Across Lake Ontario to Toronto, or going by rail to the same point, the palatial steel steamers of the Richelieu and Ontario Navigation Company start for a journey through Lake Ontario, the Thousand Islands, which have come to be known as "America's Venice," and down the St. Lawrence River, making the exciting descent of all the wonderful rapids to Montreal, Quebec, Murray Bay, Tadousac, and thence up the beautiful Saguenay River to Chicoutimi, which is located at the head of this wonderful river which flows through the greatest and most scenic navigable mountain gorge in the world.

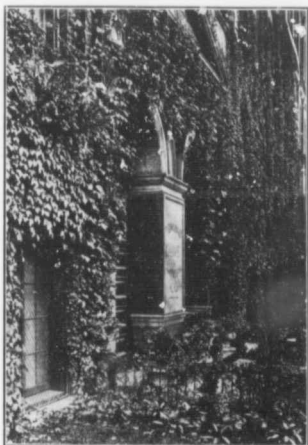


Steamer Kingston, Richelieu & Ontario Navigation Company, between Toronto, Rochester, Thousand Islands and Montreal

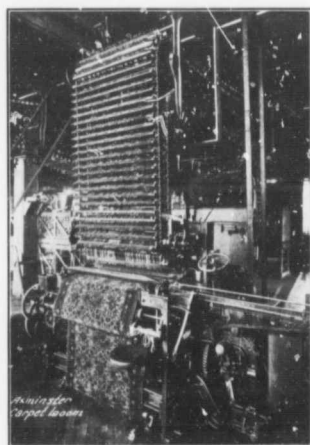


Steamer Toronto, Richelieu & Ontario Navigation Company, between Toronto, Rochester, Thousand Islands and Montreal

Manufacturers and Wholesalers



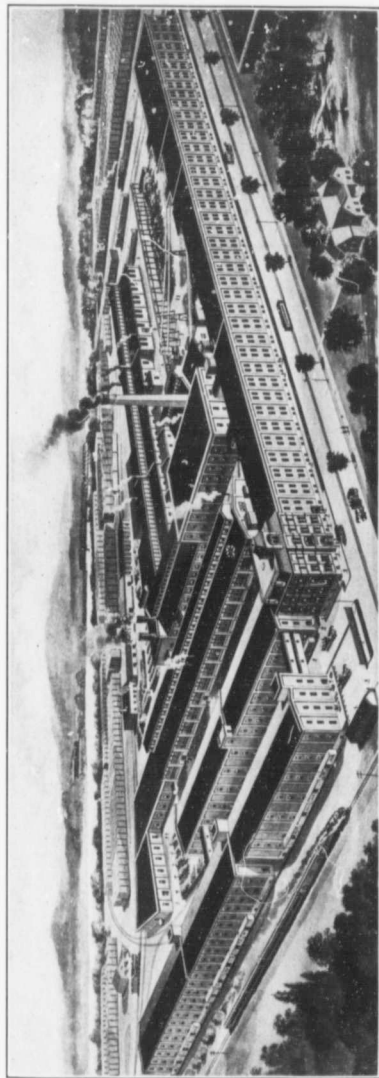
Boston Ivy on North Entrance



An Axminster Carpet Loom



Head Office of The Toronto Carpet Company, Limited



The Massey-Harris Company, Limited, Manufacturers of Farm Implements



*Gutta Percha & Rubber, Limited, Manufacturers of Mechanical Rubber Goods,
Conveyor Belting, Tires and Rubber Footwear*



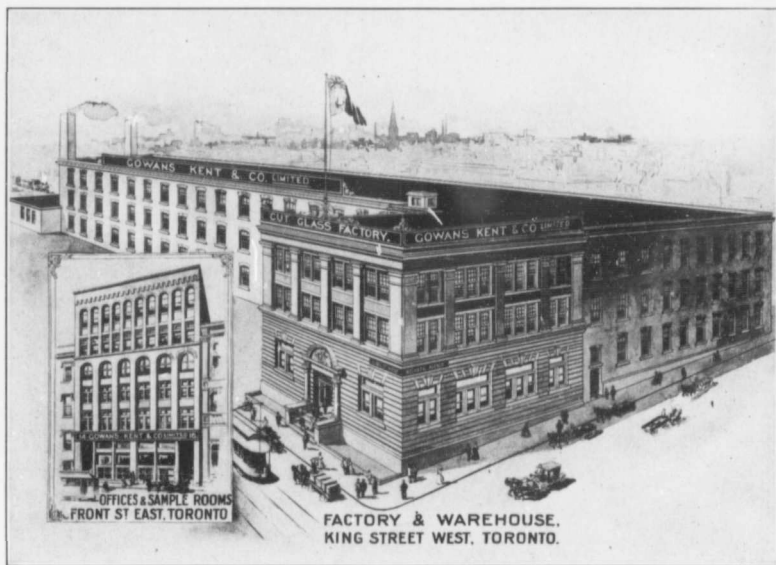
*Head Office of
Gutta Percha & Rubber, Limited*



*Head Office of George H. Hees, Son and Company,
Limited, Manufacturers of Window Shades,
Upholstery Goods and Lace Curtains*



The T. Eaton Company's Toronto Store and Factory Buildings



Gowans, Kent & Company, Limited, Wholesale Glassware



The W. R. Brock Company, Limited, Wholesale Dry Goods and Woolens
Established 1877. Head Office, Toronto



*John Macdonald & Company, Wholesale
Dry Goods. Established 1849
Head Office, Toronto*



*G. Goulding & Sons
Wholesale Millinery*



The Adams Furniture Company, Limited



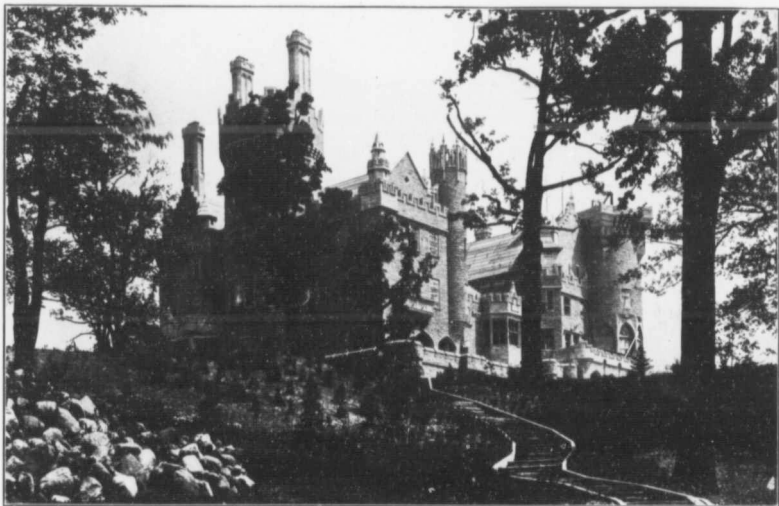
W. R. Johnston & Company, Limited
Wholesale Clothing Warehouse Head Office, Toronto



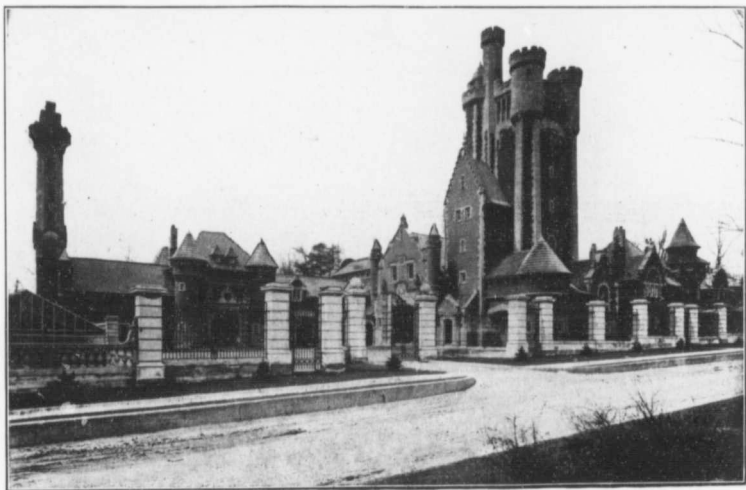
Murray Printing Company, Limited, Large Edition Printers



Residence of J. W. Flavelle, Esq.



Casa-Loma, the seat of Colonel Sir Henry Pellatt, K.B., C.V.O., A.D.C.



The Stables and Garage of Casa-Loma



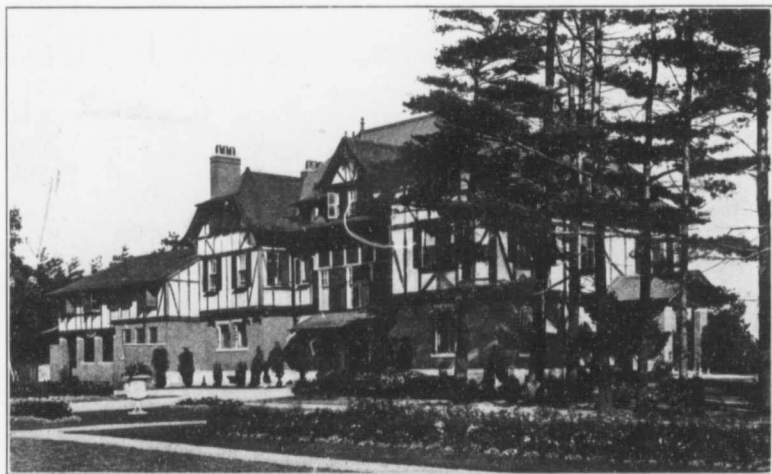
Residence of Sir William Mackenzie, K.B.



Jarvis Street



Residence of Mrs. Massey Treble



Residence of Sir Donald Mann, K.B.



The Metropolitan Methodist Church

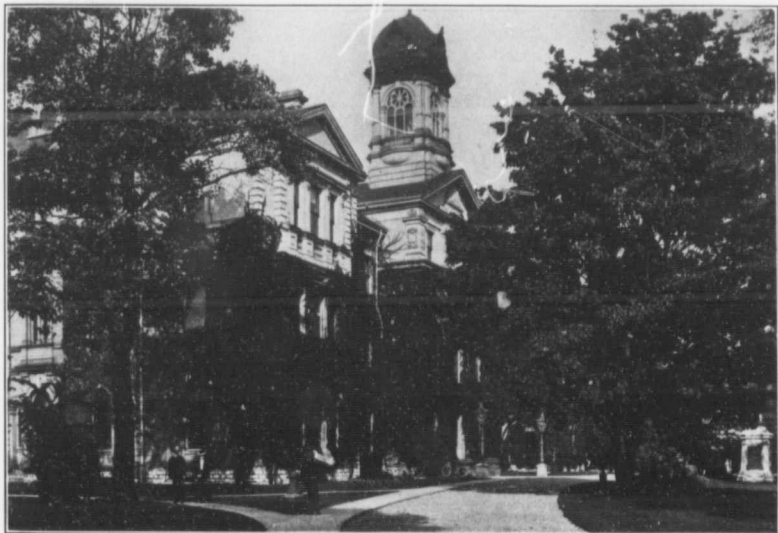


St. James' Cathedral

Built 1847, being the fourth ecclesiastical structure of this name, the original building having been built in 1803



St. Michael's Roman Catholic Cathedral



Normal School Building

Containing the Ethnographical Museum and the Ontario College of Art



Graphic Arts Building



The Arena

One of the largest indoor amusement places on the continent; seating capacity 6,700. Floor space, 80 x 200 feet, which in winter is used for ice skating and hockey matches. When used for concert purposes this space will seat 2000 people. In connection with the Arena there is an artificial ice plant with a capacity of 60 tons every 24 hours. Cost of construction of Arena, \$500,000.

Mr. Laurence Solman is the manager



Hanlan's Point Stadium

The only one of its kind in Canada. Built of cement and concrete; fireproof; seating capacity 10,000. The home of the Toronto Ball Club of the International League and the Tecumseh Lacrosse Club of the "Big 4" Association.

Hanlan's Point, just across the bay from Toronto, was the birthplace of Edward Hanlan, the world's greatest oarsman. Twelve ferry steamers are used in the passenger service. The Ferry Company, Hanlan's Point and the Stadium are under the management of Mr. Laurence Solman.



Royal Alexandra Theatre

*One of the handsomest and best equipped play-houses in America, with perfect acoustics; seating capacity 1,500
cost of construction \$400,000. Under the management of Mr. Lawrence Solman*



Bird's Eye View of University Buildings



① 6871-4 ac