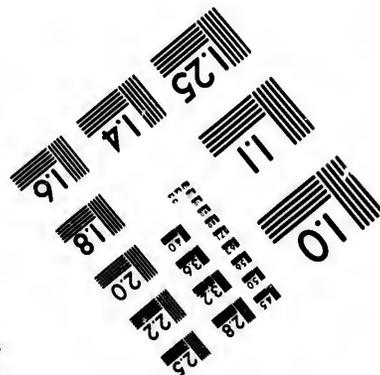
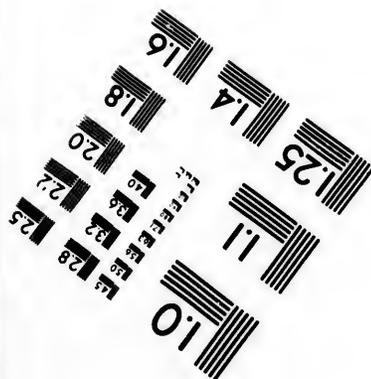
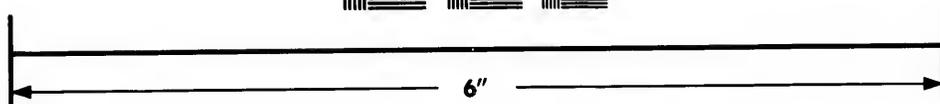
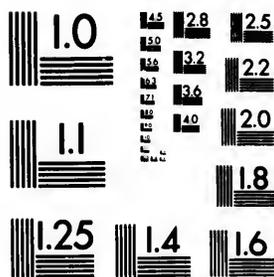


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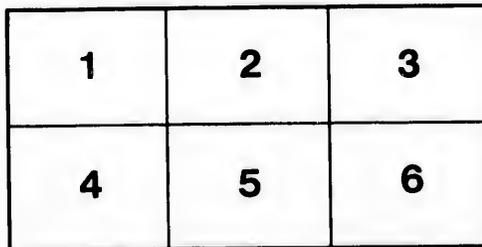
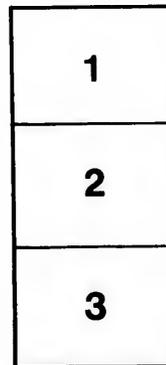
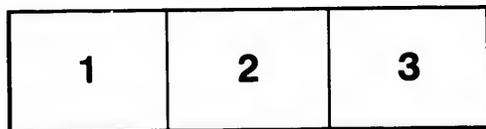
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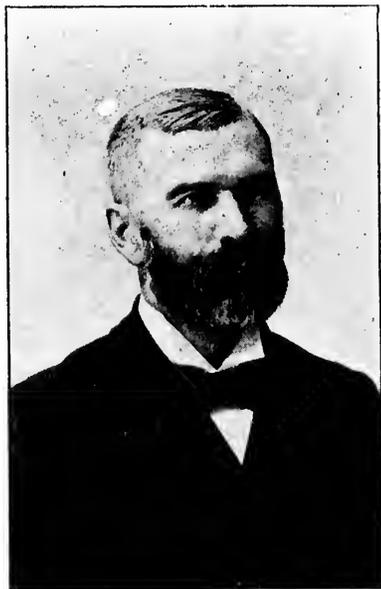
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Toronto, Looking South from Queen's Park.

Toronto   

and ADJACENT

  Summer Resorts

ILLUSTRATED SOUVENIR

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: : GUIDE BOOK : :

WITH MAPS AND TABLES OF RAILWAY AND STEAMBOAT FARES,
HOTEL RATES, METEOROLOGICAL DATA, ETC.

EDITED BY

E. HERBERT ADAMS, M.D., C.M., D.D.S.

Member of the College of Physicians and Surgeons; The Ontario Medical Association; Canadian Institute; Corresponding Secretary Toronto Medical Society, etc.

FREDERICK SMILY, PUBLISHER.

TORONTO:

MURRAY PRINTING COMPANY.

1894.

Entered, according to the Act of Parliament of Canada, in the year of our Lord
one thousand eight hundred and ninety-four, by FREDERICK SMILY, in the
Office of the Minister of Agriculture, at Ottawa.

. . . P R E F A C E . . .



FOR some years past my attention has been directed to the subject of Climatology and the advantages and disadvantages of the various localities on this continent as winter, summer and health resorts. A thorough study of the subject, and a lengthened residence at the seaside, in the mountains and in the balmy south, has long since convinced me that Toronto has many climatic and other advantages as a place of residence.

As a place of summer abode for our cousins across the border there is no better locality than Toronto and vicinity.

The majority of the best patronized winter resorts of the south do not possess as many advantages as health and pleasure resorts for northerners in winter as Toronto possesses for southerners in summer.

If this book will serve to awaken to some extent the citizens of Toronto to the advantages of their city in this respect, and to attract a share of the tourist travel that year by year goes past our doors, the object of the writer will be accomplished.

E. HERBERT ADAMS, M.D.

TORONTO, *June, 1894.*

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Toronto

AND ADJACENT

. . . Summer Resorts

TORONTO THE BEAUTIFUL

"I dreamed not then that, ere the rolling year
Had filled its circle, I should wander here
In musing awe; should tread this wondrous world,
See all its store of inland waters hurled
In one vast volume down Niagara's steep,
Or calm behold them in transparent sleep,
Where the blue hills of old Toronto shed
Their evening shadows o'er Ontario's bed."

--Moore.

THERE are few cities in the world that are more admirably situated or more naturally adapted for an all round summer resort than Toronto, the Queen City of the Lakes.

Situated as it is, in the heart of the temperate zone, its climate tempered and made equable by the broad waters of Lake Ontario, with a beautiful harbor which renders boating and bathing safe and pleasant pastimes during the summer months, together with many other advantages, Ontario's capital can hold her own against the world as an ideal summer resort.

By wintering in Florida, California, Italy or the French Riviera, and summering in Toronto, or the vicinity, an equable all the year round temperature can be obtained; for Toronto in summer possesses a very similar climate to that which is found in the balmy south during its fashionable season, when Northerners doff their furs and leave their land of ice and snow for the everglades and flowering shrubs and zephyrs of the sunny south. And the pleasures and novelties in which the denizens of the north revel during their southern trip are but similar to those in which their heat-stricken confreres of the south may indulge during the summer, should they come north to the many and excellent summer resorts of Ontario, of which Toronto, the distributing centre, is by no means the least attractive or healthful.

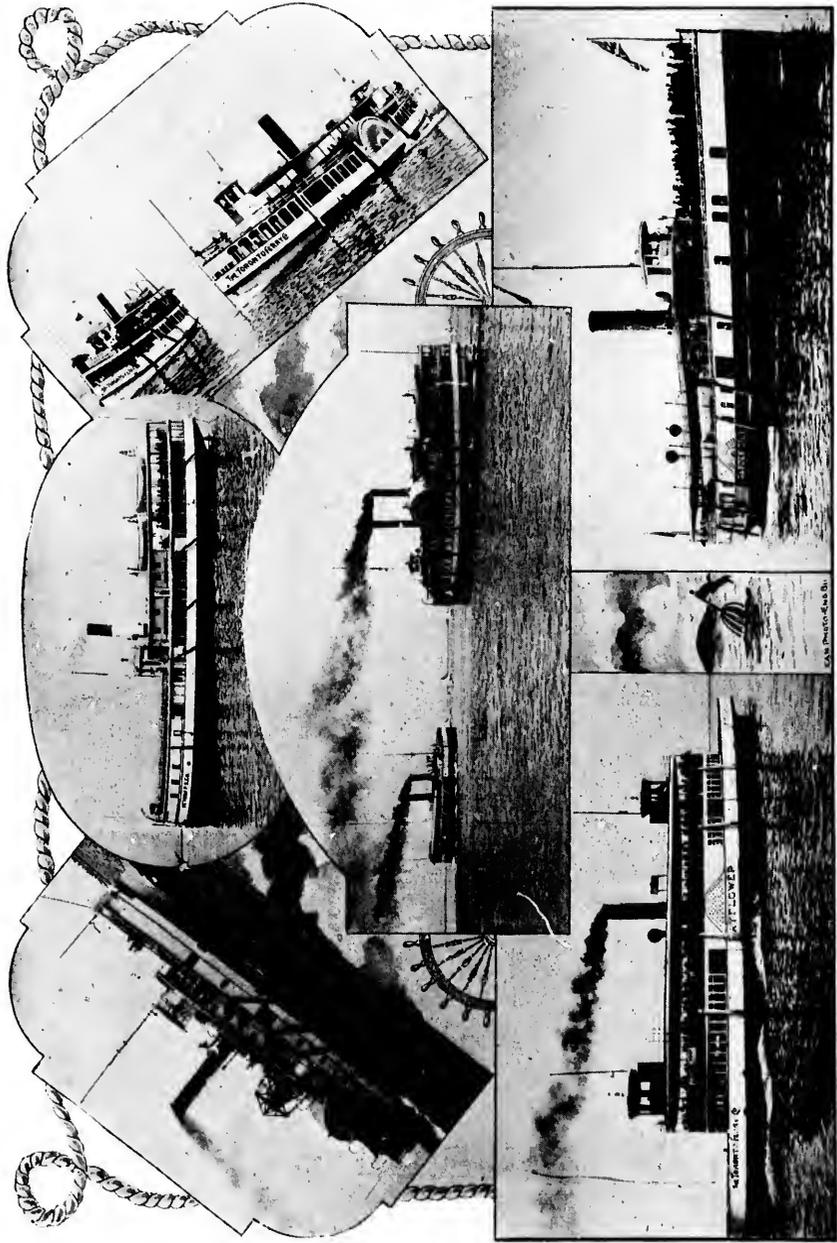
There is endless variety to be found amidst the pleasures of the summer resorts of Toronto and neighborhood. Here are gaiety and fashion, solitude or roughing it, modern civilization and primeval forest, cascade and river, lakes of all sizes from the immensity of the Great Lakes to the placid waters of the miniature lily ponds of Muskoka. Here you can paddle your own canoe on the lagoons of Toronto

Island, spread your white canvas to the breeze on Toronto Bay, or, boarding one of the majestic ironclad steamers of the Niagara Line, after a few hours' pleasant sail on the lake and a brief trip on the electric railway the roar of Niagara greets your ears. To the north are the Georgian Bay, with its 30,000 islands and deep woods, and the delightful Muskoka Lakes with their stupendous rocks, their health-giving pines, the softest of water for bathing and as good fishing and hunting as can be found on the continent. To the east are Balmy Beach, Scarboro Heights, Victoria Park, Lake Scugog with its fine maskinonge fishing and the beautiful Peterborough chain of lakes,



VIEW IN MOUNT PLEASANT CEMETERY.

the delight of the canoeist and the fisherman ; while farther on is the enchanting region of the Thousand Islands and the rapids of the St. Lawrence. To the west are High Park, the beautiful Humber River, Mimico, Long Branch, Lorne Park, Oakville, Burlington Beach and Hamilton ; while to the south is Toronto Island, and across the lake are Niagara-on-the-Lake, the Canadian Chatauqua, Queenston Heights, Port Dalhousie, Humberstone Park, St. Catherines and Grimsby Park. These and innumerable other resorts are all within a short distance of Toronto. Indeed there is no other city in America which has a larger or



FLEET OF TORONTO'S PLEASURE STEAMERS.

better equipped fleet of palatial passenger steamers and ferries plying to resorts within easy reach and where daily trips can be had at so small a cost. These boats have a licensed carrying capacity of 10,000 persons per trip. By rail to the north-west are Dufferin Lake, the trout streams of the Forks of the Credit, the beautiful Irvine and Grand Rivers, and the Islet rock of the Falls of Elora. In fact there are few places where the summer can be more profitably and pleasantly spent by southerners than in Toronto and its vicinity, and of all trips the visitor should not miss the sail across the Lake to Niagara by the famous Niagara River Line.



SOUTH VIEW, ROSEDALE.

CLIMATE.

The summer climate of Toronto is remarkably healthful and equable, and is one of the finest in the world. The days are bright and sunny. There is almost invariably a cool breeze from some quarter, and the nights and mornings are cool and delightful. There are no mosquitoes or black flies, and no diseases due to climatic influences, such as malaria or hayfever. Sunstroke is almost unknown in this region. The mercury seldom rises above 80° or falls below 55°, while the average is 66°.25. July is generally the hottest month. The rainfall in summer is not excessive, an occasional thunderstorm only serving to cool the atmosphere and refresh the foliage. The average summer humidity is about



SCENE ON THE HUMBER RIVER.



ON THE LAKE SHORE ROAD NEAR THE HUMBER RIVER.

71°. The streets being well shaded by luxuriant and ornamental shade trees, it is not a hot city at any time; while the roads being clean and well paved and sprinkled by civic watering carts there are no great clouds of dust as in many resorts. There are no cyclones, hurricanes, or very high winds. Wild flowers in endless variety bloom in the parks and neighboring woods and ravines from May to October. Almost every plant that requires a hot summer can thrive in Ontario. The proximity of such a large body of fresh water as that of Lake Ontario, undoubtedly assists largely in equalizing the temperature. The climatic conditions of Toronto, such as humidity, temperature and number of clear, sunny days compare favorably in summer with those of the most noted resorts of the world.

The average temperature in summer is between ten and twenty degrees hotter than that of the resorts of Georgia, Florida and South Carolina in winter, and between ten and twenty degrees cooler than the temperature of these states in summer, while the elevation above the sea is about the same, and there is little difference in humidity.

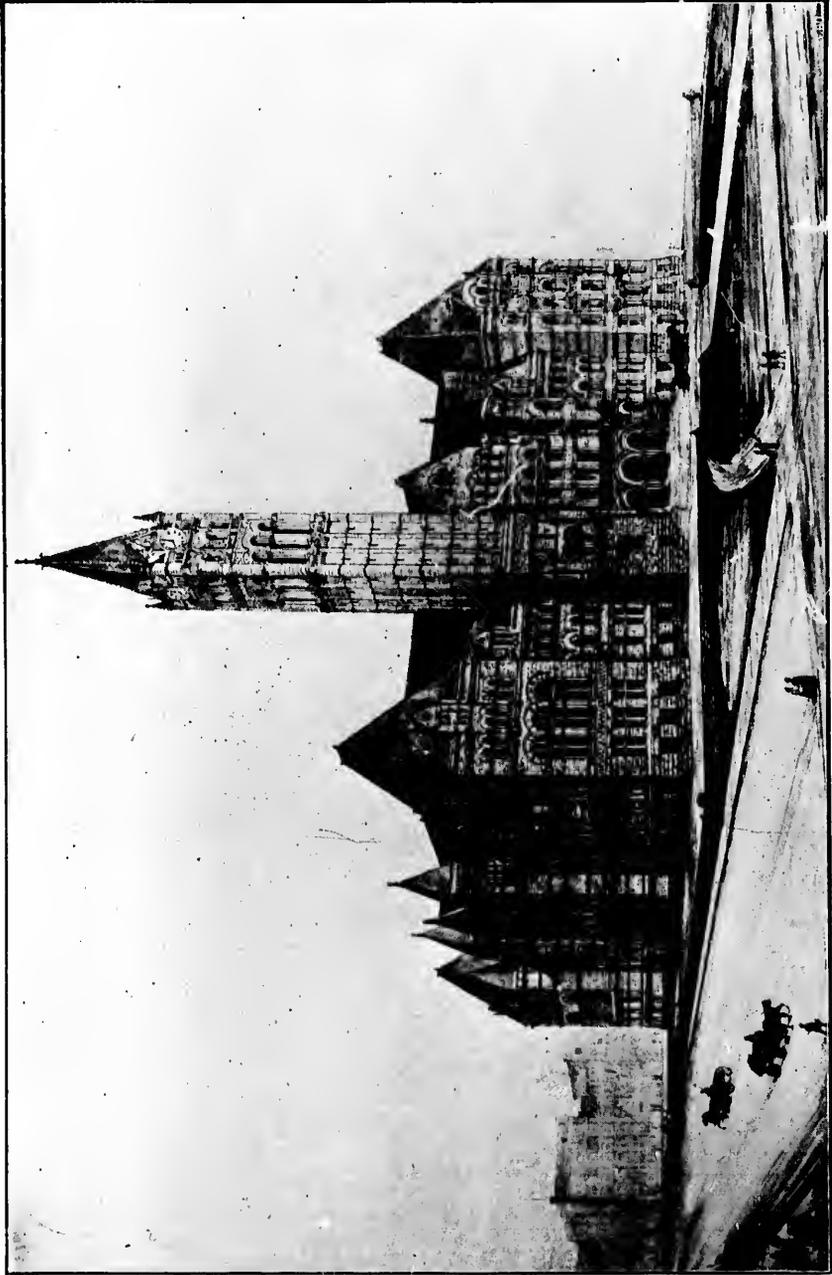
MEAN RELATIVE HUMIDITY.

<i>Months.</i>	<i>Toronto.</i>	<i>Aiken, S.C.</i>	<i>Asherville, N.C.</i>	<i>Jacksonville, Fla.</i>	<i>San Francisco.</i>	<i>Los Angeles</i>	<i>Atlantic City.</i>
June	68.00	68.40	76.08	68.06	86	72.00	89.50
July	73.00	67.10	82.05	63.05	82	76.50	84.00
August	72.00	79.50	81.07	75.07	83.5	74.00	80.50
September	77.00	69.50	79.08	74.08	84	79.00	76.5

This table shows the relative dryness (or humidity) of Toronto compared with several leading health and pleasure resorts.

MEAN SUMMER TEMPERATURE.

<i>Places.</i>	<i>Temp.</i>	<i>Places.</i>	<i>Temp.</i>
Toronto.....	66.25	Humboldt Bay	57.50
San Francisco	60.00	Denver.....	67.16
Sacramento.....	69.50	New Orleans.....	81.06
Monterey.....	59.06	New York	71.33
Santa Barbara.....	69.58	Chicago	67.23
San Diego.....	71.00	Jacksonville, Fla.....	81.60
Fort Yuma.....	90.00	Columbia, S.C.....	80.00



NEW CITY HALL AND COURT HOUSE.

It will be a surprise to some to know that the average summer temperature of San Francisco and other places in California is less than that of Toronto. This is due to the greater diurnal range of temperature in the California resorts, the extremes of daily temperature averaging for the summer months between 30° and 40°. These places are in reality much hotter than Toronto during the day, but much cooler at night. The average temperature of Toronto for the past ten years for the day from 6 a.m. to 6 p.m., was, for the month of June, 67.39°; for July, 71.74°; and for August, 69.20°.

MAXIMUM, MINIMUM AND MEAN TEMPERATURE.

Months.	Toronto, (Average of 51 years.)			Atlantic City, N.J.			Denver, Col.		
	Mean.	Max.	Min.	Mean.	Max.	Min.	Mean.	Max.	Min.
May	50.92	62.07	40.95	56.6	62.8	50.4	56.2	67.7	44.6
June	62.05	74.57	54.26	66.0	72.6	59.5	63.4	75.7	51.1
July	67.67	73.56	54.70	68.8	73.5	64.1	68.9	81.3	56.5
August. ...	66.29	75.02	57.11	72.0	76.8	67.1	69.2	83.0	55.5
September	58.45	72.53	53.45	69.0	75.1	62.8	64.2	77.6	50.8
October .	46.25	56.08	39.08	54.6	64.1	48.1	52.2	66.9	37.6

From these tables it will be seen that Toronto is not quite so hot as Atlantic City, N.J., and that the mean daily temperature is very near that of Denver, save that there is a greater daily variation in the latter city.

PUBLIC HEALTH.

Owing to the evenness and salubrity of its climate, together with the efficiency of the civic sanitary system, Toronto is a remarkably healthy city. It is admirably situated from a sanitary standpoint, the land sloping gently downward to the lake, thus affording a natural downfall for the sewage. Almost all the houses and business establishments are directly connected with the sewers, of which there are about 220 miles in the city. The sewers are periodically and thoroughly flushed and many have automatic flushing tanks. Great attention is paid to quarantine and the isolation of any stray cases of infectious diseases. It is a remarkably clean city, its streets, avenues and lanes being carefully and scrupulously attended to by the street commissioner and his numerous assistants. It has a continental reputation as a city of churches and as a godly city, and certainly the old adage that cleanliness is next to godliness is well exemplified here. The general health of the

city is good and the death rate compares favorably with the healthiest of the large cities of the world. The water supply is obtained from Lake Ontario by pumping at a distance of 2,718 feet south of the most southerly point of Toronto Island at a depth of eighty feet, and is carried by means of large steel conduits across the Island and under Toronto Bay to the city water front, a distance of about two miles. Here immense pumping engines are stationed and the water forced through steel pipes throughout the city, a portion being pumped also into a large reservoir in the northeastern part of the city, for special distribution to the northern and higher portion of the city. An immense amount of money and labor are constantly being spent in perfecting Toronto's water supply, and the entire water works system is under the immediate charge of an exceptionally competent civil engineer. There



SCENE ON TORONTO BAY.

is always sufficient water pressure obtainable for protection from fire even of the highest buildings. There are about 230 miles of water mains. Toronto's Fire Brigade is a very efficient organization. There are over three hundred signal boxes in the city and a perfect system of electric fire alarm, together with a number of conveniently situated Fire Hall Stations, with a complete hook, ladder and hose equipment, while hydrants connected with the civic water supply are freely distributed throughout all the streets. The standard of medical education being much higher than in the United States, and Toronto having three good medical colleges with an average annual attendance of over 500 medical students who are required to take a five years' compulsory course, it is needless to say that the best of medical skill and attendance are readily available and that much skilled attention is given to the city's sanitary interests.

HOSPITALS AND CHARITABLE INSTITUTIONS.

Toronto has numerous hospitals, dispensaries, asylums and charitable institutions.

The buildings of the Toronto General Hospital are situated on Gerrard street East, between Sackville and Sunnyside streets, and are surrounded by four acres of ornamental and well-kept grounds. The resident medical staff consists of a medical superintendent and eight house surgeons. There is besides a large and excellent clinical and teaching staff consisting of some of the leading physicians and surgeons of



GENERAL HOSPITAL.

the city. There is also a good training school for nurses which affords exceptional advantages, both theoretical and practical, for a thorough training in all branches of the nursing art. The Burnside Lying-in Hospital to the west of the main building and the Mercer Eye and Ear Department in its eastern wing are important adjuncts to the usefulness of the General Hospital.

The Victoria Hospital for sick children, situated on the south side of College street, has few, if any, superiors. It is an architectural ornament and is exceptionally well equipped in the most approved modern manner and is well worthy of a visit.

The Lakeside Home for little children is the summer home for the inmates of the sick children's hospital. It is situated on the southwest-

erly point of Toronto Island and is a monument to the liberality and philanthropy of Mr. J. Ross Robertson.

Among the other hospitals are Grace Homeopathic Hospital, St. John's Hospital for Women, Hillcrest Convalescent Home, Isolation Hospital, St. Michael's Hospital, and Toronto Home for Incurables.

A recent princely gift by W. J. Gage for establishing a public sanitarium at High Park for the relief and cure of consumption, will shortly give to Toronto the honor of being one of the first, if not the first of the large cities of America to establish such an institution, and to thus offi-



VICTORIA HOSPITAL.

cially recognize not only the contagious nature but the curability of this disease. The wise and far-seeing philanthropy of Mr. Gage cannot be too highly estimated, for when more of such institutions are established throughout the world the dawn of a better day for consumptives is at hand.

There are several private sanitariums in the city which prove very attractive, not only to Canadians, but also to their cousins across the border.

The Provincial Asylum for the Insane is a large building situated on Queen Street West and surrounded by fifty acres of lawn,

garden, orchard, and shrubbery. At Mimico there is also another asylum for the insane.

Among the numerous homes and charitable institutions may be mentioned The House of Industry, Boys' Home, Girls' Home, Industrial Refuge and Aged Women's Home, Protestant Orphans' Home, Infants' Home and Infirmary, Newsboys' Lodging and Industrial Home, House of Providence, Old Folks' Home, The Creche, Industrial School Association, Girls' Industrial Institute, Nursing at Home Mission, The Haven and Prison Gate Mission and Magdalene Asylum.



DON VALE, ROSEDALE.

PRISONS AND POLICE.

The criminal classes have here a smaller ratio to the population than in any other city of a corresponding size on the American continent. There are, however, a sufficient number of offenders against the laws, and ample accommodation has been provided for their punishment and reformation. The Toronto Gaol on Gerrard, east of the Don River, the Central Prison, the Mercer Reformatory and the Industrial Refuge for Girls are the principal institutions for this purpose. Besides

these there are numerous police stations scattered throughout the city and an excellent patrol service. The Toronto police force have a continental reputation for appearance and efficiency. They have been organized on a military basis, with regular drill and instructions in the use of fire-arms. Physically they are typical specimens of stalwart and hardy manhood.

STREETS AND DRIVES.

All the streets and avenues are broad and most of them well paved and all remarkably clean. The principal kinds of pavements are



SECOND BRIDGE, ROSEDALE.

asphalt, cedar block and vitrified brick. The rest of the streets are macadamized.

The area within the city limits is about 10,391 acres. In this area there is a population of about 200,000. There are about 250 miles of streets of which over one half are paved. There are 83 miles of lanes and 430 miles of sidewalks. There are 78½ miles of steam railway track and 68½ miles of street railway track. Of overhead electric wires there are 4,300 miles, together with an additional 30 miles of underground electric conduit. The city is situated on a plateau gently ascending north for a distance of three miles where an altitude of 220 feet above

the lake is reached. It extends about eight miles along the lake and is generally level at its lower portion save where minor water-courses formerly existed. The river Don flows through the eastern part of the city, and the Humber outlies its western limit. The streets and avenues are regularly laid out in the rectangular form. The street nomenclature in the older portion of the city, as King, Queen, Duke Streets, etc, is suggestive of the loyalty of the early settlers to the British crown; while others of the streets commemorate the names of energetic and representative citizens who were in the past instrumental in moulding the future of the city.

A "CITY OF HOMES."

Except on the main business thoroughfares most of the streets have boulevards of well kept lawns and shade trees. Many of the residential



PRIVATE RESIDENCES.

districts present on each side of the avenue a regular forest line of chestnuts, elms and maples. The residential portion of the city is to the stranger one of the most pleasing features of the town, for Toronto is a veritable "City of Homes," and its citizens vie with one another in the artistic appearance and conveniences of their home life. There are no flats as in New York and some other cities, and almost every head of a family, no matter how poor, has a house to himself which he rents or owns. Perhaps nowhere else will be found more unique and artistic architectural designs for private residences than along some of the fashionable residential thoroughfares of Toronto. Delightful glimpses of lawn, flowers and shrubbery are exceedingly common around the homes of the better classes, and even the poorer people often boast their little strip of lawn or modest flower garden. Among the more fashionable residential streets may be mentioned Jarvis, St. George, Sherbourne and

Bloor Streets. There are no slums in Toronto. The once celebrated Noble Ward, as old St. John's Ward was commonly called, has been largely renovated, and though still a comparatively poor and thickly settled part of the town, it is no longer the haunt of vice and squalid wretchedness.

BUSINESS STREETS.

King Street is one of the most fashionable and prosperous business streets, and on every fine afternoon, and especially on Saturday afternoons, the south side is a favorite promenade for fashionable youth and

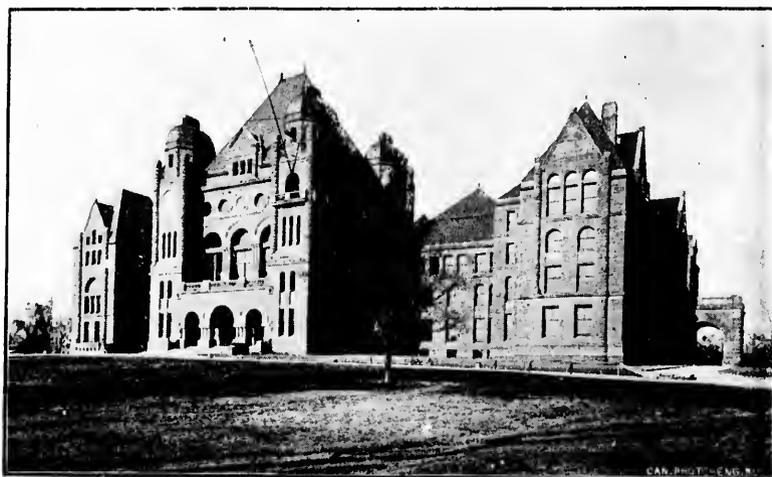


KING STREET EAST.

beauty. Lovely costumes, pretty faces and manly forms are the order of the day. The healthful climate and the home life of the Queen City, together with the athletic spirit which pervades the citizens, all combine to produce a race of stalwart men and healthy and beautiful women such as, owing to the almost universal and constant hustle after the almighty dollar, are becoming entirely too uncommon on American soil.

The public buildings, stores and offices of Toronto have an air of solidity suggestive of prosperity and business enterprise. King Street, Yonge Street, Queen Street and Spadina Avenue, are the leading retail business thoroughfares. The business done on these streets is very

large, as the immense throngs which usually fill the streets testify. Many of the stores are large and commodious, and in some of them, which are conducted on similar lines to the Bon Marche, of Paris, and Wannamaker's, of Philadelphia, you can buy anything, from a lunch to a piano, or from a straw hat to a furnished house. When we state that one of these establishments has in regular employment about 700 clerks, some idea will be obtained of the immensity of the business done. In fact, almost anything that the commerce of the world can supply, or the ingenuity of mankind devise, can be had here, and at reasonable rates. On the pavement there is the rush and bustle of a large city. Fashionable carriages, huge drays, express wagons, trolley cars, bicyclists



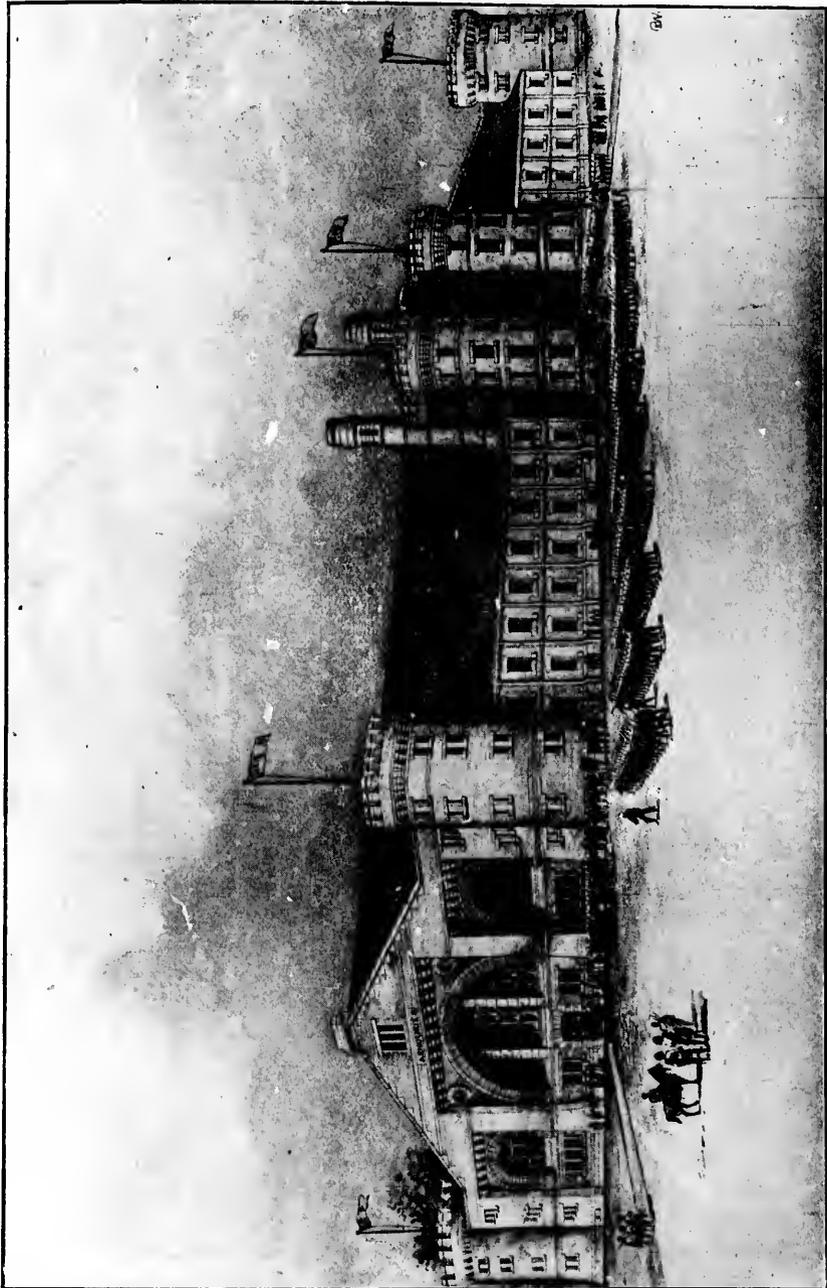
PARLIAMENT BUILDINGS.

and pedestrians are mingled together in what seems to be an almost interminable tangle.

Queen Street Avenue is one of the finest natural avenues on the continent, and leads from Queen Street north to the entrance of Queen's Park. This avenue, with its double row of luxuriant shade trees on either side, is almost a park in itself. On this avenue is the New Drill Shed where the gallant volunteer regiments of this city drill and have their headquarters.

THE PROVINCIAL PARLIAMENT.

At the head of Queen's Avenue, and situated in Queen's Park, the handsome and massive brown stone front of the Provincial Parliament

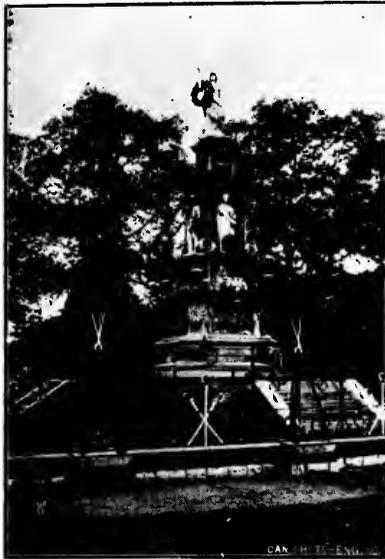


NEW ARMOURY.

Buildings meets the eye; its huge portals protected by two large Russian cannon. These cannon, taken by the British at Sebastopol and presented by Queen Victoria to Toronto's citizens, have for years guarded the entrance to the park; but, happily, since their advent on Canadian soil, have never been put to more warlike use than when on an occasional Hallowe'en the festive students of 'Varsity have fired a fusilade of old boots and hats in honor of the occasion. The interior of the Parliament Buildings will well repay a visit. Here are enacted the laws which govern this fair Province. Here reigns as honest and capable a politician as any country has ever produced, Sir Oliver Mowat, who

for twenty-two consecutive years has held the reins of government in the Province.

The Assembly room, where the members of the Legislature meet when the House is in session, is a spacious chamber with its walls and ceiling presenting a gorgeous array of decorative art. The halls and corridors are wide and high roofed, and the offices of the various departments well equipped, while the large and valuable library will prove very attractive to many. The building, though stately, beautiful and commodious, shows signs of that honesty and economy for which the Liberal Government of Ontario has long been noted,



VOLUNTEER MONUMENT.

and though built at a great cost, was erected speedily, and without any of the hoodling which is becoming only too common in these latter days in connection with the erection of public buildings.

QUEEN'S PARK.

Leaving the Parliament Buildings we are again in Queen's Park amongst its stately oaks and beeches, and we cannot refrain from taking advantage of the rest and shade which are to be found on the comfortable benches conveniently scattered throughout the park. Around us children are romping and playing; nurse girls are flirting with the young men

who pass, and here and there are little knots of men who are eagerly discussing some great moral, religious or political problem, the solution of which each individual seems anxious to divulge to the little world around him. Opposite the north-western angle of the Parliament Buildings is the huge bronze statue of the Hon. George Brown, journalist, patriot and politician, whose name and whose influence will long live (on Canadian soil). Near by, and surrounded by a fence of artificial muskets, swords and cannon balls, is the artistic monument which commemorates the gallant members of the Queen's Own Rifles who fell in defence of their country in the Fenian raid of 1866.

EDUCATIONAL INSTITUTIONS.

Clustered around Queen's Park, and in sight of the Provincial Parliament, are a number of handsome and well equipped educational



OSGOODE HALL.

buildings which justify Toronto's claim of being one of the great educational centres of the continent. Nowhere in America, within such a small radius, is to be found such a handsome coterie of educational buildings, and yet these are but a part of the great educational institutions of the city.

University College is, of course, the central figure, both as to location, importance and beauty of architecture. Fronted by a spacious lawn, and surrounded by beautiful ravines and trees and shrubbery this massive and handsome grey stone building of Norman architecture, looks like some immense baronial castle of by-gone days.

The University, too, has a history, and from its halls of learning have emerged some of the foremost men in Canadian business and politi-

cal circles. The endowment of the University of Toronto is \$1,042,000, and the value of property owned is \$1,800,000. It has an annual income of \$85,000, and has about 800 students.

To the south of the University College is the new library building, the College Y.M.C.A., the Biological building, which has no superior of its kind on the continent, and the School of Science, an immense red brick building which contrasts strangely with the surrounding structures of grey stone.

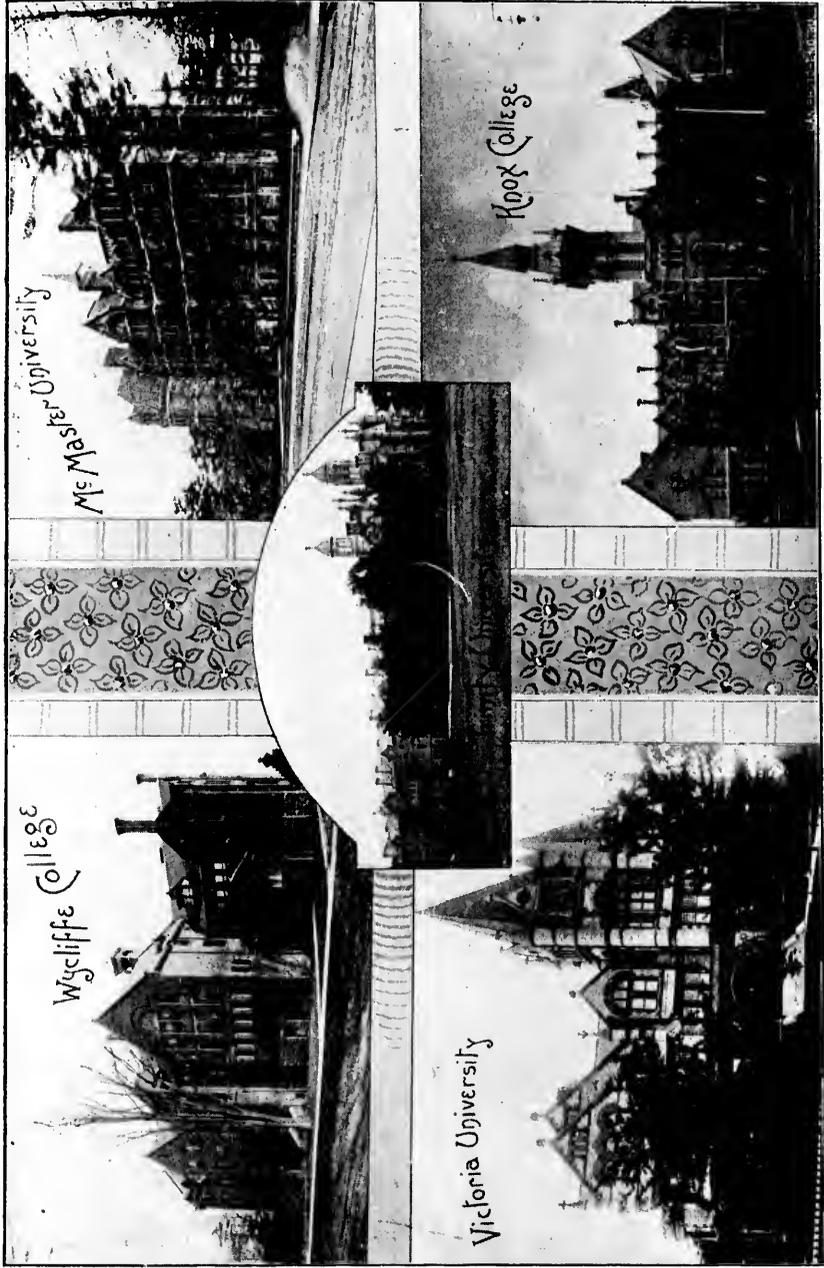
Immediately south of the School of Science is old Wycliffe College, which is shortly to be turned into a hospital, and to the west of this a



TORONTO UNIVERSITY AND MAIN BRANCHES.

small and peculiarly shaped building which is the Meteorological Observatory of the Dominion of Canada.

Behind University College is the new Wycliffe College, and north of this, and separated from it by forest trees and the erstwhile lawn of the Toronto Cricket Club, is McMaster Hall, of red brick with brown stone facings, and fronting on Bloor Street West. This is the main seat of ecclesiastical learning of the Baptists. Near the Northern entrance of Queen's Park is Victoria College, a handsome brown stone building which, under the popular name of "Old Vic," is the pride of Methodism throughout the Province. To the east of this is St. Michael's College, and near by the Wellesley School, one of the largest and most efficient public schools of a city justly noted for the excellence of its public school



PRINCIPAL SEATS OF LEARNING IN TORONTO.

system. All these important educational buildings are within a small radius, and can be visited with little trouble.

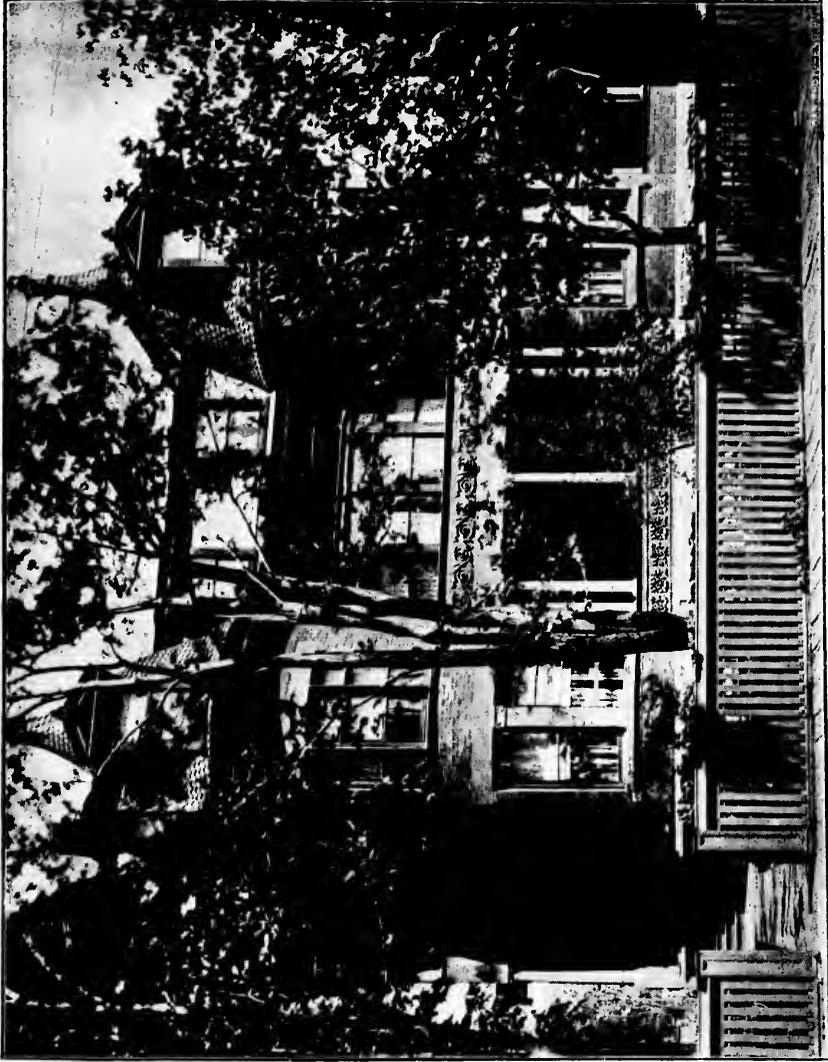
Among the other large and important educational institutions is Trinity University, Queen Street West, which is conducted under Anglican auspices, and is an important seat of learning. It is a handsome building with extensive grounds. There are about 400 students in attendance. Knox College, under Presbyterian auspices, occupies a prominent position in the centre of Spadina Avenue, just above College Street. It has an annual attendance of about 135 students. The new Upper Canada College at the head of Avenue Road, near the northern limit of the city, is a magnificent testimonial of the esteem and influence of its old graduates, for a few years ago the Government had about



UPPER CANADA COLLEGE.

decided to abolish the old Upper Canada College, considering it an unnecessary adjunct to the present educational system; but the "old boys" who are now some of the most influential men of the country rallied around their Alma Mater, and the present new and beautiful building is the result. It is largely patronized by the children of the wealthier classes, and has students from all parts of America and other countries.

There are over fifty public schools in Toronto not including a large number of separate schools. There are also three collegiate institutes and a large number of kindergarten schools. The public school system of Toronto has admittedly no superior anywhere. Education is compulsory for all, and as text books are free the poorest children can attend. The schools are so excellent, however, that the wealthiest classes find them the best place to send their children for an



PRESBYTERIAN LADIES' COLLEGE, BLOOR ST. WEST.

all round education. Notwithstanding the excellence and efficiency of the primary and secondary schools, a description of the Toronto system of education would not be complete without reckoning on the useful work done by the *Ladies' Colleges*. With the increasing wealth of the country there is a growing demand for schools of a private character providing facilities for the higher education of young women. The Presbyterian Ladies' College, open to students of all denominations was founded in 1889 by Dr. T. M. Macintyre, who has had a wide experience in every grade of our educational system. It is beautifully located on Bloor Street West, facing the Queen's Park, and thus in the educational centre of the city. Whilst enjoying the advantages of the open country and invigorating pure air, the electric street railway belt line places it within easy reach of the business centres and railway stations. The building itself gives an impression of a private residence, yet the internal arrangements provide for extensive educational work. Pupils are in attendance from every part of the Dominion from Quebec to Victoria, and from many of the states of the Union, North and South. The courses of study in Literature and Science are broad and liberal ranging from elementary classes to University Matriculation and First Year work. Its proximity to the University has enabled the management to secure masters, specialists in every department, and this feature has contributed largely to the high reputation gained, and the thoroughness of the work of education. In conjunction with the literary studies students may prosecute extensive courses in Music, Elocution and the Fine Arts. The Musical Department is in connection with the Toronto Conservatory of Music, sharing all the advantages of a large and efficient staff of teachers and with systematic courses prescribed, enabling students to proceed to the full course of graduation, or to obtain certificates for the work of any year. The Art department is under the charge of one of Toronto's leading artists, T. Mower-Martin, R.C.A.

Moulton Ladies' College on Bloor Street East is an excellent school for girls under Baptist auspices. The Bishop Strachan College on College Street, near Yonge, is another ladies' college of high standing. St. Hilda's, on Shaw Street, is the women's department of Trinity University, and ladies attending this school can receive the degree of bachelor of arts. There are also many other ladies' schools and academies in the city.

The Normal and Model schools occupy a large square bounded by Gerrard, Victoria, Gould and Church streets. They are surrounded by well kept grounds embellished by lawns, trees, flowers and shrubbery. The traveller will be well repaid by a visit to the museum of the Normal School as it contains a fine collection of statuary, paintings and specimens of natural history. The School of Pedagogy has its head-

quarters in the Normal School and all students holding university degrees or having passed the senior leaving examinations are required to undergo a course of practical training here before being legally qualified to teach. Opposite the Model School and on the north side of Gerrard Street is the School of Pharmacy, a well equipped school furnishing a thorough course of study.

Of medical colleges there are three; the University Medical College, Trinity Medical College and the Women's Medical College. They are all well conducted and scientifically equipped. The standard for Matriculation and other examinations in these colleges is much higher than in the medical colleges of the United States where too frequently a two or three years' course of study is all that is required.



NORMAL SCHOOL.

Here a five years' course is compulsory. The College of Physicians and Surgeons of Ontario is the licensing body, and even should the competing colleges be desirous of increasing their number of graduates regardless of efficiency, the rigid examination of this Medical Council would prevent such from obtaining a license until they had shown sufficient knowledge and had attended the prescribed course of lectures. There are over five hundred medical students in the city, and these together with about five thousand students attending the various other schools and colleges form quite a feature in this busy metropolis. Besides these students there are a large number of pupils attending the public schools.

The School of Dentistry of the Royal College of Dental Surgeons of Ontario is situated in Toronto and it maintains a very high standard of examination, and has a very thorough course of study. Besides these

there are several schools of elocution and oratory. The Veterinary Medical College here is largely patronized by students from all over the Dominion and from almost every state in the Union. Of business colleges there are several of excellent standing; among them being Spence's Business and Shorthand Academy on King Street, the British American Business College, Toronto Business College, and Central Business College. There are also many private boarding schools, dancing schools, riding schools, boxing and fencing schools. In the Young Women's Christian Association there is also a first-class cooking school.

MUSICAL EDUCATION.

Toronto is admittedly the great musical Centre of the Dominion, many of the leading events of the season being held here. Notably amongst these may be mentioned the Massey Musical Festival to inaugurate the opening of the Massey Music Hall, the erection of which is due to the munificent gift of its founder, Mr. H. A. Massey, of \$100,000 for this purpose, and students from far and near annually attend the two splendidly equipped Musical Institutions, viz.: the Toronto College of Music and the Toronto Conservatory of Music, besides many lesser musical schools and colleges. A very noteworthy feature of Toronto's musical education is the formation some years ago of the Toronto Orchestral School where players of all grades are admitted free, and which has already acquitted itself well on the concert platform in orchestral work and bids fair to be the recruiting body for the professional orchestras of the city, for which Toronto is already well known.

COMMERCE AND FINANCE.

The large warehouses and wholesale houses are situated principally between King Street and the Esplanade, and are massive stone monuments of Toronto's commerce and enterprise. The Board of Trade building at the corner of King and Front Streets, on the site of the old American Hotel, is a handsome structure recently built at a cost of about \$400,000. The Canadian Bank of Commerce, in the modernized Italian Renaissance style of architecture, is a handsome building. The Toronto branch of the Bank of Montreal both without and within is very artistic. The Imperial Bank is a large and commodious building, as are also the Standard Bank, Molsons' Bank, the Traders' Bank and the Dominion Bank, together with the Bank of Toronto and many other monetary and loan institutions. The banking system of Canada is established on a very sound and reliable basis, and panics are unknown. The city of Toronto is one of the chief banking centres of Canada. A glance at the following table will show the magnitude and importance of its banking



LEADING FINANCIAL INSTITUTIONS.

interests and the financial status of the various banks on August 31st, 1893 :

<i>Bank.</i>	<i>Date of Organiza- tion.</i>	<i>Capital Surplus.</i>	<i>Total Assets.</i>
Bank of Montreal	1817	\$18,600,000	\$57,908,151
Quebec Bank	1818	3,550,000	10,337,367
Bank of British North America	1836	6,201,900	12,723,605
Molson's Bank	1853	3,150,000	14,256,574
Bank of Toronto	1855	3,800,000	13,833,508
Ontario Bank	1857	1,815,000	3,322,482
Union Bank of Canada	1865	1,450,000	7,036,424
Canadian Bank of Commerce	1867	7,100,000	28,975,733
Merchants' Bank of Canada	1868	8,900,000	23,560,738
Dominion Bank	1871	2,450,000	13,672,602
Bank of Hamilton	1872	1,900,000	8,221,775
Imperial Bank of Canada	1875	3,051,700	13,044,996
Standard Bank of Canada	1876	1,550,000	7,718,947
Traders' Bank of Canada	1885	682,400	4,855,568

Next in financial interest to the banks are, perhaps, the loan companies. Of these there are many and they represent an immense amount of invested capital, the Canada Permanent, on Toronto Street, alone representing \$12,000,000. Among the most important and reliable of these are the Canada Permanent, The Home Savings & Loan Company, The Freehold Loan & Savings Company, The Farmers' Loan & Savings Company, The Western Canada Loan & Savings Company, The Building & Loan Association on Toronto Street, The London & Ontario Investment Company, The Globe Loan & Savings Company, The Central Canada Loan & Savings Company, The Canada Landed & National Investment Company, and The Ontario Industrial Loan & Investment Company. The fire and life insurance companies are also an important feature in a financial study of Toronto. Of these there are many and wealthy institutions, and their buildings are massive and commodious. The Canada Life has one of the largest buildings in the city, while the new Confederation Life buildings at the corner of Yonge and Richmond has few superiors among the life insurance buildings of the continent. The assessed value of city property not including the island or Ashbridge's Bay is \$150,864,500.



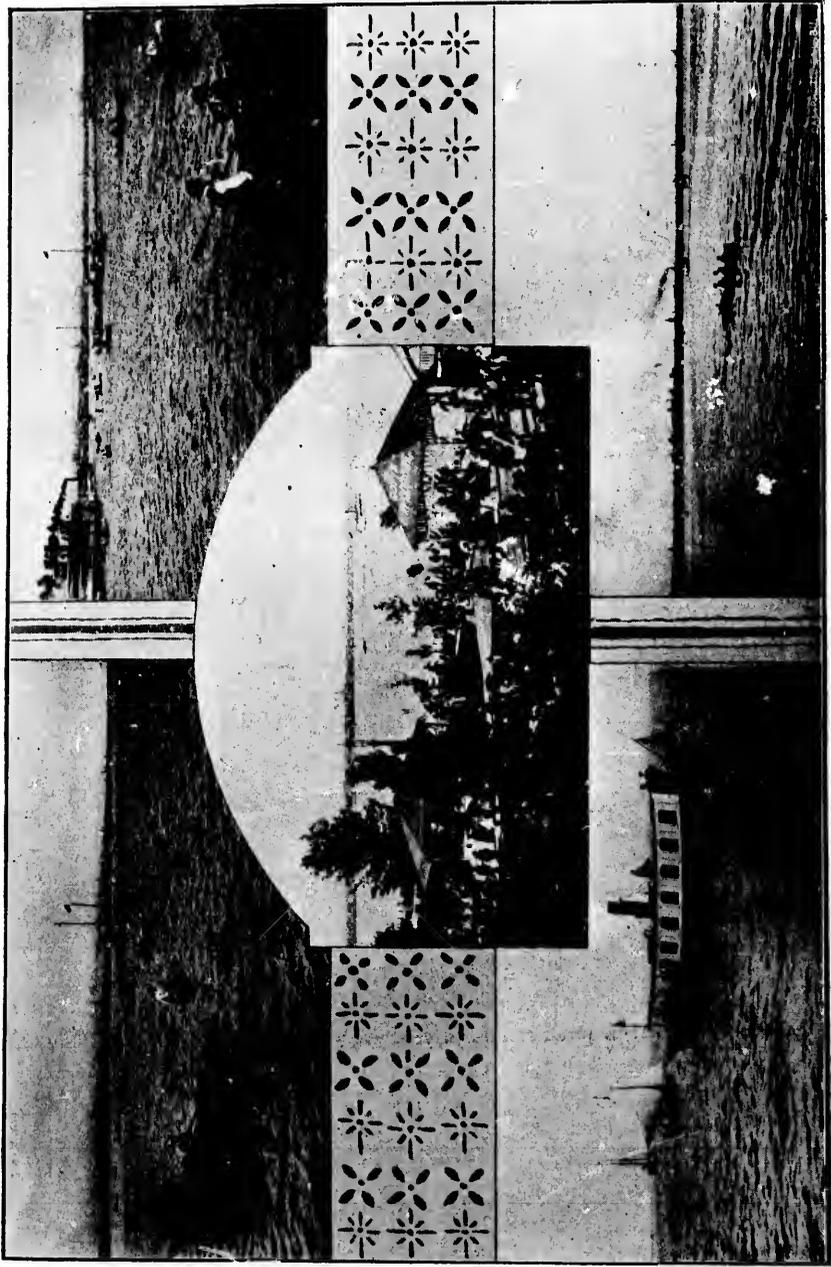
"GUNS IN LINE," NIAGARA CAMP.

TORONTO ISLAND.

The Island, as it is popularly called, has done much toward making Toronto the attractive Summer resort which it is, and has also contributed largely to the healthfulness and prosperity of its citizens. It is situated about two miles south of the city and assists in forming the beautiful and commodious Toronto Harbor. The formation of the Island is itself somewhat extraordinary, consisting as it does of a sandy strip of land about six miles in length, narrow in places and widening out at its western extremity to its greatest breadth, which is here about a mile. Originally it formed a peninsula, what is now the eastern channel being continuous with the main land. Its widest part is curiously intersected with miniature ponds and lagoons in which are to be found beautiful bullrushes, white and yellow water lilies and aquatic plants, and which once were the continual abiding place of turtles, frogs and innumerable waterfowl. These lagoons now are the delight of the canoeist and boatman, and are safe and pleasant places for indulgence in aquatic sports of all kinds. The appearance of the island is very singular. It lies so low that Ontario's broad expanse can be seen over it.

Centre Island is now covered with numerous trees and an even and well carpeted lawn, which form a handsome park, and it is a great family resort. On some portions of the island there is but a single tree, which adds to the peculiarity of its appearance. Pretty villas, summer cottages and hotels, are scattered over its surface. At Centre Island the Royal Canadian Yacht Club have a handsome club house.

Hanlan's Point, at the western extremity, is the Coney Island of Toronto. Here of an afternoon or evening a fine band discourses



SCENES ON HANLAN'S POINT AND BAY.

sweet music, and jugglers, acrobats and hypnotists give performances. Here are the hurdy-gurdy, the merry-go-round, the switchback, the summer girl, the fakir and the masher. The promenades are usually thronged with people, some in ordinary summer attire, others in boating jerseys and camping costume or tennis suits. Most have come across from the city on the ferries, others with their sweethearts or friends have crossed the bay in canoe, rowboat, or yacht, while others who reside in cottages or tents on the island have strolled to the point to join the merry and motley throng. None seem to have any special object in view yet all seem to be enjoying themselves. Vanity Fair is in fact the attraction at Hanlan's Point night after night until the season closes. Although so eminently attractive at present, Hanlan's Point will, owing to the enterprise of the Toronto Ferry Company, before the year is out, have undergone a complete transformation, and in the place where now Vanity Fair reigns supreme, by 1895 a ten acre park will have been established with athletic grounds, quarter mile ciuder track, lawn tennis grounds, etc., while the hotel will be enlarged by 100 rooms. The estimated cost of this will be \$100,000.

At the centre of the island, or Island Park, as it is called, the scene is far different. It is more of a family resort where children can romp and play with safety ; a breathing spot and place of rest and quiet for the busy business man and the tired mother, and is patronized largely by people of quieter tastes than the frequenters of Hanlan's Point. The breakwater which protects a large portion of the shore of the island is a favorite promenade of a summer afternoon or evening. Here you will see typical specimens of Canadian people, venerable old age, middle life with its sturdy manhood and womanhood, athletic young men and beautiful maidens in all the buoyancy of life, and childhood with the flush of innocence on the cheek. The low and shelving sandy beach of the lake shore affords safe and excellent facilities for bathing. Wiman's baths at the eastern extremity of the island and the baths of Hanlan's Point at the western extremity are the chief bathing centres and are largely patronized by young and old. Bathing suits and dressing rooms may here be obtained at small cost. The Amateur Aquatic Association of the island contributes considerably to the spiciness of life on the island. The aquatic sporting events provided under their auspices are much appreciated by the crowds who gather to witness them. They consist of paddling, sculling and swimming races, canoe upsets, hurry-scurries, diving contests, tub races and various other forms of aquatic amusements.

HIGH PARK.

This is the largest of the city parks and may be reached by way of Queen, Dundas or College Streets. It contains 375 acres and has many

natural advantages. It is a favorite resort for all classes of people, and is easily accessible from all parts of the city by means of the electric street railway. Here on a pleasant afternoon is to be found much that is enjoyable. Above is a cerulean sky rivalling that of Italy. A soft westerly breeze is rustling through the foliage of forest trees. Sparrows and greybirds are twittering, and the cheerful robin is tuning its merry throat, while across the open the golden-winged woodpecker is winging its solitary way. Along the beautiful driveways in the ravines, fashionable carriages, saddle horses well mounted and bicyclists are passing. Here and there are picnic benches loaded with lunch, and



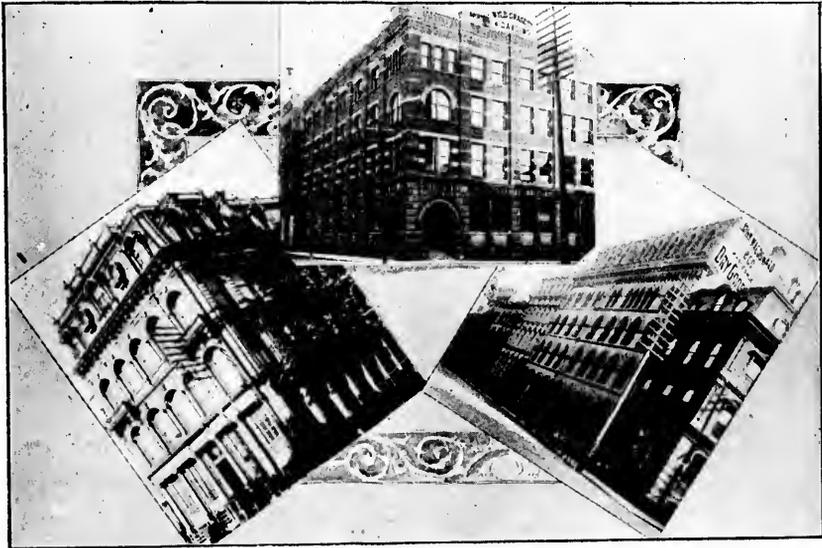
MAIN DRIVE, HIGH PARK.

blithesome lasses in low-necked dresses of muslin or serge are fitting to and fro busying themselves about the repast; on the green carpeted lawn are young and old of both sexes playing ball or romping at tag or other pastime; while farther on are delightful nooks and romantic paths for the desultory ramblings of pensive and love sick swain. Such is High Park on a typical summer afternoon.

INDUSTRIES AND MANUFACTURES.

Toronto is fast becoming a great industrial and manufacturing centre. Within the last twenty years there has been a large increase in this respect. Many manufacturers throughout the province have found it to

their interest to have their main establishments in the Provincial Capital. Many proprietors of the large industries in the United States have found it necessary in order to successfully compete for the Canadian trade, to have branch establishments in this country where they can manufacture their goods, and have located in Toronto. The selection of the Queen City as their location is but natural, for Toronto possesses exceptional inducements and advantages to manufacturers. It is not only the chief city in importance in the Province and the second in size in the Dominion, but it is also a great railroad and shipping centre and the chief entrepot for the commerce of half a continent.



GROUP OF LEADING DRY GOODS HOUSES.

On account therefore of its geographical position and its many natural and acquired advantages Toronto must necessarily in the future become a great industrial and manufacturing centre.

Labor is here conservative, reliable and diligent, and no serious riots or strikes have occurred.

Numerous excellent factory sites are available on the water front and inland, and within easy access to railroads, steamboats and electric cars, and freight can be shipped to all points at low rates. Material for the manufacture of machinery, hardware and new inventions is here readily obtainable. There are miles of water front that can be utilized for shipping and manufacturing purposes. To enumerate the present list of Toronto's industries and manufactories would not be within the scope

of this work, but a brief history of the business career of one of the leading wholesale dry goods establishments of this city will give some idea of the forces that have been at work in the making of Toronto the great metropolis which she is to-day. We refer to the firm of John Macdonald & Co., which is the oldest dry goods firm in the city and one of the oldest, if not the oldest, in the Dominion of Canada.

On September 27, 1849, the late Hon. John Macdonald opened business at 103 Yonge Street in the retail general dry goods, with a stock of about \$2,000. His business turn over for the first nine months was \$12,000, and thus he progressed onward and upward.

In 1853 Mr. Macdonald moved into larger premises on Wellington Street, almost opposite the present magnificent warehouses of the firm and commenced doing a wholesale business entirely, and so the firm of John Macdonald & Co. has increased in stature from strength to strength until to-day it stands one of the oldest firms and doing the largest business in Canada.

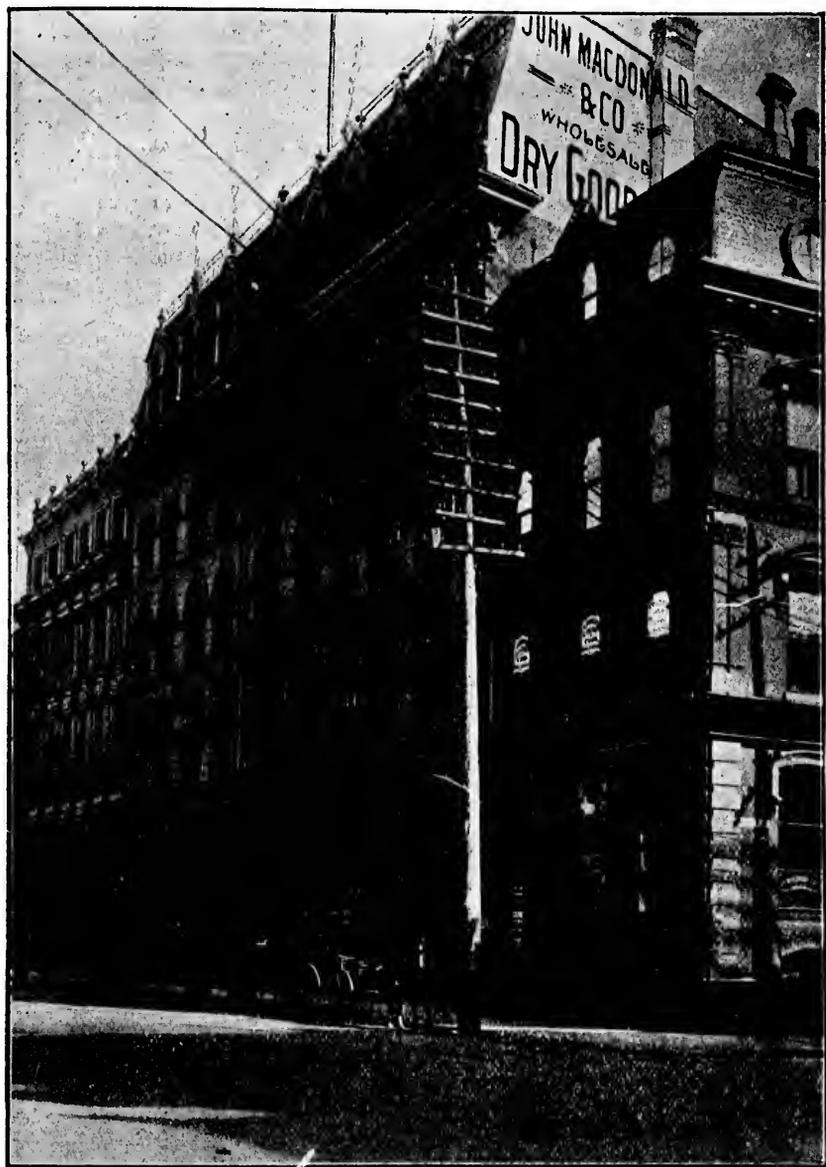
The present warehouses cover a considerable amount of space, extending right through the block from Wellington Street to Front Street, with a frontage on both streets of over 100 feet, and about 110 feet high from base to roof. The warehouses are separated by fire proof walls, extending from base to roof, having entrances on each flat which are closed every night by iron doors, thus making two distinct buildings. The building has five flats, or floors, and basement. The basement is used as entering, packing and shipping rooms.

The first flat is occupied by the linen and staple department and general offices; the second flat by the woollen and tailor trimmings department and Mr. Macdonald's private office. The third flat contains the silk, dress goods, hosiery and glove department. The fourth flat the gents' furnishings and haberdashery department. The fifth floor is the carpet and house furnishing department.

The members of the present firm are Messrs. John K. Macdonald, Paul Campbell, and James Fraser Macdonald. Mr. John K. Macdonald, eldest son of the late Hon. Senator John Macdonald, though only a young man, is in the front rank of Canadian commercial men, his integrity, diligence and careful attention to duty having obtained for him a reputation for trustworthiness which is so essential for business success. He is a member of the National Club and of the Board of Trade.

Mr. Paul Campbell, when a boy, entered the employ of the firm of which he is now a member, gradually rising as opportunity presented itself, when, in 1887, he was admitted as a partner.

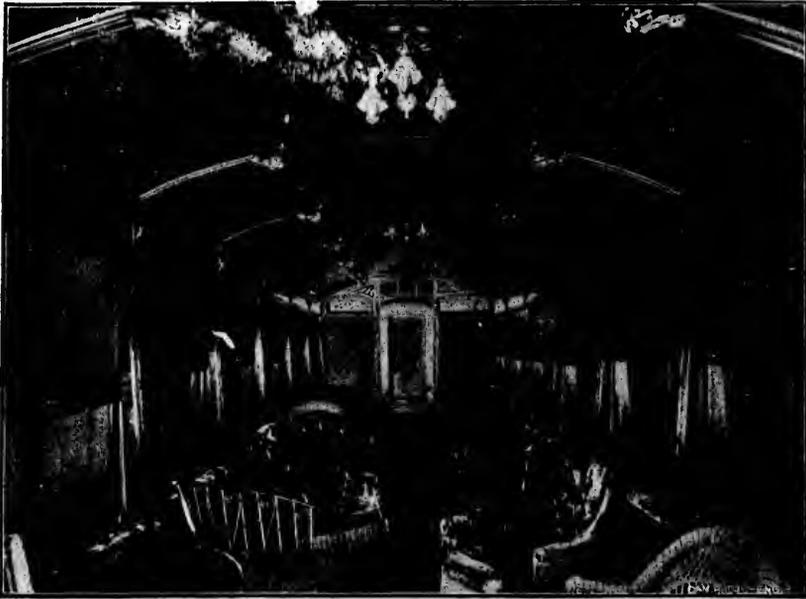
Mr. James Fraser Macdonald, second son of the late Hon. Senator John Macdonald, entered the firm, of which he is now a member, in 1885.



John Macdonald & Co.'s Warehouse, Wellington Street East, through to
Front Street East.

It is men like Mr. John K. Macdonald, Mr. Paul Campbell and Mr. James Fraser Macdonald who have done so much to give Toronto its great commercial standing among the large cities of the North American continent.

The city offers special inducements to manufacturers. Machinery for manufacturing purposes is exempt from taxation. A low rate is charged for water used for manufacturing purposes. Labor and living are cheap. The climate and other causes have combined to produce a hardy, vigorous and industrious class of people which is a point of importance for the employer of labor.



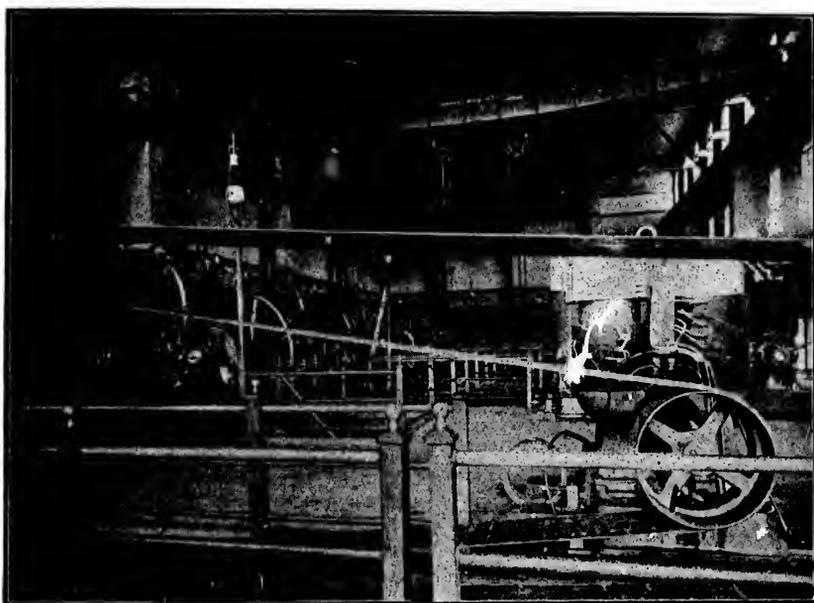
INTERIOR OF PRIVATE CAR, TORONTO RAILWAY CO.

MEANS OF TRANSPORTATION.

The street car system in Toronto is one of the finest on the North-American Continent, from a standpoint of speed, utility and comfort. The large, easy riding and elegantly finished cars make travelling in and about the City a pleasure.

Since the introduction of electricity a year ago an evening trip over any of the main lines of the railway has steadily grown to be a popular source of amusement and pleasure. One of the most popular routes is the Belt Line, which makes a circuit of about six miles, passing through some of the finest business and residential streets in the City. Many

notable public buildings may be seen along this line, among them being St. James' Cathedral, Town Hall, Bank of Commerce, Horticultural Pavilion and Gardens, McMaster's Hall, Moulton College, Knox College, besides hundreds of magnificent residences, surrounded by large lawns and trees, of which the owners may well feel proud. The King Street line connects High Park in the extreme west with Victoria Park in the extreme east, the round trip run being a little over seventeen miles. This line parallels the water front its entire length and passes through the "Flowery Suburb" of Toronto. A trip on this line is gradually growing in popularity with the citizens who desire a pleasant outing.



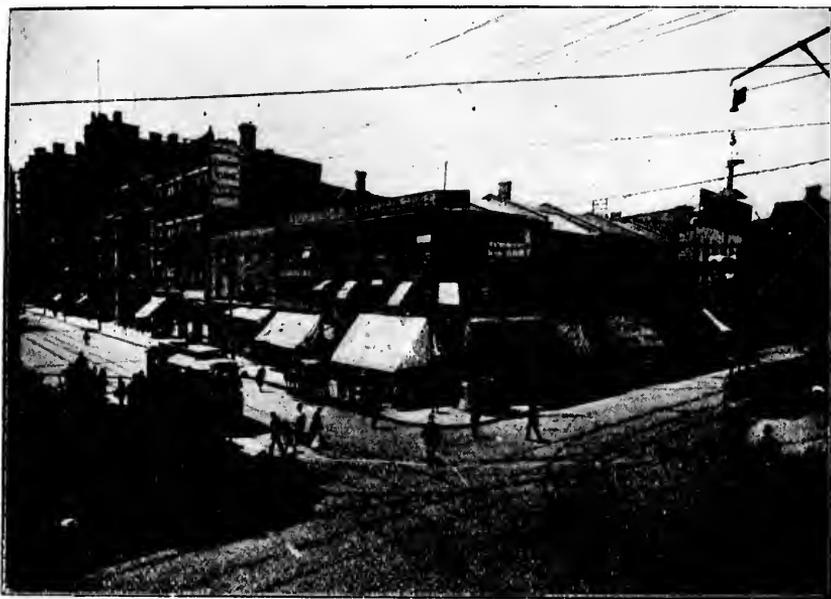
INTERIOR OF POWER HOUSE, TORONTO RAILWAY CO.

The College and Yonge motors make a direct connection with the cars in Toronto Junction, quite a large manufacturing town to the north west, while the Parliament and Broadview motors give a good service to the north east. Carlton and College motors make a crosstown route and run directly into High Park. This line is very popular with picnic parties as it makes a direct route to the Park from the residential sections of the City.

The rates of fare with free transfers to or from any part of City are :

Cash	5 cents.
Night	10 "
Tickets, 6 for	25 "
" 25 for	1.00
Labor Tickets, Limited, 8 for	25 "
Children's Tickets, Limited, 10 for	25 "

During the year 1893, over 21,000,000 millions of people were carried, with a car mileage of about $8\frac{1}{2}$ millions of miles. There are at present about 80 miles of track, and 150 motor cars, which have trail cars during the summer season. Some idea of the extent of the street railway system of Toronto may be had from these figures, but a glimpse into the construction shop where all the cars are constructed, and into the great power station situate at the corner of Frederick and Front Streets will at once give an idea of this gigantic concern. Connection is made at the west end of the King and Queen Street line with the Mimico



JUNCTION OF STREET RAILWAY TRACKS, COR. KING AND YONGE STS.

and Lake Shore Electric Railway, which follows the shore westward for a distance of six miles. From the double decker cars on this line an excellent view of the harbor, island and city may be had, and upon bright clear days the banks of the historic Niagara River can be distinctly seen across the lake. As soon as the passenger crosses the River Humber westward, leaving the City behind, he glides along the scenic route, over hills and creeklets, through orchards and market gardens while Lake Ontario is spread out before him to the left like a boundless ocean. A trip over the Mimico and Lake Shore Electric Railway should not be missed by any.

A CENTRE OF MUSIC CULTURE.

We have already referred briefly to Toronto's great claim as the musical centre of Canada, and we now give in the short space at our disposal some idea of the resources of two well-equipped and handsome institutions, which vie with each other in friendly rivalry in the training both of the young and more advanced musical aspirants, in the culture and ethics of all branches of the study of this divine art.



Toronto Conservatory of Music, Yonge Street and Wilton Avenue.

Prominent amongst the educational institutions in Toronto, is the Toronto Conservatory of Music. The rapid progress made in this city of learning in the arts and sciences, demanded a more comprehensive organization for instruction in musical art than existed prior to the last decade.

To meet this growing need the Conservatory of Music was organized, to broaden the channels of scientific and systematic musical training, and place within the reach of all lovers of music the opportunity for a broad and sound musical education. Founded in 1886, and opened to the public in 1887, it stands not only the pioneer institution of its kind in Canada, but first as such in its capacity, appointments and equipments.

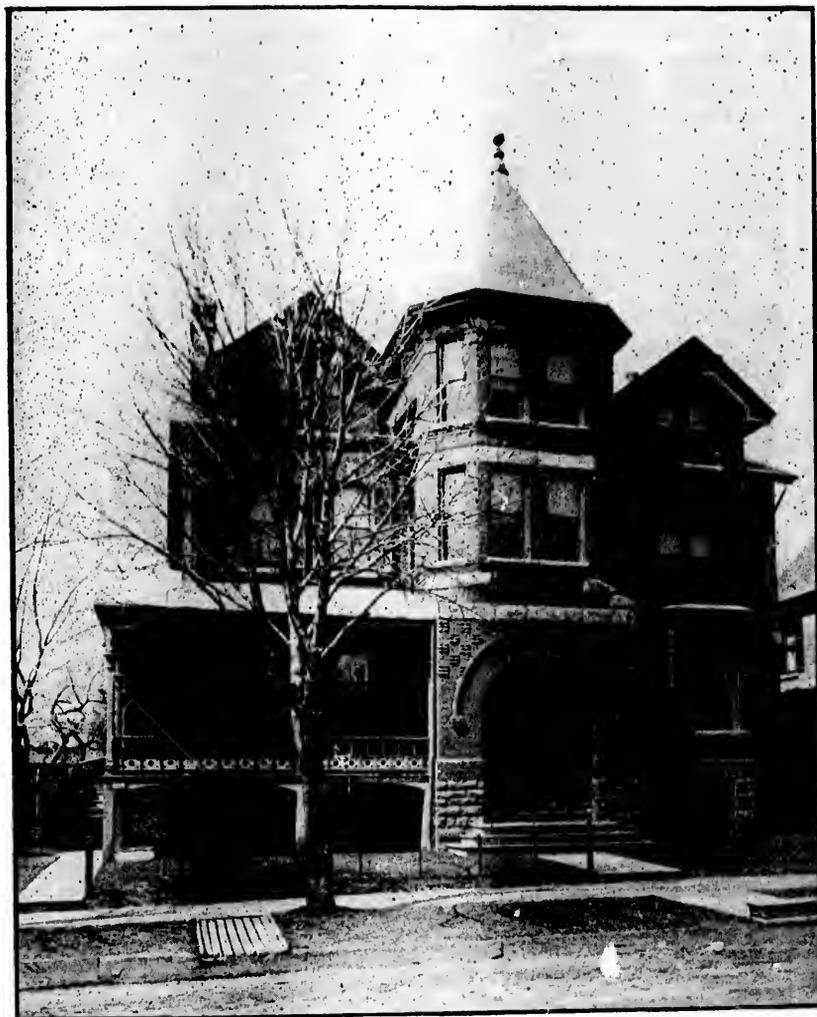
Its Board of Directors, chosen from among the founders of the institution, are well-known men of high standing and character. Hon. G. W. Allan—than whom there is in Toronto no gentleman better known as being interested in the cause of education, art, and musical progress—being its President, Hon. Chancellor Boyd and W. Barclay McMurrich, Q.C., Vice-Presidents, Major A. Morgan Cosby, Hon. Treasurer, and Mr. Edward Fisher, Musical Director. Hon. Justice Maclellan, S. H. Janes, Esq., and others constitute the full Board of twelve members. All the work of the Conservatory is under the general care and direction of Mr. Fisher, whose well-known professional abilities as a teacher, conductor and organizer, find in this flourishing institution full scope for their employment. The Normal Course for training piano teachers, has under his personal supervision developed into a very successful feature, resulting in an annually increasing number of graduates in this department.

The Conservatory is in affiliation with Trinity University, which recognizes its diploma in harmony, and accepts it as equivalent to the University's first and second year's course for the degree of Bachelor of Music. Application has been made for affiliation with Toronto University also, which will doubtless be consummated at an early date.

The faculty numbers over sixty members, including some of the most eminent musicians in Canada, well-known for their artistic and finished teaching ability. Their work embraces twelve departments of instruction, including Piano, Organ, Voice, Violin, Theory, Orchestral Instruments, and Languages. A special feature is the Department of Elocution, under the direction of H. N. Shaw, B.A., as Principal. Oratory, Voice Culture, Delsarte, and Swedish Gymnastics, Literature, etc., are included. In addition to the regular work of the several courses, students of the Conservatory have many valuable "Free Advantages," such as Elementary Harmony, Sight-Singing, Violin, Ensemble Piano Classes, Orchestral practice, Musical Reference Library, Concerts, Lectures, Recitals, etc. Gold and Silver Medals, Scholarships, Diplomas, and Certificates are awarded to successful students. Limited space forbids a more detailed description of the work of this progressive institution, but as the Conservatory issues annually a large handsome Calendar, which is furnished gratuitously, much further information of an interesting nature may be obtained therein.

A great deal of good and useful work is of course done by the smaller colleges, and professors and teachers of music, many of whom are connected with the large institutions, but space will not allow of more than a passing mention of those factors in musical education, and we will proceed to give a short account of a phenomenally successful institution, well-known to all interested in music throughout the Dominion. We refer to the Toronto College of Music, which was founded by Mr. F. H. Torrington seven years ago. It has proved an unqualified and brilliant success, owing no doubt to the lines upon which its aims have been carried

out. At the request and suggestion of many musical friends Mr. Torrington was induced to enter upon the responsibility of establishing such a school, that Canadians could in their own country find the means to



Toronto College of Music, Pembroke Street.

obtain a complete musical education, and, associating with himself the most advanced musicians, practical and theoretical, he has evolved a music school second to none in the musical world, and finds his reward

in the great number of students who flock to the college from all parts of the Dominion, the United States and even from England. Public confidence in this institution has resulted from the facts that its stability is established, its affiliation to the University of Toronto, and the capability of its faculty—both as actual performers and teachers. Visited by eminent musicians such as Edward Lloyd, Mons. Guilmmant, Fred. Archer, S. P. Warren, P. S. Gilmore, Carl Zernahn, G. Henschel, and many others, their commendation of the work done and of the abundant facilities provided for students has been generously expressed. In addition to the ordinary work done in similar institutions, advanced education is provided for, in the exceptional advantages given to students whose progress places them on the plane of artists capable of performing the great ensemble music, in conjunction with the professional artist teachers, and also as soloists with the full orchestra.

The College was specially visited by His Excellency (Lord Aberdeen) Governor-General of Canada, who said on this occasion, "I can assure you I appreciate very much the opportunity which has been given me to form some practical acquaintance with the interesting and valuable work of this College. I was particularly gratified by the reminder which the Vice-President of the College gave us, of the important fact that this College is affiliated with the University (applause), and I am sure that we shall all recognize with pleasure the presence of the learned Principal on this occasion; it is indicative of his appreciation of that gratifying fact that this College is essentially a part of that great University. I have,—we have all—had some opportunity of forming some opinion of this College, of which we have heard. We have had the practical test of a delightful programme of classical music. I cannot help thinking it is refreshing, even apart from the opportunity for the enjoyment of the music, to find a programme with such names as Beethoven, Bach, Chopin, Handel and Schumann, for as we all know, we sometimes go to concerts and find these names are conspicuous by their absence. Today, however, we have had a really genuine classical programme. Perhaps it would be better, instead of endeavoring to indicate by words my appreciation, in which I am sure you all share, but that it would be better if I would express it in some more practical, concrete and permanent form, and I hope I am in order in doing so, by offering a medal for competition in this College, to be presented in whatever manner may seem best to the principal, managers and directors." (Loud applause.)

The names of such teachers as Mr. Torrington, Mr. Arthur Fisher, Mr. H. M. Field, Mr. Fairclough, Mr. Ruth, Mr. Klingensfeld, Signor Tesseman, Miss Reynolds, and other prominent teachers of repute, with that of George Gooderham, Esq., as President, are a guarantee that such an Institution as the College of Music cannot fail to have the most beneficial effect upon the future musical growth of our country.

PLACES OF INTEREST IN TORONTO

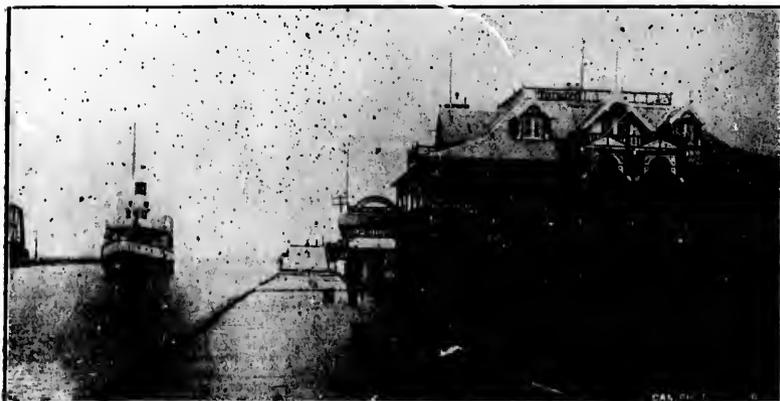
Lieut.-Governor's Residence, King and Simcoe Sts.
Parliament Buildings, Queen's Park.
Custom House, Cor. Yonge and Front Sts.
Provincial Lunatic Asylum, Queen Street West.
Canada Life Buildings, King Street West.
Exhibition Grounds and Crystal Palace.
Osgoode Hall, Queen Street West.
Queen's Park, head of College Avenue.
Monument to the Heroes of Ridgeway, Queen's Park.
Monument to Hon. Geo. Brown, Queen's Park.
Island Park, by Ferry.
Haulan's Point, by Ferry.
Meteorological Observatory, Queen's Park.
School of Practical Science, Queen's Park.



LAGOON, TORONTO ISLAND.

Young Women's Christian Association, Elm Street.
University Buildings, Queen's Park.
Horticultural Gardens, Gerrard and Sherbourne Sts.
Normal School, Museum, Etc., Gould Street.
Y.M.C.A. Rooms, Yonge and McGill Sts.
Mount Pleasant Cemetery, Deer Park.
St. James' Cemetery, Parliament and Wellesley Sts.
Post Office, Adelaide Street East.
Confederation Life Buildings, Yonge and Richmond Sts.
Central Prison, Strachan Avenue.
Knox College, Spadina Avenue.
Baptist College, Bloor Street West.
Trinity College, Queen Street West.
Victoria College, Queen's Park.
Ontario Society of Artists, King Street West.
Upper Canada College, head of Avenue Road.

General Hospital, Gerrard Street East.
 Public Library, Church and Adelaide Sts.
 Grand Opera House, Adelaide Street West.
 Academy of Music, King Street West.
 Toronto Opera House, Adelaide Street West.
 Board of Trade Building, Front and Yonge Streets.
 Canadian Institute, Museum and Library, Richmond Street West.
 Victoria Hospital, for Sick Children, south side College Street between Mission and Elizabeth.
 Victoria Industrial School, Mimico.
 Athletic Club, College Street.
 Athenaeum Club, 167-169 Church Street.
 Mercer Reformatory (females), 1115 King West.
 Toronto Jail, Gerrard East, east of the Don river.
 Armoury, Osgoode, Cor. University.
 Necropolis, Winchester, Cor. Sumach.
 Massey Music Hall, Cor. Shuter and Victoria.
 Reservoir Park, North Toronto.



S. "MODJESKA" AT BURLINGTON

The following is a list of Toronto's fleet of passenger steamers, and the number of passengers they are licensed to carry:

<i>Steel Steamers.</i>		<i>Wooden Steamers.</i>	
Chippewa	1,811	Carried forward	9,829
Cibola	1,176	Lakeside	481
Chicora	872	Empress of India	680
Garden City	711	Eurydice	546
Modjeska	720	Greyhound	481
Macassa	539	Carmona	750
Campana	1,600	Steinhoff	480
Mayflower	900	Chicoutimi	286
Primrose	900		13,533
Montreal steamer	600		
	9,829		

Besides this fleet there are the Island ferries: John Hanlan, Thistle, Shamrock, Island Queen, Lucilla, Gertrude, Kathleen, Mascotte, Clark Brothers, and the

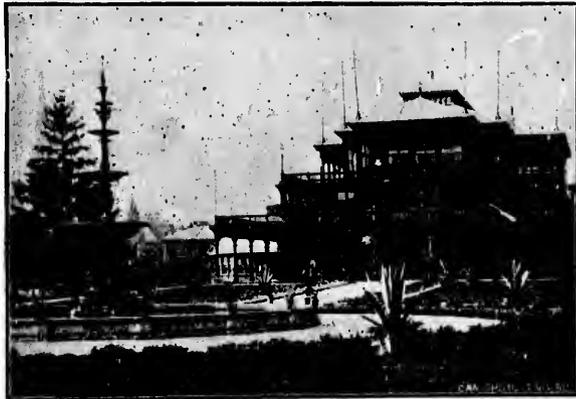
private steam yachts Cleopatra (steel), Abeona (wood), Viola (wood), Blandina (wood), Electric (wood), and the freight steamers Cuba, Ocean, L. Shickluna, Niagara, Clinton, Rosedale (steel) Algonquin.

SUMMER EXCURSION LINES AND RATES.

Niagara River Line connecting with New York Central, Michigan Central, and Falls Electric Railways. The magnificent steamers Chippewa, Chicora and Cibola make six round trips daily to Niagara (32 miles), Lewiston and Queenstown (40 miles). Fare one way, \$1.00; fare round trip, \$1.50; fare round trip excursions returning same day, 75 cents; book tickets 20 round trips 40 cents each.

The Empress of India and Garden City run to St. Catharines (32 miles), two round trips daily. Fare one way \$1.00; fare round trip \$1.40; fare round trip excursion, 50 cents; book tickets 20 round trips, 30 cents each.

The Modjeska and Macassa run two trips each daily to Oakville (21 miles) Burlington Beach (30 miles), and Hamilton (36 miles). Fare one way, \$1.00; fare round trip, \$1.25; fare round trip excursion, 75 cents; book tickets 10 round trips, 50 cents each.



HORTICULTURAL GARDENS.

The Greyhound and Eurydice make two to four round trips each daily to Long Branch (8 miles west), Lorne Park (15 miles) and Grimsby Park (36 miles). Fare one way or round trip Long Branch or Lorne Park, 25 cents; fare to Grimsby and return, 60 cents.

The Steinhoff and Chicoutimi run to Victoria Park (6 miles east), four trips daily. Fare one way or round trip, 20 cents.

The Island Ferries run from 6.30 a.m. until 11 p.m. at intervals of 10 to 15 minutes. Fare each way 5 cents or 150 tickets for \$5.00.

The well-known trips of the Richelieu and Ontario Navigation Co. to Montreal, Quebec and the Saguenay; of the North Shore Navigation Co. and Great Northern Transit Co., through the beautiful scenery and the 30,000 Islands of the Georgian Bay, etc. are among the most deservedly popular of our summer excursion routes.

Baggage.--Tourists and passengers to Toronto by boat or rail will consult their convenience by availing themselves of the services of the Verrall Transfer Company's officers, who board all incoming trains and meet all steamers, and will take charge of baggage checks, thus relieving passengers of any further trouble in looking after the forwarding of their effects.

HOTELS, BOARDING HOUSES, AND RESTAURANTS.

Toronto is the chief centre, with the possible exception of Montreal, of the commerce and trade of Canada. Besides commercial travel there is an ever increasing throng of summer visitors from the United States, who have found the climate and surroundings of Toronto so delightful that they have made it their objective point during the hot months. The many attractions of the Provincial Capital also bring numerous large conventions here from both sides of the border, and all these factors



SHERBOURNE ST. NEAR BLOOR, LOOKING SOUTH, BELT LINE.

have combined to produce the first-class hotels of which Toronto's citizens are justly proud, such as the Queen's, Rossin, Walker, Arlington, Elliott, Palmer, Kensington, Albion, Commercial, etc. Here is ample hotel accommodation for the many visitors to Toronto. But despite the present ample and excellent hotel accommodation enterprising Torontonians are not yet satisfied, for the tide of visitors bent on business and pleasure is ever increasing, and so there is considerable feeling in favor of the erection of a new modern fire-proof hotel at a cost of a million dollars.

It is also proposed to erect on charming lakeside sites two or three large summer hotels with broad promenade piazzas, spacious lawns, and adapted specially for summer visitors from the United States. The

Lake Shore near old Fort Rouille, Scarboro' Heights, or the Island, and many other places afford excellent natural sites for this class of hotel. When this is accomplished Toronto will have hotel accommodation second to none on the continent, and will doubtless become one of the most fashionable and popular summer resorts in the world. The hotel rates range from one to three and a half dollars a day. Good private board and comfortably furnished apartments can be readily obtained at reasonable rates.

Many Torontonians desire a change during the summer for wilder and more rustic surroundings, and for freedom from the restraints of civilization, and have summer cottages in the neighboring lakeside ports, or on the islands of Muskoka or the Georgian Bay, and consequently many furnished houses can be rented during the summer by Southerners who seek this climate to escape the heat, and, at the same time desire to combine the pleasures of a summer resort with all the conveniences and advantages of a great city.

For those desirous of further information on all such matters we cannot do better than refer them to Mr. Peter McIntyre, the genial railroad, steamboat and excursion agent, Rossin House Block, Toronto.

The city is well supplied with restaurants of all kinds, from the deliciously cool and inviting parlors of Webb or McConkey, where wealth and beauty meet to discuss ice cream and cooling drinks, and the business lunch counters of Nasmith to the big ten cent lunch house of the poor man, or at "Harry Morgan's," proprietor of the well-known Merchants' Restaurant on Jordan Street, where substantial and well cooked meals can be obtained at most reasonable rates even for Toronto.

Board can be obtained at the various comfortable boarding houses at from \$3.00 to \$5.00 per week, and furnished rooms may be rented for from \$2.00 and upwards.

LIST OF LEADING TORONTO HOTELS.

Hotel and Name of Proprietor or Manager.	Accom.	Rates.		
		Per Day.	Per Week.	
Queen's.....	McGaw & Winnett	400	3.00 to 5.00	
Rossin House.....	Nelson Bros.	400	2.50 to 4.00	
Arlington.....	W. G. Havill	200	2.00 to 3.00	
Walker House.....	David Walker	200	2.00 to 2.50	
Palmer.....	J. C. Palmer	200	2.00	8.00 to 10.50
Kensington.....	C. Palmer	150	0.50 to 1.00	
Richardson House.....	S. Richardson	100	1.50	
Elliott.....	J. W. Hirst	100	2.00	
Albion.....	John Holderness	175	1.00 to 1.50	5.00 to 7.00
Commercial.....	M. Donnelly		1.00	Classified.
European.....	E. B. Clancy	100	European Plan
Hotel Hanlan, Island Point.....	W. H. Prittie	150	2.00	7.00 to 10.00
Mead's Hotel, Island Park.....	Mrs. Mead	100	1.50 to 2.50	7.00 to 12.00

There are also several good hotels in various parts of the city besides first-class summer hotels and boarding houses on Toronto Island, such as Mead's Hotel, Island Park, Hotel Hanlan, Hanlan's Point, etc., etc.

NOTE.—For illustrations and descriptions of Toronto Hotels see pages from 106.

INSURANCE IN CANADA.

At the close of 1893, the total amount of life insurance in force in Canada was \$295,659,537, of which \$167,183,872, or 55 per cent. was in Canadian institutions. That such a large proportion of the life insurance carried should be in home companies is all the more creditable to them, when it is known that but fourteen years ago the American companies took the lead in this. That Canadians prefer to deal with their own institutions empowered by their own Government, rather than with foreign corporations, goes without saying, but in addition to this, it is well known that there are some Canadian companies which possess elements in their records, system of doing business, etc., which have made these companies popular with Canadians. Directing attention to one of the most conspicuous examples of such an institution—the North American Life Assurance Company of Toronto,—we find an instance of progress unexampled in the history of life insurance in this country. While one institution may boast of the large amount of insurance written, another of its low mortality rate and a third of its surplus earning power, the North American Life has an all round record of substantiality and progress, which few, if any other companies, possess. At the same period in its history no other home company can show as large a volume of business in force as the North American, thus clearly indicating the popularity of the Company's system of insurance and a recognition of its high standing with insurers. While the volume of business indicates activity, it by no means follows that the active company is the strongest, or that it is making most money for its policy-holders. The two elements in insurance—*strength* and *profit-earning power*—are by all odds the main essentials for policy holders to look to, and in selecting a company to insure in, careful examination of a company's record in these two important particulars should be made. The ratio of assets to liabilities, with the percentage of net surplus to liabilities of the following companies are given as illustrations:—

<i>Canadian Companies.</i>	Ratio of assets to Liabilities.	Percentage of net surplus to Liabilities.	Rank.
North American Life.....	121	21	1
Canada Life.....	118	18	2
Ontario Mutual.....	109	9	6
Sun Life.....	108	8	7
Confederation.....	107	7	8
<i>American Companies.</i>			
Ætna Life.....	114	14	4
Mutual Life of N.Y.....	109	9	6
New York Life.....	113	13	5
Equitable.....	116	16	3

Another test, which is an indication of a company's capacity for earning profits for its policy-holders, is the percentage of surplus earned for the year on the Company's mean assets. The following are the results:—

		Rank.
North American.....	4.8	1
Confederation.....	2.1	4
Sun Life.....	2.2	3
Mutual Life.....	1.5	5
Equitable Life.....	1.0	7
Ætna Life.....	2.4	2
New York Life.....	1.3	6

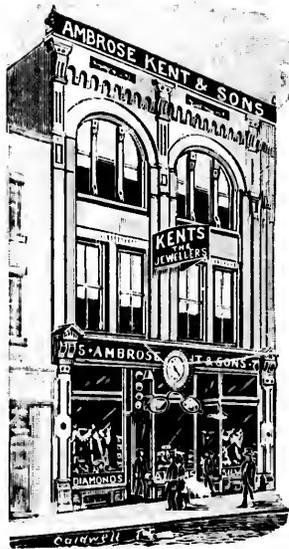
A large measure of the Company's success is no doubt due to the skilled officers who have been continually at the head of its affairs. The President, Mr. John L. Blaikie, a gentleman of extended and varied financial experience, has been on the Company's Board of Directors since the commencement of its business, and was elected to the responsible position of President on the demise of the late Hon. Alex. Mackenzie, the Company's former President. To Mr. Wm. McCabe, F.I.A., F.S.S., the Company's able Managing Director, credit must be given very largely for the splendid financial position the Company takes when compared with the principal financial institutions of the Dominion.

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