TORONTO At a Glance



1929

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The facilities illustrated here represent only a few of our many services rendered to local and out-of-town manufacturers.

1. We store raw materials and finished products for local manufacturers; thereby eliminating seasonal congestion and the use of costly factory space for storage purposes.

2. We provide bright, clean, enclosed unit areas with power, light, heat, etc., available. This is convenient for firms who wish to make up and assemble their products, wholly or in part, here on our premises at a minimum cost.





3. We have a trained staff under expert technical supervision available for bottling, labelling, assembling or packaging goods. A distinct saving in labor cost where goods can be made up seasonally.

4. We maintain a complete "branch" service for many domestic and foreign manufacturers — distributing their stocks throughout Canada. It is hardly necessary to point out the advantages gained by having all warehousing and cierical details handled by an expert organization at a minimum of cost.



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The Financial, Commercial, Industrial,
Educational and Business Centre
of Ontario.

THE PREMIER CONVENTION CITY OF CANADA

TORONTO AT A GLANCE

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THE

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Branch Office - 34 King Street East Toronto, Ontario

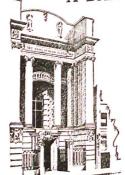
D. E. Grant - Branch Manager

TORONTO AT A GLANCE

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TORONTO

REGINA SASKATOON VANCOUVER

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DANCERS of the dainty minuet—maidens of mid-Victorian days and now we moderns-have all found charm in Yardley's perfect purity and its lingering caress of lavender's lovable fragrance. In nearly 160 years of ever-widening popularity, Yardley's Old English Lavender Soap has be-

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Foreword

THE Toronto Bureau of Municipal Research, of course. operates primarily in the field of municipal government. The functions of the local government, however, are so interwoven with other community activities and interests that logical separation is difficult. In fact, the Bureau receives continually requests for information covering almost the whole field of community interests and, whenever possible, has always responded to appeals for information on any community subject from any citizen, whether or not a subscriber to Bureau funds. This, partly on account of the unorganized state of the material, has consumed considerable time. Recognizing the reality and importance of the demand, the Bureau has undertaken to organize the essential material and issue it in booklet form at a price which should make it available to all citizens, actual and prospective.

"Toronto at a Glance" is a concise reference book on the life of Toronto as a community. It does not attempt to exploit any special features. It makes no effort, through engravings or fine writing, to paint an attractive picture. It simply states. in concise and summary form, facts collected from official or other authoratative sources. Whenever possible, the organization; concerned have been given full opportunity to review and correct manuscripts. The booklet enables every citizen of Toronto and every Toronto boy and girl who can read, to obtain a correct idea of what Toronto offers to its inhabitants. It makes it possible for prospective visitors to measure the desirability of a visit. It may awaken a desire among those with the habit of travel to include Toronto in their itineraries. It may suggest the desirability of Toronto as a site for new or branch factories or as a location for centering businesses of distribution. It may help convince possible future residents that Toronto is a good place in which to bring up and educate their families. It will, in any event. either enable one to get the information he desires or to locate it elsewhere. It is published with the hope, solely, of serving Toronto.

It is freely admitted that in a work so broad in scope, particularly in the first edition, some activities of an important nature may be omitted no matter how careful the preparation. The Bureau would be glad to have such unintentional omissions, or any in accuracies, drawn to its attention.

TO HELP YOU

1. INDUSTRIAL EXECUTIVES OUTSIDE

Are you contemplating a Canadian branch of your plant? If not, why shouldn't you?

Let us tell you about the pre-eminent advantages of Toronto as an industrial location; advantages that mean increased revenue and profits for your

Company

Toronto, already Canada's greatest industrial City, is the immediate centre of the largest and wealthiest consuming population in the country. Thanks to its unrivalled transportation facilities by rail, water, highway and air, it is the best distribution centre. It has unlimited supplies of cheap hydro electric power. It is the gateway to the forest and mineral riches of the north. It is in close proximity to all the important American industrial centres, both of the north-east and the middle west. It is the base for Canada's export trade which is expanding rapidly due in part to preferential tariffs within the British Empire and favorable trade treaties with other countries.

Let us give you fuller information, based on your own industry and your own needs, and let us help you in deciding to locate a branch factory in Can-

ada and in Toronto.

2. INDUSTRIAL EXECUTIVES IN TORONTO

Are there problems where we can help you?

Are you looking for a new local site owing to the expansion of your business? Are there questions of taxation, markets, etc., where we could cooperate with you in getting information? Call on us for whatever assistance we can render.

TORONTO INDUSTRIAL COMMISSION

CONCOURSE BUILDING

TORONTO

CANADA

C. L. BURTON President. MAIN JOHNSON General Manager.



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SATISFIED customers have been largely responsible for the growth and progress of this Bank for sixty years.

Today, more than ever, we try to bring a human sympathy and an intimate understanding into our daily business contacts.

You will like banking at The Royal

The Royal Bank of Canada

33 Branches in Toronto.

A CALENDER OF EVENTS FOR TORONTO 1929

Where * is shown, actual day of event is not known to Bureau at time of publication.

January	
1st	New Year's Day—Civic Elections—
	Lieut. Governor's Reception.
$5 ext{th}$	Hogg's Hollow Bridge, Yonge Street,
	opened.
12th	New Wing Toronto Skating Club
	opened.
	East End Hospital formally opened.
$14 ext{th}$	Inaugural Meeting City Council held.
	National Motor Show.
30th	3rd Session, 17th Legislature, Province
	of Ontario, began.
	Hockey matches—skating—curling—
	skiing—all winter sports throughout
	the month.
February	
4th to 6th	Ontario Silver Tankard Play (curling).
1011 00 0011	Ontario Badminton Championship.
$7 ext{th}$	Artists' Masquerade Ball.
7th, 8th	zazoguorudo Buri.
and 9th	Toronto Mendelssohn Choir.
14th	Valentine's Day.
15th	Diamond Jubilee—Toronto Caledon-
	ian Society.
18th	Second Annual Toronto Bonspiel
	begun—Ryrie-Birks Trophy.
21st	Indoor track meet—Coliseum—Cana-
	dian championships.
23rd	Civic By-election—Board of Control.
	Hockey matches — Winter sports
	throughout the month.
March	
	CL D. L. L. D.
17th	St. Patrick's Day.
29th	Good Friday.
31st	Easter Sunday.
	Boardwalk Parade, Sunnyside Beach.

April	- 1 D 1 TT 11 1
1st	Easter Monday—Bank Holiday.
4th to 6th	Toronto Skating Club Carnival—
	Arena Gardens.
$6 ext{th}$	Golf Season opens—(see list of Golf
	Clubs).
17th	Diamond Jubilee—York Pioneers.
28th	Daylight Saving time begins.
May	Marie and Marie
1st	International League Baseball Season
	opens—Baltimore and Toronto.
1st, 2nd, 3rd	
and 4th	Horse Show, Eglinton Hunt Club.
5th	Lacrosse — Tennis — Cricket — Lawn
	Bowling Seasons open. (See list of
	Clubs.)
8th	Sunnyside Beach Opened
18th	Opening Spring Meet, Woodbine-
2001	7 days racing.
	Hanlan's Point opened
23rd	Empire Day—Cadets Inspection
22nd to 25th	Military Tournament
24th	Victoria Day.
21011	Royal Canadian Yacht Club open.
26th	Garrison Church Parade.
27th	Thorncliffe Park opens — 7 days
27011	racing.
June 1st	Brule Lake Regatta
3rd	King's birthday.
5th	Long Branch opens—7 days racing.
	Royal York Hotel opening.
11th	Dufferin Park opens—7 days racing.
$15 ext{th}$	Gap to Gap swim.
T 1	Gap to Gap swim.
July	Description Dorr
1st	Dominion Day.
in last	Island Regatta.
	Open Air Horse Show—Queen's Park.
12th	Orange Day—Anniversary of Battle
	of the Boyne.
August	
5th	Civic Holiday.
*	"Sea Flea" Races at Sunnyside.
23rd	Canadian National Exhibition opens.
27th, 28th	
and 29th	L.Y.R.A. Regatta in conjunction with
	Exhibition,
	Marathon Swim in conjunction with
	Exhibition.

September	
2nd	Labour Day.
*	Dominion Track and Field Cham-
	pionships, in connection with the
	Exhibition
7 h	Canadian National Exhibition closes.
*	Horse racing—Dufferin Park, Long
	Branch, Thorncliffe, Woodbine —7
	days racing each.
19th- 23 rd	Broadview Boys' Fall Fair.
29th	Daylight Saving Time ends.
	Daynghi Saring
October	D. I and owny Saturday
	Rugby games every Saturday.
19th	Parkdale Canoe Club Fall Fair.
$26 ext{th}$	National Hockey League opens.
31st	Hallowe'en.
November	Day
11th	Thanksgiving Day—Armistice Day.
23 rd - 29 th	Royal Winter Fair and Horse Show.
	Ice Hockey.
December	
December	Ice Hockey—Skating.
25th	Christmas Day.
31st	New Year's Eve.
0150	11011 1001 2

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E. R. Wood, President

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Some Toronto Statistics

THE GROWTH OF TORONTO

Population

(Assessment Department Census)

Year	Number	Year	Number
1834	9,254	1894	167,653
1844	18,420	1904	226,045
1854	38,480	1914	470,144
1864	45,156	1924	542,187
1874	67,995	1928	585,628
1884	105,211		

The estimated population of Greater Toronto for the year 1928 was 725,000

Taxable Assessment

		Tax rate* on dollar
Year	Amount	all purposes.
1890	\$136,887,328.	$14.50 \mathrm{\ mills}$
1895	146,382,412.	16.25''
1900	124,992,959.	19.50''
1905	149,159,206.	19. ''
1910	270,489,140.	17.50''
1915	565,300,294.	$\dagger 23$. ''
1920	641,454,156	30.50''
1925	875,414,354.	29.85"
1928	923,698,011.	31.80''
1929	968,036,334.	31.50''

†Includes the Provincial War Tax of one mill *For Public School Supporters

Building Statistics

	AP OF AA CF AA		
	Permits	Buildings	Value of build-
Year	issued	erected	ings erected
1905	*	3,753	\$10,347,915.
1910	6,204	8,499	21,127,783.
1915	4,407	5,181	6,651,889.
1920	7,378	8,574	25,784,732.
1925	9,020	11,190	25,797,196.
1927	9,159	$11,\!271$	31,274,876.
1928	9,208	11,302	51,607,188.
* NT			

*No permits required previous to 1906.

SOME TORONTO STATISTICS

Toronto Postal Returns

Fiscal year ended. March 31st.	Gross Postal Revenue
1905	\$1,050,913.
1910	1,709,493.
1915	2,905,392.
1920	4,896,480.
1925	6,091,816.
1927	6,625,682.
1928	7,078,919.

The Growth of Toronto Cont'd

Customs Returns

Port of Toronto

Fiscal year ended	Total Imports
March 31st.	
1905	\$50,271,583.
1910	70,191.203.
1915	94,698,903.
1920	235,437,854.
1925	176,151,844.
1927	228,015,957.
1928	242,213,317.

Number of Motor Vehicles in Toronto

Year	Passenger	Commerical
1919	21,747	4,390
1920	26,798	5,536
1921	32,063	6,187
1922	37,204	7,384
1923	46,742	8,425
1924	50,696	8,544
1925	56,841	9,030
1926	63,841	9,890
1927	74,566	11,131
1928	85,198	12,780



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"Gutta Percha" Gum Cushioned Tires and Pure Gum Tubes.

Stylish Rubber Footwear for Men, Women and Children.



This Brand signifies the Best in Rubber Goods

GUTTA PERCHA & RUBBER LTD.

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Sales Offices in All Principal Cities in Canada.

Members of City Council 1929

MAYOR

Samuel McBride

BOARD of CONTROL

His Worship, The Mayor, Chairman Bert S. Wemp, - Vice-Chairman Joseph Gibbons - A.E. Hacker - W.A. Summerville

ALDERMEN

WARD 1 WARD 5. Robert A. Allen John W. Benson Frank M. Johnston Fred. Hamilton Robt. J. Siberry W. J. Stewart 2. John R. Beamish 6. J. F. Boland J. A. C. Cameron, K.C. J. S. Laxton J. Winnett Joseph Wright, Sr. 3. A. W. Carrick 7. Alex. Chisholm H. W. Hunt Wm. J. Wadsworth Percy J. Quinn F. G. I. Whetter 4. Samuel Factor 8. F. M. Baker J. M. Gordon A. O. L. Burnese Nathan Phillips W. A. Howell

HEADS of DEPARTMENTS

W. Geo. Farley -Assessment Comm'r. J. J. Woolnough City Architect. S. C. Scott - -City Auditor J. W. Somers - -City Clerk Geo. Wilson Finance Comm'r. W. J. Russell - -Fire Chief Dr. G. P. Jackson -Medical Officer Health. C. M. Colquhoun -City Solicitor G. R. Geary, K.C., M.P., Corp'n Counsel Chas. E. Chambers Parks Comm'r. Brig.-Gen. Draper -Police Chief. Daniel Chisholm -Property Comm'r. Geo. W. Dies - -St. Cleaning Comm'r. R. C. Harris Works Comm'r. Thos. Rooney -Relief Officer. J. Smith Supt. Mun. Abbatoir.

THE CITY GOVERNMENT

The City of Toronto is governed by a Mayor, four Controllers and twenty-four Aldermen, who together form the City Council. All members of Council are elected for one year; the Mayor and Controllers, at large; and the Aldermen by wards, of which there are eight.

The City Council is the legislative or policyforming body of the municipality. The Mayor and four Controllers constitute the Board of Control, which may be looked upon as the Executive, Budget and Finance Committee of Council.

There are four standing Committees of Council. The Board of Health is also in some respects a standing Committee of Council. There are fifteen administrative departments, the permanent heads of which are appointed by Council on the nomination of the Board of Control. The street railway, which is owned by the City, is administered by the Toronto Transportation Commission, appointed by the Council. The City also owns the light and power system, which is administered by the local Hydro Commission of three members—one the Mayor and another an appointee of Council. Toronto Harbour is under a Board of Harbour Commissioners of five members, three appointed by Council.

The public schools and the secondary schools are administered by the Board of Education of 18 members, 16 elected annually from the eight wards, and two appointed for secondary school purposes only by the Separate School Board. This latter body controls the Roman Catholic Separate Schools and is elected by the Separate School Supporters. The Board of Education is entirely independent of the Council, except that the latter has the right to pass on bond issues, which it may approve or refer to the people for their approval.

The Police are controlled by a Police Commission of three members, made up of the Mayor, a County Court Judge and the Senior Police Magistrate.

The Canadian National Exhibition is owned by the City and administered by a Board of Directors of 25 on which the City is represented by the Mayor

and seven other representatives. The other exhibition undertaking in which the City is interested is the Royal Agricultural Winter Fair, in the control of which it participates through the Mayor, Board of Control and the Commissioners of Parks and Finance.

Anyone who is 21 years of age, a British Subject, the owner or tenant, or wife or husband of owner or tenant, of real property to the assessed value of \$400, or is assessed on income to the extent of \$400, and is entered on the voters' list is entitled to vote at municipal elections.

Toronto's Situation

The City of Toronto is situated on the northern shore of Lake Ontario, nearly due north from the mouth of the Niagara River. It lies in latitude 43° 38′ 10″ north, longitude 79° 23′ west, on a plateau gradually ascending from the Lake. The altitude ranges from the Lake Level zero, 245 feet above mean sea level at New York, to a maximum of 610 feet in the North Toronto district.

The City covers an area of 34.89 square miles, exclusive of land covered by water amounting to 6.44 square miles. The harbour in front of the City, approximately 1½ square miles in area, is formed by an island lying to the south of it. There are two small rivers,—the Humber in the west discharging into the Lake, and the Don in the east centre flowing into the harbour. These rivers are not commercially navigable.

Yonge Street, running north and south 6½ miles within the City, extending from the waterfront to the north City limit, divides the City in half. This is a provincial highway outside the City. Other provincial highways entering the City are Dundas Street, Bloor Street and the Toronto-Hamilton Highway on the west; and the Kingston Road on the east.

City Hall

This building is situated on Queen Street, one block west of Yonge Street, at the head of lower Bay Street. The site, expropriated in 1884, was originally intended for Court House purposes only, but sub-

THE CITY GOVERNMENT

sequently, a combined City Hall and Court House was erected thereon. The corner stone was laid on November 21st, 1891, and the building was opened for public business September 18th, 1899. It is a massive stone structure having 5.40 acres of floor space and surmounted by a clock tower 300 feet in height. In the tower are three bells which strike the quarter hours, half hours and the hours, the hour bell weighing 11,648 lbs., and the others 3,339 and 1,904 lbs., respectively. The total cost including site, clock bells and furniture did not exceed \$2,500,000.

Parliament Buildings

This imposing structure of Romanesque design stands in Queen's Park at the head of that broad and important thoroughfare University Avenue. It is the seat of the Provincial Government and contains the Legislative Chamber, an excellent library and many of the administrative offices. In 1927 in order to provide accommodation for the staff required to carry on the ever-increasing governmental activities, a new building was erected to the east of the central building. The buildings of Toronto University situated on the west side of Queen's Park add to the attractiveness of the setting provided for the Parliament Buildings.

Government House

The official residence of the Lieutenant-Governor of Ontario is situated in Chorley Park, Toronto, at the head of Douglas and Roxborough Drives.

The house is designed somewhat after the French Chateau style of architecture. The main building has a frontage of one hundred and fifty-six feet with a depth of over two hundred feet. There is also an extension wing in which the servants' quarters are located. The Grand Hall is very impressive, the mantlepiece of massive Caen stone extends from floor to ceiling and is carved with the Ontario coat of arms. The ball room is forty by sixty-five feet and has a glass domed ceiling.

There are about fourteen acres of artistically planned grounds.



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Public Services Section

ADVISORY CITY PLANNING COMMISSION

Composed of six prominent Toronto citizens and the Mayor. Appointed in May, 1928, for a three year period, to act in an advisory capacity to the City with reference to (a) city planning and matters related thereto. (b) municipal by-laws and regulations relevant to or affecting city planning and matters related thereto. A report containing a suggested programme of development for the Central Business Section was presented on March 7th, 1929, and is now under consideration by the City Council. Chairman, H. H. Williams; General Director, Norman D. Wilson. Members of the Commission tendered their resignations May, 1929.

FIRE PROTECTION

The Toronto Fire Department is administered by the City Council through a Fire Chief.

The Toronto Fire Department totals 676 officers and men distributed as follows:—

1 Chief; 2 Deputy Chiefs; 14 District Chiefs; 49 Captains; 68 Lieutenants; 513 Firemen; 13 Fire Alarm Employees; 5 Mechanics; 6 Inspectors; 1 Secretary; 1 Accountant; 2 Caretakers; 1 Physician. Total 676.

Toronto has 581 fire alarm Signal Boxes and 52 high pressure Signal Boxes.

Statistics respecting fires in 1927-28

	1927	1928
Total alarms	3,664	3,857
Number of fires ex-		
tinguished by	200	F F O
water	630	559
Number of fires ex-		
tinguished by		
chemicals	1,662	1,716
Miscellaneous calls	1,372	1,568
Damage to buildings	\$ 519,382	\$ 287,498
Damage to contents.	\$1,011,219	\$1,261,876
Total fire loss	\$1,530,601	\$1,619,406



forging - malleableizing - bread baking coffee roasting - tailor shops - tempering hardening - blacksmithing - cleaning refining - vitreous - meatsmoking tinning - plating - soldering - brazing stereotyping - drying - hardening carbonizing - electrotyping - brass melting - space heating - cutting engraving - printing - tanning - soap manufacturing - gum manufacturing cooperage - mould drying - japanning core baking - air drying - bronze melting tool hardening - soft metal melting water heating - air conditioning singeing - roasting - pottery firing crockery firing - bottle making - cosmetic

manufacturing - alloy melting tar heating - radio manufacturing wire insulating - ripening - lead melting - foil making - refrigerating - poultry dressing - ceramic firing - cereal roasters - evaporating - veal baking - fruit canning swaging-zincrefining-cremating platinum melting - upsetting drop hammer forging - refining.

The Consumers' Gas Company

Industrial Dept. 124 Richmond St., W.

Public Services

The headquarters of the Fire Department is at 142-152 Adelaide Street West and there are 32 stations so located that in the event of an alarm coming in from any locality, the station for that locality can, if necessary, be speedily re-inforced by other nearby stations.

HEALTH

The City of Toronto for many years has regarded protection of the health of its citizens as one of the most important functions. In personnel the local Board of Health is a Committee of the City Council with an addition of the Medical Officer of Health; but the Board operates under the Health Act and

has important, independent powers.

From birth until death, a citizen of Toronto is served in some form by the Department of Public Health. The Department conducts, among others, the following services:—public health nursing, school medical inspection, dental clinic, plumbing inspection, housing and industrial inspection and the Welfare Branch. Its nine district offices are in contact with the whole city. Its well baby clinics are efficient and well patronized. It co-operates with public hospitals in the holding of clinics of various sorts.

The death rate of Toronto has declined from 15.3 per 10,000 population in 1909 to 11.8 in 1928, which means that there are over 2,000 people less dying every year now than if the 1909 rate prevailed. Toronto now has over 1,200 fewer infants under one year of age dying every year than would be dying if the death rate of 18 years ago still prevailed. Its work has also undoubtedly cut down the sickness rate. Toronto has at all times a safe water and milk supply, so is practically free from typhoid fever. Communicable disease has also been greatly reduced. The money saved by this work can hardly be estimated.

A total of 12,770 births were registered during 1928, which gives a birth rate of 22 per 1,000 population compared with 21.7 in 1927.

HOSPITALS

Toronto is a medical centre of importance, having the University of Toronto Medical School, Provincial Health Department, Connaught Labora-

tories, etc. The city has hospital facilities of the most modern type and with a high standard of efficiency. All the general hospitals work in close connection with the Medical School of the University and the Toronto General, the largest, may be regarded as the university hospital and as such enjoys an international reputation.

The Mental Hospitals are administered by the Provincial Government and the Isolation Hospital by the City. All other hospitals are controlled under their various boards, the Public or General Hospitals not being the direct responsibility of the municipality, so that private philanthropy is a large

factor in construction and management.

Public or General Hospitals are in receipt of statutory per diem allowance from provincial government and municipalities (60c. and \$1.75) for all indigent patients, which results in a fairly low rate to patients who pay their own way. Private and semi-private accommodation is much lower than in a majority of large cities and is from 40 to 50% lower as compared to hospitals in the United States.

The total capacity in beds is over 5,000, but five hospitals have in hand plans for material extensions. Recently, additional capacity has been provided, or is in process of being provided at the Toronto General Hospital, St. Michael's Hospital and the Sick Children's Hospital. The Toronto Western Hospital is now planning a 600-bed branch on a new ten acre site in the north west section of the City. The Women's College Hospital have also planned a new building. The following is a list of some of the Hospitals in Toronto with location and capacity.

Grace, 200 Huron Street, Kings. 2174, 128 beds. Toronto General, 101 College Street, Adelaide 2801,

1,100 beds.*

Sick Children's, Cor. College and Elizabeth, Adelaide 9401, 374 beds.†

Mount Sinai, 100 Yorkville, Kings. 4044, 28 beds. St. John's, 28 Major, Kings. 6148, 65 beds.

St. Joseph's, 1830 Queen St. West, Lake. 4412, 150 beds.

St. Michael's, 30 Bond Street, Adel. 2181, 600 beds Toronto Western, 391 Bathurst St., Trin. 3290, 300

Toronto East General, Cor. Coxwell and Sammon,

Howard 2131, 98 beds.

Wellesley, Homewood Place, Rand. 4111, 100 beds. Women's College, 125 Rusholme Road, Lomb. 2125, 50 beds.

Hosp. for Incurables, 130 Dunn Ave., Lakeside 6280, 240 beds.

Ontario Hospital, 999 Queen St. W., Lakeside 0323, 800 beds.

Isolation, Cor. Gerrard and Don, Gerrard 0700, 375 beds.

Mercy Hosp. for Incurables, 58 Sackville St. Elgin 6737, 100 beds.

Toronto Orthopedic, 100 Bloor St. W., Kingsdale 3135, 40 beds.

Toronto Psychiatric, Surrey Place, Kingsdale 5155, 60 beds.

Women's Hospital, 65 Bloor St. E., Randolph 3167. 55 beds.

King Edward Sanitarium, Weston, Junction 0117, 390 beds.

Private

The Cottage Hospital, 84 Wellesley St. Ran. 0656. Coronado, 73 Winchester, Randolph 2878, 15 beds. Elleker, 37 Heyworth Cres., Grover 4835, 4 beds Elmhurst, 88 Charles St., Randolph 0954, 7 beds. Excelsior, 55 Brunswick Ave., Kingsdale 7277, 10 beds.

Inglewood, 514 St. Clair West, Hillcrest 7374, 10 beds.

Isabella, 94 Isabella St., Randolph 1961, 15 beds. Kew Beach, 305 Waverley Road, Howard 7150, 9 beds.

Malvern, 322 Scarboro Road, Grover 0040, 6 beds. Riverdale, 142 Victor, Gerrard 3615, 4 beds.

St. Margaret's, 28 Wellesley St., Kingsdale 4203, 6 beds.

^{.*—}Includes addition now under construction. †—Includes 112 beds in new branch outside City used mostly for convalescent purposes.

St. Mary's, 550 Jarvis, Randolph 6152, 25 beds. Strathcona, 32 Gothic, Junction 2088, 18 beds. Victoria Memorial, 56 Isabella St., Kingsdale 4747, 26 beds.

HIGHWAYS, STREETS, BRIDGES, ETC. General

Toronto has approximately 563 miles of streets, of which 477 miles, or 85%, are paved,—the principal types being asphalt, Warrenite-bitulithic and asphaltic concrete. In addition there are 149 miles of lanes, of which 25 miles, or 16%, are paved, practically all with concrete. There are 843 miles of

sidewalks mostly of concrete.

Toronto's development has not proceeded in accordance with any pre-conceived plan, but rather as a logical result of the removal of natural obstacles and the provision of highways and transportation facilities. The natural barriers to expansion consist, in part, of the valleys of the Don and Humber Rivers, a number of deep ravines in the Rosedale and High Park residential districts, and the lines of the steam railroads. In consequence Toronto has built some 70 bridges, major and minor, totalling over four miles in length, and there are 35 subways carrying streets under railway lines.

Some of the bridges recently constructed are beautiful in design and worthy of interest, notably the Prince Edward Viaduct, which was completed in 1918 at an approximate cost of \$2,500,000. This viaduct has a total length of 5,267 feet and a width throughout of 86 feet. It consists of three sections. The Don bridge over the Don River, having a total length of 1,620 feet, is composed of a series of steel arches, the largest of which has a span of 282 feet and a height above the valley of 125 feet. Abutments, piers and deck slab are of concrete, and the parapets are formed of red granite concrete with the aggregate attractively exposed. The Bridge over the Rosedale Ravine, 530 feet long, is of similar design. The third section consists of an earth embankment 1,564 feet long.

A structure of similar design to the Prince Edward Viaduct is the bridge on St. Clair Avenue East over the Vale of Avoca which cost about \$725,000. Other bridges of interest are those located on the

PUBLIC SERVICES

borders of the City,—over the Humber River at Bloor Street, at Hogg's Hollow on Yonge Street, and over the Don Valley at Leaside.

Toronto and York Roads Commission

In addition to constructing and maintaining highways within its linits, Toronto contributes 25% to certain main suburban roads. The construction and maintenance of these roads is under the jurisdiction of the Toronto and York Roads Commission which is composed of five persons, two appointed by the County Council of York, two by the City Council of Toronto and the fifth appointed by the other four members. The office of the Commission is at 57 Adelaide St. East.

Grade Separation

Toronto has made notable progress in the elimination of level steam railroad crossings, comparing most favorably in this regard with other large cities. Grade separation schemes are designed and carried out by the Railway companies in co-operation with the City's engineers, and are undertaken when ordered by the Board of Railway Commissioners for Canada. Within recent years, four schemes have been in progress, two of which have been completed. In 1914 grades were separated in the southwesterly portion of the City over a distance of 2.8 miles, the work involving the construction of some five bridges and six subways. In 1916 the North Toronto Grade Separation scheme was completed, extending some 2.9 miles across the northerly part of the City, some ten subways being constructed.

The North-West Grade Separation scheme has been approved by the Board of Railway Commissioners, providing for the elimination of grade crossings in the north-western section of the City. The work is to be extended over a number of years. Of 13 subways to be constructed, three have been completed and others will be commenced in due

course.

The most important project of this kind, the Waterfront Viaduct,—has been in progress for about three years and, it is anticipated, will be completed in 1930. The work extends some 3.7 miles along the congested business district of the City, lying

between it and the Bay. Six main line tracks are to be elevated, also certain freight and other yards. Some 12 subways and one bridge will be provided for highway traffic. The New Union Station has been designed for use with the tracks raised.

PARKS AND PLAYGROUNDS The Park System

The park system of Toronto comprises 1,944.51 acres of land and 106.03 acres of water, or a total of 2,050.54 acres. Included in this acreage are seventy-five park areas and fifty children's supervised playgrounds, thirty-three of the latter of which are operated on properties under the jurisdiction of the Board of Education.

The park system is made up of several types of parks, each designed to meet some particular recreational need, and includes the following:

Children's playgrounds, 50; Atheltic fields, 11; Neighborhood parks, 36; Town squares, 17; Horticultural parks, 3; Zoological parks, 1; Picnic parks,

In addition to the foregoing, the system comprises twelve and three-quarter miles of boulevards and drives.

In the park system there are a number of properties which have been acquired either by Crown grant or deed of gift, including Island Park, a large portion of High Park, Stanley Park, Ketchum Park, Bellwoods Park, Humber Boulevard, Grange Park, Craigleigh Gardens, Dentonia Park, Sunnybrook Park, Queen's Park, a large portion of Exhibition Park, Sherwood Park, Clarence Square, St. Albans' Square, Runnymede Park, Beaty Boulevard, Leslie Grove, Hillcrest Park, Spadina Road Park, Playter Gardens, Osler Playground, Cawthra Playground, Glebe Manor Squares, Lawton Gore, Moncur Playground and St. Andrew's Playground, with a total of 975.03 acres.

The purpose of the park system is to furnish facilities for the outdoor recreation of all the citizens -men, women and children, and to this end the existing parks and playgrounds provide with reasonable liberality for the needs of our people in various forms of field athletics as indicated:

Summer

Tennis, 264 courts. Lawn bowling, 21 greens. Baseball, 79 diamonds. Football, 29 fields. Cricket, 10 creases. Lacrosse, 7 fields. Quoiting, 2 grounds.

Winter

Hockey rinks, 62. Skating rinks, 61. Children's winter slides, 17. Toboggan slides, 7. Curling rinks, 1.

Picnic areas to the number of 107 are provided in the larger parks of the City, in which picnic tables and seats are furnished free of cost.

Permits in respect of the foregoing activities

totalled 100,130 for the year 1928.

In the operation of children's supervised playgrounds, full provision is made for the summer play of children in the furnishing of suitable apparatus, for many forms of games, and the whole is under the care of trained supervisors. In the winter season so many of these playgrounds as are furnished with building accommodation form recreation centers in which activities calculated to be of benefit to the children are carried on, and in addition provision is made in these for activities suitable to the needs of the parents of the children, who are encouraged to join with them in their pastimes.

In addition to the provision of the recreation facilities above mentioned, bathing beaches are maintained at Kew Gardens, Simcoe Park, Island Park and Hanlan's Point; conservatories are maintained at Exhibition Park, Reservoir Park and Allan Gardens for the enjoyment of the citizens; and as a further feature of recreational enjoyment, floral displays are made in a large number of the park areas, involving in 1928 the use of 340,000 bedding plants, 115,525 spring flowering bulbs, and 9,434

shrubs and evergreens.

As a further feature of recreation, band concerts are held in various parks in the City throughout the summer season.

In the development of the park system it is planned to so extend the provision for outdoor recreation, by the acquirement of additional lands and their improvement, as to meet the needs of all sections of the City, and provide for the necessities of the present as well as the future.

In pursuance of this plan, the development of Toronto Island is being given special consideration.

It is also proposed to acquire the hillsides of the South and North Rosedale Ravine, with the object of preserving and beautifying them. The Eastern Beaches Development is another great work being given consideration.

Steps are also being taken towards the carrying out of the plan of the Parks Department for the acquirement of the lands necessary in the development of the Humber and Don Boulevards, and the linking of these with Lakeshore Boulevard. This, when completed, will give a continuous driveway of appromxiately forty-two miles, encircling the City.

The Island

A natural playground with a land area of 921 acres located at Toronto's front door, less than a mile distant at the widest part of the Bay, and almost touching the mainland at the east and west extremes. 238 acres of the total area are used for park

The Western part of the Island known as Hanlan's Point contains a fine athletic field and Stadium with a seating capacity of 10,000. It also has a fine amusement park, and it is noted for the excellence of its band concerts during the summer season. The section known as Centre Island has a large picnic park and also has many summer hotels and a large number of fine summer residences. Eastward lies the magnificent Royal Canadian Yacht Club. The Island is the property of the corporation and leaseholds only are given. No automobiles are allowed on the island, but it is served by Ferries owned by the City and operated by the Toronto Transportation Commission.

Palm House-Allan Gardens

Located in the western portion of Allan Gardens—corner of Carlton and Sherbourne Streets—it is a delight to all lovers of flowers and plants and is considered one of the most beautiful in the Dominion. The tropical palm and fern exhibit contains some very rare specimens. Trout and goldfish swim in the pools and from high up among the palms come the sweet notes of song birds. Roses, rare Orchids,

Public Services

Orange and Banana trees, Easter Lilies, Hyacinths, Begonias and flowers of all descriptions in the adjacent green houses form contrasts of colour that are a delight to the eye. Palm and green houses cover upward of 30,000 square feet and the collection is valued at more than \$30,000. The surrounding park adds to the attractiveness of the whole picture.

Sunnyside Beach and Amusement Park

Is the longest, largest and most complete lakeside amusement resort in the world.

At Sunnyside you may walk, ride, boat, dance,

bathe or eat.

The Boulevard Drive which runs through Sunnyside, is a broad and beautiful roadway with

well controlled and regulated traffic.

Sunnyside Bathing Pavilion will accommodate 7,700 bathers at one time and has swing platforms and towers. The Swimming Pool is one of the largest in America, the water is chlorinated, filtered and heated. Life guards patrol the beach and swimming pools.

Sunnyside Pavilion restaurant has two large dining rooms and two Italian tea gardens, and has a total seating capacity of 780 persons. It is up-to-date in all its appointments; the cuisine is unsurpassed, specializing in fish dinners and chicken dinners, afternoon tea and table d'hote, indoor and outdoor dancing.

The Palais Royale, another outstanding restaurant and dance pavilion, is situated on the water-

front.

Zoological Gardens

The Toronto Parks Department, Zoological Section, has gathered a number of very rare and interesting animals, birds and reptiles from all parts of the world which may be seen in the following locations:

Riverdale Park

At the corner of Winchester and Sumach Streets is the location of the main collection. Here are to be seen gorgeously coloured Macaws, Parrots, Cockatoos and other interesting birds from the jungles of the tropics. Swans, Geese, Ducks,

Cranes, Herons, Storks from the rivers, lagoons and swamps of every country, and brilliant plumaged pheasants from the Orient. Lions, Tigers and Leopards from India and Africa, as well as several different species of Bears are exhibited here, while the collection of Monkeys is outstanding and includes splendid specimens of Chimpanzees and Orang-Outangs. These afford interest and amusement to both grown-ups and children. Riverdale Park is reached from the east by the Carlton cars, getting off at the stop near the River Don and from the west by Bloor cars, transferring to Parliament and stopping at Winchester Street.

High Park

At this park in the west end of the City, may be seen the different beautiful specimens of the Deer family that are native to our own country, as well as those from other parts of the world. Nearby during the warm weather, Catfish Pond and the new waterfowl ponds and lagoons are full of bird life, being the nesting places of the different varieties of Swans, Geese, Ducks and many other strange wading birds with thin legs and long slender necks. Bloor cars going west stop at the entrance, or Beach cars to Sunnyside terminus which is in close proximity to the Parkside Drive entrance; also Carlton cars take you right into High Park at the north entrance.

Island Park

Centre Island is used as a summer home for many beautiful and ornamental waterfowl, which are to be seen to splendid advantage in the natural surroundings provided by the lagoons in this natural beauty spot. To reach Centre Island, take the Bay car to the Docks and board an Island Ferry boat to Centre Island.

POLICE

The Toronto Police Force is administered through a Chief Constable, by a Police Commission made up of the Mayor, a Judge of the County Court and the Senior Police Magistrate.

The strength of the Force is 1,000 distributed as

follows:

1 Chief Constable; 1 Deputy Chief Constable;

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1 Chief Inspector; 1 Inspector of Detectives; 1 Staff Inspector; 16 Divisional Inspectors; 40 Sergeants; 50 Patrol Sergeants; 30 Detectives; 36 Acting Detectives; 618 1st Class Constables; 67 2nd Class Constables; 138 3rd Class Constables.

Included in this total is a Mounted Force of

32, and a Motorcycle Force of 78.

The Central Administrative Offices are in the City Hall, with 12 Police Stations located in various

parts of the City.

The people of Toronto have a real feeling of pride in, and, very frequently, of warm regard for the police of their City force. For appearance, courage, courtesy and willingness to assist, the force has an enviable record. Crime statistics for the City show that in its effectiveness, it compares most favourably with others of like size on the continent.

The following are some statistics of offences of a more serious nature committed in Toronto,

1920, 1921 and 1928.		
Nature of Offence 1926	1927	1928
Murder 3	5	7
Attempted murder. 2	1	1
Manslaughter	13	14
Burglary 4	7	1
Robbery62	72	51
Picking pockets	122	55
House and Shop breaking598	$\frac{731}{731}$	702
breaking	101	104

SANITATION Sewage Disposal

Practically all the sewage of the City, exclusive of that from North Toronto, is conveyed to the Main Sewage Disposal Works, situated on the north shore of Ashbridge's Bay in the south-eastern part of the City by either the high level or low level intercepting sewers. The former, which carries about three-quarters of the flow by gravity, extends 9.3 miles across the City. The low level interceptor, 4.6 miles in length, carries the remainder of the flow by gravity to the disposal plant, where it is pumped to the tanks. In 1927, the average daily quantity of sewage treated at the main plant was 64.4 million Imperial gallons.

The system of sewage disposal may be briefly described as follows: The sewage is first screened

and then passes to sedimentation tanks of the Dortmund type, of which there are 24 occupying 1.5 acres. Passing through the tanks, the effluent is discharged by a 5 foot outfall pipe to a point in Lake Ontario distant some 4,500 feet from the plant. The sludge is pumped from the tanks and discharged into lagoons, 12 in number, operated on the separate digestion principle. These lagoons occupy about eight acres. After remaining a year in the lagoons, the sludge is removed by suction dredge and deposited as fill on the south side of Ashbridge's Bay.

The sewage of North Toronto district is treated independently of the main plant, there being three small plants locally situated employing a system of screens, detritus tanks, sedimentation tanks and trickling filters, the affluent being chlorinated. A comprehensive system of sewers for this district is under construction, and contracts have been awarded for a sewage treatment plant which is to be located in the Don Valley. The activated sludge method of treatment has been adopted for this new plant.

Sewers

There are $44\frac{1}{2}$ miles of storm sewers and 622 sanitary, or a total of $666\frac{1}{2}$ miles of sewers.

Street Cleaning

Downtown streets are kept clean by patrolmen who cover their respective districts 1 to 8 times per day. 105,602 cubic yards of sweepings were removed from 7,606,991 square yards, the area of Toronto's improved street mileage in 1928. In addition, 9,563,600 gallons of water were used by motor electric street flushers, in the downtown section, streets receiving a flushing each alternate night, also 294,130 gallons of oil were spread upon 1,578,409 square yards of street surface, and 12,365 loads of snow were removed in order that Toronto streets might continue to enjoy that reputation for cleanliness, neatness and first class condition of which its citizens are so justly proud.

Refuse Collection

For refuse collection purposes, the City is divided in 24 Foremen's districts which are again subdivided into 3 sections, thus permitting a bi-

Public Services

weekly collection to all parts of the City. The average area of each district is 826 acres with an average of 23.6 miles of streets and 6.2 miles of lanes.

In 1928, 123,936 buildings were served, necessitating 12,393,600 calls, with an average annual collection of 3.3 tons of ashes and garbage per building at a cost of \$2.86 per ton.

Refuse Disposal

Toronto in 1915, adopted what is now generally considered the most sanitary and economical disposal of garbage and combustible material, namely incineration. There are three plants operating, a fourth under consideration and about 90% of the garbage is disposed of in this manner. The Don Destructor was placed in operation in 1917 at a cost of \$225,000, and in 1928 disposed of 53,961 tons of refuse at a total cost of \$1.46 per ton. The Wellington Destructor, replacing the old Western Crematory which had been in operation 30 years, was placed in operation in 1925 and cost \$550,000. In 1928, 80,471 tons of refuse were destroyed here at an average cost of \$1.12 per ton. The Island Incinerator placed in operation in 1915 at a cost of \$25,000, operates from May until October, and in 1928, destroved 684 tons of refuse at a total average cost of \$1.39 per ton. About 500,000 cubic yards of ashes non-combustible material, etc., are collected yearly and this material is used for fills, etc.

TORONTO INDUSTRIAL COMMISSION

A corporation whose objects are the securing of new industries for, and the aiding of existing industries in the City of Toronto and surrounding territory and giving publicity to the advantages of this area for business and manufacturing purposes. Its Board of Directors is made up of representatives of the City Council, Board of Trade, Canadian Manufacturers' Association, Toronto Harbour Commission, Toronto Electric Commissioners, the Toronto Transportation Commission and the Canadian National Exhibition Association. The Commission began its active functions on March 13th, 1929.

President, C. L. Burton; General Manager, Main Johnson. Office, Concourse Building.

WATER SUPPLY

General

The Water Works System of Toronto has been municipally controlled and operated since 1873. The value of the existing system is about \$19,000,000.

The source of supply is Lake Ontario, the water being drawn through two intakes, 6 feet in diameter situated off the shore of Toronto Island, about two miles from the centre of the City's business district. At the Filtration Plant, situated on the Island, the water is purified by filtration and chlorination. Under the Bay, there is an 8 foot tunnel used to convey the water to the Low Level Pumping Station situated at the foot of John Street, from whence it is pumped to the various sections of the City and to the High Level Pumping Station for re-pumpage to the upper districts. The excess pumpage flows to the Rosehill Reservoir which has a capacity of about 33,000,000 Imperial gallons.

The water is tested hourly by the Department of Public Health and is found to be uniformly pure and potable.

In 1927, the total consumption was 26,980 million Imperial gallons. The average daily consumption was 73.9 million Imperial gallons. The per capita consumption averaged 126 gallons per day (151 U. S. gallons). There are 681½ miles of water mains; 133,255 water services and 7,564 domestic pressure hydrants.

The high pressure fire system, which serves 337 acres of the congested business section with 173 hydrants, is capable of delivering a water pressure of 300 pounds per square inch.

Ordinary domestic and fire pressure in the City ranges between 40 and 90 pounds per square inch.

There are 4,263 meters in use—most of the large supplies being metered,—at the general rate of 13¾c. per thousand Imperial gallons, subject to a discount of 10% for prompt payment, or 12.4c. net. Most domestic services are rated according to the service given,—the number of occupants, rooms, taps, toilets, laundry, etc.

The ratepayers have approved extensions and additions to the Water Works plant estimated to cost about \$14,317,000. The works have been

PUBLIC SERVICES

designed and it is anticipated that a start will be made on construction during 1929. Briefly, it is proposed to construct an additional pumping station and filtration plant at the eastern limit of the City with intake in Lake Ontario. Another pumping station is to be located on the waterfront in the western part of the City. A filtered water tunnel is to be built along the waterfront inter-connecting the additional supply, the new stations and the existing pumping and distributing plant. An additional large reservoir is to be located in the northern part of the City.

Average Mineral Analysis of Lake Ontario Water

(Results expressed as parts per million)

Total Solids140.0	$CaSO_4$	19.8
Total Hardness.125.0	K.Cl	2.1
Permanent 28.0	NaCl	15.3
Temporary 97.0	Na2SO4	8.5
Alkalinity 95.5	SlO ₂	4.3
$CaCO_3 \ldots 72.5$	Al2O3	0.2
$MgSO_4 \dots 18.3$	$\operatorname{Fe}_2\operatorname{O}_3$	0.25

These results are practically constant, being subject to only very slight variation.

Chemical Analysis—Filtered Water

Free Ammonia 0.005	PPM
Alb. Ammonia 0 . 045	"
Chlorides10.8	"
Nitrates 0.250	"
Nitrites 0 . 001	"
Dissolved Oxygen . 11.95	"
Oxygen Consumer. 0.350	"

Due to the changing conditions of the raw Lake Ontario water, these figures are subject to small daily changes.

AVIATION

Toronto was one of the important centres of aviation instruction during the World War. Following that period, development of the use of aircraft for commercial purposes was slow but during the last two years, rapid progress has been made. Toronto

has a large and active Flying Club, with headquarters at Leaside Field, to which the City gives a

moderate grant.

The National Air Transport operates a passenger and express service between Toronto and Windsor. The International Airways of Canada, Limited, carries air mail between Toronto and Montreal, conducts an aerial survey service and is organizing a passenger and express service from Toronto to Windsor. De Haviland Aircraft Corporation has a plant which assembles and distributes planes. Contracts have been let by this Company for the first unit of what will eventually be a very large manufacturing plant situated on Shepherd St., just off Dufferin, on their own airfield of 70 acres. This unit when completed, about July, 1929, will produce at the rate of about 10 planes per week.

Several new airports are projected and it is expected that in the near future, four lines will be operating regularly, out of Toronto, i.e., to Montreal,

Fort Erie, Windsor and Buffalo.

A commercial school is operated by Aircraft Ltd., with headquarters at Weston. Another commercial company is in process of being formed to handle the Curtiss "Reid-Rambler" and will operate from the field on the west side of Dufferin Street.

GAS SERVICE

The Consumers' Gas Company of Toronto, the oldest of Toronto's public utilities, was incorporated in 1849 and has served the population of Toronto and the immediate vicinity with gas since that year.

The Company, from its inception, has gone ahead quietly and steadily, year after year, extending its facilities, improving its methods and processes, and developing new fields with the utilization of its products, until, at the present time, in addition to serving the City of Toronto, the Company supplies gas also in the Township of York, East York, North York, Scarboro and Etobicoke, the towns of Weston, Leaside, New Toronto and Mimico, and the villages of Forest Hill and Swansea.

For a great many years gas was thought of only as a means of illumination, but in 1897, the Gas Company obtained authority to sell gas for heating, cooking, and other than illuminating

purposes. Its development for these heating purposes, and indeed for every purpose for which controllable heat is required, either in the home or in the industries, has been such, that, although the quantity of gas now used for lighting purposes is negligible, the gas output in a single week in 1928, equals the total quantity sold in 1879.

The Company operates two gas manufacturing plants, which are located in the City of Toronto. These plants are among the most modern and highly efficient gas works on the Continent. The combined daily capacity of these two works is approximately 24,000,000 cubic feet.

In the year 1928, The Consumers' Gas Company manufactured and distributed over six billion cubic feet of gas.

This enormous volume of gas required in its manufacture 262,000 tons of coal, 87,000 tons of coke and 6,400,000 gals. of oil. In addition to the gas produced from this material, the following large quantities of by-products were secured, 166,000 tons of Coke, 3,875,000 gallons of Tar, 1,205,000 lbs. of Ammonia.

Gas is distributed by means of a network of gas mains, totalling in length some 872 miles. To these mains are connected 1,320 miles of service pipes, through which gas is conveyed from the main pipes to the consumers' premises.

The Company consumers at the present time

number about 160,500.

The sale of gas for domestic purposes, which still constitutes the major portion of the Company's business, continues to show a steady increase from year to year. In this field of gas utilization, house-heating offers future possibilities of tremendous proportions. To the gas stove and water heater, many modern homes are now adding gas equipment for house heating. Refrigeration by gas offers possibilities of a compensating load, offsetting the lack of heating business in the summertime.

It is in the industrial field however, that by far the largest opportunity for expansion exists. Although at the present time the sales of gas for industrial purposes constitute about 20% of the total sales, their importance in relation to the total sales is growing rapidly each year. Industrial sales to-day are 53% greater than they were only three years ago.

The following table shows the increase in the Company's business by decades during the past

sixty years.

Year	Gas Output M.c.f.	No. of Meters	Population	Cons'n per Cap- ita C.F.	per	Miles of mains
1868	38,596	1,254	50,000	478	40	41
1878	124,118	3,285	70,867	1,227	$\frac{10}{22}$	85
1888	414,672	10,020	126,169	2,368	$\overline{13}$	163
1898	707,211	24,257	190,000	3,303	8	242
1908	2,006,804	53,368	320,000	5,900	6	361
1918	4,720,502	113,022	520,000	8,624	5	586
1928	6,001,867	160,347	600,000	9,338	4	872

The schedule of rates charged for gas in Toronto, is as follows:—

The Board of Directors are: A. W. Austin, President; F. LeM. Grasett, Vice-President; A. R. Auld, A. H. Campbell, L. Goldman, Colonel J. F. Michie, Arthur Hewitt, F. G. Osler, T. H. Wood and His Worship the Mayor.

The General Manager, Arthur Hewitt. Sec-

retary, John J. Armstrong.

ELECTRIC LIGHT AND POWER SERVICE

The Toronto Hydro-Electric System, which distributes electric light and power in the City of Toronto, is owned by the City, and is operated for it by the Board of Commissioners called the Toronto Electric Commissioners. This Board was created by an act of the Provincial Legislature, and came into existence on June 1st, 1911. It is composed of three members, namely, the Mayor of Toronto, who is ex officio a member, one appointed by the City Council and the third appointed by the Hydro-Electric Power Commission of Ontario.

Power is purchased from the Hydro-Electric Power Commission of Ontario, who generate it at

Public Services

Niagara Falls and transmit it to Toronto at a voltage of 110,000, where it is stepped down to 13,200 volts and then turned over to the Toronto System. Recently, this supply from Niagara was augmented by a further supply which has been purchased by the Hydro-Electric Power Commission of Ontario from the Gatineau Power Company, who generate it at their plants on the Gatineau River in the Province of Quebec. This power is transmitted to Toronto at 220,000 volts over lines belonging to the Hydro-Electric Power Commission of Ontario, a distance of 230 miles, which is the longest 220,000 volt line in Canada.

The construction of the distributing system in Toronto was commenced in the Spring of 1910, but it was not until March 24th, 1911, that the System was ready to receive power. From that time on, the record of the Toronto System has been one of conspicuous success.

Up to December 1st, 1920, it was subjected to very keen competition from its privately-owned competitor, the Toronto and Niagara Power Company, (formerly the Toronto Electric Light Company) on which date the local distribution plant of the private Company was absorbed by the System.

The remarkable growth of the System may perhaps best be indicated by a comparison of the figures for the year 1912 (which is the first full year of operation) and 1928.

	1912	1928
Number of Customers	13,858	167,869
Connected load in Horse Power.	46,296	800,124
Peak load in Horse Power	17,198	259,579
Kilowatt-hours Sold	35,176,548	675,026,262
Revenue\$	726,763.55	\$11,083,882.77
Total Assets\$4		\$42,957,496.80

This wonderful development has, no doubt' been due in large measure to the low rates at which electricity is sold by the System—rates which are among the lowest of any City of similar size in the world. For instance, the average rate per Kilowatt-hour for alternating current Domestic service in Toronto during last year, was 1.61c for alternating current Commercial Lighting service, 2.37c per Kilowatt-hour, and for alternating current power

service 1.11c per Kilowatt-hour, the average revenue for all sales being 1.58c per Kilowatt-hour.

A glance at the financial position of the System will convince the most critical that these low rates have not impaired its financial soundness. At the end of 1928, the System had total Assets of \$42,957,496.80, Net Bonded Debt of \$21,013,926.47, and total Reserves of \$19,592,341.51.

The System being owned by the City, is financed by the sale of City of Toronto debentures. The total debentures issued to date amount to \$28,331,000, for the redemption of which funds to the amount of \$7,317,073.53 have been provided up to the end of 1928.

The System also sets up a Depreciation Fund which will take care of the replacement of the plant at the end of its useful life. This fund amounted to \$5,222,918.93 at the end of 1928.

In addition, the System is paying to the Hydro-Electric Power Commission of Ontario each year in the cost of power an amount sufficient to retire Toronto's share of the capital investment of the Provincial System (which has been calculated at \$47,004,723.88) at maturity. The amount provided to date for this purpose is \$4,229,055.60.

From the foregoing it will be noted that the System will ultimately hand over to the future generations a plant free of bonded indebtedness.

A unique feature of the Toronto Hydro-Electric System as compared with other large electrical systems is the extent to which the use of electricity in the home has been developed. In 1914, the average monthly consumption per Domestic consumer was 27.2 Kilowatt-hours, in 1920 it was 54.7 Kilowatt-hours, and in 1927, 97.7 Kilowatt-hours. These figures reflect in a way the degree of development which has taken place in this important class of service. Similar progress has been recorded in the use of electricity in the Commercial Lighting and industrial power fields, and the many new and constantly increasing applications now made of electricity in the manufacturing field testify to its adaptability and success in that important phase of our industrial life.

The System, being publicly owned, believes in supporting Canadian industries to the fullest extent

Public Services

In 1927, its purchases totalled \$2,150,000. of which 96% were bought from Canadian firms, 85% of whom were located in Toronto; 86% of the material purchased was manufactured in Canada, of which 60% was manufactured in Toronto.

Some indication of the size of the plant required for the distribution of electric energy in Toronto

may be obtained from the following:

Number of Substations—40 (four of which represent an investment considerably in excess of \$1,000,000 each).

Number of poles, 58,823.

Miles of overhead wire, 6,818.

Miles of underground cable, 296.

Number of street lights, 54,136.

EXPRESS SERVICE

The Canadian National Express

The Company has been operating under its present name since 1921, when the Canadian Northern Express and the Canadian Express Companies were amalgamated, but it in reality, has its origin in the first real Canadian Company engaged in express transportation namely the British and North American Express Company, formed in 1855.

The Company has approximately 2,000 offices in Canada with service extending from Atlantic to Pacific on the entire 22,000 miles of the C.N.R., with affiliations and connections in U.S., Great Britain, Europe, Australia, and New Zealand. There are 3,000 employees with an annual payroll of \$4,500,000. The immense volume of Traffic handled requires 785 express cars, 264 refrigerator cars, 3,000 platform trucks, 1,300 motor trucks, and horse drawn vehicles, 600 office safes and 800 train safes.

During the fruit season 2 express fruit trains are operated daily between Niagara District and Toronto and one special between Toronto and Montreal.

The Company carries to consumers an annual average of 1,050 carloads of fish from the Pacific coast, 24 million pounds from the Atlantic coast, 17 million pounds from fresh water lakes of Manitoba Saskatchewan and Alberta, and 16 million pounds

from Ontario's and Quebee's lake fisheries—a grand total of about 3,550 carloads of fish annually.

The Company issues Money Orders, Travellers' cheques, Foreign Postal Remittances, etc., payable anywhere in the commercial world.

Canadian Pacific Express

The Canadian Pacific Express Company is a world wide institution having its general offices in Toronto at the foot of York Street. The City offices, are in the C.P.R. Building, and in addition there are offices at West Toronto, Parkdale and North Toronto depots.

Its transportation activities extend from Coast

to Coast in Canada, to Europe and the Orient.

Miscellaneous traffic moves in cars accompanied and guarded by attendants, affording protection against extremes of and changing climatic conditions.

For special shipments of fish, fruit, race and show horses, etc., it maintains special cars providing

ventilation refrigeration or heat as required.

In line with the Company's policy to place at the disposal of the Canadian public, the fastest goods' transportation available, arrangements have been made for transport by Air Express over all regularly scheduled Air routes in Canada.

It provides an extensive financial service for remittances in Canada by Money Orders, abroad by Foreign Cheques and Foreign Postal Remittances, and for payment abroad of actual Canadian and

American dollars.

For the safety of the travel funds of tourists, business men and commercial travellers, it provides Travellers' Cheques, requiring no other identification at home or abroad than the signature of the holder, and which pass as readily as currency.

HARBOUR

General

Toronto Harbour facilities afford adequate accommodation for the largest upper lake vessels, which will pass through to Lake Ontario upon completion of Welland Ship Canal in 1930.

The harbour industrial areas have direct access to rail and water transportation. They are

Public Services

served by the Trans-continental Railways operating into Toronto and sidings can be obtained by any industry. There is free inter-switching. Power is supplied at cost.

The port of Toronto has a water front of 10 miles from east to west. 1,974 acres of land and water are in process of development and will

ultimately contain:

	Acres
Industrial sites and docks for lease or	
sale	
Reservation for Streets	162
Reservation for railway main leads and sidings	37
Improved waterways, (slips, channels,	
etc.)	294
Park and recreational lands	434

Over 90% of the waterfront is owned and controlled by the Toronto Harbour Commissioners and City of Toronto. There will be 30 feet navigable depth throughout the harbour and 24 feet navigable depth at all docks, with provision for an ultimate depth of 30 feet by dredging.

Toronto is the first city on the North American Continent to combine park and recreational features with harbour, industrial and commercial

development.

Approximately 50 industries have located on the newly reclaimed lands of the Harbour Commissioners and have invested over \$25,000,000 in land, buildings and equipment. This investment is on water lots that were non-revenue producing in 1915. In 1928, the incoming and outgoing water-borne freight totalled 613,339 tons as against 248,363 in 1921.

The following table of assessed values on Harbour Commissioners properties, illustrates the de-

velopment:

Year										sessed Value	
1912					,					\$1,976,804.	
1923							è			.5,729,496.	
1924										.5,777,796.	
										.5,861,241.	
1926										.5,943,480.	
										.7,324,389.	
										11,519,610.	

50

Grain Elevators

The grain elevators which were formall v opened witht he arrival of the first grain vessel in November 1928 have brought about the revival of the grain trade for which Toronto was famous in the latter half of the last century. Between November 21st, and December 8th, 1928, a period of eighteen days, thirty-one vessels arrived in Toront Harbour with 2,769,385 bushels of grain for the elevators; nineteen of these were unloaded for immediat e use, the other twelve were placed in winter storage berths from which they have been moved from time to time during the winter to the elevators as the were required and unloaded. This is a great economical advantage and, taking into consideration the fact that Toronto Harbour is favoured with less ice and is open earlier than any other port on the Great Lakes, it possibly cannot be equalled. The continuation of placing loaded vessels in winter storage berths can only mean that extra trips will be made immediately prior to the closing of navigation because of the certainty that cargoes will be discharged and vessels released for spring overhauling and outfitting long before the opening of navigation. There will also be the certainty of an outgoing cargo. A considerable amount of package freight originates in and around Toronto, composed principally of iron and steel products. The proportion between cargo in and cargo out of Toronto Harbour is about ten per cent. so that vessels with a cargo billed to Toronto are always assured of a ninety per cent. return cargo.

THE METEOROLOGICAL SERVICE OF CANADA

General

The Headquarters of this National Service are at Toronto, not at Ottawa. The service dates back to the founding of a chain of Imperial Observatories throughout the empire for the purpose of a magnetic survey of the world, a matter of much importance at that time, to British shipping. The Toronto Observatory established in 1840 was a link in this chain. Meteorological observations as well as magnetic measurements were made under Lieut. Riddell, and afterwards under General Sir Henry Lefror

In 1853, the work was taken over by the Government of Upper Canada, under Prof. Cherriman and later under Prof. Kingston, (1855-1880). During this period, meteorological services came into existence in England and the United States; and Prof. Kingston made some preliminary attempts to interest the Government in Canada in the inauguration of such a service in Canada. Besides the work his assistants voluntarily laid the foundations of a meteorological service, and when in 1871, the Federal Government made a grant for research into the question, the Toronto and Washington observatories were able to co-operate in a meteorological survey of the Continent. By 1875, when the necessity for a continental telegraphic chain at fixed hours was recognized as a vital part of a meteorological service, Toronto with the telegraphic facilities it then possessed, was much the best site for the headquarters of the Service. Although the removal to Ottawa has been proposed in recent years, Toronto interests have been greatly opposed to any change. At the present time weather data from 160 stations in the United States and Alaska, 62 stations in Canada, Newfoundland, Bermuda and the West Indies, and 5 in Greenland are received twice daily at the telegraph office, situated in the Meteorological office at 315 Bloor Street West, Toronto.

Data from 20 European stations are gathered by radio and cabled once daily from London. Honolulu and Midway Island in the Pacific Ocean, and the Azores in the Atlantic also come in by cable daily. Ships in the Pacific and the Atlantic oceans radio observations twice daily to shore stations, whence the data come by land wire to Toronto. The number of such reports varies from day to day, but generally may be 30 to 50. Vessels locked in the ice in the Arctic ocean which have radio equipment also transmit daily to Toronto the changes in Polar weather, while the chain of stations in the far North, which formerly sent in data by mail, sometimes 6 months to a year late, now in many cases are in daily communication with Toronto.

From the maps of the weather of the Northern Hemisphere, made twice daily at Toronto, the forecasts of storms and weather changes are made and sent out morning and evening. At about 125 storm signal stations on the Atlantic and Pacific oceans, on the St. Lawrence and the Great Lakes, telegraphic communication is maintained with the Toronto Office and warnings of storms reach these agents very quickly who post notices and hoist warning signals in ports before storms.

General forecasts are made daily for weather, 24 to 36 hours ahead.

(1) For the Newfoundland Banks and shipping proceeding to American Atlantic ports.

(2) Louisburg, St. John and Halifax.(3) Cape Race and Newfoundland.

(4) Belle Isle.

(5) Manitoba, Alberta and Saskatchewan.

(6) Lake Superior.(7) Northern Ontario.

(8) Lower Lakes and Georgian Bay.

(9) Ottawa Valley.

(10) Upper St. Lawrence.(11) Lower St. Lawrence.

(12) The Gulf.

(13) The North Shore.

These go to all telegraphic stations in Canada twice daily for general dissemination. They are also broadcast to shipping on the Lakes, River and Oceans in code by Government wireless stations such as Yarmouth, N.S., Fame Point, P.Q., Halifax, N.S., Cape Race. Nfld., etc.

Verbal forecasts are broadcast from Louisburg, St. John, Halifax, Toronto, Bowmanville and many

other radio stations in Canada.

Instruments of various descriptions are maintained at about 1,000 points in Canada for gathering data, which is afterwards supplied to Agriculturists and Engineers, for medical and legal purposes, for students, chemists, and for various industrial purposes. There is scarcely any trade or profession that is not in some way influenced by the weather, and frequently needs facts about the weather, past or present.

Extensions of the work carried out are always taking place. Within the last 20 years the weather at various heights in the upper air has been studied, not only for flying needs, but also for the betterment of forecasting. Balloons are released

Public Services

daily and followed by special telescopes which make it possible to chart in a few minutes the direction and velocity of the wind at various heights (up to several miles on some good days). The results from several stations in Eastern Canada and the Islands of the Atlantic are cabled or telegraphed to Toronto daily. Less frequently balloons carrying recording instruments (for pressure and temperature) are sent up and the data recovered from the wreck of the balloons when they burst several miles up and fall to the ground.

Branches are maintained at St. John for the Atlantic Provinces, Quebec City for Quebec Province, Winnipeg for Manitoba, Moose Jaw for Saskatchewan, Edmonton for Alberta and Victoria for British Columbia. The staff at Victoria issue special forecasts for the British Columbia coast.

Time balls or time guns for giving correct time are maintained at Halifax, St. John, Quebec, Victoria and Vancouver, but the giving of time signals by radio is rendering these older systems obsolete.

Climate in Toronto

	1927	1928
Average temperature for year	46.8	46.5
Average temperature for July and Aug.	66.8	70.2
Average temperature for Jan. and Feb	24.0	24.6
Total rainfall(inches)	26.66	32.00
Total snowfall" "		33.5
Total hours of sunshine (hours)	2091*	2073
Prevailing winds at Toronto in Winter	, N.W.	& W.
Prevailing winds at Toronto in Summe	r, W. &	S.W.
Fogs are rare in Toronto, (about 3 da		
	11 1	

Toronto has one of the most equable climates in Canada, outside of the South British Columbia coast.

* 47% of possible sunshine.

RAILWAYS

Steam railways radiate east, west and north from the Union Station and the City is admirably served by the Canadian Pacific, the Canadian National and the Toronto-Hamilton and Buffalo Railways. The large number of main and branch lines which converge at Toronto, offer excellent distribution facilities to all markets. The assessed value of the C.P.R., in Toronto in 1929, was

\$11,726,734, that of the C.N.R., \$13,889,327, and the Toronto Terminals Railway Company, \$4,808,747. In addition to ticket offices at the Railway Station, the C.P.R., has a main office in its building, the south east corner of King and Yonge Streets, and the C.N.R., in its building, the north west corner of King and Yonge Streets.

RAILWAY STATIONS

Union Station

The new Union Station at Toronto was officially opened by His Royal Highness, the Prince of Wales, August 6th, 1927. It is of classic design with Grecian influence predominating and is recognized as one of the finest passenger stations and office build-

ings on the Continent.

The building has a frontage of 752 feet on Front Street and 164 feet each on Bay and York Streets. Approximately one-third of the building—the most easterly portion of that part nearest Bay Street—is used exclusively by the Post Office Department. The highest part of the building is 122 feet above street level. The extreme depth of structure from Front Street to the south wall of the train concourse is 494 feet.

The ticket lobby is on Front Street level, has two entrances from Front Street and is 86 x 260 feet, in which are located railway and pullman ticket offices, two telegraph offices, three Bureaus of Information, a news stand, luncheonette, tea room, soda fountain and facilities for checking parcels and baggage. The arched ceiling of Gustavino Tile with panels in three colours is 88 feet

above the floor.

Train Concourse

Train Concourse is immediately south of the centre of ticket lobby. It is a large room well lighted and well furnished, through which all passengers must pass en route to trains. This room is also equipped with quarter-cut oak seats in fumed finish. Has private telephone booths and a news and tobacco stand for accommodation of passengers. At the north end of the room there are Ladies' and Gentlemen's wash rooms with attendants in charge.

Exit Concourse is one floor below street level and immediately under ticket lobby. Stairs from

each end of ticket lobby, also ramps between building and Front Street, provide an easy way for patrons to go to and from the Exit Concourse. All incoming passengers pass through the Exit Concourse. In this room there are quarter-cut oak seats in fumed finish for the accommodation of those who may be waiting for incoming passengers, and also for the convenience of the patrons of the railways, a News Stand, Parcel Room, Telephone Booths and representatives of the Canadian and United States Customs: also representatives of the Canadian Transfer Company, who are authorized to handle baggage for passengers. On this floor level De Luxe taxi-cabs are constantly in waiting and are so located that passengers may enter taxi cab from Exit Concourse without being exposed to rain or snow.

The General Waiting Room, 64 x 108 feet, is immediately west of the Ticket Lobby, has private telephone booths, also a news stand.

The Restaurant has a la carte and table d'hote service, also four private dining rooms, for which a small extra charge is made. The table d'hote meal is served in restaurant at noon for 85c. and in the evening for \$1.25.

There is a subway for passengers, or patrons of the Hotel or Station, between the Exit Concourse at the New Union Station and the Royal York Hotel.

Other Stations in Toronto Are:

Danforth—Main, between Gerrard East and Danforth Avenue, (C.N.R.)

DAVENPORT—Davenport Rd., near Lansdowne Ave. (C.N.R.)

Don—Queen St. E., on the Don at Junction with King (C.P.R. and C.N.R.)

PARKDALE—Queen W., corner Dufferin (C.P.R. and C.N.R.)

SUNNYSIDE—West end of King and Queen Sts. (C.P.R. and C.N.R.)

NORTH TORONTO—1127 Yonge St. (C.P.R.) West Toronto—Dundas St., near Royce Ave. (C.P.R. and C.N.R.)

RIVERDALE—Queen St. E., beyond Broadview Ave. (C.N.R.)

Rosedale Ravine, (C.N.R.)

STEAMSHIP SERVICE Canada Steamship Lines Ltd.

Canada Steamship Lines operate from Toronto two passenger services and three freight services during the season of Navigation.

The passenger services consist of the Niagara Division, with the steamers "Chippewa" and "Cayuga" plying between Toronto and Niagara River Ports, with daily service from May 15, until October 6, and in the mid-summer months, four round trips per day. Connection is made at Queenston with the International Railway and at Lewiston with the Niagara-Gorge Railway for Niagara Falls and Buffalo, and through tickets may be purchased to all United States points.

Steamers "Toronto" and "Kingston" provide daily service from June 1, to September 21, between Toronto, Rochester and Kingston, Clayton, Alexandria Bay, Brockville, and Prescott, connection being made at the last-named port with Rapids steamers for Montreal, Three Rivers, Quebec, Murray Bay, and Saguenay River Ports.

Freight services are operated between Toronto, Hamilton, London and St. Thomas via Port Stanley, Windsor, Picton, Kingston, Cornwall, Montreal, Sorel, Three Rivers, Quebec, Murray Bay, Chicoutimi and Bagotville, where connection is made with the Roberval-Saguenay Railway for Arvida. There is also the Lake Superior service from Toronto to Sault Ste. Marie, Port Arthur and Fort William, where connection is made with the Canadian National and Canadian Pacific Railways for all points in Western Canada. These services are operated with a fleet of fifteen modern package freight steamers.

Through Bills of Lading may be secured in connection with all Ocean Lines, from Toronto to United Kingdom and Continental Ports as well as to South Africa, South America, Australia, and New Zealand, to which regular Ocean services are operated from Montreal. Through Bills of Lading may be obtained from Foreign ports in connection with regular Ocean services from Foreign Countries indicated above.

The Terminals of Canada Steamship Lines are situated on Queen's Quay, at the foot of Bay Street, where three modern freight sheds with 125,000 square feet of floor space house the cargoes awaiting shipment and the freight discharged for delivery.

The Passenger Terminals are situated on Pier 9, where the Toronto General Offices of the Company are located.

Niagara, St. Catharines, Toronto Navigation Co. Ltd.

Owned and operated by the Canadian National Railways. Steamers ply daily during the period of navigation, between Toronto and Port Dalhousie. This makes a splendid lake trip. A high-speed radial connects St. Catharines, Niagara Falls and Port Dalhousie, making a delightful trip through the Niagara Peninsula, known as the Garden of Canada. This district is greatly famed for its beauty especially during "Peach Blossom Time" when the tourists flock from far and near to see the orchards.

Ticket office, C.N.E., Building, North West corner of King and Yonge Streets; Wharf, foot of York Street.

Canadian Pacific Steamships

While no C.P.R. steamers operate from Toronto, accommodation on their Ocean liners may be arranged for at the Toronto office, King and Yonge Streets.

In 1929, the Canadian Pacific will have twenty-six ships operating on the Atlantic and Pacific Oceans, with a gross tonnage of 399,767. The average speed for passenger vessels will be $17\frac{1}{2}$ knots and the average gross tonnage 18,100. This compares with thirty-eight ships in 1914 with a tonnage of 343,000, average tonnage of 9,000 and average speed of 13 knots.

The new "Empress of Britain" on the Southampton, Quebec route, with a 40,000 tons gross register, will be 730 feet long 97 feet wide and with a sea speed of 24 knots, will be able to make the trip from Southampton to Quebec in 5 days. Her accommodation will be luxurious and she will be capable of carrying over 1,100 passengers in first, second and third class.

STREET RAILWAY, BUS SERVICE, ETC.

The Toronto Transportation Commission is a corporate body created by an Act of the Ontario Legislature and entrusted with the control, maintenance, operation and management of the public transportation services owned and to be acquired on behalf of the City of Toronto.

The Commission is composed of three members, appointed for three year terms by the City Council

All privately and municipally owned electric railway services operating inside the city limits of Toronto were amalgamated under the Commission on September 1st, 1921. This unified transportation system was completely rehabilitated, extended, and supplemented by bus routes to serve the entire area of the City, providing service to any point in the City for a single fare.

Rate of fare are fixed by the Commission to provide service-at-cost, after providing for operation, maintenance, and renewals, depreciation and debt charges.

The average fare collected by the Commission is 6.17 cents. The average fare collected in all U.S.A., cities of 50,000 or more population (except New York City) is 7.69 cents.

Rates of fare in the City are:

Adults: Cash fare 7 cents, Tickets 50 for \$3.00, 16 for \$1.00, or 4 for 25c. Night fare, 10 cents cash.

Children: Not in arms and not over 51 inches in height: Cash fare, 3c. Tickets 10 for 25c. School children, under 16 years, 7 tickets for 25c.

Free transfers are issued between all street car and bus lines of the City system. Passengers

carried in 1928, numbered 193,642,927

The City system now includes double-track extensions beyond the City limits approximately 1.44 miles eastward into Scarborough Township on the Kingston Road, and approximately 5.2 miles west-

Public Services

ward on the Lake Shore Road, serving the neighbouring municipalities of Mimico, New Toronto and

Long Branch.

These extensions are over portions of interurban electric railways, owned by the City of Toronto and managed by the Commission, which continue to serve points beyond the City service extensions to West Hill on the Kingston Road and to Port Credit on the Lake Shore Road. Additional fares are collected for service beyond the City limits.

Motor Coach Services

Through a subsidiary (Gray Coach Lines) the Commission operates a wide variety of special motor coach services in Toronto and controls several interurban motor coach routes that radiate from

Toronto.

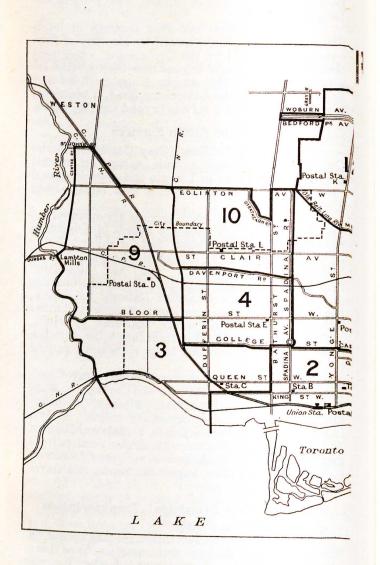
Inside the City, coach services are operated (a) under arrangements with the boards of Education for crippled school children, and for children living in suburban sections: (b) for sight-seeing tours of Toronto: (c) between the "Hill" and "Rosedale" residential districts and the downtown business districts: (d) to the Canadian National Exhibition, the Royal Winter Fair, various race meets and other public events. Coaches are chartered by clubs, societies and other organizations for picnics, parades, theatre parties, excursions, lodge visits and a variety of other occasions.

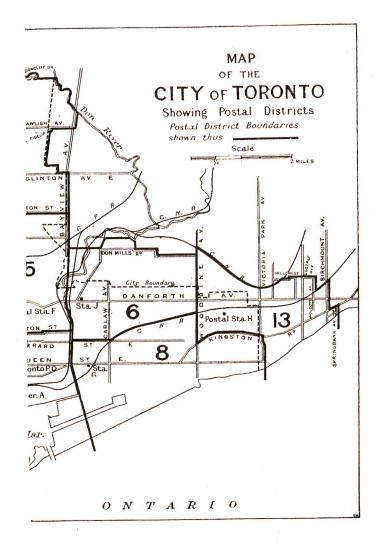
The suburban coach routes of the Gray Coach Lines serve between Toronto and Buffalo, Niagara Falls, Hamilton, Brantford, Alliston, Midland, Orillia, Oshawa and intermediate points. At two important U.S.A. border points, Buffalo and Niagara Falls, the coaches connect with similar services from practically all U.S.A. points and provide service to Toronto from these important tourist and travel

centres.

Manage Other Municipal Transportation Services

Several other transportation services owned by Toronto and adjoining municipalities have been placed under the management of the Toronto Transportation Commission. These include (a) the Toronto-owned interurban electric railways





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PUBLIC SERVICES

between Toronto and Port Credit, and Sutton, and West Hill: (b) the Island Ferry services between the mainland and Island sections of the City; (c) the street railway systems serving and owned by the Township of York and the Town of Weston; (d) the Village of Forest Hill bus system; (e) the Leaside and East York Township bus system; (f) the Islington bus route. The finances of these services are entirely separate from the Commission's services and are guaranteed by the municipalities owning them.

The following figures indicate the extent and importance of the services operated by the Commission: Electric passenger cars, 1.024: electric service and freight cars, 129; motor coaches and motor buses, 166; miles of single track 330; miles of coach and bus routes, 440; average revenue passengers per day served by unified Toronto system, 590,000; annual mileage of electric passenger cars, 28,500,000; annual mileage of coaches and buses, 4,225,000; annual total of passengers brought into Toronto by interurban coach services, over 500,000.

TELEPHONE SERVICE

The telephone service is supplied in Toronto by the Bell Telephone Company of Canada. Serving the City of Toronto are 17 telephone exchanges. Of these, 8 are operated manually and 9 automatically by means of the dial. The total number of telephones on November 1st, 1928, was 183,057. Of these 121,497 are in residences and the balance in business offices.

Toronto has 17.6 telephones per 100 population, and 76.5 telephones per 100 families, and in residence telephone development is the first City on the American Continent.

In 1897, there were 30,400 Bell telephones in service in Ontario, Quebec and three Prairie Provinces. Now there are over 700,000 in Ontario and Quebec alone. To-day there are 15,000 telephone workers as compared with 1,800 in 1897. Toronto's share in this remarkable growth has been outstanding. The City's 5,316 telephones in 1897 have grown to 183,057. The little band of local employees has increased to an army of 4,250 with an annual payroll of over \$5,000,000.

In Toronto an average of 1,425,000 telephone calls are made every twenty-four hours. During the busiest hour of the day over 140,000 telephone calls are made in the City—more than 2,300 per minute. This represents a much higher calling rate per telephone than obtained in such metropolitan cities as New York, Chicago, Philadelphia, San Francisco, Detroit, or Boston. Put in another way, the average Toronto subscriber uses his telephone more often than the average subscriber in the great cities of the United States.

Toronto gained 9,520 telephones in 1927. To achieve this net gain it was necessary to handle 56,880 instruments—33,200 connected and 23,680 disconnected. Of the net increase of 9,520 telephones almost 80% were residence instruments. In addition the moving orders in 1927 totalled 30,719.

To November 1st, 1928, the net station increase was 9,661, which necessitated the handling of 49,717 instruments, 29,689 being connected, and 20,028 disconnected.

There are in Toronto, 1,300 private switch-boards in business houses, hotels, hospitals, etc., which use over 6,800 Central Office trunk lines, and serve nearly 26,000 telephones.

The growth of dial system telephones is proceeding at a steady rate. In 1924, there were 7,783 dial telephones in Toronto, in 1925, 23,375, in 1926, 50,628, in 1927, 62,596, and at Dec. 31st, 1928, 96,676 dial telephones.

Bell Telephone wire in underground conduit in Toronto totals 572,859 miles. There are 172 miles of main lead and lateral trenches, and 1,742 manholes, for entrance, with 936 ducts. 86% of all telephone wire in Toronto is underground.

TELEGRAPH, CABLE AND WIRELESS

The Canadian National Telegraphs in addition to their head office at the National Building, 347 Bay Street, have 19 branches located at strategic positions throughout the City. The Canadian Pacific Telegraphs have their main office at the C.P.R. building at the corner of King and Yonge Streets and 11 branches in the City. From these offices telegraph and cable communications may be sent to any part of the world.

The Canadian Marconi Company office is at 92 Adelaide Street West and their wireless is on the Island.

RADIO

Toronto was the first City in Canada to enter the broadcasting field. Station CHCB of the Marconi Wireless Company having been located at the Canadian National Exhibition in August, 1920. CFCA, owned and operated by the Toronto Daily Star, however, did pioneer work in regular radio broadcasting in Canada. In 1928 there were 6 regular stations broadcasting in Toronto as follows: CFCA, CFRB, CKCL, CKGW, CKNC, CNRT.

On November 30th, 1928, 34041 radio licenses had been taken out by Toronto citizens, a greater number than in any other Canadian city. No radio may be operated without first securing a license, which costs the nominal sum of \$1.00 per annum. They are issued by the Department of Marine and Fisheries but may be secured as well from any radio dealer, the Post Office and many other places.

MEMBERS OF THE TORONTO BOARD OF EDUCATION 1929.

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OFFICIALS

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Educational Section

BOARD OF EDUCATION

The public schools, collegiates, technical schools and commercial high schools are controlled by the Board of Education, which consists of sixteen members, elected by wards annually by public school supporters and two members appointed by the Separate School Board. The latter do not vote on public school matters. The technical schools and commercial high schools are under the immediate supervision of an Advisory Committee made up of members of the Board and representatives of the commercial, industrial and labour life of the City.

The chief administrative officers of the Board are the Chief Inspector of Public Schools (with eight additional inspectors), the Supervising Principal of High Schools, the Director of Technical Education and the Business Administrator who is also Secretary-Treasurer.

The System under the Board consists of the following:

High Schools of Commerce
Technical Schools3
Collegiates and High Schools9
Public Schools107
Vocational Schools2

In addition, the Board makes extensive provision for children handicapped in various ways.

The total number of teachers employed by the Board is 2,615, and the number of caretakers and custodians, 204. Registered in the schools of the Board in December, 1928 were 96,689 day pupils and 17,490 evening pupils or a total of 114,179. It costs about \$9,000,000 per year to carry on the work under the Board. The total value of the school plant is about \$27,000,000

The combined technical and commercial school recently erected, accommodating 2,500 pupils under one roof, is the first of its kind in Canada.

Toronto Penny Bank is patronized by some 65,000 public school pupils. Deposits are made once each week at the schools. Withdrawals are made at the Bank.

During the last decade, tremendous progress has been made in the amount, scope and quality of the work under the Board's supervision and in its business organization and methods adopted.

SEPARATE SCHOOL BOARD

Composed of 16 Trustees, 2 for each ward, elected by Separate School supporters for a period of two years, 8 retiring each year. This Board exercises the same jurisdiction over elementary Roman Catholic Schools as does the Board of Education over public schools. The Board is financed by Taxes received from Roman Catholics who are separate school supporters and pay these in lieu of public school taxes. The religion of the tenant, not the land owner, determines whether real property taxes shall go to the support of public or separate schools. There are forty-one schools with an enrollment of 12,858. Offices of the Board are at 477 Jarvis Street.

THE UNIVERSITY OF TORONTO

Right in the heart of the City, an academic oasis in the midst of an industrial and commercial metropolis, is located the second largest English-speaking University in the British Empire—the largest University in Canada. This is the Provincial University of Ontario; it belongs to the Province, not to the City. From an educational standpoint this University is the greatest single asset possessed by the people of Ontario.

Of students proceeding to degrees and diplomas, the University has approximately 6,000; nearly half of these are the sons and daughters of residents of the City of Toronto and the County of York. In addition to this number there are some 3,500 adult Extension students. The Toronto Conservatory of Music, which is part of the University, has, throughout Canada, over 19,000 students. Each year the University of Toronto confers over one thousand degrees on students who have completed the work required of them.

The University of Toronto was one hundred years old on March 15, 1927. The University has nine faculties; Arts, (including Sciences and Commerce), Medicine, Applied Science and Engineering, Household Science, Education, Forestry, Music, Graduate Studies, and Dentistry. In its unique scheme of federation there are four Arts Colleges; University College, Victoria College, Trinity College and St. Michael's College. There are three federated Theological Colleges; Knox, Wycliffe and Emmanuel. Affiliated with the University are the Ontario Agricultural College, the Ontario Veterinary College, the Ontario College of Pharmacy and the Ontario College of Art. The Royal Ontario Museums of Archaeology, Geology, Mineralogy, Palaeontology and Zoology are maintained jointly by the Government of Ontario and the University of Toronto. The School of Hygiene, housed in the building provided by the International Health Board of the Rockefeller Foundation, embraces the Department of Hygiene and Preventive Medicine, the Department of Public Health Nursing, and the Departments of Biometrics and Epidemiology and Physiological Hygiene. The Connaught Laboratories, which consist of research, antitoxin, and insulin divisions, are intimately related and in close affiliation with the School of Hygiene. Teaching, research, and public service are the functions of this school and of the Connaught Laboratories.

There is also the Department of Social Science which trains social workers. The Department of University Extension provides lectures and classes of all types for adults who are not able to attend the University in the regular way. Each year this Department serves more than 25,000 citizens of the Province.

The University has very close affiliation with the Toronto General Hospital and has clinical privileges in the Children's Hospital, St. Michael's Hospital, Western Hospital and the Psychiatric Hospital.

Hart House, which has become famous throughout the world, is a unique recreational, social, and athletic centre for male students. There is a Women's Union and there are many residences for men and women students.

The Soldiers' Tower, with its carillon of twenty-three bells, is said by some to be the finest single War Memorial in the British Empire. It was erected by the graduates of the University to perpetuate the memory of the 619 university men and the one university woman who gave their lives in the Great War.

The university grounds and the principal buildings are open for inspection by the public throughout the year and visitors are always welcomed.

McMASTER UNIVERSITY

McMaster University was incorporated in 1887 by the Legislature of Ontario, with power to give courses and confer degrees in Arts, Theology, Science and other departments and was endowed by the late Hon. William McMaster, from whom the institution takes its name. The institution is owned and controlled by the Baptist Convention of Ontario and Quebec. At the time of its incorporation, it consisted of Woodstock College in Woodstock, Ontario, and Toronto Baptist College in Toronto. Moulton College for girls was started very shortly after incorporation through the gift of Mrs. William McMaster.

The first class in Arts was graduated in 1894 and since that time about 1,700 students have been graduated in Arts and Theology.

In the Arts Department a number of different courses are offered, each leading to the degree B.A. Some of these are five year courses offering special work in various departments and giving the non-professional qualification for specialist's standing in the teaching profession in Ontario. Other courses are four-year courses with more limited specialization and designed for other purposes than the teaching profession.

In Theology two regular courses are offered, each of three years' duration, one leading to the degree B.Th. and the other to the English Course Diploma. There is also offered a two-year missionary training course for women. Graduate courses for the degree of M.A., and B.D. are provided.

In 1928-29 there were 399 students enrolled in under-graduate courses, 334 in Arts and 65 in

EDUCATIONAL

Theology. 273 students were men and 126 were women.

Since 1910, Brandon College, Brandon, Manitoba, has been in affiliation with McMaster University in Arts. Brandon students write upon McMaster examinations and receive their degrees from McMaster.

It is expected that in the summer of 1930 McMaster will transfer to a new plant now being erected in Westdale, Hamilton.

PRIVATE SCHOOLS AND COLLEGES

In addition to its public educational system, Toronto is fortunate in having at its service some outstanding private schools and colleges, both for boys and girls. The following are among the more important of these:

Boys' Schools

Upper Canada College; Principal, W. L. Grant, M.A., LL.D., F.R.S.C.,

University of Toronto Schools; Headmaster, J. G. Althouse, M.A.

St. Augustine Seminary; Principal Rt. Rev. Mgr. O'Sullivan.

St. Michael's College School; Superior, Rev. E. J. McCorkill, C.S.B.

Girls' Schools

Bishop Strachan School; Principal Miss Walsh, M.A. Branksome Hall; Principal, Miss E. M. Read, M.A. Glen Mawr Girls' School; Principal, Miss J. J.

Stuart, (Union College; Cambridge Univ.) Havergal College; Principal, Miss Marion Wood, B.A. Loretto Abbey; Principal, Rev. Mother Superior.

Moulton Ladies' College; Principal, Miss E. R. Whiteside, B.A.

St. Joseph's Academy; Principal, Sister M. Alphonsus St. Mildred's College; Principal, Sister Muriel.

THE TORONTO NORMAL SCHOOL

The Toronto Normal School was established in 1847 by Egerton Ryerson. It is conducted for the training of First and Second Class and Kindergarten Primary Teachers. There are in the 1928-29 class 147 students in the First Class course; 160 in the Second Class course and 26 in the Kindergarten-

EDUCATIONAL

Primary Class. The Normal Model School was established shortly after the opening of the Normal School as a practice school in the Art of Teaching.

The staff of the Normal School is composed of 22 teachers, with S. J. Radcliffe, B.A., D.Paed, as Principal. The staff of the Normal Model School is composed of about 25 teachers with F. M. Mc-Cordic as Head Master.

As the students of the Normal School require more practice teaching than can be afforded in the Normal Model School the staff of the Model School is supplemented by teachers in the Orde and Ryerson Model Schools of the City of Toronto and in other Continuation and Rural Schools.

The school, with its large, surrounding grounds, covers one city block and is situated at the corner

of Church and Gerrard Streets.

PUBLIC LIBRARY

The Public Library of Toronto is the chief educational institution in the Community in that it serves all the people without any restriction or distinction. It is administered on the Branch system with a great Reference Library of 100,000 volumes at College and St. George Streets; a Downtown Ready Reference, Lending and Newspaper Library; three regional Branches and twelve community Branches, from all of which the people of the City during 1928, borrowed 2,544,000 books. There is a Boys' and Girls' House, the only one in the Empire, from which 90,000 books were borrowed. From the other boys' and girls' rooms in the branches, 600,000 books were borrowed. There are Art Clubs, Dramatic Clubs and Reading Clubs of many kinds. Classes in connection with the Workers' Educational Association and the University Extension work are held in many of the Libraries. Support is from the taxes, the cost of buildings and maintenance being about \$400,000 per annum.

THE ART GALLERY OF TORONTO

The Art Gallery is one of the most interesting buildings in the City of Toronto. Situated in Grange Park, the main entrance is from Dundas Street West, between Beverley and McCaul Streets.

The main building, which was opened in January, 1926, consists of a great central court, devoted to sculpture, surrounded by galleries on all sides. There are seven of these, devoted to painting and one to prints. During the winter, there is an evervarying programme of loan exhibitions, reflecting the work of artists of the present and of the past. In the summer, the permanent pictures are on view. This collection embraces some fine examples of old masters, such as "The Elevation of the Cross" by Peter Paul Rubens and "Portrait of a Man" by Paris Bordone. There are also paintings by modern masters from Europe, the United States and Canada.

In the rear of the Gallery is the Grange House, one of the oldest historic family residences left in the City. It was built by Judge D'Arcy Boulton, in 1817, and eventually became the home of Prof. Goldwin Smith. Here many of the notables of the day were entertained. On their death in 1910, Prof. and Mrs. Goldwin Smith left the property, consisting of the house and 61/2 acres of park to the

Art Gallery of Toronto.

THE ROYAL ONTARIO MUSEUM

In one building, at the corner of Bloor Street and Avenue Road, are housed five museums; Archaeology, Geology, Mineralogy, Palaeontology, Zoology, designed for the purpose of illustrating the evolution of industrial art throughout the ages

and the natural history of the world.

The development in the arts and crafts of man is shown in the Archaeological collections. Tools and weapons used by primitive man, objects of all kinds made by the ancient Egyptians, Greeks and Romans, by the Chinese and Japanese, and artistic productions of the best workmen of Europe from earliest times throw interesting light on the everyday life of these peoples, and serve as excellent models for craftsmen of the present day. African, Indian and Eskimo collections illustrate the life of those peoples who have been left behind in the advance of civilization.

In the museums of Geology and Mineralogy may be seen carefully selected and systematically arranged collections of rocks, minerals, etc. Of especial interest are the large specimens of rich ores from famous Canadian mining camps and three

models of Canadian gold mines.

The most spectacular exhibits in the museum of Palaeontology are the huge mounted specimens of dinosaurs, the great land reptiles that roamed the marshy valleys of Alberta millions of years ago.

Attractive groups showing Canadian birds and mammals in their natural settings and a complete collection of the game fish of Canada, comprising nineteen species are among the many interesting exhibits to be seen in the Zoological museum.

The museum is open from 10 a.m. to 5 p.m., on week days; from 2 p.m. to 5 p.m., on Sunday. Admission free; Tuesday, Thursday, Saturday and

Sunday; other days 15c.

THE CANADIAN NATIONAL INSTITUTE FOR THE BLIND

Founded in March, 1918 by a group of blinded soldiers, civil blind, sighted business men and interested women, with the object particularly, of training, assisting and encouraging blind adults to the end that they might become partly or wholly self supporting. The Institute in 1927-28 had a registration of 4,839 blind persons. Concentrated industries are now operating in Halifax, Ottawa, Toronto, Winnipeg and Vancouver, and while the value of the products in the first year was but \$9,000, in the year 1927-28 it amounted to over \$491,000. Institute industries in Toronto paid \$40,000 in wages to blind employees, with an overall subsidy of only \$3,900 or less than 10 cents for every dollar paid. Placement of blind workers in general industries has been encouraged with the co-operation of the industrial leaders. 13 Home Teachers gave over 12,000 individual lessons during the year, such work being particularly valuable and necessary for the older persons registered, since over 50% are over 50 years of age.

An important part of the Institute has been the work of the Women's Auxiliary, particularly in relation to the Blind Craft Shop and the Home Workers and Industrial Departments. They have been active in work of a social nature and in connection with the Tag Day. Their support has been

invaluable.

The Institute is supported to the extent of approximately 50% by Dominion, Provincial and Municipal Grants. The balance is secured through public donation.

The Headquarters of the Institute is Pearson Hall, 186 Beverley Street, Toronto, at which are located 8 of the 14 Service Departments in the City.

President L. M. Wood; Vice-President, A. G. Viets*; General Secretary, Capt. E. A. Baker*, B.Sc., M.C., Croix de Guerre. President Women's Auxiliary, Lady Baillie; Corresponding Secretary, Mrs. William Ince; Treasurer, Mrs. W. H. Gooderham.

* Blinded in Military Service.

THE CANADIAN NATIONAL EXHIBITION

The Canadian National Exhibition which has been held annually in the City of Toronto for the past fifty-one years, has grown from very humble beginnings to be an event not only of National, but also of International importance. The 1928 Exhibition witnessed the installation of outstanding displays from about thirty foreign countries and also included the representation upon an adequate scale of the resources, both Agricultural and Industrial, of the great and ever-developing Dominion of Canada.

"Exhibition City" is a graphic nomenclature for the vast fabric which comprises this great Institution. In the space of one day it has been visited by 260,000 people and the total attendance in fourteen days of the 1928 Exhibition amounted to 2,039,000. The Manufacturers, and Industrial Department, the Governmental Exhibits both Home and Foreign, the Agricultural Section (the largest in the World), the colossal Midway, the Grand Stand with its pageantry and colour, the finest bands and chorus choirs available, the Art Galleries, the Women's Building and the Palace of Horticulture, all combine to make the Canadian National Exhibition the lodestone of universal attraction which it has proved itself to be.

The permanent Buildings of Exhibition Park are accounted the World over as masterpieces of Exhibition Architecture.

Amongst the newer ones may be listed the Coliseum, (\$1,250,000), the Province of Ontario Build ing, (\$600,000), the Livestock Pavilion, (\$1,400,000) the Engineering and Electrical Building, (\$600,000) In addition to these the new Eastern Entrance, opened by His Royal Highness, the Prince of Wales accompanied by His Royal Highness, Prince George and in consequence known as the "Prince's Gates," is one of the most outstanding physical features of the Exhibition of to-day. This year is a new Automotive Building costing \$1,000,000, is to be erected. This will, when finished, be the finest building in the world for the display of Automobiles, Buses, Trucks and Accessories. General Manager, H. W. Waters, Ph.D. Business offices, Lumsden Bldg.

THE ROYAL AGRICULTURAL WINTER FAIR

This is the national "show window" for Canadian Agriculture, an educational institution supremely interesting and entertaining. Organized in 1922, and held each year in November at the Royal Coliseum and new Live Stock Building, Exhibition Park, Toronto, it was attended in 1928 by over 160,000 persons and is now the largest agricultural and live stock show on the Continent. The Live Stock Building, one of the largest and most complete of its kind in the world, houses 2,000 cattle, 1,500 sheep and 1,200 swine and, with the Royal Coliseum, stretches continuously along a quarter of a mile front and covers some 20 acres. The horse show is, as well as the other live stock displays, international in character and is the largest event of its kind in point of entries in North America. The poultry show attracts some 8,000 entries. The exhibit of foxes, the dog show, the displays of fruit, flowers, dairy products, seeds, vegetables and honey are all outstanding and each play their part in making the Fair the annual winter event in the life of Toronto. Drawn from every Province in the Dominion, they make a most impressive display of Canada's amazing agricultural resources.

Manager, A. P. Westervelt. Offices, York Building, 146 King Street West, Toronto.

THE ACADEMY OF MEDICINE, TORONTO

The Academy of Medicine, Toronto, was organized in 1907, amalgamating pre-existing medical societies and the Ontario Medical Library Association. The latter was possessed of the greatest tangible assets and the development of the library has been progressive, containing now over twentythousand volumes representing ancient, modern and recent medical literature. The institution is entirely educational for graduates in medicine, being the clearing house for new ideas and a revising plant for old and the chief medium through which most medical research accomplishments in Toronto are presented. Its present membership is nine hundred. The administrative body is an elective council. The annual meeting is held in May. Stated general meetings are held monthly from October to May while special meetings are frequently arranged to hear noted speakers on special subjects. Several sectional meetings are held each month of the session. Plans for a new building including library and auditorium are progressing.

President, Dr. Warner Jones; Vice-Pres. Dr. D. King Smith; Hon. Secretary, Dr. R. S. Pentecost; Hon. Treasurer, Dr. Brefney O'Reilly. Office, 13 Queens' Park, Toronto.

OSGOODE HALL LAW SCHOOL

The Osgoode Hall Law School is the only law school which trains candidates for call to the bar of Ontario, and is carried on under the direction of the Law Society of Upper Canada, the governing body of which consists of elected representatives of the members of the Ontario bar. The Law Society was incorporated in 1822 and has been in control of the practising profession since that date. Lectures in law have been given at Osgoode Hall from 1855 onwards, but the school was not organized with a full-time principal until 1889.

Registration of Students, 1927-1929

1927 - 8	1928 - 9
First Year 161	101
Second Year 119	141
Third Year 114	115
Total	357

A candidate for admission to the school must be either (a) a graduate of a university approved by the law society, or, (b) entitled to enter unconditionally the third year of the course leading to the degree of bachelor of arts in an approved university. A candidate of the former class must be articled to a solicitor for a period of three years (running concurrently with the law school course), and a candidate of the latter class must be articled for a period of five years (during the last three years of which he concurrently follows the law school course).

The teaching staff of the law school consists of four full-time members (John D. Falconbridge, K.C., Dean; D. A. MacRae, Sidney E. Smith and Cecil A. Wright), and two half time members, (A. R. Clute, K.C., and H. W. A. Foster, K.C.).

ONTARIO ASSOCIATION OF ARCHITECTS

Established by Act of the Legislation of the Province of Ontario. Members practice under the title Registered Architect. President, A.W. Chapman; First Vice-Pres., L. Fennings Taylor; Second Vice-Pres., Gordon H. West; Registrar and Secretary, R. B. Wolsey; Hon. Treasurer, C. E. Cyril Dyson.

INSTITUTE OF CHARTERED ACCOUNTANTS OF ONTARIO

Incorporated by Acts of the Legislature of the Province of Ontario. President, A. A. Crawley, F.C.A.; 1st. Vice President, H. Percy Edwards, F.C.A.; 2nd Vice President, H. E. Guilfoyle; SecTreas. Fred J. Stiff, F.C.A.; Registrar, William J. Valleau. Office, Confederation Life Building, Toronto.

ASSOCIATION OF PROFESSIONAL ENGINEERS, ONTARIO

Incorporated in 1922 under the Laws of the Province of Ontario. President A. D. LePan, B.A. Sc.; Vice-Pres., E. T. Sterne, B. Sc.; Registrar and Secretary-Treasurer, R. B. Wolsey. Office, 350 Bay Street, Toronto, 2.

EDUCATIONAL

THE CHARTERED INSTITUTE OF SECRETARIES

The Chartered Institute of Secretaries of joint stock Companies and other bodies was founded in 1891, London, England, Royal Charter, 1902. It has as its objects among other things, the devising and imposing of means for testing the qualifications of candidates for admission to the professional membership of the Institute by examinations and practical tests and to grant certificates of qualifications and generally to keep informed and assist members in the carrying on of their profession. There are two classes of members: Fellows (F.C.I.S.) and Associates (A.C.I.S.) The Canadian Branch, Province of Ontario, has as its Chairman of Council E. E. Reid, F.C.I.S., F.I.A., London, and its Secretary E. W. White, F.C.I.S., 305 Royal Bank_ Bldg., Toronto. The Toronto (Ontario) Sub Branch has as its Chairman, James Flynn, F.C.I.S., Toronto, and Secretary James W. Bradshaw, A.C.I.S., 33 Erskine Avenue, Toronto.

Administration of Justice

Toronto being the capital city of Ontario, is the judicial seat of the Province. The following Courts are situated in the City.

DIVISION COURT

This is the lowest Civil Court and is appropriately called the Poor Man's Court. A suitor may prosecute his claim or conduct his defence himself. This Court has jurisdiction in personal actions up to \$120.00 and in actions of debt, account, or breach of contract, or money demand up to \$200.00. This Court has further jurisdiction for the recovery of a debt, or money demand, where the amount does not exceed \$400.00 and is ascertained by the signature of the Defendant.

The four following York County Division Courts are situated in Toronto and conduct the Division

Court business of the City.

First and Tenth Division Courts, City Hall Building.

Eighth Division Court, 2881 Dundas Street

West.

Ninth Division Court, 300 Main Street.

Where the amount involved exceeds \$100.00 an appeal may be taken from the judgment of this Court to the Appellate Division of the Supreme Court of Ontario.

COUNTY COURT

This Court entertains claims where the amount involved does not exceed in ordinary cases \$500.00 but in cases arising out of contract the Court has jurisdiction to entertain claims not exceeding \$800.00. The Court office is in the City Hall Building, and the Courts, both jury and non-jury, are held in this Building.

SUPREME COURT

This is the Senior Court and has jurisdiction in all but exceptional cases, such as Admiralty and Patent cases. The jurisdiction of this Court is not limited by any amount. The Court Office is at Osgoode Hall. The Courts, which are both jury

Administration of Justice

and non-jury, are usually held in the City Hall Building.

THE COURT OF APPEAL

This court sits upon appeal from decisions rendered in the Division, County, and Supreme Courts. The office of this Court is at Osgoode Hall, Toronto.

CRIMINAL COURTS

The Police Court is held every week day at the City Hall. A separate Court deals with charges against Women. In all but the minor offences the accused has the right to trial by a jury or single Judge in the County Criminal Court. The County Criminal Courts are known as the Sessions (jury) and the County Judge's Criminal Court (single judge without jury). Very serious offences may be tried in the assizes, this being the jury Criminal Court of the Supreme Court. Appeals from these Criminal Courts are likewise taken to the Appellate Division mentioned above.

SURROGATE COURT

This Court deals with the administration of the estates of deceased persons and has jurisdiction in disputes arising out of the estates of deceased persons. The office of this court is at the City Hall.

EXCHEQUER COURT

Actions involving patents, trade-marks, copyrights, are in the jurisdiction of the Exchequer Court of Canada, with offices at Ottawa, Canada.

NUMBER OF JUDGES

In the City of Toronto are six County Court Judges who preside over all Civil, County and Division Courts, and also County Criminal Courts held in the County of York.

APPELLATE COURTS

Seated at Osgoode Hall are two Appellate Courts of five Judges each and nine circuit or nisi prius judges. These nineteen Judges preside over all the Supreme Court and Appellate work of the Province.

THE JUVENILE COURT

Toronto was one of the first cities in the world to recognize the differences between juvenile and adult crime in as much as it established the first children's court. Then in 1912 a commissioner was appointed under the Childrens Protection Act, and in 1916 the Juvenile Courts Act was passed making it a Court of Record. The Court has exclusive jurisdiction over children charged with offences up to the age of 16 years, and also exclusive jurisdiction to punish adults contributing to juvenile delinquency. It is presided over by a judge anpointed by the Lieutenant-Governor in Council and holding office during good behaviour. The expenses in connection with the Court are borne by the City The Court is well equipped to carry on its work and the Judge, through the effective work of the psychiatrist, probation officers, Social Investigator and other assistants, is enabled to get a very complete report on each case. While there were 2,538 offences brought officially to the notice of the court in 1928 there were in addition 4,651 people dealt with unofficially, and this phase of the work was probably the most important. 79.87% were disposed of by adjournment sine die and commitments to Industrial Schools amounted to but .91% of the total. Only 7.95% of these appearing before the Court in 1928 were repeaters compared with 38.1% in 1920. Hawley S. Mott, Judge. Offices. Land Deeds and Titles Bldg., Cor. Elizabeth and Albert Sts. Observation Home, Jarvis Street,

LAND REGISTRY OFFICE

The following is a comparison of instruments registered, etc., 1927-1928:

Deeds Mortgages Discharges of Mortgages Other Instrument	19 058	$ \begin{array}{c} 1928 \\ 9,179 \\ 12,012 \\ 11,654 \end{array} $
Other Instruments	9,644	9,823
Total No. of Instruments	02 047	\$98 344
Registrar Hon. The Master of Titles Georg	mas C	rawford

Administration of Justice

The record to land titles within the City of Toronto is kept at the Land Registry Office situated at the corner of Albert and Chestnut Streets. The present building was erected by the City in 1916.

RACIAL ORIGIN OF TORONTO'S POPULATION

1921 Census

English	260,860	Hungarian	59
Irish	97,361	Icelandic	10
Scotch	83,620	Indian	183
Other British	3,389	Italian	8,217
French	8,350	Japanese	42
Austrian	1,175	Negro	1,236
Belgian	215	Norwegian	314
Chinese	2,134	Polish	2,380
Czech	73	Roumanian	256
Danish	347	Russian	1,332
Dutch	3,961	Serbo-Crotean	163
Finnish	733	Swedish	438
German	4,689	Swiss	585
Greek	812	Syrian	387
Hebrew	34,619	Ukranian	1,149
		ous2,805	-,-10

Religious Census and Churches

	Religious	Census	No. of churches
	1927	1928	meeting halls
Anglican1	76,649	180,76	7 70
United1	13,825	114,508	
Presbyterian	90,980	93,82	
Roman Catholic	61,688	63,38	
	40,766	42,31	
	26,871	27,41	
Salvation Army	3,516	3,49	
Christian Science	2,500	2,43	
Lutheran	1,557	$\frac{2,10}{1,78}$	
Disciples of Christ	687	69	
Unitarian	319	$\frac{05}{25}$	0
Congregational	310		_
Miggellanger		22	-
Miscellaneous	50,241	54,53	$8 \qquad 135$
m		-	-
Total5	69,899	585,62	8 516
	•	,	

Toronto has an Anglican Bishop and a Roman Catholic Archbishop. A description of some of the larger churches in denominations having the more numerous membership follows:—

Cathedral of St. Alban, The Martyr

Situate at the corner of Howland and Barton Streets.

The Cathedral is not the Church of a Parish, but is the property of the Diocese. In it the Bishop has his official seat and in it every inhabitant of the Diocese has full right to worship. It has no Wardens or Lay Representatives in the Synod, but is under the direction of the Bishop as Dean, and a governing body called a "Chapter." It is an outward and visible sign of the unity of the Church, and a common meeting ground for Churchmen of all shades of opinion. The responsibility for the erection of the building itself rests upon the Diocese as a whole. All financial matters pertaining thereto are under the control of the Cathedral Chapter consisting of a body of clergy in addition to the Dean, together with the Chancellor and the Registrar of the Diocese and eight lav members elected by the Synod. The building was partially destroyed by fire in April,

1929.

Dean: The Lord Bishop of Toronto. Priest-Vicar: The Rev. F. C. Ward-Whate. Assistant: Rev. A. S. McConnell.

Holy Blossom Synagogue

The Holy Blossom Synagogue, now located at 115 Bond St., is the first synagogue established in Toronto. It was founded in 1856. It began as a rigidly orthodox synagogue but has evolved so that to-day, it is the leading liberal synagogue in Canada. The use of the organ, a paid professional quartette, men and women sitting together, sermons in English and services in English and Hebrew on Sunday are some of the ritual innovations which marks its worship. The synagogue, in its three-quarters of a century of service, has fostered good-will between Jews and Christians. Its rabbis and members have participated in all community and philanthropic endeavours.

Rabbi Ferdinand M. Isserman, the present rabbi, has exchanged pulpits with a minister of the United Church, and on several occasions has preached the sermon at regular Sunday church services. Three hundred and seventy of the oldest and leading Jewish families of Toronto are affiliated with Holy Blossom. Other organizations connected with the synagogue are a Men's Club and a Sisterhood, which foster fellowship among men and women respectively, an Alumni society of young people which encourages the study of Literature and has a dramatic group. Four religious schools, comprising a total of five hundred and fifty pupils and a faculty of thirty teachers are organized under the auspices of the synagogue.

A college for Jewish Studies which provides studies in religion, the Bible and kindred subjects, was organized this year. Besides religious work, the synagogue has encouraged philanthropic work and the present Federation of Jewish Philanthropies is a development of a Holy Blossom Society. The public is welcome at all services. Christians can be seen worshipping at the synagogue. Services are held Saturday and Sunday mornings, except during the summer months when services are held

only on Saturday mornings.

Knox Church

Knox Church, organized in 1820, was the first and only Presbyterian Church in Toronto for seven years. Jesse Ketchum presented the congregation with a block of land on Queen St., opposite the City Hall, which they still own and where the first church was built in 1821. This building was burned in 1847 when "Knox Church on Queen Street" was built. In 1907 the congregation moved to the present beautiful edifice on Spadina Avenue, which is also the Church home of the Toronto Scottish Regiment. Knox Church has been ministered to by six men; James Harris, Robert Burns, Alexander Topp, Henry Martyn Parsons, Alexander Brown Winchester and John Gibson Inkster. Knox has always stood, and by God's grace shall ever stand. for the authority of the Bible, the diety of Christ. the personality of the Holy Spirit and the consummation of the kingdom in the appearing of the great God and our Saviour, Jesus Christ.

Metropolitan Church

This Church, with surrounding grounds, occupies a city block on Queen Street, between Bond and Church Sts. It was almost destroyed by fire in

1928, but is being rebuilt.

The Metropolitan Church has an established place among the Social Service Agencies of Toronto. It stands "where cross the crowded ways of life", and every week, through its ministry of relief, affords aid and comfort to many an unfortunate wayfarer. For many years, too, it has provided lunch and rest-room for hundreds of business girls, at mid-day. For many years, too, it has opened its rooms at evening to young women and young men and afforded them opportunity of social recreation. Provision for these activities has been made elsewhere while the church buildings are being restored. and for the future, larger things are being planned. A new "Community House" is one of the units in the equipment with which this historic church hopefully faces its second century of service. ister, Dr. W. H. Sedgewick.

St. Andrew's Presbyterian Church

The present St. Andrew's Church, situated at the Corner of King and Simcoe Streets, is the second

RELIGIOUS CENSUS AND CHURCHES

building the congregation has occupied. The former church was at the corner of Church and Adelaide Streets. The congregation was formed in 1830, "in connection with the Church of Scotland," and occupied its first quarters till 1876, when the present building, erected on a site owned by the congregation, was dedicated. The old property was sold for a nominal sum to a few families who were unwilling to move with the congregation. These reorganized themselves, taking the name "Old St. Andrew's" on account of their occupancy of the old building, and became in time, a prosperous church.

St. Andrew's has filled an unusually large place in the life of the Presbyterian Church in Canada. It became widely known under the ministry of Rev. D. J. Macdonnell, the central figure in a famous heresy trial in the church, and one of the greatest Canadians of his day. Since then, its tradition has been consistently maintained. So that it is regarded to-day as the rallying-point of the non-concurring Presbyterians during the Church Union struggle and the scene of the first General Assembly to be held after the disruption of 1925.

The present minister is Rev. Stuart C. Parker, B.D., who was called to the charge from Glasgow, Scotland, in 1923.

St. James' Cathedral

St. James' Cathedral is the fifth church standing above the present site, at the corner of Church and King Streets, and is the mother church of the Diocese of Toronto, the present building having been erected in 1853. From the first it has been closely connected with the civil and military life of the City, as the many tablets and monuments upon its walls bear witness. Its services follow the cathedral traditions of the mother church in England, and are famous for the simple beauty of the music under the direction of Dr. Albert Ham, F.R.C.O., who has held his present position for over thirty years. A fine parish house stands in the grounds, where parochial activities of all kinds are carried on. The staff consists of the rector, Rev. Canon Plumptre, M.A. Oxon, and two assistants.

St. Michael's Cathedral

For the past eighty years the activities of the

Catholic Church in Toronto have for the most part centred about St. Michael's Cathedral. This stately structure situated in the heart of down-town Toronto at Bond, Shuter and Church Streets, is one of the most attractive points of interest in the City.

In the year 1842, Bishop Power, the first Catholic Bishop of the City, arrived in Toronto and selected the site for his Cathedral Church. The first sod was turned for its construction on the 7th of April, 1845 and it was dedicated on September the 29th, 1848, by Bishop Bourget of Montreal, assisted by the Bishops of Kingston, Bytown and Martyropolis. The style of the architecture was Gothic of the early 14th century type, but, since the time of its dedication, the building has undergone many minor changes as each of the succeeding Bishops in turn has done something for the beautifying and improving of the Cathedral.

Bishop de Charbonnell, second Bishop of Toronto, embellished the edifice very materially, enhancing its florid Gothic style. The magnificent stained glass window over the high altar, representing the Crucifixion was imported by His Lordship from France, and was the work of the celebrated French artist, Thevenot. It is one of the most remarkable windows now in existence.

Archbishop Lynch devoted himself principally to beautifying its exterior, and, during his time the tower and spire were completed. During certain seasons of the Ecclesiastical year, the beautiful cross which surmounts one of the most perfectly proportioned spires in America, is illuminated and may be seen from all parts of the City.

Under Archbishop Walsh the Cathedral was completely renovated. The whole interior was renewed and frescoed in more cheerful colours, which showed to advantage its graceful pillars and finely proportioned arches.

At the present time under Archbishop McNeil there has been added a highly ornamented organ screen which lends grace and dignity to the sacred edifice.

Such has been the development of the Cathedral building itself, and the development of Catholic activities in the City has been no less striking, for, from the year 1842, when there was but one Catholic

RELIGIOUS CENSUS AND CHURCHES

Church in the City, serving about 3,000 people until the present time, there has been a continued growth and there are now some thirty-five Parishes administering to the needs of some 66,000 Catholics.

St. Paul's Church

A wooden church was built on this site on Bloor Street, East of Yonge Street, in 1842. The first stone church was built in 1860. This church was twice enlarged, in 1900 and in 1904. The present church was opened on November 30th, 1913. It is a stately, lofty, Gothic edifice, seating about 3,000 people. Its architect was E. J. Lennox. The old church has been made over for Sunday School purposes and a fine new Parish Hall furnishes ample accommodation for classes and for Social and Gymnastic activities and a thoroughly equipped institutional work. The church contains one of the largest and finest pipe organs in the world, the Blackstock Memorial organ, with 106 speaking stops. Its collection of stained-glass windows is unique in Canada. One window contains over 600 fragments of stained glass brought from ruined Cathedrals, Churches and Public Buildings in the war zones of France, Belgium and Italy. The missionary interest of the congregation is deep and far-reaching. St. Paul's Hospital in Quai-tab, China, a wellequipped modern institution was built of the gifts of the congregation. The Sunday School is organized in five departments. There are missionary, philanthropic, educational, religious and athletic organizations for various groups of young and old. The War Memorials to individual members who fell in the great war are so numerous as virtually to give a history of the great war, so far as the Canadians were concerned. The congregational memorial to all who fell is a magnificent alabaster screen, and reredos, rich in carving and symbolism. The Rector is the Hon. and Rev. Dr. Canon Cody.

St. Peter's Church

The first parishioners of St. Peter's worshiped God in a little, wooden chapel on Bathurst Street, just south of Bloor St. The priests who took charge of it belonged to St. Mary's Church. In 1891, St. Peter's was created a parish, and Rev. Launcelot Minehan was appointed its first pastor. The corner

stone of a new brick church on the corner of Markham and Bloor Sts. was laid in 1906. At the invitation of Most Rev. Neil McNeil and Father Minehan, the Paulist Fathers assumed charge of the parish in 1914. In 1926, the present spacious church on Bathurst Street was begun, and to it this year was added the new rectory of beautiful Gothic architecture.

The Sanctuary Choir rendering the traditional chant of the church, the meticulous care with which the liturgy is carried out, draw many to worship in St. Peter's. Rector, Rev. John E. Burke.

Salvation Army

The Salvation Army has 27 corps in the City of Toronto, at each of which an aggressive evangelical work is being carried on. The Territorial Head-quarters are situated at 20 Albert Street, Lieut. Commissioner Maxwell being the Territorial Commander.

The Social Institutions in the City include three Working Men's Hostels, and an Industrial Department with eight Industrial Stores in different parts of the City, where clothing and furniture and other articles may be purchased by poor people at a very cheap rate. There is also a Women's Hospital, a Rescue Home, a Receiving Home, and a Children's Home.

At the Training Garrison on Davisville Avenue, a Memorial to the Army's Founder, seventy Cadets are annually trained for service.

The Army has also its own printing works in Toronto, where the War Cry and Young Soldier are produced weekly.

Timothy Eaton Memorial Church

Timothy Eaton Memorial Church was built as a memorial to the late Timothy Eaton, by Mrs. Timothy Eaton. The School Room was opened in 1910 and the main church in 1914. The pastors of the church have been: Rev. Joseph Odery, D.D., Rev. James Henderson, D.D., Rev. C. A. Williams and Rev. Trevor H. Davies, D.D., who is the present incumbent. The church has a membership of 1,625; the Sunday School a membership of 917. There are in connection with the church, the follow-

ing organizations: Woman's Missionary Society, Young Women's Missionary Auxiliary, Canadian Girls in Training, "Tuxis Boys" and "Trail Rangers", Women's Community Service Club, Tennis Club, Lawn Bowling and Indoor Bowling Club.

Walmer Road Baptist Church
It was organized in 1899 with 89 members and has a present membership of about 1,900. The first school building was erected in 1889, the present church building in 1892 and the present Sunday School building in 1913. Since 1912, the church has maintained and operated Memorial Institute (corner Richmond and Tecumseh Streets, Toronto) as a Christian social centre with many social activities, including "Sunnyside Farm," a summer camp at Bowmanville, for the benefit of mothers and children. The present minister is Rev. John MacNeill, D.D., who had that position since 1906, previous ministers were Rev. Elmere Harris, D.D., (1889-1895), Rev. W. W. Weeks, D.D., (1895-1904),

Rev. Oliver C. Horsman, B.D., (1905-1906).

Yorkminster Baptist Church Yorkminster Baptist Church, corner Yonge and Heath Streets, Toronto. Minister, Rev. W. A. Cameron, B.A., (McMaster '06), from 1908 to present. Built of stone and designed in the late perpendicular Gothic period of architecture. Seating capacity, 2,000, inclusive of choir of 70 members. Sunday School building provides accommodation for over 1,000. H. L. Stark, the present Superintendent has held that position for over 25 years. Membership of the church is approximately 1,500. A very well balanced choir is ably conducted by D'Alton McLaughlin, A.A., Organist. The church was first organized on September 22, 1871, as Yorkville Baptist Church, and their first building was at 916 Yonge Street, now occupied by the Salvation Army. The second building was at the south-east corner of Bloor and Bay Streets, which went by the name of Bloor Street Baptist Church. Evening services were held in the Uptown Theatre for eight years prior to the opening of Yorkminster on March 25th, 1928.

The architects of Yorkminster Baptist Church were, Messrs. Geo. Moorehouse and King, Toronto.

The Challenge of Greater Toronto

ORE than 25,000 young men and boys
.....Greater Toronto's future citizens
are participating in the City wide program of the Toronto Y.M.C.A.

A useful contribution to Toronto's future greatness is this noble task of equipping youth spiritually, intellectually, physically to grasp and to carry on the torch, inspired by the highest ideals of Christian fellowship.

The opportunity of the Toronto Y.M.C.A. for service is growing with Greater Toronto! To-day it operates nine branches (including Christie Street Hospital) with a staff of fifty trained secretaries supported by hundreds of volunteer leaders.

The Challenge of the future is being faced with confidence because the Toronto Y.M.C.A. enjoys the hearty co-operation of the citizens of Toronto.

The Toronto



Operating 9 Branches

Community Service Organization Section

COMMUNITY SERVICE ORGANIZATIONS

(For complete list covering all social welfare activities, see "Social Service Directory of Toronto," issued by the Neighbourhood Workers' Association).

BETTER BUSINESS BUREAU

Organized for the purpose of combating dubious methods of finance and business through publicity. President, C. L. Burton; Secretary Treasurer, J. A. Kingsmill.

BOARD OF TRADE

See Board of Trade page, 135

BUREAU OF MUNICIPAL RESEARCH

A voluntary organization of taxpayers for the purpose of providing, through research, unbiased and impersonal information to Municipal governing bodies, officials and citizens in order to stimulate effective thinking on municipal and community problems. President, Walter J. Barr; Managing Director, Horace L. Brittain. Offices, Commonwealth Building, 21 King Street East.

CITIZENS' RESEARCH INSTITUTE OF CANADA

A national organization of citizens and tax-payers with Head Office at 21 King Street East, adian Governments and information regarding tax-ation. The Institute through its trained staff conducts surveys of governmental departments and public institutions such as Hospitals, etc. The following are some surveys which have been conducted since the Institute was founded in 1919: "Financial Programme Surveys," Ford City, Township of East York; "Municipal Departmental Surveys", London, St. John, N.B., Fredericton, N.B; "Hospitals," Galt, London, Kingston; "Assessment and Taxation," Vancouver, Point Grey, Winnipeg, Timmins, St. John, London; "Schools",

London, Border Cities; "Federated Charities," St. John, President, F. Barry Hayes.

FEDERATION FOR COMMUNITY SERVICE

The Federation for Community Service encourages and renders more effective community service in Toronto. In an annual, financial Campaign, under its auspices, funds are raised to support the needs of the thirty-four (34) welfare organizations in its membership. (For individual organizations in membership, see "Social Service Directory"). These organizations cover practically every phase of social welfare work being carried on Close co-operation exists with the Catholic and Jewish Federations, with the Public Departments and other community services. Fifty thousand (50,000) givers in 1928 gave \$429,000.00.

Office, Room 802, 45 Richmond St., West.

FEDERATION OF CATHOLIC CHARITIES FOR THE ARCHDIOCESE OF TORONTO, Inc.

Supervises the work of 12 affiliated Catholic Charities. (For individual organizations in membership, see "Social Service Directory") covering every phase of social welfare and collects apportions and distributes funds for their upkeep. Subscriptions received in the 1928 Campaign supplied \$125,440.81 for this work. Executive Secretary, Agnes King. Office, 67 Bond Street.

FEDERATION OF JEWISH PHILANTHROPIES

Supervises the work of 14 affiliated Jewish Welfare organizations and collects, apportions and distributes funds for their upkeep. In 1928, 1,500 subscribers gave \$125,000.00 for this purpose.

President, Percy Hermant; Executive Director, J. I. Oelbaum. Offices, Scheuer House, CorBeverley and Baldwin Sts. (For individual organizations in membership, see "Social Service Directory")

HOME AND SCHOOL CLUBS

Community clubs having the school as the centre with the object of developing a co-operative effort between the parents in the home and the teachers in the school, beautifying and improving

COMMUNITY SERVICE

school rooms and surroundings and developing a social spirit in the neighbourhood. This movement had its beginning in the foundation of the Rosedale Art League in 1896 and was inaugurated as a city-wide institution under the auspices of the Education Committee of the Local Council of Women in 1916. There are now 50 Home and School Clubs and affiliated societies in Toronto, the central body being the Toronto Home and School Council.

President, Mrs. H. W. Price; Recording Secretary, Mrs. Norman McLeod; Corresponding Secretary, Mrs. J. S. Burgoyne, 184 Neville Park Blvd.

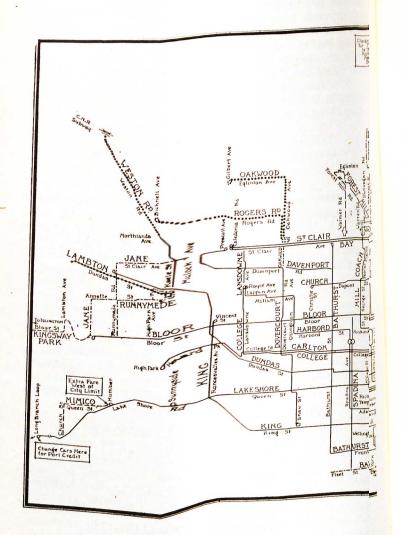
LOCAL COUNCIL OF WOMEN

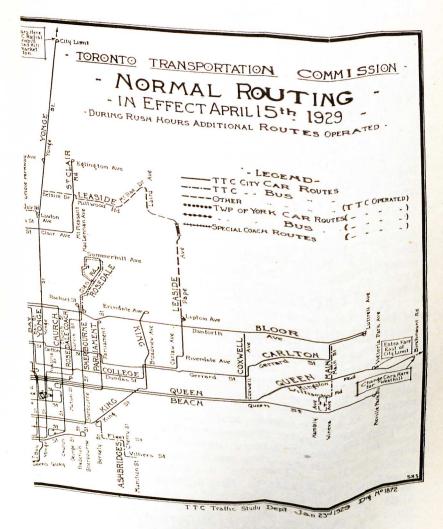
This Council was organized in 1893, with the object of bringing the various associations of women in Toronto into closer relations through an organized union, each society in the Council retaining its independence and not being committed to any principle or method of any other society in the Council, the latter being a medium of communication and a means of prosecuting any work of common interest. The Council has now some 61 societies in affiliation with a membership of over 25,000. It has been active in obtaining changes for the betterment of the community as a whole and more particularly in those phases affecting women and children such as Mothers' Allowance Act, Big Sister Association, Medical Inspection in Schools, etc. The Council is in affiliation with the National Council of Women of Canada. President, Mrs. W. L. McFarland; Secretary, Mrs. G. S. Richardson.

THE DICKENS FELLOWSHIP

Thirty-two years after the death of Dickens a group of men in London decided to form The Dickens Fellowship. Scarcely had this been formed when branches began to spread over the English speaking world. In 1905 a few citizens of Toronto interested in Dickens, met in the old Association Hall. Dr. J. L. Hughes proposed that The Dickens Fellowship should be formed in Toronto. Goldwyn Smith was elected Honorary President and E. S. Williamson, President.

From this small beginning the Toronto Fellowship has grown to such an extent that it is now rec-





ognized, and has been for the past five years, as the largest Fellowship in the English-speaking world. The annual membership has exceeded 1,000 and the monthly membership 200.

The Dickens Fellowship has as its main object the uniting together in a common band of friendship all lovers of Dickens, in order to spread the love of humanity, the keynote of all his work. It also has, among other things, carried on certain work for the benefit of children.

During the past number of years it has endowed two cots in the Sick Children's Hospital, two cots in the Hospital for Incurable Children, one cot in the Queen Mary Consumptive Hospital and, this season, one cot in the Orthopedic Hospital. Some years ago it presented to the Bolton Camp a Dining Hall known as the "Charles Dickens Memorial Dining Hall."

During its existence the Fellowship has had only four presidents, the late E. S. Williamson, the late F. M. Bell-Smith, A. E. S. Smythe and the present incumbent of that office, J. W. McFadden.

TORONTO HUMANE SOCIETY

This is a voluntary organization which strives for justice and mercy for all animals. Its objects are protective and educational. No small part of the educational program is carried on through the schools and the Toronto enrollment in the Junior Humane Society is practically 9,500, and the total for the Province about 55,000. In 1928, 16,205 calls were made, 5,596 being of an emergency nature. 5,449 horses and 136,682 other animals. poultry and birds were examined and 7,153 dogs and 17,735 cats were brought to shelter. 76 summons for cruelty, etc., were issued and 64 convictions secured. Toronto is headquarters for 40 affiliated associations throughout the Province. President H. C. Schofield, M.P.P.; Managing Director, John Macnab Wilson. Headquarters, 11-23 St. Albans Street. Motto: "We speak for those who cannot speak for themselves."

THE NAVY LEAGUE OF CANADA

This league was organized as it is now in 1917, with the object of making our people understand our

dependence on the sea as a nation, having Canadian trade carried in Canadian ships, manned by Canadian seamen, having an adequate naval defence for Canadian Commerce and guarding our seamen and their dependents from destitution.

A steady educational programme is carried on by means of moving-pictures, lantern slides, lectures, pamphlets and the magazine "Sailor." Sea Cadet Corps are established in all large centres of population for training boys, 150 now being attached to the Toronto Corps. Cadets serve a four year apprenticeship and are then eligible to pass for their second mates rating. Many cadets are now apprenticed to the C.P.O.S., the Canadian Government Merchant Marine and other Lines. Homes for seamen in every Canadian port are provided. President, Sam Harris, S.S.D.; Secretary, Lt.-Col. Cecil G. Williams. Offices, 165 Lake Shore Blvd., Toronto.

ONTARIO MOTOR LEAGUE

A non-profit making association of Automobile owners organized in 1907 and having as its object, among other things, the maintaining of the rights and privileges of users of Motor Vehicles, the promotion of national governmental legislation in regard thereto and the assisting and encouraging the construction and maintenance of good roads. The League, in addition to its direct active members, has affiliated automobile clubs in forty of the leading cities and towns in the Province and is the largest club in the British Empire outside of the United Kingdom. A wide sphere of service is rendered members, including emergency road service, legal defence, touring information etc., and its road book is practically indispensable to anyone touring for a holiday.

Secretary Treasurer, W. G. Robertson. Office, Lumsden Building, Yonge and Adelaide Streets, Toronto.

ONTARIO SAFETY LEAGUE

Organized in 1914 for the purpose of promoting "Safety" measures throughout the Province. A constant and ever enlarging campaign of education along safety lines is conducted.

Over a million pieces of literature are now distributed annually, and during 1928 in 115 cities. towns and villages, and 452 schools, safety talks were given to over 148,000 pupils.

General Manager, J. F. H. Wyse. Offices, Metropolitan Building, Corner Victoria and Adel-

aide Streets, Toronto.

RATEPAYERS' ASSOCIATIONS

There are a large number of Ratepayers' Asso ciations in Toronto. These are formed for the pro tection and advancement of neighbourhood interests and for the purpose of informing the citizens as t the platforms, aims and objects of those aspiring to be members of the City Council and Board Education. There is also a Central Ratepayer Association made up partly of delegates from local Rayepayers' Associations which are affiliated with the Central Association and partly of person, members. The Central Association meets the first Monday in each month at the City Hall.

THE TORONTO CONVENTION AND TOURIST ASSOCIATION, Inc.

The Executive Offices of the Association ire in the Hotel Waverley. It is a non-profit organization, supported by public subscription, and has dine much to increase tourist traffic and secure conventions for the City of Toronto. The Association commenced to function March 1st, 1926, under the management of E. R. Powell. Since that tme tourist traffic has increased in 1926, 25%; in 1,27, 37%; and in 1928, 40% over each previous year. Conventions have also increased. In 1926, there were 97; in 1927, 146; and in 1928, 171.

The Association maintains a branch offic at Niagara Falls, N.Y., located at Falls and Main Streets. Six Toronto born girls dispense information, and in the past eighteen months over 8,000 United States citizens from all parts of the Republic have visited that office seeking information shout

Toronto.

It requires five stenographers at the Executive offices to carry on the correspondence, as well as the Managing Director and Assistant to the Managing Director, in Toronto.

COMMUNITY SERVICE

THE TORONTO YOUNG MEN'S CHRISTIAN ASSOCIATION

The Toronto Young Men's Christian Association has made a decided advance in its work with Boys and Young Men, especially during the past five years, in which period three new fully organized branches have been established. The Association is now operating from nine centres as follows: 3 City Branches, with modern buildings and equipment, 2 Railroad Branches, 3 Community or Nonequipment Branches, 1 Military Hospital Centre. and in addition operates 5 Summer Camps, serving over 1,200 this last year. The membership of the Y.M.C.A., in Toronto is now substantially over 9,000, the largest in its history. More than 20,000 different boys and young men participated in its program last year. It is a significant fact that in the conduct of the Community Work—that is among boys outside the membership—25 Gymnasia accommodating almost 3,000 boys in regular physical classes, are now in constant use.

The Association is looking forward to an important expansion program in the near future, when it is expected that the work will be extended into a number of new and unoccupied areas throughout Greater Toronto. General Secretary, J. W. Hop-

YOUNG WOMEN'S CHRISTIAN ASSOCIATION

The Young Women's Christian Association is an organization of women and girls banded together for the purpose of developing their spiritual intellectual, social and physical well-being, to the end that it may be a social force in the advance-

ment of the Kingdom of God.

The Toronto Y.W.C.A., has three Administration Buildings, Central at 21 McGill Street, West Toronto at 10 St. John's Road and East Toronto at 2061 Danforth Avenue, providing educational and recreational facilities by means of their well equipped Club Rooms, Swimming Pool, Bowling Alley and three gymnasia. It has two cafeterias, Adelaide Street and Central; a Central Employment Bureau; a staff of Travellers' Aids at the station; provides housing facilities in its four residences,

Elm House, Dundas House, Pembroke House, and Dufferin House; maintains its room registry of inspected boarding houses; has flourishing self-governing clubs of employed and high school girls; and throughout all its activities, endeavours to develop Christian character and to promote high standards of personal and social conduct.

It had a membership in 1928 of 2,500, and in addition to these served affiliated High School Clubs numbering in membership 2,350, as well as other considerable numbers not in full membership.

CANADIAN RED CROSS SOCIETY Toronto Branch

The Society carries on the work of ministry to disabled soldiers in the same spirit of service which it so ably demonstrated during the Great War. The Toronto Branch maintains a Red Cross Lodge on the grounds of the Church Street Hospital for the boys and their friends; a summer outpost hospital for Christie Street patients at Hanlan's Point; a Hospital Visiting Committee, which supplies gifts and entertainments; a Soldier's Comfort Committee for supplying the extra nourishment, such as eggs and milk for convalescent soldiers, who have left the hospital but are not yet able to supply such necessities. This committee also supplies surgical appliances, glasses, etc., and relief when necessary. The Society also gives a splendid Christmas Dinner with entertainment for their patients.

In addition to these after-war services the Toronto Branch of the Society conducts Home Nursing classes and maintains a centre of training of House-keepers. Junior Red Cross Clubs are organized throughout the schools. A Layette Committee supplies complete layette outfits to wives of returned soldiers unable to supply them.

THE NEW HOME

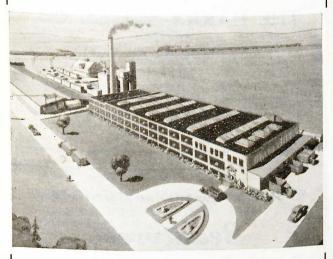
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Clubs and Amusements Section

SERVICE AND LUNCHEON CLUBS

The following is a list of Toronto Service and Luncheon Clubs, along with the Headquarters and date of meeting for each:

Canadian Club: Headquarters: King Edward Hotel. Weekly luncheon every Monday at 12.30, from the month of October till April.

EMPIRE CLUB: Headquarters: King Edward Hotel. Weekly luncheon every Thursday at 12.30, except during the summer months.

KINSMAN'S CLUB: Headquarters: Victoria Hotel. Every other Thursday at 6.00.

OPTIMISTS CLUB: Headquarters: Carls-Rite Hotel. Weekly luncheon each Thursday at 12.30.

PROGRESS CLUB: Headquarters: King Edward Hotel. Weekly luncheon each Thursday at 12.30.

GYRO CLUB: Headquarters: Royal York Hotel
Weekly luncheon each Tuesday at 12.30.
LIONS CLUB: Headquarters: Royal York Hotel.

Weekly luncheon each Thursday at 12.30.
ROTARY CLUB: Headquarters: Royal York Hotel.
Weekly luncheon each Friday at 12.30.

KIWANIS CLUBS OF TORONTO

Headquarters: Royal York Hotel. Weekly luncheon each Wednesday at 12.30.

RIVERDALE: Headquarters: Broadview Y.M.C.A. Weekly luncheon, Thursday, 12.30 p.m.

West Toronto: Headquarters: Palais Royal. Weekly luncheon Thursday 12.30 p.m.

PROMINENT SOCIAL AND OTHER CLUBS

Albany Club, 93 King St. East.
Arts and Letters Club, 14 Elm Street.
Canadian Business Womens' Club, 86 Yonge Street.
Canadian Military Institute, 96 University Ave.
Engineers Club, 350 Bay Street.
Embassy Club, Cor. Blair and Bloor St. West.
Granite Club, 63 St. Clair West.

National Club, 303 Bay Street.
Ontario Club, 16 Wellington St. West.
The York Club, 135 St. George Street.
Toronto Club, 107 Wellington St. West.
University Club, Cor. Bay and Albert Sts.
Victoria Club, 277 Huron Street.

SPORTS AND SOCIAL CLUBS

Argonaut Rowing Club, 131 Lake Shore Blvd. Baby Point Bowling Club, 30 Baby Point Cres., Lambton Mills.

Balmy Beach Club, 360 Lake Front (Balmy Beach) Birch Cliff Tennis Club, s. s. Kingston Rd., Stop 10. Badminton and Racquet Club of Toronto, 25 St.

Clair Ave. W.

Carlton Club, Church and Hayden Streets.

Canada Lawn Bowling Club Limited, 163 Avenue

Granite Club, 63 St. Clair Avenue West.

High Park Curling and Lawn Bowling Club, 98-104 Indian Road.

Kew Beach Bowling Club, s.s. Al Fresco Lawn.

Lakeview Curling Club, 146 Harrison Ave.

Lawrence Park Lawn Bowling Club, north of 2861 Yonge Street.

Oakwood Lawn Bowling Club, 584 Christie St.

Oakwood Swimming Club, 904 St. Clair Ave. West. Old Orchard Skating Club, 375 Dovercourt Road.

Ontario Jockey Club, Woodbine Park. Parkdale Canoe Club, Sunnyside Beach.

Parkdale Lawn Bowling Club, Ltd., 145 Cowan A ve.

Queen's Badminton Club, 212 Cowan Ave.

Royal Canadian Bicycle Club, 131 Broadview Ave.

Royal Canadian Yacht Club, Island Park.

Runnymede Lawn Bowling Club, Ltd., 22 Weather-

Rusholme Lawn Tennis Club, 375 Dovercourt Road Rusholme Lawn Bowling Club, 614 Dovercourt Road.

St. Clair Recreation Club, 1670 Dufferin Street. Thistle Lawn Bowling Club, Ltd., 723 Bathurst Street.

Toronto Baseball Athletic Co., Ltd., s.s.Fleet Toronto Bowling Club, Ltd., 68 Temperance

Toronto Camera Club, 35; 2 Gould Street. Toronto Canoe Club, 221/2 Dowling Ave.

Toronto Chess Club, 65 Church Street.

Toronto Cricket Club, Wilson Avenue.

Toronto Curling Club, 259 Huron St. Toronto Hunt Club, Kingston Road.

Toronto-Eglinton Hunt Club, Eglinton Ave., West

Toronto Lawn Tennis Club, 44 Price St.

Toronto Maple Leaf Hockey Club, 13 King St.

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TORONTO

Toronto Racquet Club, 23 Jordan Street.
Toronto Skating Club, 568 Dupont Street.
Victoria Skating and Curling Ass'n., 259 Huron
Street.

York Badminton Club, 519 Church Street.

GOLF CLUBS

Bathurst Golf and Country Club, R.R.1. Eglinton
Bayview Golf Club, Bayview.

Cedar Brook Golf and Country Club, Stop 24, Kingston Rd., Scarboro.

Glen Stewart Golf Club, Islington.

Humber Valley Golf and Country Club, Humber Valley.

Islington Golf Club, Islington.

Ladies Golf & Tennis Club, Stop 16 Yonge Street

Lakeshore Country Club, Clarkson.

Lakeview Golf and Country Club, Port Credit. Lambton Golf and Country Club, Lambton Mills. Mississauga Golf and Country Club, Port Credit.

Riverside Golf and Country Club, Weston.

Rosedale Golf Club, Bedford Park.

Rouge Hills Golf and Country Club, Rouge Hills. Royal York Golf Club, Lake Shore Road (under St. Andrews Golf Club, York Mills.

Scarboro Golf and Country Club, Stop 38, Kingston

Road.

Summit Golf and Country Club, Stop 54, Yonge Street.

Thistledown Golf and Country Club, Woodbridge Road.

Thornhill Golf Club, Stop 17, Yonge Street. Toronto Golf Club, Stop 28, Lake Shore Road. Toronto Hunt Club, 1143 Kingston Road.

Uplands Golf and Country Club, Thornhill. Weston Golf and Country Club, Weston.

Weston Golf and Country Club, Weston. York Downs Golf Club, North Bathurst St. and

Sheppard Avenue.

ROYAL CANADIAN YACHT CLUB

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CLUBS AND AMUSEMENTS

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The Right Honourable Viscount Willingdon, Governor General of Canada.

Earl Beatty, G.C.B., O.M., G.C.V.O.

The Rt. Hon. Sir R. L. Borden.

The R.C.Y.C. was founded in 1852. The membership approximates 2,000. It is the largest fresh water yacht club in the world. It is situated at Centre Island.

Activities

Yacht racing, bowling, tennis. The club has entertained most of the Royal Family, including the present King and the Prince of Wales. It has been very prominent in international yachting and has held, at various times, practically all the important trophies raced for on the Great Lakes.

VETERANS' CLUBS AND ASSOCIATIONS

Amputations Association of the Great War. 62 St. Albans St.

Canadian Legion B.E.S.L., (Branches with Clubhouses in Toronto).

East Toronto Branch, corner Dawes Road and Coleman Avenue.

Central Toronto, 41 Isabella St. Riverdale, 453 Broadview Avenue. Naval Veterans, 77-79 Carlton Street. Western District, 722 College Street. Earlscourt, Foot of Greenlaw Avenue. Beaches, 96 Lee Avenue.

Originals Club, Inc., 97 Yonge St.

ARENAS AND STADIA

(See also Parks and Playgrounds) Mutual Street Arena

Mutual Street Arena is situated on the westside of Mutual Street, between Dundas and Shuter, —main entrance on Mutual Street. It has a seating capacity of 7,300 (Reserve 6,000, Rush 1,300). National League Hockey games as well as games of O.H.A. and other leagues are played here during the season. In the early season, skating is provided, and at the close of the season the Skating Carnival. In the summer months the arena is often used for boxing shows.

Varsity Stadium and Skating Rink

In Canada there is no stadium so large and so well equipped as the one owned by the University of Toronto and situated on Bloor Street. The concrete bleachers are unique, being so constructed that the 11,000 people who occupy them can all see the game without the slightest difficulty. The stadium provides accommodation for 18,000 spectators but, though built only a few years ago, its capacity is by no means sufficient to accommodate all those who wish to see the final games. All the big games are broadcast by radio from the stadium. Close at hand is the Varsity Rink which seats 4,800 spectators and has an ice surface of the regulation size, 200 feet by 80 feet. The ice plant, the lighting equipment and the heating arrangements in this rink are in every respect up-to-date.

Oakwood Stadium and Swimming Pools

The Oakwood Stadium is a full sized Rugby Field being about 130 yards long by 65 yards wide. There is a covered stand that will seat 3,200 people and there are bleachers for 3,400. It was used last summer by the Toronto and District Soccer League and the Toronto Ladies Athletic Club; and last fall by Oakwood Collegiate and Balmy Beach Rugby Club for Rugby.

In the winter time this athletic field is used for the Oakwood Park Skating Rink which has the largest ice surface in the City, splendid dressing rooms and ample accommodation for 3,000 people. Music is supplied by a full twelve piece band every evening. Toronto Speed Skating Club make this rink their headquarters.

The Oakwood Swimming Club has two large tanks which can accommodate 12,000 people at one time. Commodious dressing rooms and the most up-to-date chlorinating equipment are two features. The water in the pools is filtered constantly and it goes through the filters twice in twenty-four hours.

Ravina Rink

This rink has an ice surface of 80' x 190', a present seating capacity of 3,000 which may be increased to 4,000 and a total capacity of 5,500. Skating began here September 20th, 1928, and continued until the middle of December when the hockey season began. It is used by the Mercantile Hockey League, a junior O.H.A. team, two collegiate teams and the Toronto Hockey League.

An open air swimming tank 60' x 100' with a depth ranging from 2 feet to 9 feet is operated on the club plan in summer months.

Hampden Park Athletic Grounds

This is situated at 404 Shaw Street. It is a closed athletic field used for soft ball and other summer sports.

Ulster Stadium

This is situated in the heart of the east end of the City, convenient to Gerrard Street East and Greenwood Avenue and reached from the downtown section by taking Beach, Queen or Carlton cars, east to Greenwood Avenue. It has an area of approximately 5 acres and seating accommodation for 8,000 people, 3,500 under cover. It is used by the leading Soccer and Lacrosse Clubs, by the Collegiates of the Eastern section for Rugby games and by the Danforth Ladies' Soft Ball League. The Public School Athletic Association utilize the grounds for the finals of their various activities free of charge.

Maple Leaf Stadium

This modern structure of steel and concrete was erected early in 1926—it is the home of International Baseball in Toronto and is considered the finest ball park in the minor leagues. Located on Fleet Street, Toronto's new waterfront highway, near the foot of Bathurst Street, it overlooks Toronto Bay, The Island and Lake Ontario. Previous to its erection, league baseball had been played at Hanlan's Point, but in response to local interest it was moved to the mainland. Clubs representing Toronto, Montreal, Buffalo, Rochester, Reading, Baltimore, Newark and Jersey City, comprise the

International League and 84 scheduled games are played at the stadium from May until the middle

of September.

The stadium and large playing field is used also for baseball, football, boxing, track meets, etc. It has a seating capacity of 20,000. President, Lawrence Solman.

RACE TRACKS

Toronto has eight weeks of horse racing during the year, each track having seven days in the spring and seven days in the fall.

Dufferin Park

Often termed "Little Saratoga." Is the only half mile track in Toronto and usually attracts large crowds. It is situated on Dufferin Street and can be reached by street cars running along Bloor St. W. or College Street or by Toronto Transportation Commission bus, or by motor car.

Long Branch

Is a mile track, situated just outside the Western City limits at Long Branch. It can be reached by railway train, Toronto Transportation Commission bus, or by motor car.

Thorncliffe Park

Is a mile track, situated in East York Township. It can be reached by railway train from North Toronto Station or Toronto Transportation Commission bus, or by motor via the new East York viaduct.

Woodbine Park

This is a mile track and is the scene each spring of the running of the famous King's Plate. The Governor General of Canada usually attends in state on King's Plate day. The Woodbine course is considered the Ascot of Canada. It is situated on Queen Street East and can be reached by street car, Toronto Transportation Commission bus or by motorcar

CLUBS AND AMUSEMENTS

THEATRES The Princess

Situated on King Street West. Has a seating capacity of 1,627. It plays first class travelling legitimate attractions.

The Royal Alexandra

Situated on King Street West. Has a seating capacity of 1,600. It is a solid concrete structure and fire-proof. The main auditorium is about 100 feet long and 90 feet wide, being almost square, which makes the acoustics and sight lines perfect from any seat in the theatre.

The Royal Alexandra Theatre plays the very best travelling legitimate attractions, presenting the leading dramatic and musical stars and dramatic and musical attractions from both the American

and English stages.

The Victoria

At the corner of Richmond and Victoria Streets. Has a seating capacity of 1,995. With a brand new stock organization, they are presenting the very latest and best of plays. Matinees are held Wednesday, Thursday and Saturday. The permanent policy of the management is "Popular Little Prices."

The Empire

Situated on Temperance Street. Has a seating capacity of 1,400. Presenting only the latest Broadway and London stage successes, mostly for the first time in Canada. The All-Star New Empire Company has played continuously for over a year. The 500th performance will shortly be celebrated.

PRINCIPAL VAUDEVILLE HOUSES

Loew's

189 Yonge Street. Seating capacity, 2,200.

Pantages

267 Yonge Street. Seating capacity, 3,600.

Shea's Hippodrome

440 Bay Street. Seating capacity, 3,663.

CONCERT HALL

Massey Hall

Corner of Mutual and Victoria Streets. Seating capacity, 2,977.

Toronto contains quite a number of halls used for concerts, but Massey Hall is the largest.

for concerns, but massey than is the largest.

PRINCIPAL MOVING PICTURE THEATRES

Alhambra

Bloor at Bathurst Streets.

Beach

1971 Queen Street, East.

Capitol

2942 Yonge Street at Castlefield Road.

College

Corner College and Dovercourt Streets.

Oakwood

Oakwood Avenue at St. Clair Avenue.

Palace

Danforth and Pape Avenues.

Parkdale

Queen Street West, near Sunnyside Beach.

Prince of Wales

Danforth Avenue at Woodbine Avenue.

Regent

25 Adelaide Street West.

Runnymede

2225 Bloor Street West.

St. Clair

St. Clair Avenue West.

Tivoli

Corner Richmond and Victoria Streets. Seating capacity, 1,350.

Hart House Theatre

An experimental theatre for the use of the University of Toronto and the wider community which it serves. As its name implies, it is structurally a

CLUBS AND AMUSEMENTS

part of Hart House, that internationally known institution which was built by the Trustees of the Massey Foundation, under the direction of its administrator, Mr. Vincent Massey, and presented to the University in 1919.

The theatre accommodation is about 500. It has a technical equipment probably as complete as that of any theatre in the world. The actors and actresses are all amateurs. Since 1919, in the production of some 95 plays, over 400 actors have taken part and some of these have now entered upon permanent theatrical careers in New York and London. All the scenery and properties are made in the theatre and there is a special department under its own permanent manager for the manufacture of the costumes.

The theatre is now under the direction of Carroll Aikins, of British Columbia, a playwright of international reputation. Everything possible is done to encourage the development of Canadian drama. A summer school is conducted for those interested in amateur dramatic activities. The theatre is open to the public.

THE GATEWAY OF ONTARIO'S PLAYGROUND

Toronto is the natural gateway through which tourists from the United States enter yearly to enjoy the beauties and pleasantness of Ontario's great natural playground. It is the hub of all good roads leading to Muskoka Lake Summer Resorts, Lake of Bays, Kawartha Lakes, Thousand Islands, Georgian Bay and the Northern Hunting and Fishing Grounds. In the Highlands of Ontario, four hour's travel distant from Toronto, one may boat, fish, swim, golf, motor or picnic amid unsurpassed natural surroundings. By overnight trip on the pullman car or by a day's travel up to and along the Ferguson Highway, one may enjoy the glorious ruggedness of such northern districts as Lake Timagami, the great forest reserves and the interesting gold and silver mining districts.

Distance of some United States cities from Toronto:

	Motor Road	Train Run-
	Distance (in	ning-time (in
U.S. Cities	miles)	hours)
Baltimore	490	16
Boston	604	18
Buffalo	110	$3\frac{1}{2}$
Chicago	557	$13\frac{1}{2}$
Cincinnati	572	$15\frac{1}{2}$
Cleveland	313	8
Columbus, Ohio	456	$14\frac{1}{2}$
Dayton	532	$14\frac{1}{2}$
Detroit	240	$6\frac{1}{2}$
Milwaukee	. 618	16
New Yerk City	526	14
Niagara Falls, N.Y	. 85	$2\frac{1}{2}$
Philadelphia	. 531	15
Pittsburgh	345	12
Washington, D.C	. 521	$15\frac{1}{2}$

Principal Hotels of Toronto

Toronto has over 7,000 hotel rooms. The following is a description of some of the larger hotels:

The Royal York

Owned and operated by the Canadian Pacific Railway Company, stands unrivalled among the hotels of the British Empire both as regards size and up-to-date equipment. Its height too, of 3991/2 feet with 30 storeys, makes it the Empire's tallest building. Each of the 1,089 bedrooms is provided with shower and bath and all rooms on every floor can be connected. Prominent features include unexcelled convention facilities. On the Convention floor will be found a concert hall with mammoth organ, a banquet hall and ball room with Convention seating for 4,070 and banquet seating for 2,730. The hotel is radio equipped throughout. Located directly opposite the New Union Station. The hotel opened June 11th, 1929. All rooms outside rooms, European plan. Rates, single \$5.00 to \$8.00, double \$8.00 to \$14.00, suites \$20.00 to \$25.00.

King Edward Hotel

Situated just east of Yonge Street on King Street. Rates, single, \$3.50 to \$7.00; double, \$7.00 to \$8.00; twin bedrooms, \$9.00 to \$12.00; parlour suites, \$10.00 upward per day. European plan. 1,000 rooms, 1,000 baths.

Ford

Situated at Bay and Dundas Streets in the heart of Toronto's new business section. Rates, single, \$1.50 to \$2.50; double, \$2.50 to \$3.50; 750 rooms with bath. The Ford Garage of 500 car capacity, and the Gray Coach Terminal are located directly across the street.

Prince George

Situated at King and York Streets, within easy walking distance of the Union Station. Rates, single, \$2.50 to \$4.00; double, \$5.00 to \$7.00; twin bedrooms, \$8.00 to \$10.00 per day. European plan 250 rooms.

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Continental Life Bldg. TORONTO

Paris Bldg., WINNIPEG Rogers Bldg., VANCOUVER

CLUBS AND AMUSEMENTS

Walker House

Situated on Front Street at York, just west of the Union Station. Capacity, 400. American and European plan. Its proprietor has the finest collection of gold and tropical fish in the Dominion. Rates, single, \$2.50 to \$3.50; double \$7.00.

Carls-Rite

Situated on Front Street at the corner of Simcoe, one block from the Union Station. A moderate sized, moderate priced hotel with all modern conveniences. American and European plan. Rates, single. \$2.50 to \$3.50; double, \$5.00 to \$7.00. 138 rooms.

Waverley

Situated at Spadina Avenue and College Street. close to the Parliament Buildings, University of Toronto, Conservatory of Music, General Hospital, and I.O.O.F. Temple. Rates, single, \$2.00 to \$4.00: double, \$3.50 to \$7.00. 100 rooms, 85 with baths. Garage, one minute's walk.

Victoria

Situated at Yonge and Melinda Streets. Total number of rooms, 54; single, \$2.50 to \$3.50.

Elliott House

Situated at the corner of Shuter and Church Streets. Total number of rooms, 63; single, \$2.00: double, \$4.00, double with bath, \$5.00. One block from the Arena.

Iroquois

Situated at the corner of King and York Streets. Total number of rooms, 85; single \$1.75 to \$2.50. double, \$3.50 to \$5.00. One block from the Princess and two blocks from the Royal Alexandra Theatre.

Arlington

Situated at the corner of King and John Streets. one block west of the Royal Alexandra Theatre and two blocks from the Princess Theatre. Total number of rooms, 125; single, \$1.50 to \$2.00; double. \$3.00 to \$4.00.

PRIVATE HOTELS

There are upwards of 24 Private Hotels in Toronto, among the largest of these are:
The Westminster, 242 Jarvis Street.
Alexandra Palace, University Avenue.
The Marlborough, 214 Jarvis Street.
Inglewood Hotel, 293 Jarvis Street.
Isabella Hotel, 556 Sherbourne Street.
Royal Cecil Hotel, 202 Jarvis Street.
St. Regis Hotel, 392 Sherbourne Street.
Selby Hotel, 592 Sherbourne Street.
Tudor Hotel, 559 Sherbourne Street.
Tuxedo Hotel, 504 Sherbourne Street.
Walsingham Hotel, 321 Jarvis Street.
Windermere Hotel, 232 Jarvis Street.

ELLEN BRADLEY'S GRILL

On the south side of Adelaide Street, just east of Yonge Street, stands a restaurant distinguished for its excellent food and quick service, with counters on the ground floor for those in a hurry, while the more leisurely diner may enjoy table service in "The Green Room" upstairs—and with it all a gracious, homelike atmosphere which speaks the hearty welcome—that priceless ingredient that adds to the cheer and zest of every meal and makes everyone want to come again.

Military Section

DEPARTMENT OF NATIONAL DEFENCE

Headquarters, Military District No. 2, 185 Spadina Avenue, Toronto.

District Headquarters Staff

District Officer Commanding—Brig. A. H. Bell, C.M.G., D.S.O.

General Staff Officer—Col. J. L. R. Parsons, C.M.G., D.S.O.

Assistant Adj. and Quartermaster General—Lieut.-Col. W. Rhoades, D.S.O., M.C.

Deputy Assistant Adjutant and Quartermaster General—Lieut.-Col. B. W. Browne, D.S.O., M.C.

District Engineer Officer—Major W. S. Lawrence, R.C.E.

District Supply and Transport Officer—Col. E. C. Dean, R.C.A.S.C.

District Medical Officer—Col. F. S. L. Ford, C.M.G., R.C.A., M.C.

District Ordnance Officer—Lieut.-Col. E. J. Renaud, O.B.E., R.C.O.C.

District Veterinary Officer—Lieut.-Col. T. C. Evans, M.C., R.C.A.V.C.

District Paymaster—Lieut.-Col. H. M. Milchie, R.C.A.P.C.

District Cadet Officers—Col. W. A. McCrimmon, V.D., P.C.S.; Major F. Sawers, M.C., R.C.D.

District Signalling Officer—Capt. H. T. May, M.C., R.C.S.

District Military Intelligence Officer—Capt. T. A. James, R.C.D.

District Weapon Training Officer—Major F. W. Utton, C.B.E., C.S.A.S.

Permanent Force

Royal Canadian Dragoons, Stanley Barracks, O.C. Lt.-Col. D. B. Bowie, D.S.O.

No. 2 Detachment, R.C.E., 185 Spadina Avenue. "B" Co., Royal Canadian Regiment, Stanley Barracks. Lt.-Col. A. K. Hemming.

No. 2 Detachment R.C.A.S.C. 185 Spadina Avenue. No. 2. Detachment R.C.A.M.C., 185 Spadina Ave. No. 2 Detachment R.C.A.V.C., 185 Spadina Ave.

No. 2 Detachment R.C.O.C., 185 Spadina Avenue. No. 2 Detachment R.C.A.P.C., 185 Spadina Ave.

No. 2 Detachment C.M.S.C., 185 Spadina Avenue.

Non-Permanent Active Militia

Unit

Officer Commanding Unit Headquarters Armouries

Cavalry

1st Mounted Brigade, University Avenue—Col. T. L. Kennedy, V.D.

Governor General's Bodyguard, University Avenue —Lt.-Col. J. E. L. Streight, M.C., V.D.

Mississauga Horse, University Avenue-Lt.-Col. W. A. Moore, V.D.

Artillery

3rd. Field Brigade, Canadian Artillery, University Avenue-Lt.-Col. Mackenzie Waters, M.C.

Engineers

2nd. Divisional Engineers, Spadina House, Spadina Crescent—Lt.-Col. C. S. L. Hertzberg, M.C., V.D.

Signals

2nd. Battalion Canadian Signals, 185 Spadina Avenue—Lt.-Col. G. A. Cline, D.S.O., V.D.

Infantry

6th. Infantry Brigade, University Avenue Armouries—Col. K. R. Marshall, C.M.G., D.S.O., V.D., A.D.C.

Queen's Ówn Rifles of Canada, University Avenue Armouries—Col. R. Pellatt, V.D.

Royal Grenadiers, University Avenue Armouries— Lt.-Col. A. O. T. Beardmore, V.D.

14th Infantry Brigade, Spadina House, Spadina Crescent—Col. D. H. C. Mason, D.S.O., O.B.E.,

Toronto Regiment, Spadina House, Spadina Crescent —Lieut.-Col. S. B. Pepler, M.B.E., M.C.

The Queen's Rangers, 858 Yonge Street—Lieut.-Col. C. J. Ingles, D.S.O., V.D.

MILITARY

Toronto Scottish Regiment, University Avenue Armouries—Lieut.-Col. W. H. Watson.

Irish Regiment, 135 Spadina Avenue—Lieut.-Col. E. G. Switzer.

C.O.T.C.

U. of T. Contingent, C.O.T.C., University of Toronto—Lieut.-Col. T. R. Loudon.

Machine Guns

1st Battalion, C.M.G.C., Queen and Saulter Streets -Lieut.-Col. J. Mess.

Army Service Corps

2nd Divisional Train, C.A.S.C., University Avenue Armouries—Lieut.-Col. C. A. Corrigan, D.S.O., V.D.

C.A.M.C.

No. 4 General Hospital, Spadina House, Spadina Crescent—Lieut.-Col. F. E. Watts.

No. 7 Cavalry Field Ambulance, Spadina House, Spadina Crescent—Major A. R. Hagerman, M.C.

No. 2 Field Ambulance, Spadina House, Spadina Crescent—Major C. S. McDougall.

No. 16 Field Ambulance, Spadina House, Spadina Crescent—Lieut.-Col. H. H. Burnham.

No. 1 Field Hygiene Section, Spadina House, Spadina Crescent—Major G. P. Jackson.

C.A.D.C.

No. 2 Detachment, Canadian Army Dental Corps, Spadina House, Spadina Crescent—Lieut.-Col. A. E. Mullin, V.D.

C.A.V.C.

No. 2 Section, Canadian Army Veterinary Corps, Spadina House, Spadina Crescent—Captain G. A. Rose.

C.P.C.

No. 2 Detachment, Canadian Postal Corps, G.P.O.— Captain S. E. Curran.

No. 8 Detachment, Canadian Postal Corps, G.P.O.— Captain J. B. Walker.

THE CANADIAN MILITARY INSTITUTE

Founded in 1890, its membership is confined to officers and ex-officers of His Majesty's Service. It is the only service club of its kind in Ontario and is affiliated with the Junior Army and Navy Club, Whitehall, London, England. Its objects are educational as well as social for, in addition to the usual club facilities, it has the finest military library in Canada and a very fine military museum. Lectures are given from time to time by distinguished military and naval men on military and historical subjects.

Located at 96 University Avenue, opposite, and

a short distance above the Armouries.

President—Col. A. E. Kirkpatrick, A.D.C. Secretary-Treasurer—Capt. J. H. Dignam.

THE OUEEN'S OWN RIFLES ASSOCIATION

The Queen's Own Rifles Association was formed for the purpose of keeping alive soldierly comradeship and furthering the welfare and activities of the Queen's Own Rifles of Canada, a regiment which has to its credit 68 years of service to Canada and the Empire down through the Fenian Raids, the Northwest Rebellion, the South African War and the Great War, and holding the unique honour and distinction of having as Honorary-Colonel in Chief, Her Gracious Majesty, the Queen. The Association was granted a Dominion Charter in 1928 and is composed of past or active members of the regiment.

President—Lieut.-Col. W. H. Hedges, V.D. Hon-Treasurer—Walter J. Barr. Secretary—Lieut. S. W. Salmon, R.N.V.R.

THE CENOTAPH

"To our Glorious Dead," dedicated by the citizens of Toronto as a heart-felt tribute to those who fell in the Great War, 1914-1918. The corner stone was laid July 24th, 1925, by Field Marshall the Earl Haig, Commander-in-Chief of the British Force in the Great War. It is in the form of a pylon placed in the centre of the first flight of steps leading to the main entrance of the City Hall, with the narrow face set toward Queen Street.

MILITARY

The bronze faces of the east and west elevation are flanked with decorate bronze flag standards and the names of the battle fields Ypres, Somme, Mount Sorrel and Vimy, Passchendaele, Amiens, Arras and Cambrai are carved in incised letters on the plain granite faces. On the south elevation, the panel has an applied ornament in bronze showing a laurel wreath intertwined with a palm branch.

The north elevation carries the name of the

naval engagement "Zeebrugge."

The base is decorated with a carved frieze showing an ornamental treatment of laurels.

The Cenotaph is Toronto's Altar of Remem-

brance.

THE OLD FORT

Is situated at the east side of Exhibition Grounds, was originally built by Governor Simcoe in 1793 and was the scene of fierce fighting in the war of 1812, when it was captured by the Americans. As the victorious troop were entering the fort, the ammunition magazine was blown up by our defeated troop, who were retreating towards Kingston. General Pike, the leader of the Americans was killed as a result of the explosion, being struck by a piece of debris, stone or rock. The Fort was practically demolished during this war, but was rebuilt in 1816 and became one of our principal fortifications. Many detachments of well-known and famous British Regiments have been garrisoned at this Fort.

The blockhouses are of considerable interest. They were built chiefly as a defence against Indians

who at that period were a source of terror.

The Fort has lately been restored through the efforts and financial assistance of some public spirited citizens.

General Living Conditions

Home Ownership

Toronto is a city with a comparatively even distribution of wealth. This has been exemplified by the large percentage of its citizens which own their own homes. In recent years, however, the proportion of apartment dwellers has increased considerably. The following are the figures for 1927 and 1928.

Residences Residences occupied by owners Residences occupied by tenants	$\begin{array}{c} 1927 \\ 64,178 \\ 39,599 \end{array}$	$\begin{array}{c} 1928 \\ 63,976 \\ 42,177 \end{array}$
Total number occupied residences Duplexes included in these	103,777 2,507	106,153 2,656

Apartments	Nur	nber	Number of Apartments		
Type	1927	1928	1927	1928	
Apartment Houses	604	846	7057	8443	
Triplexes	353	379	1039	1137	
Apartments over stores			7332	7481	
		-			
Total apartment suites.			15,428	17,061	

Diversified Industry

A glance at the manufacturing section (page 193) is sufficient proof of the fact that employment conditions and the prosperity of the city do not depend upon any one branch of the manufacturing industry. This tends towards stability and steady employment, and makes for happy home conditions.

Index of Employment

Using the employment as at January, 1920, as 100, the index of employment for Toronto compares as follows:

As at Octo	ber	1st, in each year
1922		90.9
1923		90.1
1924		86.4
1925	-	89.8
1926		93.1
1927		99.7
1928		106.9

GENERAL LIVING CONDITIONS

The Employment Service of Canada operate both a Man's and Woman's Branch in Toronto. No charge is made for registration. This organization, with a chain of employment offices throughout the Dominion is carried on by the Government solely to serve the public.

Strikes and Lockouts

The most serious dispute between employers and employees which took place in 1928, was that of the structural iron workers which commenced on May 11th, and lapsed on July 23rd. In all, some 23 strikes or lockouts began during 1928, involving 1,326 workers and resulting in a loss of 33,027 working days. This compares with 15 strikes or lockouts which started in 1927 involving 2,831 employees and resulting in a loss of 39,302 working days.

Salaries and Wages

The salaries and wages paid in different lines of employment compare very favourably with those paid in other Canadian cities. A minimum wage of 60c. per hour is stipulated for civic employees For wages paid in separate occupations see Report No. 12, "Wages and Hours of Labour," issued by the Department of Labour, Canada, January, 1929.

Conditions of Employment

The conditions under which people are called upon to work in Toronto are surrounded by many legal safeguards looking toward the conservation of health and the elimination of unnecessary hardships and privations. Under the Minimum Wage Act of Ontario, the Minimum Wage Board may establish, from time to time, after due enquiry, a minimum wage and maximum number of working hours per week for female employees who work for wages. The Factories, Shop and Office Buildings Act besides setting up many safeguards stipulates that with certain exceptions a ten-hour day is the maximum for a child, youth, young girl or woman. The One Day Rest in Seven Act applies to all employees, except Watchmen, Janitors, Superintendents, Foremen and certain other exceptions. The Fire De-

partments Act and the Railway Act deal with employees in these special lines of activity. The Work mens' Compensation Act, The Mothers' Allowance Act and similar Acts are designed for the purpose of taking care of those placed in adverse conditions through accident or causes not within their control. The Old Age Pensions Act was made applicable to Ontario by an Act of the Legislature, passed in March, 1929 and will, it is expected, be in operation the latter part of this year.

Trades Unions

The Trades Union Movement in Toronto dates back to October 12th, 1832, when the printers formed the first labour organization. To-day there are about 100 International Trades Unions in the City, and about ten national unions. The Toronto District Labour Council is the central legislative body for the International unions, and the National Trades and Labour Council performs a similar function for the national local unions. In addition to the District Labour Council, there are Councils representative of the unions in different industries. The largest of these councils is the Building Trades Council with about twenty-two affiliated unions. This Council deals exclusively with matters affecting the unions in the Building Trades and is a unifying agency. There are also the Allied Printing Trades Council, Metal Trades Council and the Trades Union Label League. The total membership of the International Unions is about 25,000 and of the National Unions about 2,000. The membership of the International unions is organically united with the workmen of the different trades in the United States and the resources of the workers on both sides of the boundary line are used for their mutual benefit. The International Trades Unions are the owners of three buildings in the City in which their members meet. These are the Labor Temple, 167 Church Street; the Public Utilities Building, 60 Bond Street, owned by the Toronto Railway Employees' Union; and the Labour Lyceum on Spadina Avenue, owned by the Jewish Trades Unions. The Musical Protective Association recently sold their Temple, which was located on University Avenue, and are now contemplating the erection of a new

GENERAL LIVING CONDITIONS

building. The cost of the properties owned by organized Labor is approximately \$300,000. The National Unions have their entire membership in Canada and are not affiliated in any way with the organized workers in the United States.

Municipal Taxation

Taxes are levied for municipal and school purposes upon the assessed value of land and buildings, business and income. Under the Provisions of the Assessment Act, land and buildings are assessed at their full value and taxed at the mill rate set for the year. Business is taxed on the value of the space occupied graded according to the type of business carried on. For instance, Wholesalers, Insurance Companies, Banks, Trust Companies, etc., are taxed at the mill rate of the municipality on 75% of the assessed value of the land including buildings occupied or used; Manufacturers, 60%; Departmental or Retail stores with more than 5 branches, 50%; Barristers, Physicians, Engineers and various professions, 50%; Publishers, 35%; Retail business, cities with population of 50,000 or over, 25%; on other cities and towns, 30%; Photographers, Theatres, etc., 25%, etc.

Incomes taxed are for the most part personal incomes, incorporated companies usually being taxable only on income not derived from business such as income from investments. Income Tax exemptions of \$1,500 are granted to non-householders and \$3,000 to householders, plus \$400 for each dependant child or dependant father or mother. Certain provisions have been made in order to avoid double taxation through business and income.

No direct levy is made by the Province on property owners. There is, however, a gasoline tax levied by the Ontario Government.

Newspapers, Magazines, Trade Journals, Etc.

Toronto is the centre of a large publishing industry. In addition to the many book publishing establishments located here, (for list see Page 204), there are in all, some 188 newspapers, magazines, trade journals issued daily, weekly, semi-monthly, monthly or quarterly. 5 of these are daily papers, 30 are published weekly and 153 semi-monthly, monthly or quarterly. The daily papers are as follows:

Globe

A morning paper, Independent Liberal in politics, located at corner of Yonge and Melinda Streets, Founded, 1844. Average daily circulation December, 1928, 101,832.

Mail and Empire

A morning paper, Conservative in politics, located at the corner of King and Bay Streets, Established, 1872. Average daily circulation during December, 1928, 116,028. The greatest morning circulation in Canada.

Star

An evening paper, Liberal in politics, moved on February 2nd, 1929, to the stately new edifice a 80 King Street West, one of the largest and mos advanced in technical and mechanical equipment newspaper plants in the world. The entire plant is electrically operated. In Dec. 1928, it had an average daily circulation of 174,186, being the largest of any newspaper in Canada. (See also Star Weekly).

Telegram

An evening paper, Independent in politics, located at Bay and Melinda Streets with additional plant at 650 Dupont Street. Founded 1876. Average daily circulation, December, 1928, 129,766.

Hebrew Journal

A morning paper, except on Saturdays, when printed in evening. Printed in Yiddish, Independent in politics. Located at 542 Dundas Street West. Average daily circulation, Dec. 1928, 19,518.

The following are among the outstanding Weekly papers published in Toronto:

Farmer's Sun

Located at 28 Duke Street, Official organ of the United Farmers of Ontario. Average weekly cir-

Financial Post

Issued by the MacLean Pub. Company, Ltd., giving all financial news of interest. Average circulation about 21,000, the largest of any Canadian

Labor Leader

Published at 64 Duke St. Specializes in matters of interest to labor, particularly organized labor. Average weekly circulation about 38,740.

Monetary Times

Published at 62 Church St. Deals with all financial matters. Average weekly circulation,

Saturday Night

A unique publication covering subjects of interest to all members of the family. Special Financial and Society Sections. Published at 73 Richmond St. West. Average weekly circulation,

Star Weekly

Published by the Star Printing and Publishing Co., Ltd., Rotogravure section, news, literary, comics, etc. Average weekly circulation in Dec. 1928, 207,038.

Magazines

Some of the more prominent magazines other than trade or special publications are:

Canadian Magazine

A Hugh C. MacLean publication. Literary publication with a circulation of about 60,000.

Canadian Home Journal

Published by Consolidated Press Limited, with a circulation of over 100,000.

Goblin

A humorous monthly magazine, originally started by Toronto University Students. Now located at 86 Adelaide Street East, with a circulation of about 35,000.

Legionary

The Official National Publication of the Canadian Legion of the British Empire Service League. Circulation about, 37,500.

MacLean's Magazine

A semi-monthly literary publication issued by MacLean Publishing Co., Ltd., of University Avenue, and having a circulation of about 115,000.

The Board of Trade

(of the City of Toronto)

Incorporated by Special Act of the Legislature of Canada in 1845, the Board of Trade has continued to promote such measures as it has considered would prosper the lawful trade and commerce of the Province of Ontario and the City of Toronto more especially.

Membership in the Board is open to anyone interested in trade or commerce. Approximately 3,000 such business men have united to form the largest membership of any similar organization in the British Empire. The affairs of the Board are conducted through a Council of fifteen members and the Executive Officers, the President, the 1st and 2nd Vice-Presidents, Treasurer and a Secretary, all of whom, excepting the Secretary, are elected annually. In addition, there are committees of members appointed to deal throughout the year with matters of standing or special importance, such as Civic Improvement, Foreign and Domestic Trade, Immigration, Industrial and Scientific Research, Insurance, Legislation, Northern Ontario Development, Taxation, Transportation and Customs, etc.

The Board of Trade bases its existence upon service to the business community through the improvement of trade conditions and the encourage-of its large and representative membership it is able to apply the ability and diversified knowledge of successful business men to the solution of the ever-increasing problems of economic life.

The work undertaken has been steadily progressive and the usefulness of the organization is being constantly emphasized by the complexity of the problems facing business. It has been prominent in its advocacy of many of the public organizations for which this City is noted and, through its work as a commercial organization, has greatly assisted the expansion of the City's trade. President, John A. Tory; Secretary, F. D. Tolchard.

Financial Section

BANKS

General

There are 10 chartered banks in Canada, 4 of which have their head offices in Toronto, i.e., Canadian Bank of Commerce, Imperial, Dominion and Bank of Toronto.

There are also 235 branch banks situated at

various points throughout the City.

The chartered banks, having head offices in Toronto, have assets amounting to \$1,153,000,000.

Toronto Bank debits to individual accounts

have increased as follows:

1924										\$7,659,055,119.
1927										10,536,876,258.
1928										12,673,220,316.

The Canadian Bank of Commerce

Originally chartered in 1858 as the Bank of Canada, the Canadian Bank of Commerce commenced business in 1867 and soon grew from a local enterprise to an institution with an ever-increasing number of branches. In 1870, it absorbed the Gore Bank of Hamilton, an institution founded in 1835, established branches in various parts of Ontario and opened in Montreal in 1870 and in New York in 1872.

With the opening up of the Canadian West the Bank entered upon its period of greatest expansion, establishing a branch in Winnipeg in 1893. This was the first of its numerous branches in the Prairie Provinces. In 1898 a branch was established at Dawson during the gold rush. In 1901 The Canadian Bank of Commerce absorbed the Bank of British Columbia and thus obtained a chain of valuable branches throughout that province as well as offices in London, Eng., the Head Office of the absorbed bank, in San Francisco, Seattle and Portland, Ore.

In 1903, the Bank purchased the assets of the Halifax Banking Company, which had been established since 1825, thereby obtaining a number of branches in Nova Scotia and at St. John, N.B.

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Three years later, it absorbed the Merchants Bank of Prince Edward Island, in 1912 the Eastern Townships Banks, the latter amalgamation adding a large number of branches in the Province of Quebec and elsewhere. In the meantime, branches had been opened up throughout the West and in Ontario. A branch was established at Mexico City in 1910, and in St. John's Nfld., in 1912.

During the war, few branches were opened and over 1,700 of the staff joined the colours, their places in many instances being filled by women. Of those who enlisted, 257 died for their country and 948 returned to assume their duties with the Bank. In 1924, the Bank of Hamilton with 123 branches was absorbed. Since the war the following branches have been opened outside Canada: St. Pierre in the French colony of St. Pierre et Miquelon; Havana; Kingston, Jamaica; Port of Spain, Trinidad; Bridgetown, Barbados; Rio de Janeiro and four branches in Newfoundland. In 1928 the Bank purchased the assets of the Standard Bank of Canada, thereby obtaining numerous additional branches, especially in Ontario and the West.

Sir John Aird, President of the Bank, recently completed his fiftieth year of service with the Bank. Among the other Directors are such well-known Canadians as Sir Joseph Flavelle, Bart., who is Chairman of the Board and Rt. Hon. Sir Thomas White, P.C., K.C.M.G. The present General Manager, Mr. S. H. Logan, one of the Directors, received his appointment while Senior Agent of the Bank in New York in 1926.

The following table shows how the business of the Canadian Bank of Commerce has grown during the last fifty years.

Paid-up Capital 1868 \$ 916,359 1880 6,000,000 1900 6,000,000 1910 10,000,000 1920 15,000,000 1926 20,000,000 1929 30,000,000 *Feb. 1929.	1,400,000 1,250,000 7,000,000 15,000,000 20,000,000	11,106,628 29,680,269 126,834,253 393,878,521	$\begin{array}{c c} {\rm Total} & {\rm Brar} \\ {\rm Assets} & {\rm ches} \\ {\rm 2,997,061} & {\rm 7} \\ {\rm 21,435,711} & {\rm 33} \\ {\rm 42,822,799} & {\rm 222} \\ {\rm 157,053,015} & {\rm 222} \\ {\rm 480,760,624} & {\rm 532} \\ {\rm 480,760,624} & {\rm 532} \\ {\rm 512,603,000} & {\rm 800} \\ {\rm 719,000,000} & {\rm 800} \end{array}$	
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The Dominion Bank

The Dominion Bank obtained its charter in 1869 and opened for business on February 1st, 1871, at 40 King Street East, Toronto. Its chief founder and first President was the late James Austin, who filled the chair until his death in 1897. The first Cashier, whose title was later changed to General Manager, was the late R. H. Bethune, who held the post until 1895.

The Bank purchased the south west corner of King and Yonge Streets and erected a Head Office Building thereon in 1879, which they continued to occupy until 1912, when it was demolished to make way for the present structure. From its inception the Institution became identified with all phases of Canadian development, but particularly aimed to give the citizens of Toronto the best service possible. With this in view they created the policy of establishing city branches, which have ever since proved a great convenience to the public and become a feature of Canadian banking. In 1872, they opened the first City Branch of a Canadian Chartered Bank at the corner of Queen and Esther (now Augusta Avenue) Streets, and to-day operate fortyone Branches in the City of Toronto and immediate environs.

Successors to the late James Austin as President have been: The late Sir Frank Smith, 1897-1901; The late Sir Edmund Osler, 1901-1924; The late Sir Augustus Nanton, 1924-1925; Albert W. Austin, appointed in 1925, who still holds the position created by his father.

The following have filled the position of General Manager, in addition to the late R. H. Bethune: The late R. D. Gamble, 1895-1897; The late T. G. Brough, 1899-1906; C. A. Bogert, the present incumbent, 1906.

Mr. Bogert was elected Director and Vice-President of the Bank in 1925.

The Board of Directors has always been composed of outstanding business men; the under-mentioned make up the present Board:

A. W. Austin, (President); C. S. Blackwell, (Chairman of the Board); C. A. Bogert, (Vice-President and General Manager); C. H. Carlisle, R. Y.

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Eaton, E. W. Hamber, John M. Mackie, Wilmot L. Matthews, R. S. McLaughlin, W. W. Near, F. Gordon Osler, J. Allan Ross, C. O. Stillman, and H. H. Williams.

Imperial Bank of Canada

Imperial Bank of Canada was founded in 1874 by the late Henry S. Howland and associates and started business in Toronto early in '75 with one branch on Toronto Street. During the year the Niagara District Bank with three branches was taken over. The bank has since developed without further amalgamations and has now 35 branches in Toronto and suburbs and 197 branches throughout Canada. The paid-up capital is \$7,000,000 and Reserve Fund, \$8,000,000. Total assets in the annual report dated 31st October, 1928, were \$150,027,256.

The Head Office of the Bank has occupied the site at Wellington Street and Leader Lane since 1876, additional adjoining property having been added from time to time. In 1928, the property at the south-east corner of King and Bay Streets was purchased as a site for the future Head Office of the Bank and during 1928 an exceptionally handsome and up-to-date branch office was erected at Yonge and Bloor Streets. This year two new branches have already been opened, these being in the Township of East York, just outside the City limits.

Mr. Peleg Howland was elected President in 1914, and has since continued in that office. Sir James Woods is Vice-President and Mr. A. E. Phipps, General Manager.

Bank of Montreal

The Bank of Montreal has been associated with the business life of Toronto since the time when the nucleus of the present city was but a small clearing amid dense forests where settlers traded with the Indians.

It was due to an association of the leading merchants in Montreal that the Bank of Montreal was founded in 1817, the purpose being to give the whole British Colony the benefits of permanent banking facilities which it had hitherto lacked and

to supply a domestic currency without which much

business had had to be done by barter.

A few months after opening in Montreal, the Bank established offices in the settlement of York, which afterwards became the City of Toronto, and at Kingston. Thus, the Bank of Montreal ranks as one of Ontario's oldest business institutions, having been in active operation in the Province for some 110 years, and having been associated intimately with every phase of the mercantile, agricultural and industrial life of the Province.

To-day the Bank has over 640 branches, 243 of which are in the Province of Ontario, this number including 34 in Greater Toronto alone. The operations of the Bank in Ontario are under the administration of a Provincial Organization, with headquarters in Toronto, and headed by an Assistant General Manager of the Bank. Behind this Provincial Organization are the resources of a nation-wide institution having total assets exceeding \$870,000,000. Ontario citizens are heavily interested in the ownership of this institution, over 1,500 of the shareholders of the Bank residing in Ontario.

The Bank of Nova Scotia

The Bank of Nova Scotia was established in Halifax, N.S., in 1832 with a capital of £50,000 Nova Scotia funds and, in keeping with the backward condition of the country at that time progress in the early years was relatively slow. Indeed, although the Bank has now been in existence for almost a century, there are still several officers actively employed who remember it when they joined the servce as a small institution with only a few branches and a comparatively limited sphere of influence. These officers have seen the Bank develop from that stage to its present position with a large capital and reserve fund and a widespread distribution of branches not only in Canada but in several other countries.

By 1872, forty years after establishment, the Banks' assets were approximately \$2,500,000. The original capital of £50,000 had grown to \$490,000. A start had also been made on the establishment of a reserve fund, which in later years has been an outstanding feature of the Bank's statement. The establishment of branches was early begun, the first

outside of Halifax being opened at Windsor, N.S., in 1837. The policy of establishing branches has been steadily pursued. For many years these were restricted to Nova Scotia and New Brunswick, but fifty years after the founding of the Bank a branch was opened in Western Canada at Winnipeg. Branches have been established in other Provinces as conditions seemed to justify, so that the Bank now operates at practically every place of importance throughout the Dominion.

From its location in the Maritime Provinces and the nature of its customers' business, it was to be expected that the Bank would be largely interested in foreign trade and that this would lead eventually to the opening of Branches in foreign countries. A beginning was made in this direction in 1889, when an office was established at Kingston, Jamaica, followed by one at St. Johns, Newfoundland, in 1894. Since then, additional Branches have been opened in those two islands and others have been established at Havana and elsewhere in Cuba, at San Juan and Fajardo in Porto Rico, at Santo Domingo and two other places in the Dominican Republic, in London, England, and in Boston, Chicago and New York.

The first branch of the Bank was established in Toronto in 1897, in the Canada Life Assurance Company's building at 46 King Street West. The branch was located in this office until 1904 when its present building at 39 King Street West was erected and occupied. In keeping with the growing trend of Canadian development westward, the Bank considered it advisable in 1900 to transfer the General Manager's office from Halifax to Toronto, where it was located on the top floor of the Canada Life Assurance building. Since 1904 the Melinda Street section of the Bank's own building has been occupied by the General Manager and his staff. The original building at 39 King Street West has been augmented by the purchase of two adjacent properties to the east and west. In all 24 branches are operated in the City of Toronto, three of them in addition to the main office being in what might be described as the downtown section of the City and the remainder at convenient locations throughout the City.

The Bank's capital is \$10,000,000, its reserve fund \$20,000,000, and total resources at the end of 1928, \$279,500,000.

The Province of Ontario Savings Office

The Province of Ontario Savings Office is a Government owned institution, functioning under the authority of an Act passed by the Ontario Legislature in 1921. Its function is to accept deposits from the public, paying interest thereon, and the funds thus secured are used by the Government for financing agriculture, and other governmental purposes. Repayment of all deposits is guaranteed by the Government.

The Province of Ontario Savings Office commenced operations in 1922, and now has seventeen branches in the Province, has a total deposit in excess of \$20,000,000, and serves some 60,000 depositors. Four of the branches are located in the City of Toronto, at Bay and Adelaide Streets, University and Dundas Streets, Danforth and Fenwick Avenue and 2048 Danforth Avenue.

So far as the public is concerned, the operation of the Province of Ontario Savings Office is similar to that of the savings department of the chartered banks. Withdrawals are paid on demand. Chequing privileges are allowed. Money orders are sold and privileges are allowed. Money orders are sold and safety deposit boxes are available. In addition our depositors have the advantage of longer business hours, as these branches are open until 5 p.m. each day, and the branches on Danforth Avenue are open on Saturday evenings from 7 to 9.30 p.m.

The Royal Bank of Canada

The Royal Bank of Canada, which has 33 branches in Greater Toronto, was founded in 1869. The Head Office of the Bank is in Montreal and there are nearly 800 branches in Canada, with over 100 branches at points abroad including London, England, where there are two branches, Paris, New York, Cuba, and the British and French West Indies as well as various countries in South America. The Bank has grown into an institution of international importance and is to-day one of the foremost of the great banks of the world. The Paid-up Capi-

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tal of the Bank is now \$30,000,000, and there is a Reserve Fund of the same amount. On the 31st of December, 1928, Total Assets amounted to \$917,000,000 with deposits of \$730,000,000. The principal office in Toronto is at the corner of King and Yonge Streets.

The Bank of Toronto

The Bank of Toronto was incorporated in 1855 for the purpose of serving the commercial interests of Toronto, which City, in the judgment of the founders of the Bank as early as 1855 was destined to become one of the greatest cities in Canada. To-day the Bank has twenty-one branches supplying banking service to its native City, and, in addition, has branches located throughout the Dominion from coast to coast. From its inception, the Bank of Toronto has been an outstanding example of sound Banking practice, steadily forging ahead and year by year taking an ever increasing share in the development of the country's business.

When the Bank of Toronto opened for business on Tuesday, July 5th, 1856, it had a paid-up capital of £27,453. To-day it has a paid up capital of \$5,900,000, with Reserves of over \$8,800,000. Dividends have been paid continuously to its shareholders for the past seventy-three years, the rate for the past year being 12% with a bonus of 1%. The last statement issued showed the Bank's assets to be over \$135,000,000 built up solely through the development of its own business and without mergers with any other banks.

The history of the Bank of Toronto and the policies followed through so many years, show a firm belief in Canada's future, linking its operations up closely with the development of the natural resources of the Dominion. As a result it has always taken a prominent part in furthering the interests in the Agricultural, Lumbering and Mining districts. For many years its branches have been serving the Nickel, Gold and Silver interests in Northern Ontario, while it is now becoming a prominent factor in assisting the important developments taking place in the Manitoba field.

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INDUSTRIAL BANKERS Central Finance Corporation

Central Finance Corporation represents the pioneer effort of Industrial Banking in Canada, its Head Office at 92 Adelaide St. West, Toronto, having been opened for business early in September, 1928. The company was incorporated in 1928 by a Special Act of Parliament of the Dominion of Canada for the purpose of rendering financial assistance to business, professional and salaried men and women and wage-earners who might require money for legitimate purposes to meet emergencies.

Loans are made to people of good character and sound paying habits and are repayable over a period of one year or less in convenient weekly or monthly instalments. The Central Finance Corporation is closely supervised by the Dominion Government and its rates are all Government approved. Also, it is the only Company of its kind in Canada

operating under such supervision.

Most families find themselves faced with some legitimate reason for seeking a loan at least once in every two years. Aside from sudden emergencies, such as death, illness or unemployment, there is the secondary necessity to maintain a desirable standard of living. Properly supervised Industrial Banking institutions such as Central Finance Corporaton prove a welcome substitute for the "loan shark" who until now has been able to exact ruinous rates from borrowers who have been obliged in desperation to accept his terms.

The Managing Director of the company is Mr. Arthur Reid, for many years associated in an executive capacity with the Canadian Bank of

Commerce.

INVESTMENT BANKERS

Toronto occupies a very prominent place in the Canadian Investment banking field, having some 47 Investment Banking houses, among which are

the following:

Aird, MacLeod & Company, Royal Bank Bldg. Ames, A. E. & Co., Limited, 53 King St., West. Bankers Bond Co., Limited, 60 King St., West. Bell, Gouinlock & Company, 67 Yonge Street. Bird, R. M. & Company, 302 Bay Street.

K. F. MacLAREN & CO.

Investment Bankers

255 Bay Street.

Toronto

Telephone - Adelaide 6072

Kenneth F. MacLaren

Christopher C. Thompson

Clifford D. McCreary

R. L. MacKay & Co.

1709 Star Bld., Toronto

Stock and Investment Brokers

Every consideration given to all enquiries

Phone Adelaide 5981

Brent, W. C. & Co., Limited, 45 Richmond St., West. Brouse, Mitchell & Company, 255 Bay Street. Burgess, C. M. & Co., Limited, 255 Bay Street. Canadian General Securities Ltd., 347 Bay Street. Cochran, Hay & Co., Limited, Dominion Bk. Bldg. Daly, R. A. & Co., Limited, 80 King St., West. Deacon, F. H. & Company, 227 Bay Street. Dickson, Joliffe & Co., Ltd., 302 Bay Street. Doherty-Easson Co., Limited, 21 King St., East. Dominion Securities Corporation, Limited, 26 King St., East.

Fry, Mills, Spence & Company, Dominion Bk. Bldg. Gairdner & Co., Limited, 312 Bay Street. Goad, J. L. & Co., Limited, Dominion Bk. Bldg. Goldman & Company, Royal Bank Bldg. Graham, J. L. & Company, 67 Yonge Street. Green, L. M. & Company, 330 Bay Street. Greenshields & Company, 24 King St., West. Hanson Bros., Inc., 330 Bay Street. Harley, Milner & Company, 350 Bay Street. Harris, Forbes & Co., Limited, C.P.R. Building. Housser, Wood & Company, Royal Bank Bldg. Jones, Easton, McCallum Ltd., 391 Richmond St.

Kerr, F. W. & Co., Limited, Dominion Bk. Bldg. Mackay, R. L. & Co., 1709 Star Building. Mackenzie & Co., Ltd., W. A., 67 Yonge Street. MacLaren, K. F. & Co., Ltd., 255 Bay Street.

Matthews, & Co., Limited, 255 Bay Street. Macdonald, Angus A. & Co., 45 Richmond St., West. McDonagh, Somers & Company, Dominion Bk.Bldg. McDougall & Co., D. J., 302 Bay Street.

McKinnon, W. L. & Company, McKinnon Bldg. McLeod, Young, Weir & Co., Ltd., Metropolitan Building.

Murray & Company, Metropolitan Building.
National City Co., Ltd., 10 King St., East.
Nesbitt, Thomson & Co., Ltd., Royal Bank Bldg.
Osler & Hammond, 21 Jordan Street.
Pardoe, Avern & Company, 234 Bay Street.
Royal Securities Corp'n, Ltd., 330 Bay Street.
Stark, John & Company, Royal Bank Bldg.
Stewart, McNair & Company, 238 Bay Street.
Straus, S. W. & Co., Limited, Royal Bank Bldg.
Wood, Gundy & Co., Limited, 36 King St., West-

FINANCIAL

TORONTO STOCK EXCHANGE

The Toronto Stock Exchange came into existence in October 1861, rented quarters on King Street East, until 1911, when it was decided to acquire land and erect a suitable building for the growing needs of the Exchange. Property was acquired on Bay Street and on January 2nd, 1914, the Members moved into the substantial structure which they now occupy. When this property was purchased, provision was made for future expansion and it is a foregone conclusion that the trading floor will have to be extended in the near future.

The price of Seats on the Exchange has varied with general conditions. When the Exchange was incorporated in 1861, it had 24 members and the subscription payable on election was \$5.00. By 1886 the price had risen to \$3,500 and the price obtained for the last Seat sold by one of the Members of the Exchange in February 1929, was \$200,000. The Exchange now has 62 members.

The growth of the business transacted on the Exchange has kept pace with the rapid development of the Dominion as a comparison of the number of shares dealt in, in the following years will show:

	Banks and		
Year	Industrials		Mines
	Shares	Bonds	Shares
1901	562,491	468,200	1,348,945
1911	708,928	1,998,220	205,625
1913	683,870	1.001,700	252,093
1920	652,194	27,835,500	17,870
1923	596,765	4,663,100	428,378
1925	1,359,354	939,850	639,864
1927	4,361,233	279,082	301,809
1928	4,351,811	122,932	1,669,276

In addition to the above in 1928 there was dealt in on "The Curb" or unlisted section 6,596,577 shares of Mining stock and 3,697,004 Oils and Industrials.

The Toronto firms represented in Membership on the Exchange are listed below:
Aird, MacLeod & Co., Royal Bank Bldg.
Ames & Co., Ltd., A. E., 53 King St., West.
Biggar, Turner & Crawford, 10 King St., East.
Blackstock & Co., Ltd., G. G., Star Building.
Blaikie & Co., Geo. W., Standard Bank Bldg.

H.G. STANTON COMPANY LIMITED STOCK BROKERS ROYAL BANK BUILDING TORONTO



HARRY G. STANTON

Member

Toronto Stock Exchange

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Liability Assurance Corporation, Limited

AUTOMOBILE ACCIDENT SICKNESS **GUARANTEE BONDS**



LIABILITY BURGLARY PLATE GLASS BOILER AND FIRE

Bonds for Administrators, Liquidators, Succession Duty, Trustees and Assignees and Workmen's Compensation

C. W. I. WOODLAND, General Manager For Canada and Newfoundland

OFFICES

Temple Building - Toronto Insurance Exchange - Montreal

Branches: Winnipeg, Calgary, Vancouver, London, Ottawa

FINANCIAL

Bongard & Company, 244 Bay Street. Boys & Co., T. Ross, Dominion Bank Bldg.

Brouse, Mitchell & Co., Toronto General Trusts

Brown, Fleming & Co., Ltd., Standard Bank Bldg. Buchanan, Seagram & Co., 11 Jordan Street. Burgess & Co., Ltd., C. H., Toronto General Trusts

Building.

Caldow & Easson, Dominion Bank Building. Campbell, Stratton & Lindsay, 244 Bay Street. Cochran, Hay & Co., Ltd., Dominion Bank Bldg.

Cassels, Sons & Co., 16 Jordan Street. Cronyn & Co., Edward, Toronto General Trusts

Building.

DaCosta, Phippen & Co., Ltd., Star Building.

Daly & Co., Ltd., R. A., Star Building. Deacon & Co., F. H., 227 Bay Street.

Duncanson, White & Co., Dominion Bank Bldg. Fergusson & Co., G. Tower, Reford Building.

Fraser, Dingman & Co., 217 Bay Street. Gardiner, Wardrop & Co., 44 King St., West.

Goad & Co., Ltd., J. L., 408 Dominion Bk. Bldg. Green & Co., L. M., 330 Bay Street.

Haig, Keith & Co., 304 Bay Street.

Hambly, Peaker & Armstrong, Ltd., 613-617 Dominion Bk. Bldg.

Harcourt & Co., R. M., 25 Melinda Street. Harley, Milner & Co., 350 Bay Street.

Housser, Wood & Co., Ltd., Royal Bank Bldg.

Jarvis, Jr., Aemilius, 293 Bay Street. Johnston & Ward, 14 King St., East.

Mackellar & Co., S. R., 21 Melinda Street. Mackenzie & Co., Ltd., W. A., 67 Yonge Street.

Mara & McCarthy, 297 Bay Street. Matthews & Co., Ltd., 255 Bay Street.

McLeod, Young, Harris & Scott, Ltd.,

Metropolitan Bldg. McMillan, Guest & Co., 1511-12 Royal Bank Bldg. Mitchell & Co., Ltd., W. G., 37 Victoria Street. Morrow, Plummer & Co., 27 Melinda Street. Moss, Lawson & Co., Excelsior Life Bldg.

Osler & Co., A. E., 11 Jordan Street.

Osler & Hammond, 21 Jordan Street. Padmore & Co., 13 King St., West.

Pardoe & Co., Avern, 234 Bay Street. Pellatt & Pallett, Ltd., 214 Bay Street.

Pierce & Co., E. A., 11 Jordan Street.
Playfair, Paterson & Co., 200 Bay Street.
Shedden & Co., W. G., C.P.R. Building.
Somerville, G. A., Star Building.
Stanton & Co., Ltd., H. G., Royal Bk. Bldg.
Stark, John & Co., Royal Bank Building.
Stewart, McNair & Co., Toronto General Trusts

Building. Tovell & Co., Ltd., Norman, Dominion Bank Bldg. Ussher, J. F. H., 244 Bay Street.

Watson, Wallace & Co., Ltd., 302 Bay Street.

Watt & Watt, 6-8 Jordan Street.

Wood, Gundy & Co., Ltd., 36 King Street West, The Officers are as follows:

President, C. E. Abbs; Secretary, G. C. Mitchell; Vice-President, W. H. Mara; Treasurer, H. L. Plummer.

Committee; H. Franks, D. F. McMillan, D. C. Haig, C. Eldon Sinclair, F. G. Lawson, H. E. Wallace.

Ass't. Secretary, Allan E. Marks.

STANDARD STOCK AND MINING EXCHANGE

This exchange, situate at 15 Richmond Street West, is the leading mining market on the North American Continent and, for several years past, has been the greatest in the world. Some of the reasons for this are that within a night's ride in pullman cars from Toronto are the two most important gold camps on the continent, the most valuable copper nickle deposit ever found, some of the most promising complex mines of history, and the most attractive unprospected mineral empire on the world map. In other directions a night's ride brings one to the greatest financial centres of both the United States and Canada. In 1928 transactions on the Standard Exchange reached an aggregate of approximately 370,000,000 shares with a gross value of around \$450,000,000. The growth of the Exchange may be gathered from a comparison of these figures with those for 1918, when but 20,868,541 shares were traded in with gross value of but \$6,575,038. Clearings on the Standard Exchange in 1928 reached \$1,200,000,000 compared with \$12,710,686 in 1918.



DEPENDABLE INVESTMENTS

A. E. AMES & CO.

BUSINESS ESTABLISHED 1889

CANADIAN GOVERNMENT MUNICIPAL & CORPORATION SECURITIES

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360 ST. JAMES ST. WEST, MONTREAL
120 BROAD WAY, NEW YORK
804-808 ROYAL TRUST BLDG.VANCOUVER
BELMONT HOUSE VICTORIA, B. C.
GRESHAM HOUSE, OLD BROAD ST.
LONDON, E.C. 2, ENG.

INQUIRIES

The following are the Toronto firms represented in membership on the Exchange:

Bellingham, H. P. & Company, 23 Melinda Street. Butler Hevenor & Company, 21 Richmond St., West. Cannon, J. P. & Co., Atlas Building.

Chisholm, Hector M., & Co., Ltd., Dominion Bank Building.

Christie, Wm. L., & Co., 12 Jordan Street. Colling & Colling Ltd., National Building. Coulter, C. I., & Co., 319 Bay Street.

Chipman, Hogg & Co., Ltd., Dominion Bank Bldg. Crawford, F. J. & Co., 11 Jordan Street.

Draper Dobie & Co., Ltd., Northern Ontario Bldg.

Eastwood, J. T., & Co., 11 Jordan Street.

Fairlie & Co., Ltd., 364 Bay Street.

Fleming & Marvin Ltd., Central Building.

Gibson, Homer L & Co., Ltd., Bank of Hamilton Building.

Hutchison, J. B., & Co., Ltd., McKinnon Bldg. Kemerer, Morgan U., 24 King St., West.

Kiely & Smith, C.P.R. Building.

Leslie, Frank S., & Co., Ltd., C.P.R. Building.

Lorsch & Company, Central Building.

Macdonald, McPherson & Co., Ltd., 38 King St., W. Millyard & Company, Northern Ontario Bldg

Moore, L. J., & Co., 10 Jordan Street.

Morrison, Southgate & Co., Ltd., King Edward Hotel.

Moysey, Arthur E., & Co., 242 Bay Street. Nicholson, G. W., & Co., 302 Bay Street.

O'Hearn, F., & Co., Colonial Building.

Oke, F. G., & Co., 304 Bay Street.

Paterson, D. S., & Co., Ltd., 25 Richmond St., West. Shannon, H. S., & Co., Ltd., Concourse Building.

Solloway, Mills & Co., Ltd., Metropolitan Building. Stratton, Hopkins & Hutson, 25 Melinda Street.

Stobie, Forlong & Co., Brock Building.

Scott, J. M., Jr., & Co., Standard Bank Building.

Taylor, S. A., & Co., Ltd., 8 King St., West.

Urquhart, N. C., & Company, Standard Bank Bldg. Wilson & Company, 1108 Northern Ontario Bldg. West, Louis J., & Co., Ltd., Confederation Life

Building.

Wright, Wilson & Austin, 51 King Street West.

FINANCIAL

TRUST COMPANIES

The Head Offices of 8 Canadian Trust Companies are located in Toronto, a greater number than is contained in any other Canadian City. The following gives information on some of these institutions operating in Toronto:

Chartered Trust and Executor Company

The Chartered Trust and Executor Company was founded in 1907 under a Dominion Charter with full powers to transact Trust Company business, acting as Executor, Administrator, Trustee of Bond Mortgages, Transfer Agent, Trustee under voluntary Trusts, and in every usual and lawful

Trust capacity.

It began business at the corner of Bay and Richmond Streets, later moved to the ground floor of the Bank of Hamilton Building on Yonge Street, then to the Canada Life Building on King Street West, and in 1928 purchased its own property at 34 King Street West, rebuilt the building, installed modern burglar-proof and fire-proof Safety Deposit Vaults, and has every facility for a modern Trust Company business. The Company moved to these offices in September, 1928.

The Company's subscribed capital is now

\$1,000,000 of which \$950,000 is paid-up.

The Officers are: Honorable W. A. Charlton, P.C., President and W. S. Morden, K.C., Vice-President S. W. S. dent; Directors, Hon. W. A. Charlton, P.C., W. S. Morden, K.C., James Y. Murdoch, S. C. Tweed, J. A. Martin, Colonel D. H. MacLaren, E. K. Reiner, Rolph R. Corson, Frank McLaughlin, F. R. Lalor and John J. Gibson, General Manager.

The Huron & Erie Mortgage Corporation and the Canada Trust Company

In 1864, three years before Confederation, the Huron & Erie Mortgage Corporation received its charter. The Corporation, whose Head Office is in London, Ontario, is now one of the eleven financial institutions in Canada, having a paid-up capital of \$5,000,000 or more. Its reserve fund is \$2,600,000 Total assets exceed \$43,200,000. The amount invested by Canadians in the corporation's trustee

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(Cor. Triller Ave.) 213 DUNDAS CRES (Cor. George) 370 DANFORTH AVE. (Cor. Chester) 984 BAY STREET (Near St. Joseph) 2329 BLOOR W. (Cor. Windermere) 1294 GERRARD E. (Cor. Greenwood) ORIOLE PARKWAY (Cor. Eglinton) EASTERN AVE. (Cor. Leslie St.)

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Breakfast A Specialty

TABLE SERVICE IN "GREEN ROOM" (Upstairs)

7 ADELAIDE STREET EAST

(A few steps from Yonge Street)

Daily Except Sunday 7 am to 8 nm

FINANCIAL

debenture at the end of 1928 totalled over \$22,000,-000. Deposits exceeded \$10,750,000. Branches are located in ten cities in Canada: London (four), Toronto, Hamilton, Winnipeg, Regina, Windsor, Chatham, St. Thomas, Edmonton and Victoria. The office of the Superintendent of Western Branches is in Vancouver.

The Canada Trust Company with thirteen branches in five provinces is managed and controlled by the Huron & Erie Mortgage Corporation. The trust company's paid-up capital is \$1,000,000. Reserve Fund \$800,000. Total assets \$21,800,000. Estates funds under administration and funds invested by the public in the company's guaranteed investment departments total \$20,000,000.

Combined assets of the two institutions exceed

sixty-five million dollars.

Montreal Trust Company

Montreal Trust Company was incorporated March 21, 1889. Its present capital is \$2,000,000

and reserve of a like amount.

The Company's Head Office for Ontario is located at 61 Yonge Street, Toronto. Other offices are maintained in Winnipeg, Man., Edmonton, Alta., Vancouver, B.C., Halifax, N.S., St. Johns, Nfld., and London, England. The Head Office of the Company is in Montreal, Quebec.

Trust Companies have always assisted materially in the development of the large cities of Canada

and surrounding communities.

At all Branches of Montreal Trust Company every facility of an efficient Trust Company is offered. The Company acts as Trustee under Trust Deeds securing Bond Issues, Transfer Agents and Registrar for Stock of Companies, Executor, Trustee Administrator, Guardian, Receiver, Depositions, and Administrator, Guardian, Receiver, Depositions, Guardian, Receiver, Guardian, Receiver, Depositions, Guardian, Receiver, Guardian, Receiver, Guardian, Receiver, Guardian, Receiver, Guardian, Guardian ositary and Agent and in all other Trust capacities.

National Trust Company, Limited

Established Toronto, 1898. Original Directors: Sir Joseph Flavelle, Bart.; Mr. A. E. Ames; Mr. Z. A. Lash, K.C.; Mr. Robert Kilgour; Mr. Walter M. H. Walter Massey; Mr. Elias Rogers; Mr. H. H. Fudger; Mr. E. W. Cox; Mr. E. R. Wood. Branch offices established as follows: Montreal, 1899;

SPECIALISTS IN MINING SECURITIES LISTED AND UNLISTED

STOBIE-FORLONG & GRAIN STOCKS BONDS GRAIN Head Office BAY AND WELLINGTON STS. TORONTO

PRIVATE WIRE SYSTEM CONNECTING BRANCH OFFICES AND MONTREAL, WINNIPEG, VANCOUVER AND NEW YORK.

FINANCIAL

Winnipeg, 1900; Edmonton, 1902; Saskatoon, 1906; London, England, 1914, (Representative); Hamilton, 1924, (Through acquisition by the Company in that year of the undertaking of Mercantile Trust Company of Canada, Limited). Transacts a general trust and agency business for corporations and individuals through Estates, Savings, Safe Deposit Vault, Real Estate, Corporate Trust and Stock Transfer Departments.

At end of 1928, Capital was \$6,293,033.41; Estates, Trusts and Agency Account, \$178,104,574.-46; Trust funds for investment, \$6,262,446.94; and trust Deposits \$11,481,646.65. The total Assets under Administration were \$202,141,701.46.

The Royal Trust Company

The Royal Trust Company, which operates in Toronto and throughout Ontario under a Special Act passed by the Legislature of the Province of Ontario, is located at 59 Yonge Street. Under local management and fully equipped in every way, the Company offers servites as Executor, Administrator and Trustee; as Agent for Individuals and Corporations in the investment and collection of moneys, to buy, sell and manage real estate and for the preparation of Income Tax Returns; as Transfer Agent and Registrar for shares of other Companies and Dividend Disbursing Agent and Trustee for Bondholders. The Toronto Office was opened in 1907, and is managed by Bruce L. Smith. Its Advisory Board consists of G. G. Adams, Hon, Henry Cockshutt, Major S. C. Norsworthy, D.S.O., M.C., Gordon F. Perry, George D. Forbes and B. S. Darling. The Head Office is in Montreal, while branches are maintained in the principal Canadian Cities. Assets under administration exceed \$440,000,000.

The Toronto General Trusts Corporation

The Toronto General Trusts Corporation, founded in 1882, was the first trust company to be incorporated in Canada. The Charter is held under the laws of the Province of Ontario.

It began with a subscribed capital of \$300,000.00 this capital now stands at \$2,500,000 fully paid-up, with a reserve fund of \$3,100,000. The progress

CANADA LIFE **ASSURANCE COMPANY**

Established 1847



Leighton McCarthy, K.C. President

> Herbert C. Cox Chairman of the Board

E. R. Wood, LL.D. Vice-President

T. G. McConkey General Manager

HEAD OFFICE TORONTO, CANADA of the Corporation may be, shortly, shown as follows:

Total assets at end of 1897, \$11,834,806.00. Total assets at end of 1912, 53,852,564.00. Total assets at end of 1928, 181,815,147.00.

The Corporation has fully equipped branches in Montreal, Ottawa, Winnipeg, Regina, Saskatoon and Vancouver, and is in a position to offer every trust company service, including the acceptance of savings deposits throughout the Provinces in which these offices are situated.

The business conducted by the Corporation is entirely fiduciary and no banking, underwriting or real estate promotion is transacted. The services of the Corporation may, briefly, be listed as follows: For Individuals: Trustee or Executor under a Will.

Agent for administering investments or real estate. Depository for Savings.

For Corporations: Trustee under Bond Issues, Escrow Agency, Transfer agent and Registrar. Depositary under reorganizations or Voting Trusts. Fiscal Agent for payment of dividends.

The Trusts and Guarantee Company, Limited

Among the many large financial institutions with Head Offices located in Toronto, is the Trusts and Guarantee Company, Limited, incorporated in the year 1897, which has taken a prominent part in the development of the City of Toronto and the Dominion of Canada.

Its record of thirty-two years of steady and continuous progress and service has placed it in a high position among Canadian Trust Companies.

Throughout its history, the Trusts and Guarantee Company has been noted for safeguarding the interests of its clients. Every obligation, contract or agreement has been carefully and promptly executed. To-day this Company holds the confidence of its numerous clients as emphasized by its record of growth.

The Trusts and Guarantee Company acts in every capacity that a modern Trust Company is authorized to act, i.e., as Executor, Administrator, Trustee, Liquidator, Transfer Agent, Registrar, etc.

Branch Offices are located in Windsor, Calgary

and Brantford, and correspondents in England, Scotland and U.S.A.

The following is a table of the progress of the

Company:

Guaranteed		Assets
Trust	Estates and	Under
Funds	Trusts	Administration
1903\$ 59,045.09	489,614.39	\$ 2,651,356.97
1908 $1,341,660.37$	2,325,662.42	5,883,677.58
19133,821,687.62		12,411,981.55
1918 5,182,061.11	12,783,554.25	20,473,199.36
19235,864,303.75		29,087,447.14
19287,639,136.09	27,926,165.40	

The Sterling Trusts Corporation

The Sterling Trusts Corporation was incorporated by Special Act of the Dominion Parliament in the year 1911 and began business a year later with Regina as its Head Office. In the early part of 1914, the Head Office was moved to Toronto and Regina was continued as a branch.

Its act of incorporation gives it special powers to act as Trustee, Administrator, Depositary of

Funds, etc.

It now occupies an important place in the financial world, more particularly in the Provinces of Ontario and Saskatchewan.

At December 31, 1928, it had a Paid-up Capital of \$709,459.78, a Reserve Fund of \$125,000 and

Total Assets of \$10,045,932.01.

It is located on the main floor of The Sterling Tower, corner of Richmond and Bay Streets, Toronto.

President, W. H. Wardrope, K.C., Hamilton.; Managing Director, Chas. Bauckham, Toronto.; Directors, A. W. Briggs, K.C., Dr. J. W. Rutherford, M.P., John Hallam, W. A. Boys, K.C., M.P., H. P. Kennedy, Charles H. Burgess, Norman Sommerville, K.C., J. W. Scott, Lorne Johnson, James R. Lovatt.

The Union Trust Company, Limited

The Union Trust Company, Limited, was incorporated under the Ontario Loan & Trust Act in 1901 for the conduct of a general Trust business.

FINANCIAL

From its inception and for many years the Company occupied premises in the Temple Building, Bay Street, but in 1920 a move was made to the northeast corner of Richmond and Victoria Streets, where two floors are occupied. The Company also maintains a very important branch at the corner of Main and Lombard Streets, Winnipeg, and is well represented throughout Western Canada.

The Company's chief activity is as executor of estates and as the representative of owners in the management of all classes of property or other assets. An important Savings department is maintained. Interest at 4% is paid on checking accounts and 5% on time deposits. The Company also has an active organization which handles all manner of real estate business upon a commission basis.

For nearly 20 years Mr. Henry F. Gooderham, K.C., has been President and Dr. J. H. McConnell, Vice-President of the Company, other Toronto directors being Walter C. Laidlaw, S. R. Parsons, Walter H. Smith, John B. Laidlaw, W. D. Steele and A. P. Taylor. The out-of-town directors are H. H. Beck of Victoria, B.C., and T. W. Duggan of Brampton, Ontario.

The Company's authorized capital, \$1,000,000, has all been issued and paid-in-full and its reserves and undivided profits amounted to \$785,748 at the

end of 1928.

Canada Permanent Mortgage Corporation; Canada Permanent Trust Company.

The mortgage corporations have played an important part in the development of our country. The first institution of this kind was established in 1855, and many of the companies which came into existence later on have been absorbed by this corporation, which, in addition to being the oldest, is the largest mortgage corporation in Canada. The corporation referred to is the Canada Permanent Mortgage Corporation, which enjoys a well-earned reputation for conservative management and fair dealing.

The following figures have been taken from its financial statement, as at December 21st, 1928:

Capital paid up							\$7,000,000.00
Reserve Fund (earned).							8,000,000.00
Tnappropriated Profits.							. 98,919.69
Uotal Assets							. 67, 167, 242.25

The head office of the "Canada Permanent" has always been in Toronto, and the growth of its business in recent years renders necessary the erection of a new office building in this City. The new building will be located at the south-west corner of Bay and Adelaide Streets, and will be seventeen stories in height. The whole building will have a maximum of light and ventilation and will be one of the finest office buildings in Canada. The building is now in course of erection, and will be completed before the end of 1929.

Associated with the above Corporation, and under the same direction and management, is The Canada Permanent Trust Company, incorporated by the Dominion Parliament. Its financial statement as at December 31st, 1928, contains the following figures:

 Capital paid-up
 \$1,000,000.00

 Reserve Fund (earned)
 300,000.00

 Unappropriated profits
 57,369.45

 Total Assets
 19,870,526.63

The combined Assets of the two institutions amount to: \$87,037,768.88.

With Branch offices extending from the Atlantic to the Pacific and with seventy-four years' valuable experience to its credit, the "Canada Permanent" offers a financial service broad in scope and characterized by a desire, combined with the organization and ability, to serve the best interests of its clients.

President, W. G. Gooderham; Vice-President, E. R. C. Clarkson; General Manager, Geo. H. Smith.

Insurance

Toronto is a large insurance centre. Of the 55 Life Insurance Companies operating in Canada, 19 have Head Offices in Toronto, it being surpassed in this respect only by Montreal, which has 20. Of the 224 Insurance Companies other than Life, operating under Dominion License in Canada, 88 designate Toronto as their Head Office. A short description of some of the larger Life Insurance Companies operating in Toronto follows:

Canada Life Assurance Company

This Company dates back to the year 1847, twenty years before the birth of the Canadian Confederation. In that year the first sewing machine imported into Canada had to be sent out of the country to avoid street riots. There were then only a few struggling newspapers in Canada. Stage coaches were used for the settled districts, but the farmer had to carry his grain to the mill in sacks on horseback. Postage stamps had only been introduced a short time. There was no telegraphic communication, only the beginning of a railway, and as yet no ocean steamships had arrived at Quebec. During that year, the first Canadian Life Insurance Company, the Canada Life, was born.

It is difficult to imagine that life insurance, which to-day is such an intimate part of our daily lives, was then considered in the light of some form of magic. The public profoundly mistrusted it and lecturers had to be sent about the country to patiently explain it. But the courageous work of those zealous pioneers bore fruit, and as the benefits of life insurance became apparent through the payment of claims, and the public witnessed the honorable way in which the Company transacted its affairs, the business grew abace.

A few British Companies had been transacting a form of life insurance business in Canada a very short time before the Canada Life, but in the year 1847, when the Canada Life was founded, the annual premium income of all of them together amounted to only about \$75,000. Contrast that figure with the premium income of this one great Canadian

SUN LIFE ASSURANCE COMPANY

OF CANADA

HEAD OFFICE: MONTREAL

THE GREAT INTERNATIONAL LIFE INSURANCE COMPANY

Insurances in force

over TWO BILLION DOLLARS

New Insurances paid for in 1928 - over FOUR HUNDRED AND FORTY-ONE MILLION DOLLARS

Income - over ONE HUNDRED AND FIFTY MILLION DOLLARS

Surplus - - over SEVENTY MILLION DOLLARS

Assets - over FIVE HUNDRED MILLION DOLLARS

Dividends to policyholders increased every year for nine successive years.

SPECIAL MATURITY DIVIDEND on participating policies also inaugurated in 1929.

This Company offers phenomenal opportunities to to high grade salesmen.

FINANCIAL

institution, the Canada Life, to-day, amounting to more than \$26,000,000. The amount of Life Insurance on the books of this one Canadian Company alone at the end of 1927 amounted to more than \$750,000,000.

The Canadian Surety Company

The Canadian Surety Company was incorporated by Special Act of Parliament of Canada on May 19th, 1911, and commenced business operations on July 1st. 1913.

By its original Charter, the Company was permitted to carry on the business of Guarantee, Burglary and Plate Glass Insurance as defined in the Insurance Act, 1910; later (in 1917) its Charter was amended by Special Act of Parliament to include Automobile, Accident, Sickness and Fire Insurance in addition to the lines previously stated. The Company is now licensed to underwrite all of these classes, and its business operations are carried on in every province of the Dominion of Canada and also in the Dominion of Newfoundland.

The authorized capital of the Company is \$1,000,000.00, of which \$500,000.00 has been subscribed and paid up. At the commencement of business by the Company, its total assets were \$252,000.00 and on May 30th, 1929, these were in excess of \$1,250.000.00.

With Branch Offices at Montreal, Toronto, Winnipeg and Vancouver, and a corps of agents and attorneys numbering upwards of one thousand, this Company is equipped and qualified to render prompt and efficient service to its patrons.

Confederation Life Association

The Confederation Life Association one of Canada's best known and oldest established Companies commenced business in 1871. The gentlemen associated for the purpose of founding the Company were all prominent in the financial and business world, its first President, Sir Francis Hincks, having been Prime Minister of Canada before Confederation and Minister of Finance after Confederation. The second President, Sir W. P. Howland, was twice Minister of Finance in the Dominion Government. One of its first Vice-Presidents, was the Hon. Wm.

McMaster, who was a high financial authority and the founder and President for many years of the Canadian Bank of Commerce.

From the beginning the Confederation Life Association's history has been one of prosperity. The first year's business written amounted to \$1,-838,000 a sum larger than that written by any Company doing business in Canada at that time. In 1910 the Company wrote over \$7,000,000 new business; in 1920 over \$34,000,000 and in 1928, over \$40,000,000. Its business in force now totals over \$300,000,000. Its assets have grown from \$101,000 in 1872 to over \$4,000,000 in 1892, and to nearly \$9,000,000 in 1902. It passed the \$40,000,000 mark in 1924 and its assets now are considerably over \$65,000,000.

Mr. J. K. Macdonald, who was principally responsible for the founding of the Company and the development of its business, was actively connected with the Company up to July, 1928; when he died at the advanced age of nearly 92 years. His son Mr. C. S. Macdonald is now Vice-President and General Manager of the Association.

The Continental Life Insurance Company

The Continental Life Insurance Company is a Canadian company founded by Mr. George B. Woods (its President) in 1899. It is licensed by the Dominion Government. It issues all the usual plans of with-profits and non-profit policies, and is paying substantial dividends to its policyholders. The dividends have been doubled since 1922. The assets at 31st December, 1928, amounted to \$6,-217,162 and conservatively invested, yielded the satisfactory rate of 6.53%, thus providing a handsome margin of interest profit for policy holders. The Continental has been and is at present allowing its policy holders 51/2% per anum compound interest on dividends and amounts left with the Company. It is careful in its underwriting policy, limiting its retention to a conservative figure, and notwithstanding the high average of business on its books its mortality has been exceptionally favorable, averaging for the past five years only 37% of the amount expected.



NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

OF

NORWICH ENGLAND

Head Office for Canada

Norwich Union Bldg.
12 Wellington St. E.
TORONTO

Fire, Use and Occupancy, Rent, Guarantee Bonds, Accident and Sickness, Public Liability, Plate Glass, Automobile, Loss of Profits, Burglary, Inland Transportation, Sprinkler Leakage, Tornado.

THE DOMINION OF CANADA

Guarantee and Accident Insurance Company

Head Office TORONTO

Established 1887

ALL CANADIAN

Writes

Life and All Lines of Casualty Insurance

Branch Offices

Montreal, Winnipeg, Calgary, Vancouver, St. John, Halifax, London (Ont.), Ottawa, London (Eng.), Hamilton, Kingston (Ja.).

Col. A. E. Gooderham, LL.D.,
PRESIDENT

C. A. Withers, VICE-PRES. AND MAN. DIRECTOR

H. W. Falconer,
ASSIST. MAN. DIRECTOR

The Company has an exceptionally attractive series of policies, its combined series and guaranteed bonds having many original features which have proved very popular with the public. It has the reputation of being a conservative Company and is in an exceptionally strong position financially.

Dominion of Canada Guarantee & Accident Insurance Company

The Dominion of Canada Guarantee & Accident Insurance Company established in 1887, had as the first President, Sir John A. MacDonald. It is Canada's oldest and strongest Accident Insurance Company and in addition writes many other lines including Automobile, Burglary, Fire and Life. Its assets amount to about \$2,500,000. In 1927 it paid under Accident and Sickness policies 4,258 claims and over 96% of these were paid within one day after receipt of proof. President, Col. A. E. Gooderham, LL.D.; Vice-President and Managing Director, C. A. Withers. Head Office, 26-28 Adelaide Street West.

The Dominion Life Assurance Company

The Dominion Life Assurance Company was established in 1889, and holds a Dominion license. It is one of the best life insurance institutions in Canada. The assets of the Company at the end of 1928 amounted to \$22,223,899 to cover liabilities of \$19,790,500 which is exclusive of the capital and dividends credited to deferred dividend and other policies. The surplus over all liabilities excluding paid-up capital of \$200,000 shareholders' surplus account, and dividends of \$1,264,781 held at the credit of deferred dividend and other policies, is therefore \$2,433,399. These figures show the strength of the Company, which is safe for any amount of insurance it may care to issue.

The Dominion Life has the reputation of paying unusually large dividends to its policyholders. It has always enjoyed the advantage of an exceptionally low mortality and has consistently earned a very high interest return upon its assets because of the investment policy it has pursued. These two factors are chiefly responsible for the large dividends paid.

The Empire Life Insurance Company

The Empire Life Insurance Company commenced business at the beginning of 1923, with assets of approximately \$30,000, representing the paid-in Capital on a stock subscription of \$300,000 At the end of 1928, the subscribed capital of the Company was \$2,000,000 with a paid-in capital of \$300,000.

At the end of the first year of the Company's operations, the business in force was \$1,077,475 with a premium income of \$19,789.09. By the end of 1928, five years later, the business in force had swelled to \$10,000,000 with a premium income of \$250,000.00. Most noteworthy, however, was the Company's increase in surplus in this period, the surplus at the end of 1923 of \$95,762.86 rising to approximately \$400,000 at the end of 1928, giving the Empire Life the highest ratio of surplus to liabilities of any Life Insurance Company in Canada.

The organizer of the Company was Mr. M. P. Langstaff, who is at present the President of the Company and also the Managing-Director. Secretary-Treasurer is Mr. J. Ross Paterson. Head Office of the Company is in Toronto, and

it operates in Canada only.

The Employers' Liability Assurance Corporation, Limited

The Employers' Liability Assurance Corporation, Limited, was incorporated in 1880, and, as its name indicates, coincided with the passing of the first Employers' Liability Act in England in that year. It confined its operations to a narrow circle of classes at the beginning, but gradually extended its operations until it now writes practically everything but Life and Marine Insurance business, and these two classes are taken care of through its subsidiaries, the Clerical, Medical and General Life Assurance Society and the Merchants' Marine Insurance Company, Limited, respectively. Its operations, at first confined to England and Scotland, have gradually extended throughout the World, and it transacts a large business throughout the United States, Canada, Australia, South Africa, France, Belgium, Egypt, Turkey, India, China, Cuba, Newfoundland, etc., etc. Its progress has

been very rapid and its total assets at the end of

1928 were approximately \$50,000,000.

The Corporation has been operating in Canada and Newfoundland for the past thirty-four years and its income in Canada for 1928 exceeded \$4,000,-000, making it the leader amongst all Insurance Companies operating in Canada, excluding Life offices. Among its directors is Sir Campbell Stuart, the well known Canadian, now occupying an important position in England, who has recently been elected, and whose presence on the Board should add materially to the already very large and important connection which the Corporation enjoys with the Canadian insuring public.

Mr. C. W. I. Woodland, Toronto, is General Manager for Canada and Newfoundland, and Mr. John Jenkins, Montreal, is Assistant Manager.

The Excelsior Life Insurance Company

The Excelsior Life Insurance Company, now one of the strongest financial institutions in Canada, commenced business in 1890, and has since enjoyed a steady, persistent growth. Policies are issued on all standard plans and in addition this Company features its Excel, Ideal, Protection and Savings and Special Investment policies. Assets of the Company amount to over \$14,000,000, one-half of this amount consisting of high class Bonds and Debentures, and one-quarter approximately being first mortgages on improved real estate.

Insurance in force now total over \$85,000,000. The chief executive officers of the Company are: President, David Fasken, K.C.; 1st Vice-President, Alex. Fasken, K.C.; General Manager and Actuary, T. A. Dark, A.I.A., F.A.S.; Secretary Treasurer, C. P. Muckle, A.A.S.; Investment Manager, C. Q. Parker; Supt. of Agencies, W. F.

Smith.

The Imperial Life Assurance Company of Canada

The Imperial Life Assurance Company of Canada was the fifteenth company to enter the Canadian Life Insurance field. It was founded by the late Senator Geo. A. Cox, was incorporated on the 23rd

FINANCIAL

April, 1896, under a Dominion Government charter and commenced active business in October, 1897.

Sir Oliver Mowat, Premier of the Province of Ontario and later Lieutenant Governor, was the

Company's first President.

The Company's activities extend to all quarters of the Dominion, to Newfoundland and to several points in the British West Indies and Central America. It has been notably successful as is indicated in the following brief summary of the growth in cash income, assets and assurances in force:

Year \$ Income		Assurances
1000	Assets	in Force
1902 481,229	\$ 1,660,777	\$ 14,037,444
1907 $945,205$	3 880 999	21,396,797
$1912. \dots 1,795,378$	8 134 490	38,734,686
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	-,0,010	63,362,339
1922 6,122,338	,,	140,025,954
192711,151,557	45,242,682	242,131,790

Since 1912, the Company has occupied its own modern fireproof building at 16-32 Victoria Street.

The Directors of the Company, among whom are included the Presidents of three of the largest chartered banks in Canada are:

President, G. A. Morrow; Vice-Presidents, S. J. Moore, E. T. Malone, K.C.; Managing Director, J. F. Weston; Directors, Sir John Aird, P, Burns, D. B. Hanna, Hon. William Harty, Sir Herbert Holt, Hon. Sir Edward Kemp, W. G. Morrow, Hon. Donat Raymond, James Ryrie, H. H. Williams and Frank P. Wood.

The Manufacturers Life Insurance Company

Twenty years after the consummation of Confederation, the Manufacturers Life Insurance Company commenced business. From a small beginning in August, 1887, the Company has gradually forged ahead until to-day it transacts business not only throughout Canada, but also in several States of the United States, Great Britain and Ireland, the West Indies, Central and South America, Japan, South Africa and South Eastern Asia.

The magnificent structure at 100 Bloor Street East, Toronto, which is the Company's Head Office and which it occupies exclusively, was formally opened in August, 1925, by the Canadian High Commissioner in London, the Honourable P. C. Larkin. A few months ago the property to the East was purchased to provide for the remarkable expansion the Company is enjoying. The Company now has a frontage on Bloor Street of over 370 feet running back to the Rosedale Ravine with a depth of approximately 500 feet.

The President of the Company, Mr. W. G. Gooderham, is considered one of the leading financiers of the Dominion. Mr. J. B. McKechnie, General Manager, is widely known and highly

regarded in insurance circles.

The increasing importance of life insurance is shown by the rapid growth which has taken place. In the last twenty years the insurance per capita

has increased 500% and is still increasing.

Life insurance has become a tremendous power in our social, commercial and domestic economy. It provides an unsurpassed line of safety for the individual who is tiding his affairs over a trying time. It is a bulwark of defence to the home. No matter how small a man's affairs may be, no matter how large, the average citizen wisely considers it his duty to carry life insurance.

The Manufacturers Life has played an outstanding part in this ever-growing service. Each year has seen its activities broaden, and the scope of its operations has put it in the forefront of those institutions dedicated to the best interests of man-

kind.

The growth of the Company is indicated by the following:

First 100 Million Insurance in Force, Feb. 1918,

30 Yrs. 6 Mos.

Second 100 Million Insurance in Force, Dec. 1921, 3 Yrs. 10 Mos.

Third 100 Million Insurance in Force, June, 1925, 3 Yrs. 6 Mos.

Fourth 100 Million Insurance in Force, Nov. 1927, 2 Yrs. 5 Mos.

A half billion in 1929.

North American Life Assurance Company

North American Life Assurance Company's record of steady, sane progress and unexcelled service has placed the North American Life in an

enviable position among Canadian Life Companies.

Following a distinguished line of Presidents, Mr. Thomas Bradshaw, one of the great constructive executives of Canada is now head of the Company. Associated with him as Chairman of one of the strongest financial boards in the country is Mr. James H. Gundy, who enjoys a nation-wide reputation as an investment banker.

The General Manager David E. Kilgour, M.A., A.I.A., F.A.S., demonstrated his eminent scholastic qualifications and his executive ability in former positions with the Company before assum-

ing the chief executive position.

The interests of the Company's policyholders have always been preponderant. There has now been a period of fifteen years in which there has been no decrease in the dividend scale. Claim settlements are prompt and generous, and letters are received continually from policyholders and beneficiaries expressing goodwill and satisfaction.

The financial position of the Company is outstandingly strong. Regular increases in Income, Surplus and Assets as shown in the Annual Reports are indicative of the capable administration of the Company, and of the prudent and discriminating investment policy followed by its Directors. At the beginning of 1928, the assets amounted to \$35,608,-068 and the insurance in force totalled \$165,684,200.

General indications point to a period of expansion for the Company. Plans are at present on foot for the erection of a new head office building in keeping with its present importance and growth. Developing year by year upon a sure foundation, it has earned the unqualified confidence of its policyholders and of the insuring public which it enjoys today.

The Norwich Union Fire Insurance Society

The Norwich Union Fire Insurance Society, which is one of the oldest and strongest of the British assurance offices, having been organized in 1797, commenced business in Canada in 1880 by opening a branch at Toronto, with Mr. Alexandet Dixon as Manager.

Under his direction agencies were opened throughout the Dominion and upon his retiremenr

in 1895, Mr. John B. Laidlaw was appointed Manager and the operations of the company further ex-

tended throughout Canada.

The business showed a steady and gradual increase, amounting in the last few years to more than \$1,000,000 for Fire Insurance and nearly as large an amount for various other kinds of insurance recently undertaken, including Accident and Sickness Insurance, Automobile Insurance, Guarantee Insurance, Plate Glass Insurance, Hail Insurance, Inland Transportation Insurance.

The Norwich Union showed their faith in Canada in general and Toronto in particular some years ago by purchasing the office building they occupy at 12 Wellington Street East, where a large staff amounting to about one hundred are maintained, the Society being one of the most active factors in

the financial life of Toronto.

The Sun Life Assurance Company of Canada

The Sun Life Assurance Company of Canada is recognized as the great international Life Insurance Company of the world, and one of the oldest and by far the largest Canadian Company, having been established in 1865. Its sphere of operations is world-wide, and at the present time it has Insurance in force of over two billion dollars, while its income is over one hundred and fifty million dollars, surplus over seventy million dollars, and assets over five hundred million dollars.

This Company does an exceedingly large volume of business in the United States, writing business in practically every State of the Union It has also very large investments in the United States.

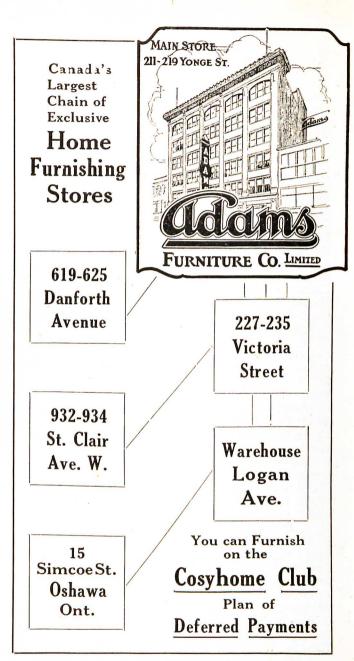
The Head Office of the Company is in Montreal, P.Q. Mr. T. B. Macaulay, F.I.A., F.A.S., is President and Managing Director; Mr. Arthur B. Wood, F.I.A., F.A.S., Vice-President and Actuary; Mr. E. A. Macnutt, Treasurer; and Mr. H. Warren K. Hale, Secretary. Mr. John A. Tory is in charge of the Toronto and Western Ontario Department.

Mercantile

WHOLESALE

Toronto has long been an important distributing centre and many large wholesale houses have their headquarters in this City. The following are some of the larger concerns operating in Toronto:

NAME NATURE OF BUSINESS Aikenhead Hardware Limited, Hardware. J. A. Aziz, Dry Goods. Carl Austin & Company, Ivory. Richard L. Baker Co., Limited, Dry Goods. Bennet & Elliot Limited, Auto Equipment, Radio. A. Bradshaw & Son, Limited, Dry Goods. Buntin Reid Co., Limited, Paper. Canadian General Lumber Co., Limited, Lumber. Cassidy's Limited, Glassware and Toys. Caulfield Burns and Gibson, Limited, Men's Goods Conger-Lehigh Coal Co. W. H. Cox Coal Co. Ltd. Consolidated Optical Co., Limited, Optical Supplies. Davis & Henderson, Stationers. De Witt, Josephine Co., Limited, Artificial flowers. Drug Trading Co., Limited, Drug Supplies. Goldsmith's Co. of Canada, Limited, Jewellers. W. J. Gage, Stationers Grand & Toy Ltd., Stationers Gordon MacKay & Co., Limited, Dry Goods. Green, John C., & Co., Limited, Millinery. Gregg, G. R., & Co., Limited, Silks, Linens, etc. Hambly & Wilson, Limited, Fancy Goods. W. B. Hamilton Shoe Co., Limited, Shoes. Hind, Edmund, Lumber Co., Limited, Lumber. H. S. Howland Sons & Co. Ltd, Hardware F. W. Humphrey & Co. Ltd., Grocers Ivey, John D., Co., Limited, Millinery. Laidlaw Lumber Co., Limited, Lumber. Lovell, R. J., Co., Limited, Stationers. Lumbers, Jas., Limited, Grocers. Moneypenny Brothers, Woollens. Nisbet & Auld, Woollens. National Grocers Co., Limited, Grocers. Patrick, W. G., & Co., Limited, Confc. and Grocers



MERCANTILE

Prime & Rankin, Limited, Dry Goods. Standard Fuel Co. Ltd. United Drug Co., Limited, Drugs. Wilson Andrew & Co., Limited, Tobaccos.

RETAIL

The following is a description of some of the larger and outstanding retail stores of Toronto:

The Adams Furniture Company

Founded in 1881 by the late Charles S. Coryell, this business has grown with the City and is now known from coast to coast as the largest retail business of its kind in the Dominion of Canada, a position which it has held since the beginning of the Century. The sons of the founder took over the business in 1919, and have continued the policy upon which the firm was founded, that is, giving credit to customers. Indeed it was the first store in Toronto to offer this convenience to the public. The success of the plan is attested by the fact that about one half of the sales are to open or reopen accounts and the institution has had three generations of the same families in their books.

The head office and main store are located at 211-219 Yonge Street in a splendid building built and owned by the firm and occupied in 1920. It has 8 showroom floors including the mezzanine and basement. There are in addition, 3 branch stores as follows: 710-625 Danforth Avenue, 932-934 St. Clair Avenue, West and Simcoe Street, Oshawa. Adams Trade-in-Store is located at 227 Victoria

Street, Toronto.

Fairweathers Limited

Among the principal attractions for visitors in Toronto's mercantile district is Fairweathers Limited, Yonge St. at King.

Furriers for over 60 years, this firm enjoys an international reputation. Even in the early days of its history, the Fairweathers store became the mecca of men and women who dressed well, and to-day it is noted for its style leadership, importing direct from the world's fashion centres. Besides always having an outstanding collection of furs,



Furriers for

(REGISTERED) Sixty Years

One of Toronto's Show Places



88-90 Yongs St. Toronto.

Fine Furs

British and French Imports for Men and Women

VISITORS WELCOME

There is never any obligation to buy in this store

FAIRWEATHERS LIMITED

Yonge at King

from moderate price garments to the most elaborate, Fairweathers presents the Paris mode—from week to week—in women's ready-to-wear. Imported sportswear is also featured.

To the Millinery department come those who want "le dernier cri" and who like hats fitted to the head. Hosiery, gloves and accessories are in keeping with the store's attention to style.

The ground floor shop for men is no less noted for style. It carries a complete stock of London-made top coats and sports and business suits in the finer grade of British fabrics; hats by the world's best makers; and imported furnishings and haber-dashery. Combined with the style feature of this store is its reputation for service, which makes it a place where both men and women like to shop.

The F. C. Burroughes Furniture Co., Limited

Founded in the year 1888 by the late F. C. Burroughes, and their first location was at the corner of Queen and Portland Streets, Toronto. Subsequently, the firm bought out the Jolliffe Furniture Company and established themselves at their old location a short distance from Portland Street on Queen Street. In 1907, their present store and warehouse was built at 641 Queen Street West, which consists of a seven storey building comprising in all, 46,200 square feet of floor space. The warehouse, immediately adjoining on Bathurst Street accounts for another 35,000 square feet, also two additional storage warehouses are maintained of 10,000 square feet each.

During the last two years, the firm has opened three branch stores, one in Niagara Falls, Ontario, one at St. Catharines, Ontario and another at Brantford, Ontario. A mail order business is also operated on an extensive scale and a yearly House Furnishing catalogue is sent out to a mailing list of some 45,000 persons.

Upon the death of the founder in 1917, his son, B. C. Burroughes succeeded him as President and General Manager, another son C. R. Burroughes is Vice-President and Office Manager.

Holt, Renfrew & Co., Limited

In 1837 at Quebec, G. R. Renfrew founded a store selling furs and men's hats. From this modest beginning has grown the large company which now operates fine stores in Toronto, Montreal and Winnipeg besides the one in Quebec. In 1890 the company expanded sufficiently to be able to open a store in Toronto.

Then, in 1910, the Montreal branch was founded, and the same year the latest branch at Winnipeg

was founded.

When G. R. Renfrew died, John Holt and Allen E. Renfrew continued the business under the name of Holt, Renfrew and Company.

The original Toronto store was situated at 5 King Street East. In 1907 it was moved to the present

location at Adelaide and Yonge Streets.

In 1918 a syndicate headed by Senator Lorne C. Webster purchased the firm and capitalized it. Since that time the firm has made rapid progress in all departments, including the men's furnishings, men's wear, women's wear, millinery and accessories departments which had been added from time to time during the history of the firm.

The T. Eaton Co., Limited

A drama of commercial achievement, as truly gripping as any literary classic, has been written in the annals of civic history by the founders and subsequent principals of the greatest store in the British Empire, The T. Eaton Co., Limited.

Considering the size of the original store in Toronto as only 24 x 60 feet, it gave little promise of developing into its present dimensions. To-day the main store covers practically a city block, and factories, mail order warehouses and various dis-

tributing stations cover several more.

In the early days the staff comprised twenty salespeople and a man with a wagon and pony for regular delivery service. The Founder, Mr. Timothy Eaton did the European buying. To-day the T. Eaton Company, Ltd., in its various stores, factories and mail order establishments has over 35,000 employees, enough to populate a good sized city. In the Toronto store alone there is a staff of 14,400 people. The civic benefit derived from the T. Eaton

MERCANTILE

Company in this form is incalculable. With comparatively few exceptions, this huge staff is given

steady, year-round employment.

Shopping in this store has many interesting and distinctive features. With very few exceptions, so diversified is the merchandise that visitors to the store can do all their shopping under one roof. The store also offers numerous services and conveniences that have been designed to assist not only in shopping, but to add to the enjoyment of its visitors. Among these is a Travel Department that suggest trips both in and outside the City and advises on practically every phase of travel; Exchange Offices which provide the machinery for exchanging goods; the Telephone Offices and City order department; the Deposit Account, for both customers and employees; the Transfer Office, where those shopping with a transfer card may pay for all their purchases at once; the Postal Station; the Rest Room with telephones; writing facilities and other conveniences; Free Parcel Check Rooms; Frolic Park, a playground for children; Dining Room and Cafeteria; the Georgian Room specializing in luncheons and afternoon teas; Parking Station for customers' motors.

These various services of the Toronto store indicate the store's present magnitude and the stupendous development of the great merchandising enterprise which has paralleled the growth of Toronto. To-day huge strides in the development of new Eaton interests and the fuller expansion of existing ones point not only to a greater Eaton's

but to a greater Toronto.

John Northway & Son Ltd.

In the year 1876, the first Northway Store was opened in Tillsonburg, Ontario, by the late John Northway, a young journeyman tailor from England. From the first, the integrity and perseverance of the founder insured its success, and so in 1890 a second store was opened in Orillia, while a third store was launched in Chatham in 1896. The year 1903, saw the original Toronto store open its doors to an ever increasing Northway clientele of discriminating women. The next step taken was the opening of the Brantford store in the year 1913,

CANADA VINEGARS

LIMITED

Manufacturers under Government supervision of

PURE SPIRIT, CIDER & MALT VINEGARS, APPLEADE & APPLE JUICE

Plants at

TORONTO, MONTREAL, QUEBEC CITY, KINGSTON, HAMILTON, OWEN SOUND, NORWICH, WINNIPEG, CALGARY, EDMONTON and VANCOUVER.

Warehouses
CHICAGO and NEW YORK CITY

The Largest Vinegar Works in America

O. H. WILLIAMS

Direct Importer of

FINE MEN'S APPAREL
From the Most Exclusive Houses in the British Isles
and Europe

Coats, Ties, Socks, Golf Apparel, Handkerchiefs, Gloves, etc.

43 SCOTT ST. - TORONTO

MERCANTILE

while a further mark of the continued growth of the Northway organization was the opening in 1925 of a fine, splendidly equipped store in Hamilton, followed two years later by the Stratford Store. In the meantime, the Toronto store so prospered, that, in spite of extensive additions, accommodation became so taxed, that further expansion became essential. This culminated in the recent erection of a fine eight storey building upon the site of the former store. This modern style centre, with its snowy white parapet 124 feet above the sidewalk—its beautiful arcade entrance—rich bronze ornamentation large display windows-lofty ceilings, and latest style equipment, is without question one of the finest retail establishments on the continent-paving the way to still greater service and accomplishments.

To-day the name "Northway" represents one of the largest women's and children's ready-to-wear organizations in the Dominion, supplying every feminine fashion requirement, from the daintiest handkerchief to the complete ensemble.

Ryrie-Birks, Limited

The beginning of the Ryrie-Birks jewellery business dates back to 1854, when a small jewellery store was opened on the east side of Yonge Street, just above Adelaide. Mr. James Ryrie served his apprenticeship in this store, subsequently becoming manager and then owner. Later on, he formed a partnership with his brother Harry. The business grew rapidly, necessitating larger quarters at the north west corner of Yonge and Adelaide. Several years later, to provide still larger space, the business was moved to the present building at Yonge and Temperance Streets.

Some years ago, the Ryrie business became affiliated with Henry Birks & Sons of Montreal and the firm name was subsequently changed to "Ryrie-Birks, Limited." Mr. James Ryrie is President and Mr. J. Earl Birks is Vice-President and Managing Director.

The Ryrie-Birks business is now one of the largest of its kind on the Continent. It owes its success to the sound policies of fair dealing and high quality laid down by the Ryrie Bros. in the early days of the business, and which always will be the



Simpson's Covers Two City Blocks

The growth of Simpson's is an important step in the development of Toronto—the new Store is a distinct addition to the life of the city. It has been reared in response to Toronto's increasing demand for Simpson services, and Simpson's dependable quality merchandise. A mile stone has passed with the opening of the new Store. There is no doubt, that now, more than ever, "You'll enjoy shopping at Simpson's".

THE BOBERT SIMIPSON COMPANY ILLEMETTED

MERCANTILE

guiding policies of the business. It is interesting to note that Mr. Ryrie was probably the first jeweller in Toronto to adopt the one-price system now so universal.

Ryrie-Birks have an international reputation for fine quality diamonds. This reputation has been due to the firms' policy of handling none but the finest quality diamonds procurable. The success of that policy is shown by the fact that the business has had, and is continuing to have, such phenomenal growth.

The Robert Simpson Company, Ltd.

The Robert Simpson Company, Limited, controls the operations of two of the longest established and best known department stores in Canada, as well as a mail order business extending over the whole of Canada.

The Toronto store, which was founded in 1872, is located in the heart of the shopping district and fronts on four of the City's busiest streets, 370 feet on Queen Street, 210 feet on Yonge Street, 583 feet on Richmond Street, and 105 feet on Bay Street. It rises in three successive steps, being six, eight, and nine stories in height, exclusive of basement and sub-basement. One of its distinctive features is that it has "the longest shopping aisle in the world"—583 feet.

The Montreal store operates under the name of The John Murphy Company, Limited, and was established in 1867. It is situated on St. Catherine Street in the center of the principal shopping district in that City. In March, 1929, announcement was made that a new modern store building would be begun in May. The new structure will have a frontage of 165 feet on St. Catharine Street and 120 feet on Mansfield Street. The building is designed for a final height of ten stories, exclusive of two basements, thus providing a total floor area of 217,000 sq. ft. Construction will proceed in two units, the first to be completed this year.

Large and commodious mail order buildings are located in Toronto, Regina and Halifax, and from these points merchandise is distributed throughout Canada from coast to coast.

The Robert Simpson Company Limited holds

ownership of all the issued shares of the John Murphy Company, Limited, of Montreal, the Robert Simpson Western Limited, Regina and the Robert Simpson Eastern Limited of Toronto and Halifax, the Keen's Manufacturing Company Limited, and the Thompson Manufacturing Company, Limited. Simpson's Limited, was incorporated under the Laws of the Dominion of Canada, Dominion Companies' Act of 1925, to acquire all the outstanding common shares of the Robert Simpson Company Limited, and the directors are: Sir Joseph Flavelle, Bart., Chairman of the Board; Harris H. Fudger, President; Charles L. Burton, Vice-President; William G. Morrow, David H. Gibson, J. E. Flavelle, Herbert C. Cox, J. H. Gundy, John E. Goldring and Frank Y. McÉachren. Frank Hay, Secretary.

F. W. Woolworth Co., Limited

The first five and ten cent store was opened by Mr. F. W. Woolworth in Utica, N.Y., February 22nd, 1879, and although it did not prove to be an outstanding success at first, through perseverance on the part of the founder, it has grown until today the F. W. Woolworth Company are operating over 2,100 stores in Canada, Cuba, United States, Great Britain and Germany.

The first store in Toronto, opened April, 1897, at the location just north of the old Jamieson Building, and later enlarged to include the building at the corner of Queen and Yonge Streets, by S. H. Knox & Company and continued under their management until the year, 1912, when the F. W. Woolworth Company took them over. In recent years other stores in Toronto have been opened until at the present time the Company has in operation twelve stores in Toronto, with two more to be opened during the present year.

The F. W. Woolworth Co. is proud of the fact that they are the only company in existence which stuck rigidly to their first policy of maintaining their prices, five, ten and fifteen cents, and it is the aim of the Company to give customers the biggest values possible at these prices.

MERCANTILE

CHAIN STORES

Adanac Stores, Limited

This Company was incorporated December, 1924, and now has 123 stores in Toronto zone. They are a co-operative group organized to bring merchandise direct to the home of the consumer at lowest cost. Head office, 355 Oakwood Ave.

L. J. Applegath & Son, Ltd.

L. J. Applegath & Son Ltd., are the oldest

exclusive retail Mens' Hatters in Canada.

The late Mr. L. J. Applegath opened his first store in the spring of 1885. Later a limited company was formed and as the city grew the business expanded with it.

To-day the company own and operate four stores located on what are said to be the most desirable retail business corners in Downtown Toronto.

The Company handle only the best makes of fur felt hats and tweed caps produced in Canada, Great Britain, United States and Italy.

Geo. Arnold, Limited

The Geo. Arnold Limited was founded in April, 1927, with the Head Office at the Toronto Municipal Abattoir, 1 Tecumseh Street. The warehouse is situated in a portion of this same building and the Company is operating twenty-five retail meat shops, all located in Toronto.

Arnold Brothers, Limited

The firm of the Arnold Brothers, Limited, was founded in 1889 and its Head Office is located at 29 Queen Street West. They operate a distributing grocery warehouse, which is located at 49 Front Street East, supplying about 43 City and 15 Country stores. Their meat warehouse is located at 11 Busy Street, where they manufacture all cooked and smoked meat products sold throughout their chain of stores.

Dominion Stores, Limited

Dominion Stores, Limited, was incorporated on October 3rd, 1919. The Head Office is located at

Soho and Phoebe Streets, Toronto, and at this address they also have a warehouse. They have a bakery located in Toronto.

This Company has over 100 stores located in greater Toronto, and also has stores in Montreal and from Quebec City to Sault Ste Marie.

Hunt's, Limited

Hunt's Limited was founded in 1905, and incorporated in 1919. Beginning with a small store on Spadina Avenue, the chain has grown till it now includes 22 stores in Toronto and 2 in Hamilton. The Head Office and factory is located at 67 Walker Avenue, Toronto, and comprises 50,000 square feet of floor space, while nine delivery trucks are required to serve the stores and the retail delivery orders. Approximately 350 employees are on the pay roll.

Laura Secord Candy Shops, Limited

The Laura Secord Candy Shops, Limited, was founded in September, 1913, having its Head Office at 60 Bathurst Street, Toronto. At the present time the Company operates 23 shops in the City of Toronto, 3 shops in Hamilton, and others throughout Ontario. The Company has 28 shops in Quebec Province, 23 of which are located in Montreal.

Loblaw Groceterias Co., Limited

The Loblaw Groceterias Company, Limited, was founded in the fall of 1920. One year after the first Loblaw Groceteria store was opened at 2923 Dundas Street West. The stores to-day number 80 and are located in Toronto and throughout Ontario. The merchandise for these stores is all supplied from the central warehouse at the corner of Fleet and Bathurst Streets.

Moore's, Limited

Moore's Limited, was organized in 1912, recapitalized in 1920 and again in 1925. They operate 7 retail drug stores on Yonge Street and their office and supply depot is at 284a Yonge Street.

MERCANTILE

G. Tamblyn Limited

The present Company of G. Tamblyn, Limited retail drug stores, was incorporated under Dominion Charter in 1928, but it took over the Assets, Liabilities, etc., of a Company founded in 1904 and bearing the same name, the original company being incorporated under Provincial Charter in 1910. The Head Office and central warehouse is located at 227 Jarvis Street. The Company operate, at the present time, 33 stores in Toronto and 7 others throughout Ontario.

United Cigar Stores, Limited

The United Cigar Stores, Limited, was formed in 1923, and has at the present time 153 stores in operation and approximately 240 sub-stores or agencies. In the City of Toronto the Company has 52 regular stores and 82 sub-stores or agencies, also three warehouses in the Cities of Toronto, Montreal and Winnipeg. It operates east to the City of Quebec and west to Victoria, B.C.

DISTRIBUTION AND STORAGE FACILITIES

General

Distribution of merchandise covers the many functions of placing the raw goods of the producer or the semi-finished or finished goods of the manufacturer into the hands of the consumer. There are but few types of merchandise which are produced in the proper amounts and at the proper seasons so that they can be placed in the ultimate consumer's hands without the problem of storage arising at some point in their travel from their point of origin to ultimate destination. Storage of merchandise is a leveller of prices and equalizes the peaks of production against more uniform consumer demand.

Toronto is obviously the proper location through which to serve the major portion of Ontario, the Province with the highest purchasing power per capita in the entire Dominion.

The Howell Warehouses, Ltd

This Company, founded in 1913, besides operating a general merchandise storage and distribution business, has developed a type of service which is unique in Canada.

They have built up an organization to fill the need of the client who may wish to make up or assemble his products periodically or seasonably

in a small plant.

They provide enclosed unit areas of a size to suit his purpose with power, light, heat, etc., available. He can install any necessary equipment and then send in his supply of raw materials or partially made up products, depending on whether they are going to make up or just package his goods.

The Howell people have a trained staff of men and women under technical supervision, who can be employed for any length of time, on such highly, specialized work as packaging, bottling, labelling

or assembling.

When the stock is made up and completed, they further look after all shipping, record keeping, and other details, which makes it unnecessary for the client to maintain an expensive "branch" organization. The client pays for plant, supervision, and complete branch service, only while he uses it, and yet has an expert staff at his constant command.

This unusual service is being used extensively

by many local and out of town firms.

Canadian Rail and Harbour Terminal

Located at the foot of York Street, it contains facilities both for the general storage of merchandise and for the cold storage of the more perishable

products.

Its construction and size is such that it can handle water borne freight in cargo lots with the same ease as it can the small less than carlot shipments. This gives the consumer in the territory tributary to Toronto the benefit of water rates and its attendant economies on a large and varied type of merchandise. Rail and water meet on the Terminal property and interchange between the two modes of transportation is readily and economically effected.

The more perishable goods that are stored under controlled temperatures can be held for long periods of time and still retain their original freshness, allowing them to be utilized by the consumer after the production season of the various commodities

has ceased.

The Terminal Warehouse comprises a million

square feet of floor space in both dry and cold storage departments. It is served by 6,000 feet of Railway tracks and 2,200 lineal feet of docks. All necessary handling economies have been worked out in the fundamental design, and it is prepared, by means of the many economies of design and operation, to serve the owner of goods in the capacity of a storage or distributing agent far more economically in the majority of instances than he can perform the same functions for himself.

SEEDS

Steele, Briggs Seed Co., Ltd.

Steele, Briggs Seed Co., Ltd., was founded in the year 1873, head office in Toronto. They have warehouses throughout Canada and in addition to the business which is carried on from coast to coast, they export extensively to Great Britain, Ireland, Europe, Australia and New Zealand, as well as to the United States. They also conduct a large experimental farm just outside of Toronto, where extensive tests are carried on with all varieties of seeds.

TEA

Salada Tea Company of Canada, Limited

Established over 35 years ago by Mr. P. C. Larkin, who decided to introduce a package tea on the Canadian Market, this Company has attained a remarkable success and has grown in rapid strides to be the largest business of its kind on the North American continent. In addition to the large plant at 459-463 King Street West, the Company has a branch in Montreal and in the United States where it opened branches shortly after its inauguration in Canada. Its offices constitute three of the largest and most beautiful buildings in the world, devoted entirely to tea.

THE CANADIAN MANUFACTURERS' ASSOCIATION, INC.

Toronto has the distinction of possessing the head office of Canada's national organization of manufacturers, the Canadian Manufacturers' Asso-

ciation, Inc. This body has a history dating back to the year 1872. For a long time it consisted mainly of local organizations in two or three of the principal industrial centres of Eastern Canada and was necessarily provincial in its scope and outlook. In 1899, however, it was reorganized on a national basis and in the thirty years since then, it has expanded from a small body of 300 members to a large and influential association with over 4,000 members

located in all parts of Canada.

The Association's organization is modelled to a certain extent on that of the Dominion of Canada. Its Executive Council, which is representative of the whole Dominion, corresponds roughly to Parliament. Its Executive Committee resembles the Cabinet and its standing Committees are like those of the House of Commons. The Council and the Committees deal with matters affecting the Association as a whole. To consider questions more peculiarly provincial in scope, the Association is separated into five divisions, each with an executive committee, which may be likened to the provincial legislatures. These divisions are, the Maritime, with office at Amherst, N.S., the Quebec, with office at Montreal, the Ontario, with office at Toronto, the Prairie, with office at Winnipeg and sub-office at Edmonton, the British Columbia, with office at Vancouver. Each Division has its own secretary and staff. Finally, in order to consider matters of municipal interest, branches have been established in many of the industrial centres of the Dominion and these have their committees and, in some cases, permanent offices and secretaries. The City of Toronto boasts the largest branch numerically, with 1,000 members.

The national officers consist of the President, a first and second Vice-President and an Honourary Treasurer, all of whom are elected from the membership at large at the Annual General Meeting. The head of the permanent staff is the General Manager,

whose office is at Toronto.

At the head office are located the service departments, each in charge of an experienced and capable man. These include the Tariff, Transportation, Legislation, Industrial Relations, Commercial Intelligence, Trade Sections and Publishing De-

MERCANTILE

partments. The work of these departments is supervised and directed by the standing committees of corresponding name, which report to the Executive Council. Their services are at the disposal of members without charge and their activities form one of the most useful functions of the Association.

The Association's publications consist of Industrial Canada, a monthly periodical, which carries to the members the news of the Association's work; the Canadian Trade Index, an annual volume, containing a classified list of all goods made in Canada with a complete list of Canadian manufacturers; and a regular bulletin service, giving members the latest information on questions of immediate interest to the membership.

MANUFACTURING

Toronto in 1927 had the largest number of manufacturing industries of any city in Canada, paid the largest sum in salaries and wages and was second only to Montreal in point of value of goods produced. There were in Toronto, according to the figures of the Dominion Bureau of Statistics, 2,092 manufacturing establishments employing 92,-238 persons, paying salaries and wages of \$115,556,-907, producing goods valued at \$520,066,313 and requiring an invested capital of \$475,475,308. If the manufacturing establishments for the environs were added, the figures for Greater Toronto in 1927 were 2,127 manufacturing establishments employing 97,471, salaries and wages paid \$123,-271,125, Capital \$513,503,275, Value of Products, \$565,990,336.

The following are figures for the types of manufacturing carried on in Toronto with a production in 1927 of \$250,000 or more. This information was obtained through the courtesy of the Dominion

Bureau of Statistics.

No.	No	o. of	Salaries	Cost of	Value of
Industry Est. Cap			& Wages	Material	Products
Adhesives 3 \$ 18 Aerated	5,136	29	\$ 47,945	98,958	\$ 268,417
Waters 18 3,00	4,028	236	339,292	654,507	1,772,389
Agricultural Implements. 4 27,5 Aluminum	10,473 2	,527	3,260,603	4,857,618	9,354,819
and its products 5 3,8 Animal Hair	17,004	359	474,109	757,526	1,841,628
Goods 3 2 Awnings,	54,615	47	60,650	92,691	282,721
Sails 10 1	97,301 36,752	83 1,151	82,060 1,520,842	135,664 12,686,829	279,200 15,740,670
Parts 12 7	96,328	183	226,002	263,730	675,857
Bakeries 162 7,4 Brick, Sand,	177,091	2,374	3,115,303	5,714,524	11,756,752
Lime 4 6 Biscuits and	321,716	115	162,454	131,234	518,470
Confectionery 44 15,	013,747	3,931	3,938,569	7,773,480	17,530,015
Boilers and Engines 3 2,	181,455	339	488,692	816,703	1,761,279
Boot & Shoe findings 4	52,484	35	39,244	190,859	264,787
Boxes,* wooden 6 1,	698,347	511	485,251	696,627	1,672,424
$\begin{array}{ccc} \text{Brick and} & & 6 \\ \text{Tiles} & & 6 \\ \text{Breweries} & & 6 \end{array}$	780,783 ,791,899	211 430	266,817 524,589	894,680	536,720 2,341,034
Brooms and Brushes 9 Boots and	951,637	236	265,082	271,740	717,558
Shoes,	,651,663	1,020	1,145,690	1,558,159	3,157,670
Copper	,238,700	1,154	1,398,352	1,542,398	4,064,250
Carriages, etc. 6	339,146	176			
Castings and	7,317,334	1,088		•	
Cellulose					
Products 4 Chewing Gum 3 Cigars and	736,573 3,128,139	$\frac{147}{239}$			
Cigarettes 7	1,024,400	354	402,40	898,43	4 1,842,322
Coffee and Spices 14 Coffins and	4,366,712	55	846,49	8 6,118,03	4 8,224,489
Caskets 3 Concrete	632,532	9	4 118,52	3 220,93	474,338
Blocks and Art. Stone 7	345,967	10	6 180,56	0 175,12	29 482,446
Gases 6 Corsets 8	1,999,845 1,491,862	15 29		78 117,14 14 529,9	
Wool Waste, 4	855,834	21	8 201,34	1,238,8	91 1,765,657
Cotton and Jute Bags 4	1,225,564	24	18 220,8		
Creameries 13 Dyeing 21 Electrical	1,225,564 5,375,129 1,443,686	1,44	18 220,8 12 1,976,1 88 706,9	37 2,096,4 16 7,605,7 93 187,5	50 11,971,519 1,506,367
Apparatus 56 Embroidery 31	19,018,731 516,551		84 4,496,7 78 360,1	25 8,803,2 69 335,6	295 21,194,393 916,553
Flavouring Extracts 8	570,473	1	19 152,1	92 607,8	894,485
Flour Grist Mills 5	1,616,399	1	42 175,9	4,964,	862 6,331,639

^{*}See also Paper Boxes and Bags

		· M	ERCAN	TILE		
Food Prod-			22,0121			
ucts Misc 14 Fur Dressing	$\frac{3}{5}$ $\frac{7}{3,4}$	78,080 702,204 462,299	247 230 854	288,030 276,416 1,299,935	1,386,765 98,687 5,219,069	2,371,457 1,721,147 1,596,545
Furniture 56 Glass, plate, cut and	3,0	025,402	1,001	1,247,015	1,271,135	3,367,008
ornamental. 1 Hardware	7	860,293	268	359,369	429,652	943,199
and Tools 2 Harness and	1 5,	008,341	1,201	1,457,788	1,610,619	4,548,417
Saddlery Hats and	7 1,	166,325	289	345,593	865,296	1,460,909
	24 1,	154,837	579	629,531	1,119,182	2,255,744
	2 3,	835,134	778	1,144,988	1,219,898	3,132,475
Knit Goods.	27 8,	,208,481	2,630	2,336,006	4,055,077	8,297,569
Industrial Machinery; Iron and Steel Products	31 11	,082,042	1,748	2,398,217	2,212,030	6,756,845
N.E.S Jams and	17 3	,465,062	1,133	1,508,564	1,540,639	4,488,187
Pickles Job Printing and Book	10	903,342	141	173,566	582,741	961,033
Binding2 Lacings,	04 12	2,364,456	3,856	4,936,278	4,344,810	13,399,998
Tapes, etc Ladies and Children's	5	295,881	88	91,092	119,008	278,672
Wear Laundries Lead, Tin and Zinc	13 20	2,183,307 2,430,908	$799 \\ 1,325$	824,794 1,136,137	1,379,338 186,595	2,569,154 $2,251,363$
Goods	8	2,838,938	453	500,718	2,470,237	3,179,850
N.E.S Leather	15	557,920	341	333,922	487,149	1,049,659
Tanneries Lithographing and Engrav-	6	2,613,670	533	683,889	2,208,704	3,668,673
Mattresses	38	5,175,764	1,809	3,036,823	1,921,707	6,313,098
and Springs. Medicinal and Pharma ceutical	-	1,651,550	370	499,310	1,137,733	2,265,617
Preparations Men's Furni-		6,536,906	907	1,090,043	2,087,743	5,940,253
shing Goods Men's Fac- tory Cloth-	. 16	1,374,651	952	955,284	1,835,561	3,256,511
ing Men's Neck-	. 38	5,894,264	2,761	3,722,434	5,302,305	11,849,564
Millinery (factory	. 6	1,203,574	387	448,087	1,202,902	2,049,807
made) Monumental and Orna- mental		1,375,964	935	933,190	1,358,489	2,877,146
Stone Musical Instrument		1,058,365	307	544,141	348,855	1,181,708
Materials. Non-ferrous Metal Prod	. 8	2,132,848	542	647,275	769,535	1,574,793
ucts Misc. Office and Household	7	711,255	170	222,530	197,635	746,632
Machinery Paints, Pig- ments and	10	5,018,826	480	629,989	1,241,148	4,264,519
Varnishes.	18	5,407,892	717	1,017,824	4,066,042	6,997,142
				195		

Paper Boxes and Bags 33	7,136,202	1,946	2,044,531	4,491,359	8,593,645	
Paper Goods N.E.S 15	1,977,717	372	500,679	1,015,870	2,516,386	
Pianos and Phono-						
graphs 11 Planing Mills 45	3,652,109 7,089,273	717 $1,304$	877,484 1,613,035	$\frac{1,677,471}{3,770,242}$	3,068,380 6,632,345	
Polishes and Dressings 9 Printing and	415,980	76	124,820	241,064	640,335	
Publishing 24 Printing Ink. 11 Precious	12,191,520 2,018,789	3,238 319	5,252,949 589,121	4,602,202 913,856	15,828,408 2,404,836	
Metal Products 47 Pickles and	4,942,775	1,040	1,510,702	1,812,145	4,307,058	
Relishes Rubber Goods Quilted	7 1,711,622 9 14,841,396	$205 \\ 2,671$	133,934 3,219,372	378,281 6,428,877	1,014,758 13,532,712	
Goods and Muff beads Sausage and Sausage	365,788	122	107,793	420,469	596,611	
	8 400,144	65	82,150	185,397	310,779	
Products 3	283,303	$\begin{array}{c} 2,276 \\ 62 \\ 682 \end{array}$	2,896,117 65,338 888,995	4,899,098 163,197 4,663,809	$\substack{11,288,001\\276,165\\7,616,468}$	
Sporting Goods Stereotyping	5 991,576	148	144,475	391,859	910,778	
and Electro- typing 1 Slaughtering	1 673,022	177	312,656	77,139	629,378	
	1 27,510,344	4,326	5,813,210	60,148,380	76,306,912	
	0 1,688,925	519	652,845	1,650,012	2,658,368	
	1 326,558	215	193,375	226,728	559,449	
Straw Hats and Shapes.	4 335,498	136	146,518	251,677	504,939	
Toilet Preparations 1 Toys and	5 1,255,487	200	259,775	728,459	1,944,067	
Games	4 116,811	66	78,929	143,511	281,270	
Typewriters Supplies	3 368,303	63	119,125	188,702	422,943	
Un brellas and Parasols	5 379,744	128	139,515	299,107	528,434	
Wines and Grape Juices Wire and	9 491,869	44	61,132	160,735	492,661	
Wire Goods. Wood Indus-	9 732,806	161	207,096	504,797	897,144	
tries, Misc 1 Womens' Fac-	5 1,707,926	287	309,636	241,023	930,049	
tory Cloth- ing12 Womens'	8,987,752	6,734	7,000,022	13,899,316	24,308,133	
Neckwear Woollen	3 514,726	228	203,930	340,220	699,710	
Cloth	3 1,415,643	437	434,407	1,240,374	1,886,047	

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THE greatest tire ever built-Goodyear All-Weather Balloon. The carcass is of the amazing

SUPERTWIST, the most elastic, unkillable cord fabric made. SUPERTWIST has greater elasticity than ordinary cord and it retains its elasticity so much longer that there is no comparison. The tread of the Goodyear All-Weather Balloon Tire is semi-flat, designed to give maximum traction and resistance to skidding. Another big advantage is long, slow, even tread wear.

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Good Wear

Everywhere



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Hose

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\$4.95

None Better at \$6.00 Sold only by us



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\$6.50

The Best value in Toronto

MEN'S-HATS

No place in Toronto will you find a hat which is more becoming to you—at the price you want to pay—than at any one of our four downtown corner stores.

\$4.95 to \$10.00

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Limited

Cor. Yonge & Richmond Cor. Yonge & Trinity Sq. Cor. Queen & Victoria Cor. King & Victoria

Main Store-Yonge & Richmond

All Stores Open Evenings

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MERCANTILE

TORONTO'S MANUFACTURING INDUSTRIES

The following is a list of the leading manufacturing establishments in the more outstanding types of industry, now carried on in Toronto. A complete list of manufacturing establishments may be found in the Canadian Trade Index published by the Canadian Manufacturers' Association, Toronto.

Aerated Waters Canada Dry Ginger Ale Ltd., The Coco Cola Co. of Canada, Ltd., O'Keefe's Beverages, Ltd., Chas. Wilson, Ltd., Orange Crush Ltd.

Adhesives Chas. Bush Ltd., Meredith Simmons & Co., Ltd.

Agricultural Implements Bateman, Wilkinson Co., Ltd., Massey Harris Ltd.

Aircraft De Haviland Corporation.

Aluminum and Its Products Aluminum Co. of Canada Ltd., General Steel Wares, Ltd., Ideal Aluminum Products Ltd., Metal Stampings Ltd.

Artificial Flowers Josephine De Witt Co., Veteraft Shops.

Asbestos Products. Canadian Johns-Mansville Co., Ltd., Eureka Mineral Wool & Asbestos Co.

Automobiles. Dodge Bros. of Canada Ltd., Durant Motors of Canada Ltd. (Leaside), Willys-Overland Ltd.

Bakeries. Brown Bread Ltd., Bredins Bread Ltd., Canada Bread Co., Ltd., Dempsters Staff of Life Ltd., Ideal Bread Co., Ltd., Nasmith's Ltd., Regal Bakeries, Geo. Weston Ltd.

Batteries. Canadian National Carbon Co., Ltd., Exide Batteries of Canada Ltd., Hobbs Storage Battery of Canada Ltd., Prest-O-Lite Storage Battery Co., Ltd., Willard Storage Battery Co. of Canada, Ltd.

Biscuits and Confectionery. Christie Brown Co., Ltd., Hunt's Ltd., Laura Secord Candy Shops, Wm. Neilson Ltd., Patterson Candy Co., Ltd., Robertson Bros., Ltd., Rowntree Co., Ltd., Geo. Weston, Ltd., Willards' Chocolate Ltd.

- Blinds—Window. Hartshorn, Stewart Co., Geo. H. Hees & Co., Ltd., Fred G. Soper Co., Ltd.
- Boilers and Engines. Bawden Machine Co., Ltd., Canadian Allis-Chalmers Ltd., The John Inglis Co., Ltd., A. R. Williams Machinery Co., Ltd.
- Boots and Shoes. Blachford Shoe Mfg. Co., Ltd., R. Dack & Sons, Ltd., W. B. Hamilton Shoe Co., Ltd., The Myles Shoe Co., Ltd., Reliance Shoe Co., Ltd., Walker, Parker Co., Ltd.

Boxes, Wooden. Barchard & Co., Ltd., Canadian Wirebound Boxes Ltd., Firstbrook Boxes Ltd.

Boxes and Bags, Paper. Automatic Paper Box Co., Ltd., F. N. Burt Co., Ltd., Corrugated Paper Box Co., Ltd., Dominion Paper Box Co., Ltd., Firstbrook Boxes Ltd., Hinde & Dauch Paper Co. of Canada Ltd., Kilgours Ltd., Lawrason-Doughty Co., A. E. Long Co., Ltd., McGregor Paper Boxes Ltd., Ontario Paper Box Co., Regal Paper Box Co., Ltd., Victoria Paper & Twine Co., Ltd.

& Iron Works, Beaver Brass Mfg. Co., Ltd., Coulter Copper & Brass Co., Ltd., Dominion Brass Products Ltd., Sully Brass & Foundry

Ltd.

Brushes and Brooms. Carl Austin & Co., Ltd., The Boeckh Co., Ltd., British Canadian Brush Ltd., Canadian Hanson & Van Winkle

Co., Ltd.

Castings and Forgings. Canadian Allis-Chalmers Ltd., Dodge Mfg. Co., Ltd., Dominion Wheel & Foundries Ltd., Canada Metal Co., Ltd., John T. Hepburn Ltd., Hoyt Metal of Canada Ltd., Toronto Metal Foundry Ltd., Wheel & Foundry Co., Ltd., John Whitfield Co., Ltd.

Chewing Gum. Canadian Chewing Gum Co., Ltd., Wm. Wrigley Jr., Co., Ltd.

Chocolates. See Biscuits & Confectionery.

Coffee and Spices. Dalton Bros., Ltd., Gold Medal Products Ltd., Pure Gold Mfg., Co., Ltd., White Swan Spices and Cereals Ltd.

Conduits. Conduits Co., Ltd., National Conduit Co., Ltd.

Corks. Freyseng Cork Co., Ltd.

MERCANTILE

- Corsets. F. J. Allward Co., Ltd., Canadian H. W. Gossard Co., Ltd., Eisman & Co., Ltd., Woolnough Corsetiers.
- Cotton and Jute Bags Canadian Bag Co., Ltd., Scythes & Co., Ltd., Woods Mfg., Co., Ltd.
- Cotton and Wool Waste. Acme Waste Mfg. Co., Ltd., John M. Lalor & Co., Ltd., E. Pullan Wipers & Waste Co., Ltd., Scythes & Co., Ltd.
- Creameries. Acme Dairy Ltd., Silverwoods Ltd., Caulfields Dairy Ltd., City Dairy Co., Ltd., Farmers' Dairy Co., Ltd.

Decalcomanias. Canada Decalcomania Co., Ltd.

Dyers. Dickinson Dye Works Ltd., Langley's Ltd., Parker's Dye Works Ltd., Stockwell, Henderson Co., Ltd.

Electrotypers. Batten Ltd., Diver Electrotype Co., Photo Engravers & Electrotypers, Ltd., Rapid Grip, Ltd.

Electrical Apparatus. W. H. Banfield & Sons., Ltd., Benjamin Electric Mfg. Co. of Canada, Ltd., Canadian General Electric Co., Ltd.

Envelopes. Barber-Ellis Ltd., Davis & Henderson Ltd., Geo. Everall Co., Ltd., W. J. Gage & Co., Ltd., Toronto Envelope Co., Ltd., Warwick Bros. & Rutter Ltd.

Flour Mills. Chalmers Milling Co., Ltd., Elder Flour Mills Co., Maple Leaf Milling Co., Ltd.

Fur Goods and Dressings. A. A. Allan Co., Ltd., Anderson-Macbeth Ltd., Brodey Draimin Fur Co., T. Eaton Co., Ltd., A. Englander & Son, Fairweathers Ltd., Gillespie Fur Co., Ltd., John Hallam Ltd., Hallman & Sable Ltd., Sellers-Gough Fur Co., Ltd.

Furniture. Gold Medal Furniture Mfg. Co., Ltd., B. M. & T. Jenkins Ltd., Geo. B. Meadows Ltd., Lionel Rawlinson Ltd., Reed Products Mfg. Co., Ridpaths Ltd., Thornton-Smith Co., Ltd., Toronto Rattan Co., Ltd.

Gasoline. British American Oil Co., Ltd., Canadian Oil Companies Ltd., Imperial Oil Ltd.,

McColl Bros., Ltd.

Glass. Consolidated Plate Glass Co. of Canada Ltd., N. T. Lyons Glass Co., Ltd., Pilkington Bros (Canada) Ltd., Queen City Glass Co., Ltd. Glue. W. Harris & Co., Ltd., Meredith, Simmons Co., Ltd.

Hardware and Tools. Allatt Machine & Tool Co., W. H. Banfield & Sons Ltd., Brown Engineering Corp., A. B. Ormsby Co., Ltd. Precision Tool Works Ltd., The Toronto Lock Mfg. Co., John Whitfield Co., Ltd.

Harness and Saddlery. Adam's Bros. Harness Mfg. Co., Ltd., T. Eaton Co., Ltd., Samuel Trees & Co., Ltd., James M. Walsh Co., Ltd.

Hats and Caps. A. A. Allan & Co., Ltd., Cooper Cap Co., Ltd., G. & C. Cap Co., Ltd., Robert Crean & Co., Ltd., T. Eaton Co., Ltd., Muir Cap & Regalia Ltd., Palter Cap Co., Ltd.

Heating and Ventilating Equipment. Coleman Lamp & Stove Co., Ltd., C. A. Dunham Co., Ltd., General Steel Wares Ltd., Gurney Foundry Co., Ltd., Pease Foundry Co., Ltd., Rudd Mfg. Co.

Hosiery and Knit Goods. Aberley Knitting
Mills Ltd., Allen Bros. Co., Ltd., Henry Davis
& Co., Ltd., Dominion Knitting Mills Ltd.,
Ideal Knitting Mills Ltd., J. M. Robertson
Knitting Co., Ltd., Joseph Simpson Sons Ltd.,
Toronto Hosiery Co., Ltd., Thomas Warren
Knitting Co., Ltd., York Knitting Mills Ltd.

lce, Artificial. Canadian Rail and Harbour Terminals Ltd., Lake Simcoe Ice Ltd.

Ice Cream. City Dairy Co., Ltd., Geo. Coles Ltd., Hunt's Ltd., Wm. Neilson Ltd., Willards Chocolates Ltd.

Ink. Ault & Wiborg Co. of Canada Ltd., Charles Bush Ltd., Canada Printing Ink Co., Ltd., Dominion Printing Ink & Color Co., Ltd., Parker Fountain Pen Co., Ltd., Peerless Printing Inks Ltd., John Underwood & Co.

Iron and Steel Products. Canadian Allis Chalmers Ltd., Canadian Rumley Co., Ltd., Disher Steel Construction Co., General Steel Wares Ltd., John T. Hepburn Ltd., John Inglis Co., Ltd., McGregor-McIntyre Structural Steel Ltd., Geo. B. Meadows Ltd., Metallic Roofing Co. of Can. Ltd., National Iron Corp, Ltd., Toronto Iron Works Ltd., Page-Hersey Tubes Ltd.

Lamps and Lanterns. Coleman Lamp Co., Ltd.

Laundries. Brighton Laundry Ltd., New Method Laundry Ltd., The Parisian Laundry Co. of Toronto, Ltd., Puritan Laundry Co., Ltd., Swiss Steam Laundry, Sterling Laundry Co., Ltd., Toronto Wet Wash Laundry Co., Ltd.

Lead, Tin and Zinc. Canada Metal Co., Ltd., Frankel Bros. Ltd., Hoyt Metal Co. of Canada Ltd., The James Robertson Co., Ltd.

Leather and Leather Goods. Beardmore & Co., Ltd., A. R. Clarke & Co., Ltd., Canadian Leather Products Ltd., J. E. Edwards & Sons Ltd., General Leather Goods Ltd., Monarch Belting Co., Riverdale Leather Co., Ltd., Julian Sale Leather Goods Co., of Toronto, Ltd., Wellinger & Dunn Leather Goods Ltd., Wickett & Craig Ltd.

Lithographing and Engraving. Alexander & Cable Lithographing Co., Ltd., Batten's Ltd., Brigden's Ltd., Business System's Ltd., Canada Lithographing Co., Legge Bros. & Jones Engravers Ltd., Litho-Print Ltd., Rapid Grip Ltd., Reliance Engravers Ltd., Rolph-Clarke-Stone Ltd., Standard Lithographic Co. of Can. Ltd.

Machinery, Industrial. Bawden Machine Co., Canadian Hoffman Machinery Co., Canadian Laundry Machinery Co., Ltd., Dodge Manufacturing Co., Ltd., Wm. & J. G. Greey Ltd., Link-Belt Ltd., John Inglis Co., Ltd., National Cash Register Co. of Can. Ltd., Wettlaufer Bros. Ltd., A. R. Williams Machinery Co., Ltd.

Machinery, Office and Household. Business Systems Ltd., Easy Washing Machine Co., Ltd., International Business Machine Co., Ltd., Premier Vacuum Cleaner Co., Ltd.

Mattresses and Springs. Arrow Bedding Ltd.,
Canadian Feather & Mattress Co., Ltd.,
Gold Medal Furniture Manufacturing Co.,
Ltd., Globe Bedding Co., The National Mattress Felt & Bedding Co., Standard Bedding Co.

Meat Packing and Slaughtering. Canada Packers Ltd., Maciver Bros. Co., Swift Canadian Co., Ltd.

Medical and Pharmacy Preparations. Allen & Hanbury Co., Ltd., W. K. Buckley Ltd.,

Canada Representatives Ltd., Carter Drug Co., Carter Cummings & Co., Connaught Laboratories, Dodds Medicine Co., Ltd., Drug Trading Co., Ltd., Edmanson Bates & Co., Ltd., J. C. Eno Ltd., J. F. Hartz Co., Ltd., Lavoris Chemical Co., Ltd., Lyman Bros. Co., Ltd., Northrop & Lyman Co., Ltd., Synthetic Drug Co., Ltd., United Drug Co., Ltd.

Men's Factory Clothing. Berger Tailoring Co., Ltd., Cook Bros. & Allen Co., Ltd., Crown Tailoring Co., Ltd., The House of Hobberlin Ltd., W. R. Johnston & Co., Ltd., Lailey-Trimble Ltd., W. H. Leishman & Co., Ltd., The Lowndes Co., Ltd., J. W. McAlpine Co., Ltd., Regent Tailors Ltd.

Men's Neckwear and Suspenders. Currie Mfg. Co., Ltd., The King Suspender & Neckwear Company, J. Henry Peters Mfg. Co., Ltd., A. T. Reid Co., Ltd., J. A. Sword Neckware Co., Ltd.

Millinery (Factory made). Robert Crean & Co., Ltd., J. C. Green & Co., Ltd., A. Goulding & Sons, Ltd., John D. Ivey Co., Ltd., E. C. Walker Sons, Ltd.

Overalls. A. Bradshaw & Son Ltd., Carhartt, Hamilton, Cotton Mills Ltd., T. Eaton Co., Ltd., J. A. Haugh Mfg. Co., Ltd., Larned Carter & Co., Ltd.

Paints and Varnishes. Arco Co., Ltd., Ault & Wiborg Co. of Can. Ltd., Brandran-Henderson Ltd., Flint Paint & Varnish Ltd., Imperial Varnish & Color Co., Ltd., International Varnish Co., Ltd., The Lowe Bros. Co., Ltd., Moore, Benjamin & Co., Ltd., A. Muirhead Co., Ltd., Sanderson-Pearcy & Co., Ltd.

Piano Actions and Keys. The Otto Higel Co., Ltd., J. M. Loose & Sons Ltd., Sterling Action and Keys Ltd.

Pianos. Heintzman & Co., Ltd., Mason & Risch Co., Ltd., National Piano Co., Ltd., Newcombe Piano Co., Ltd.

Planing Mills. Boake Mfg. Co., Ltd., Buyer's Door & Mfg Co., Ltd., Canadian General Lumber Co., Ltd., Walter Davidson & Co., Ltd., T. H. Hancock Ltd., Kent-Ockley Ltd.,

MERCANTILE

R. Laidlaw Lumber Co., Ltd., Matthews Bros. Ltd., Mickle Dyment & Son, Geo. Rathbone Ltd.

Precious Metal Products. Anthony Bros., Ltd., Arrowsmith & Co., T. W. Capp Co., Ltd., Canadian Silversmiths Ltd., Canadian William A. Rogers Ltd., Davis Mfg. Co., Ltd., T. Eaton Eaton Co., Ltd., S. Fremes & Co., Ltd., Goldsmith Bros. Smelting & Refining Co., Ltd., Roden Bros. Ltd., Ryrie-Birks Ltd.

Printing and Book Binding. Acton Publishing Co., Ltd., Brown Bros. Ltd., Brigdens Ltd., Bryant Press Ltd., The Carswell Co., Ltd., The Century Press, Consolidated Press Ltd., Copp Clark Co., Ltd., Robt. D. Croft., Ltd., Hugh Heaton Printing House Ltd., Hunter Rose Co., Ltd., R. J. Lovell Co., Ltd., R. G. McLean Ltd., Miln-Bingham Printing Co., Ltd., Murray Printing Co., Ltd., Rolph-Clarke-Stone Ltd., Rous & Mann Ltd., The Ryerson Press, Scott, Noble Ltd., Southam Press Ltd., Soole Printing Co., Ltd., Bolander & Selby Ltd., Warwick Bros. & Rutter Ltd.

Publishing. Canada Law Book Co., Ltd., Carswell Co., Ltd., Consolidated Press Ltd., Copp Clarke Co., Ltd., W. J. Gage & Co., Ltd., Hugh C. MacLean Publications Ltd., MacLean Publishing Co., Ltd., McMillan Co. of Canada Ltd., McClelland & Stewart Ltd., Might Directories Ltd., Musson Book Co., Ltd., The Ryerson Press Ltd., Warwick Bros. & Rutter, Wilson Publishing Co. of Toronto Ltd., (See also newspapers, magazines, etc).

Radio Equipment. Amplion Corpn. of Can. Ltd., Bakelite Corpn. of Can. Ltd., Baldwin International Radio of Can. Ltd., Canadian Brandes Ltd., Canadian General Electric Co., Ltd., Carter Radio Co., Ltd., De Forrest Radio Corpn. Ltd., Fada Radio Ltd., Ferranti Electric Ltd., Rogers Bros. Ltd., Sangamo Electric Co. of Can. Ltd., Splitdorf Electrical Co., Ltd., Stromberg-Carlson Telephone Mfg. Co.

Rainproof Clothing. Scythes & Co., Ltd., Tower Canadian Ltd.

- Rubber Goods N. E. S. Canadian I.T.S. Rubber Co., Ltd., Dunlop Tire & Rubber Goods Co., Ltd., Goodyear Tire & Rubber Co. of Can. Ltd., Gutta Percha & Rubber Ltd., Sieberling Rubber Co. of Can. Ltd.
- Rugs and Carpets. The Toronto Carpet Mfg. Co., Ltd.
- Scientific Professional Equipment. Taylor Instrument Companies.
- Show Cases. Canada Show Case Co., Ltd. Jones Bros. of Can. Ltd., Kent-McClain Ltd., I. G. Pickering Co., Ltd.
- Soaps and Toilet Articles. Colgate-Palmolive-Peet Co., Ltd., Rolph R. Corson Ltd., Richard Hudnut Ltd., Lever Bros. Ltd., Pugsley Dingman & Co., Ltd., Soaps-Perfumes Ltd., John Taylor Co., Ltd., Yardley & Co., (Canada) Ltd.
- Stationery. Barber-Ellis Ltd., Brown Bros. Ltd.,
 Davis & Henderson Ltd., W. J. Gage & Co.,
 Ltd., Grand & Toy Ltd., R. J. Lovell Co.,
 Lyon & James Ltd., J. L. Nichols Co., Ltd.,
 Rolph-Clarke-Stone Ltd., Warwick Bros. &
 Rutter Ltd.
- Tea Blenders. Dalton Bros. Ltd., R. B. Hayhoe & Co., Salada Tea Co. of Can. Ltd.
- Vinegar. Canada Vinegars Ltd.,
- Wallpaper. Reg. N. Boxer Co., Ltd., Staunton Ltd.
- Women's Factory Clothing, Ladies' and Children's Wear. Aetna Cloak Co., Ltd., Billie Burke Dress Co., Ltd., Children's Wear Ltd., Canadian Underskirt Co., Ltd., Doherty Mfg. Co. of Toronto Ltd., Eclipse Whitewear Ltd., Junior Maid Garment Co., Ltd., Ladies' Wear Ltd., Livingstone & Scott, Maple Leaf Cloak Co., Ltd., National Junior & Misses Garment Co., John Northway & Son Ltd., Ontario Silknit Ltd., Reilly Mfg., Robertson & Pearce Ltd., Stapells Fletcher Ltd.

MERCANTILE

TORONTO HEADS CANADA AS LIVE STOCK CENTRE

The following livestock were received at the Union Stock Yards of Toronto Ltd., during 1928 and 1927:

	1928 1927
Cattle 3	92,792 413,290
Calves 1	15,760 115,148
Hogs 2	75,997 314,460
Sheep 2	27,928 $226,548$
	4,934 3,427
Totals	$\frac{17.411}{1.072.873}$

The 1928 figures for Toronto compare with a total for Montreal, including Pt. St. Charles and East End of 735,177 and for Winnipeg of 748,061.

These are the two largest receiving points outside of Toronto. The approximate value paid to owners of live stock on the Toronto Market in 1928 was \$37,000,000.

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