

593

THE
THREE GREAT CITIES
OF
CANADA.

MONTREAL.

TORONTO.



HAMILTON.

1881.

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RICHARD WHITE, Managing Director,
Montreal.

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MANUFACTURERS AND JOBBERS IN

HATS, CAPS AND FURS,

(WHOLESALE ONLY.)

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JAMES WHITHAM & CO.,

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ENGLISH AND AMERICAN HATS,

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*Both of our own Manufacture and Importations. The Latest
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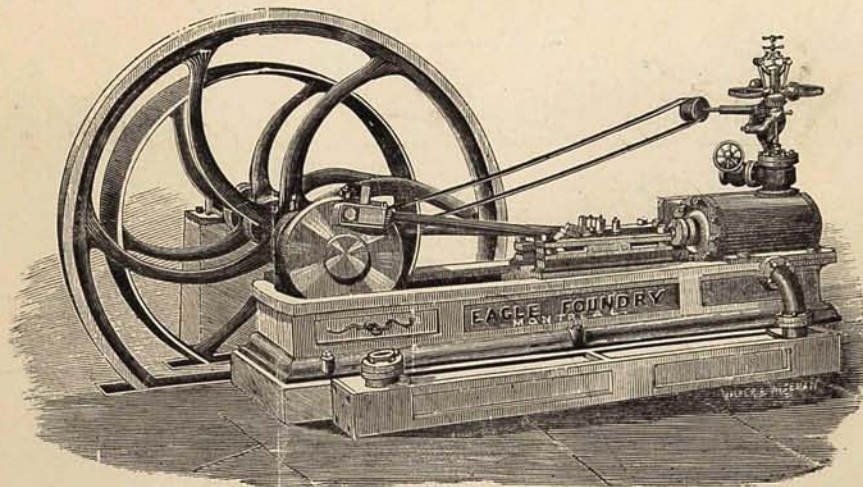
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535 and 537 St. PAUL STREET, FIRST BUILDING EAST OF MCGILL.

MONTREAL, August, 1881.

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GEORGE BRUSH { 14 to 34 King and } MONTREAL.
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"St. LAWRENCE WHITE LEAD AND COLOR WORKS."

MANUFACTURERS OF THE

CELEBRATED RAMSAY RUSSIAN WHITE LEAD

25 per cent. more body, and a better white than the usual Leads sold as pure. Also, all Grades of
Cheaper Leads, Green's Vienna Magnesia, Woodbine. All Colors made for Painters' Use.
SPECIAL DISCOUNTS FOR 5 TON LOTS.

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Breakage Replaced immediately on Loss being made known from Stock held in Montreal.

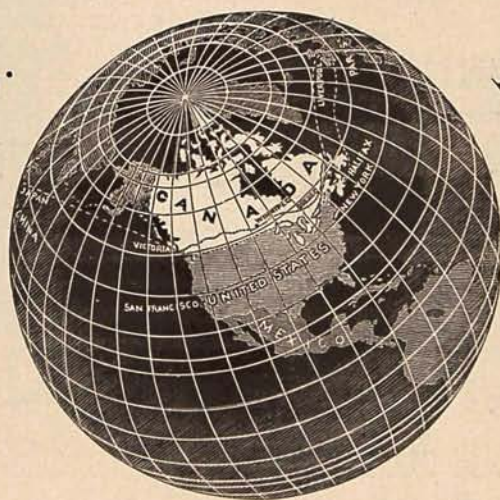
AGENTS IN ALL THE LEADING CITIES.

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THE
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OF
CANADA.

MONTREAL.

TORONTO.



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1881.

PUBLISHED BY GAZETTE PRINTING COMPANY.

RICHARD WHITE, Managing Director.

Montreal.

FIRE INSURANCE

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CLASSES OF PROPERTY

—AT—

LOWEST CURRENT RATES.

OVER THIRTY-FOUR MILLIONS OF DOLLARS CAPITAL
AND INVESTED FUNDS REPRESENTED.

APPLICATIONS FOR AGENCIES SOLICITED.

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INSURANCE COMPANY
OF GLASGOW.

The Only Purely Scottish Company now
Represented in Canada.

CAPITAL, - - \$5,000,000
RESERVE (EXCLUSIVE OF CAPITAL) - - \$1,213,170
Three times the amount of its total actual and contingent liability
in Canada deposited with the Canadian Government
for the protection of

CANADIAN POLICY HOLDERS.

*Local Board of Directors, all Eminent
and Prominent Men.*

NORTHERN
ASSURANCE COMPANY
OF ABERDEEN AND LONDON.

ESTABLISHED 1836.

Unlimited Liability of Shareholders.

CAPITAL, - - \$14,600,000.00
And Funds on hand, exclusive of Capital,
\$13,622,000.00.

GENERAL AGENTS POSSESS FULL POWERS TO
SETTLE LOSSES WITHOUT ANY DELAY.

Canadian Laws complied with, and Full Deposit with Canadian Government made.

FIRE LOSSES PAID IN CANADA SINCE 1876, INCLUSIVE, OVER \$800,000.00.

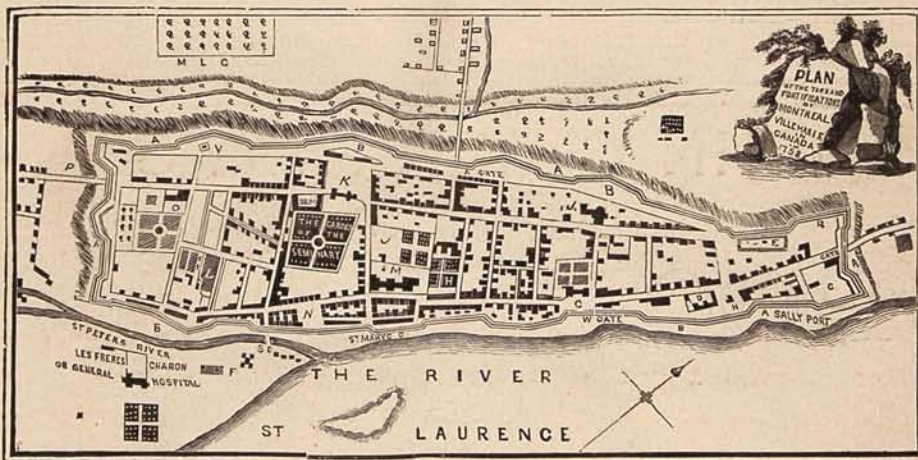
Losses Disputed during same time \$1900.00 only.

The Undersigned General Agents, having received enlarged powers, invite enlarged business connections.

TAYLOR BROTHERS,
GENERAL AGENTS,
45 St. Francois Xavier Street, MONTREAL.

CITY OF MONTREAL.

ON the 2nd of October, 1535, a Breton navigator, Jacques Cartier, after a tedious and difficult voyage up the stream of the St. Lawrence, moored his boats not far from a group of huts, which he soon learned was the Indian town of Hochelaga. Being well received by the natives, who signified their good-will by rude singing, gay dances, and the offering of food, Cartier and several of his companions accepted the invitation to go ashore. They had good reason to be charmed with the grandeur and beauty of the scene. The settlement lay at the base of a high hill, covered with virgin forest, which displayed the manifold and glorious hues of the Canadian autumn.



PLAN OF THE TOWN AND FORTIFICATIONS OF MONTREAL IN 1758.

Encircled by wooden palisades, this city of the wilderness was approached through fields of grain, which gave evidence of the industry and comparative civilization of the inhabitants. The style of the houses and the formation of the utensils told the same story. From his hosts Cartier learned a little of the country that stretched away westward, that it produced silver and copper, and that the people who dwelt there were addicted to war. Their own place they called Hochelaga, and to the hill behind it Cartier gave the name of Mount Royal. Both names still survive; but the Hochelaga of to-day is more than two miles distant from the little Indian capital, the site of which is included in the higher portion of the city of Montreal.

BANK OF MONTREAL.

(Established 1818.)

INCORPORATED BY ACT OF PARLIAMENT.

Capital Authorized, - \$12,000,000. Capital Paid Up, - \$11,999,200. Reserve Fund, - 5,000,000.

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 A. T. PATERSON, Esq.,
 W. J. BUCHANAN, General Manager. A. MACNIDER, Assistant General Manager and Chief Inspector.

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 BRANTFORD, " GODERICH, " KINGSTON, " NEWCASTLE, N.B. PICTON, " STRATFORD, " WINNIPEG, " Man.
 BROCKVILLE, " GUELPH, " LINDSAY, " OTTAWA, Ont. PORT HOPE, " ST. JOHN, N.B.

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LONDON—The Bank of England, The Union Bank of London, The London & Westminster Bank.
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NEW YORK—The Bank of New York, N.B.A.; The Merchants National Bank. BOSTON—The Merchants National Bank.
 BUFFALO—Bank of Commerce in Buffalo. SAN FRANCISCO—The Bank of British Columbia.

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Recommended by the Principal Sewing Machine Companies

AS THE BEST FOR

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and



Machine
Sewing.

THIS THREAD IS THE ONLY MAKE IN THE CANADIAN MARKET THAT RECEIVED AN
AWARD AT THE

CENTENNIAL EXHIBITION

For Excellency in COLOR, QUALITY and FINISH.

It was more than sixty years, as far as we know, before Mount Royal was again visited by Europeans. Cartier, bent on business rather than pleasure, seems to have passed it by on his third voyage; but he landed at another town a little farther up the river. In 1603, Champlain ascended the St. Lawrence, but, whatever had befallen in the meantime, the little Indian town no longer nestled at the foot of the mountain. This great man and his able coadjutor, Pontgravé, discovered that the whole country had been recently metamorphosed by wars among the aboriginal tribes. In 1608, Champlain laid the foundations of Quebec, a city which has always gratefully held his name in honour. He had the chagrin to see his darling colony pass from his hands into those of his country's foes; but it was only for a brief time, and when he died in 1635, just a hundred years after Cartier's visit to Hochelaga, the state of affairs could not be more prosperous or promising.

Seven years later, the Island of Montreal having been ceded to an influential company, at the head of which was the Duke de Liancourt de la Roche-Guyon, M. de Maisonneuve, a gentleman of consider-



VIEW OF THE CITY OF MONTREAL.

able military and diplomatic experience, founded thereon a city, to which was given the name of Ville Marie. On that occasion, it is said, that, accompanied by two aged Indians, he made his way to the summit of Mount Royal, from which he had a prospect of the wide expanse of forest land that lay around him. To his companions, who were of the race of those who had formerly dwelt in Hochelaga, he made the proposal that the remnant of their kinsfolk should come and dwell with his people, promising them his protection if they did so. But it was too late: of the powerful nation that had once owned that vast region, they were the sole known survivors. The infant city was destined to encounter many hazards. In 1644, an Iroquois conspiracy would have put an end to the little colony but for the prudence and bravery of the Governor and people. Its early history reads like a romance, and there is scarcely a spot either within or without the precincts of its ancient fortifications, that is not consecrated by some deed of piety or heroism. In 1672, was begun the construction of a parish church, quite close to the site of the present Church of Notre Dame.

THE BEST AND
BAKING
IN THE



MOST POPULAR
POWDER
DOMINION

— IS THE —

COOK'S FRIEND

— MANUFACTURED ONLY BY —

W. D. McLAREN, MONTREAL.

THE

COOK'S FRIEND

Is Thoroughly Reliable being always uniform in Quality and Strength.

is so manufactured as to retain its virtues any reasonable length of time, and is the most economical **SAFE** Powder obtainable.

— SOLD EVERYWHERE. —

WHEN YOU ASK FOR THE "COOK'S FRIEND" SEE THAT YOU GET IT, AS CHEAP IMITATIONS ARE IN THE MARKET.

BRITISH & FOREIGN

MARINE

INSURANCE COMPANY,

LIVERPOOL.

Capital, - - \$1,000,000 Sterling.

GILLESPIE, MOFFATT & CO.

General Agents for Canada.

Lower Port & Ocean Risks taken at Lowest Current Rates.

Head Agency Office, - 12 St. Sacramento Street,
MONTREAL.

ROBERT W. TYRE, Manager.

PHŒNIX

FIRE INSURANCE COMPANY

LONDON.

ESTABLISHED 1782.

Agency Established in Canada in 1804.

GILLESPIE, MOFFATT & CO.

General Agents for Canada.

INSURANCES EFFECTED IN ALL PARTS OF THE WORLD.

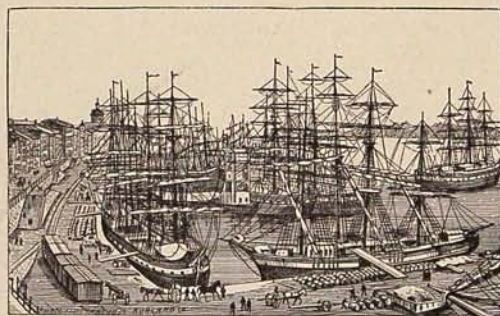
CLAIMS SETTLED WITH PROMPTNESS & LIBERALITY.

Head Agency Office, - 12 St. Sacramento Street,
MONTREAL.

ROBERT W. TYRE, Manager.

Those who would follow, step by step, the progress of Montreal, will find a trustworthy guide in the names of its streets and public institutions. From Maisonneuve to Lorne, all the successive stages of it are there memorialized. Notre Dame street reminds us of the leading purpose of the original colonists; Fortification Lane indicates its ancient limits; Mance, Viger, McGill and others, bear witness to its many benefactors. Wolfe and Montcalm record the great crisis in its career, its passage from the *régime* of France to that of England.

When that event took place, Montreal was already of some importance, although at that time, and for a good many years after, Quebec surpassed it in population and influence. At the date of the conquest it was described as "of an oblong form, surrounded by a wall, flanked with eleven redoubts, a ditch about eight feet deep and of proportional width, but dry, and a fort and citadel." In 1765 it was visited by a most destructive fire, by which many of the inhabitants were plunged into homeless misery. On



VIEW OF HARBOUR OF MONTREAL.

hearing of that affliction, Mr. Jonas Hanway, an English merchant, generously raised a subscription of upwards of £8,000—a most welcome relief. The entire population of Canada then did not exceed 60,000, of which Montreal had probably from 4,000 to 5,000. Of this number, nine-tenths or more were French. With the change of rule, however, there set in an immigration from Great Britain, which soon gave rise to religious and political differences. Yet, notwithstanding their frequent complaints of the oppressive administration of the victors, the French inhabitants of Montreal evinced a staunch attachment to England during the American war of independence. If, indeed, there arose an unpleasant rivalry between the two races that now contested the supremacy, there is reason to believe that liberty and contentment were, at least, as general as under the Intendants of the French *régime*. A thorough French-Canadian, the father of the famous L. J. Papineau, spoke thus in 1820, with reference to the change:—"From that day the reign of law succeeded to that of violence; from that day the treasures, the armies, the navies of Great Britain were mustered to afford us an invincible protection against external danger; from that day the better part of her laws became ours, while our religion, property, and the laws by which they were governed, remained unaltered."



HEAD OFFICE FOR CANADA: ROYAL INSURANCE BUILDINGS, MONTREAL.
M. H. CAULT WM. TATLEY.
CHIEF AGENTS.



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AGENCIES IN CANADA.

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C. P. CHAMPION,
District Agent.

OTTAWA.
H. K. EGAN,
District Agent.

KINGSTON.
STRANGE & STRANGE,
District Agents.

BELLEVILLE.
THOS. DONNELLY,
District Agent.

PETERBORO'.
GEO. A. COX,
District Agent.

ALLISTON,
BARRIE,
BOWMANVILLE,
BRANTFORD,
CHATHAM,
COBOURG,
GALT,
GASPE,
GODERICH,
GUELPH,
INGERSOLL,
LINDSAY,
LISTOWELL,
NAPANEE,
ORANGEVILLE,
OSHAWA,
OWEN SOUND,
PARIS.

THE ROYAL INSURANCE CO. HAS THE LARGEST NET SURPLUS
OF ANY FIRE INSURANCE COMPANY IN THE WORLD.



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KAY & BANKS,
Special Agents.

HAMILTON.
DAVID McLELLAN,
District Agent.

LONDON.
F. B. BEDDOME,
District Agent.

BROCKVILLE.
WHITE &
WEATHERHEAD,
District Agents.

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District Agent.

PERTH,
PORT HOPE,
PORT PERRY,
PRESCOTT,
ST. CATHARINES,
ST. HYACINTHE,
ST. JOHNS,
ST. MARYS,
ST. THOMAS,
SARNIA,
SHERBROOKE,
SOREL,
STRATFORD,
STRATHROY,
THREE RIVERS,
WALKERTON,
WINDSOR,
WOODSTOCK.

COMPARATIVE VIEW OF BUSINESS OF INSURANCE COMPANIES IN CANADA FOR YEAR 1880.
Compiled from Government Sources.

ENGLISH COMPANIES.			CANADIAN AND AMERICAN COMPANIES.		
NAME OF COMPANY.	FIRE PREMIUMS RECEIVED.	GOVERNMENT DEPOSIT.	CANADIAN COMPANIES.	FIRE PREMIUMS RECEIVED.	GOVERNMENT DEPOSIT.
Royal Insurance Company	\$417,150	\$418,182	Western	\$272,758	\$ 51,930
North British & Mercantile	253,871	150,800	British America	186,895	54,900
Commercial Union	231,606	206,924	Canada Fire and Marine	167,609	50,000
Queen	195,069	151,100	Royal Canadian	128,298	50,400
Lancashire	184,145	100,000	Sovereign	125,230	107,774
Phoenix	162,339	100,297	Citizens	87,041	50,400
Liverpool, London & Globe	155,880	145,580	Dominion	70,388	50,000
Imperial	156,461	100,069	Quebec	62,559	98,680
Northern	75,174	100,000	AMERICAN COMPANIES:		
Guardian	62,745	100,343	Etna	103,175	97,771
London Assurance	52,454	150,000	Hartford	83,191	100,000
Scottish Imperial	52,044	101,275	Watertown Agricultural	47,290	100,000
Norwich Union	20,507	100,000	Phoenix of Brooklyn	7,484	100,000

A newspaper, the *Gazette*, was started in Quebec in 1764. Montreal followed the example in 1778, its first journal, which is still in existence (this work having been printed in its office), being a namesake of its elder sister. The site of the original office of the Montreal *Gazette*, in Custom House Square, is still visited as an object of antiquarian interest. From the early volumes of these two newspapers we learn a good deal concerning the mode of living in Canada in the last century. We are told how, in 1783, a lottery was established for the purpose of building a gaol in Montreal, the tickets being sold at 46s. 8d., and the prizes ranging from £850 to £4. We also learn that the higher classes lived a gay and easy life, spending most of their time in balls, picnics, sleighing parties and other kinds of amusement. We gain some knowledge as to the books they read from the booksellers' advertisements, and from



ROYAL INSURANCE BUILDINGS, MONTREAL.

announcements of books missing from the circulating libraries. We find that slaves were publicly sold in our streets until the close of the century. We read the instructions issued by the magistrates for the cleaning, lighting and preserving order in the streets; the penalties for stray animals are set before us; the duties of the bellman are specified; the carters are enjoined to keep the markets free from filth and garbage; travellers in sleighs are warned not to forget their shovels for the filling up of *cahots* in the roads; the rates of cabs and ferry-boats are fixed, and boys are prohibited from driving. It is like having died and being raised to life again, to read these old sheets. Everything reminds us of an age—the age of Dr. Johnson and his coterie—that is so different from our own. “Johnson’s Dictionary,” by the way, is mentioned among the standard books. Webster and Worcester were not yet on the threshold of existence. “Chesterfield’s Letters,” Rollin’s “Ancient History,” Rousseau’s “Eloise,” “Cook’s Voyages,” have also a place in those old libraries, over which we must not linger. Among the dances

LONSDALE, REID & CO.

IMPORTERS OF

BRITISH AND FOREIGN

DRY-GOODS

No. 18 St. HELEN STREET, 36 COOPER STREET,
MONTREAL. MANCHESTER.

The Standard LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICES:

EDINBURGH, SCOTLAND, and MONTREAL, CANADA.

TOTAL RISKS,	\$95,000,000	CLAIMS PAID IN CANADA, . . .	over \$1,200,000
ACCUMULATED FUNDS,	27,500,000	INVESTMENTS IN CANADA, . . .	1,000,000
ANNUAL INCOME,	about 4,000,000, or over \$10,000 a day.		

Total amount paid in claims during the last three years over \$15,000,000, or about \$5,000,000 per day.

CLAIMS SETTLED IN MONTREAL,

Giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

FIXED SURRENDERED VALUES.

See Report Submitted to Annual General Meeting of the Company, held 26th April, 1870.

Loans advanced on Mortgage Of Policies to the extent of the office value.

WM. RAMSAY, Manager, Canada.

casually alluded to are the "Harlequinade," "La Chinoise," and "La Matelote Hollandaise." Skating, lacrosse, snow-shoeing were, no doubt, practised then, but they were not so popular, nor had they attained such artistic excellence as in late years. One of our skating masquerades, or well-contested snowshoe races, would astonish our Montreal ancestors. Yet, what would we not give to see the stately gentlemen of the old school, and the bright and beautiful dames of the Georgian era, enjoying themselves at dance or banquet, in that plain but venerable relic of the past, the old Government House on Notre Dame street? From being a palace of authority it became a temple of learning, and now, alas! like so many of our ancient landmarks, it must yield to the conquering advance of progress, and, ere long, the place that knows it shall know it no more. How many dignified representatives of royalty, members of the nobility of France and England, ladies of rank, beauty and accomplishments, men distinguished in the army, in the navy and the learned professions, patriotic republicans, like Franklin and the Carrolls, proud



ST. JAMES STREET, MONTREAL.

of their simplicity, have discussed grave secrets of state or paid compliments to fair ladies within those weather-beaten walls? Reader, while the opportunity remains, go and gain admittance. While you delay, some factory or dry goods store may have made the abode of nobles, and statesmen, and queens of society, as undistinguishable as the

OLD RECOLLET CHURCH.

To the site of the latter you may go, if you are capable of feeling the *religio loci*. Never mind the tempting display in the windows. Just stand on the corner and think that before you are passing through the sacred portal, by twos and threes, by scores, by hundreds and thousands, the long line of heroic men and gentle, pious women, who, for two centuries, worshipped there, carrying their sorrows and their joys, their triumphs and their trials, to the Great Heart that ever beats in sympathy with humanity. The Recollets (founded by St. Francois d'Assise) had the honour of being the first religious order that settled in Canada, where they first arrived in the year 1615. One of the earliest of them,

— THE —

Liverpool and London and Globe INSURANCE COMPANY.

ASSETS**\$30,000,000**

The Largest Fire Insurance Company in the World.

CANADA BOARD OF DIRECTORS:HON. HENRY STARNES, *Chairman.*THOMAS CRAMP, Esq. *Deputy Chairman.*

THEODORE HART, Esq.

ANGUS C. HOOPER, Esq.

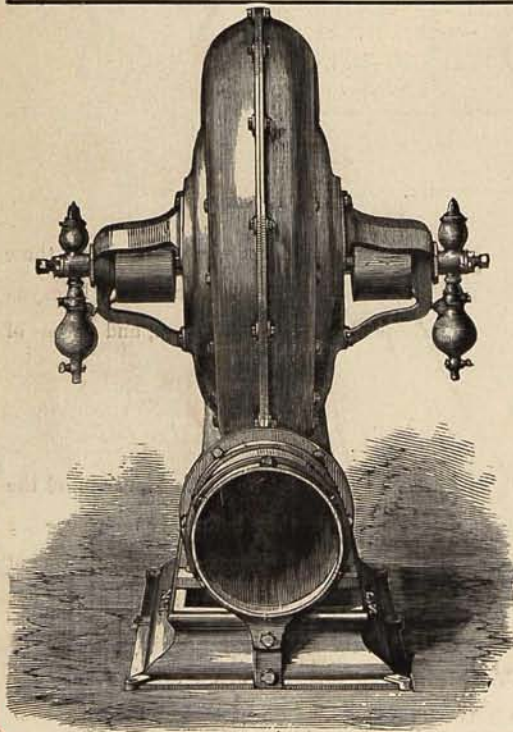
EDMOND J. BARBEAU, Esq.

INSURANCES EFFECTED AT LOWEST CURRENT RATES.

*G. F. C. SMITH, Resident Secretary and Chief Agent.***MONTREAL OFFICE:**

16 PLACE D'ARMES, CORNER OF ST. JAMES STREET,

(OPPOSITE THE BANK OF MONTREAL.)

**R. H. BUCHANAN & CO.**

GENERAL

Machinery Dealers

662 CRAIG STREET, MONTREAL.

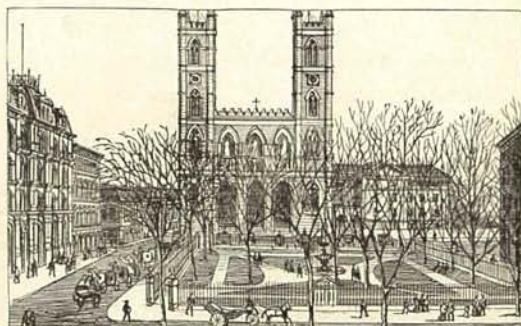
KNOWLES' STEAM PUMPS,	STURTEVANT'S BLOWERS,
ECLIPSE WIND-MILLS,	STEAM FIRE ENGINES,
EMERY WHEELS,	TAPS AND DIES,
ENGINES AND BOILERS,	BAND SAW BLADES,
SET SCREWS,	TWIST DRILLS,
BELTING,	EMERY CLOTH,
PLANNER KNIVES,	WASTE.

Machinery of Every Description.**BUILDERS of RAILWAY TANKS, WATER CRANES.**

Water Supply of Q. M. O. & O. Railway built by us.

Father Nicolas Vial, was drowned by the savages at the spot which is still known as the Sault au Recollet. Their establishment included a large garden, which extended in one direction as far as McGill street, and in another to Fortification lane. The old church was built about 1750. At the Conquest the property fell into the hands of the British Government, but was subsequently exchanged for St. Helen's Island (so called in honour of Champlain's wife), and then sold to the Fabrique of the parish of Montreal. Before the Protestant colonists had any church of their own, they were kindly allowed to have their services in that of the Recollets. In 1867, the church and land were sold to Messrs. Lewis, Kay & Co., and the building was soon after demolished.

Not less interesting is the story of the Sulpicians in Canada, and the visitor to Montreal must not forget to visit the institutions which they have founded. They were at one time the Seigneurs of the Island and other properties, and had gubernatorial powers. Through them the first parish church was



PLACE D'ARMES SQUARE, MONTREAL.

built and the city supplied with markets. At the magnificent building of the Grand Seminary, on Sherbrooke, beyond Guy street, there may still be seen some of the turreted outworks of the old

"FORT DES MESSIEURS,"

where the first Indian school was taught. There are upwards of 4,000 volumes in the library of the Grand Seminary.

To the stranger entering Montreal, one of the most conspicuous objects is the

CHURCH OF NOTRE DAME,

the successor of the one built in 1672. The present edifice was commenced in 1823. It was consecrated and opened for public worship in 1829. The architectural glories of Montreal are unsurpassed perhaps by any city of its size and age in the world; but among these glories its churches hold a recognized first place. Notre Dame, which is sometimes incorrectly called a cathedral, is a religious monument of which any people might reasonably be proud. It is a triumph of skill and taste in its union of vastness with

ROYAL CANADIAN

Fire and Marine Insurance Company

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MARINE UNDERWRITER:

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Fire & Marine Risks Taken at the Lowest Rates and Losses Promptly Adjusted and Paid.
AGENCIES IN ALL THE PRINCIPAL CITIES AND TOWNS OF THE DOMINION.

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650 CRAIG STREET

MONTREAL.

harmonious beauty. The *facade* is a wonder to behold, and many a traveller who was no novice in matters of art, has paused, charmed and admiring, before its majestic battlements. The portico, 70 feet in height, the three arcades, the statue niches, the massive cross surmounting the crenelated crest, and, above the whole marvellous succession, of which the parts answer to each other like some masterpiece of sacred music, the lofty towers with their heaven-pointed pinnacles, form a spectacle which the most thoughtless could hardly pass unmoved. The bells of Notre Dame are a peculiarity of Montreal which strike every stranger. They are ten in number, and are placed in the "Tour de la Tempérance." They were founded in London by Messrs. Mears & Company, and were mounted in July, 1843. Two of the old bells, founded in 1774, are now in St. Patrick's Church. The *Gros Bourdon*, whose solemn notes are heard only on great occasions, weighs 24,780 lbs. Its name is *Jean Baptiste*. The two largest of the other bells (weighing respectively 6,041 and 3,633 pounds) are called *Maria Victoria* and *Edwardus*



NOTRE DAME STREET WEST, MONTREAL.

Albertus Ludovicus. The *Gros Bourdon*, first mounted in 1843, was broken in 1845, and had to be sent home for repairs. It arrived again in Montreal in September, 1847, and was solemnly blessed in June, 1848. In 1867, one of the pinnacles was struck by lightning and fell, with a tremendous crash, on the gravelled pavement, into which it sank several feet. Happily no one was hurt. For other particulars as to Notre Dame, which is capable of containing from 12,000 to 15,000 worshippers, we must ask the reader to visit and see for himself. The church is situated near the centre of the ancient walled city, and some of the most important and romantic events in the history of the colony took place in its neighbourhood. The *Place d'Armes* bears in its name a fitting record of the patriotic courage of the early settlers. On the hill which ascends to it from Craig street, and is called by its name, occurred some of the sharpest encounters of the little garrison with the Indians. The savage Iroquois (how different from the mild remnants that move with melancholy eyes and slow pace through our streets to-day !) were ever in wait then to pounce upon their incautious victims. To pass the gates alone or unarmed was to incur the risk of death or more fearful tortures.

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SAMPLES OF MATERIALS SENT BY MAIL WHEN DESIRED.

Not very far from the old Government House, near the Bonsecours Market, is the Church of

NOTRE DAME DE BONSECOURS.

It looks, with the quaint hucksters' stalls clustering around it, like some relic of mediæval Flanders which had, by a freak of fortune, found its way across the ocean and the stream of time. The history of the church carries us back to the year 1657, when a wooden chapel was built by Sœur Bourgeois, on land given by M. de Maisonneuve. It was opened in 1659. A second chapel, of stone, was consecrated in June, 1675. This was the first stone church built in the city. In 1754 it was burned, but it was



rebuilt some years after. The first mass was celebrated in the actual edifice on the 30th June, 1773. There has also been some talk of removing this venerable relic of the past, but we trust it will be allowed to remain. Among modern churches, that of

OUR LADY OF LOURDES,

on St. Catherine, near St. Denis street, must not be forgotten. Besides the *facade*, the tower and dome, which are each worthy of careful and sympathetic study, there is the *chef d'œuvre* of the lower chapel, which is constructed and arranged so as to bear a perfect resemblance to the Grotto of Lourdes itself. The pictures, also, are of great beauty and value. The

GESU,

on Bleury street, is quite different in style, but its characteristics are equally worthy of admiring study.

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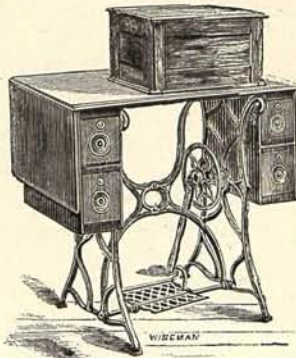
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Numerous improvements have been adapted to this machine, which make the WILLIAMS' SINGER, THE QUEEN OF SEWING MACHINES.

Head Office: 347 NOTRE DAME STREET, MONTREAL.

D. GRAHAM, Manager.

The *facade*, with its triple entrance and its massive towers (unhappily still incomplete), have some of the best features in the architecture of the *renaissance*. But it is the interior which will best repay a critical survey. The frescos and the paintings are, perhaps, unsurpassed in beauty in any ecclesiastical structure on this continent.

ST. PATRICK'S,

is a fine example of *ogival* architecture. The *facade* is 200 feet high to the extremity of the cross, and 120 feet wide. The large entrance is flanked by two side doors, and its imposing site gives it an



TRINITY CHURCH, ST. DENIS STREET.

opportunity of presenting its fair proportions from many different points of view. Among the other Roman Catholic Churches and religious edifices may be mentioned the

HOTEL DIEU,

the Grey Nunnery, St. James' Church and the Longue Pointe Asylum (Sisters of Providence).

CHRIST CHURCH CATHEDRAL,

is a lovely specimen of Gothic architecture. It is built, to a great extent, of Caen (Normandy) Stone. St. George's, St. James the Apostle's, St. Stephen's, St. Martin's, Trinity and St. John the Evangelist's Churches have each their characteristic merits, which can only be appreciated by personal examination. The Central Methodist Church, St. James Street, is noted for its capacity, and when the tiers of pews on its gallery, which resemble a Roman amphitheatre, are filled with an animated audience on some occasion of general interest, it presents a sight not often witnessed. The Methodist Churches on St. Catherine and Sherbrooke streets are more ecclesiastical in style, but not so large. St. Andrew's, St. Paul's, St. Mark's and the other Presbyterian Churches, Zion Church, Wesley Congregational Church, the St. Catherine Street Baptist Church and the Church of the Messiah, are all worthy of observation.

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CHAS. LYMAN.

R. F. LYMAN.

ST. GABRIEL CHURCH,

built in 1790, is the oldest Protestant Church in Montreal, which, indeed, has been well called the "City of Churches." Among the civic and national institutions, the new City Hall, and its predecessor, the Bonsecours Market, the Court House, the new Fire and Police Stations, several of the public school buildings and some of the lecture halls, will be found to fairly illustrate the Greek, mediæval, transition and modern styles of architecture. The old

HOTEL DE VILLE,

which, with its mingling of Doric and Renaissance features, might have adorned a Belgian city of the 15th century, has a *facade* along the line of the wharf of 485 feet in length. The new City Hall unites the ornate with the solid very pleasingly. Molson's Bank, St. James street, in the Renaissance style, is



NEW CITY HALL, MONTREAL.

a beautiful building, which, with its columned portico, its arched windows and Corinthian capitals of red granite (the rest being of Ohio stone), suffers, if from anything, from its excess of decoration. The new Post Office, the City Bank, the Bank of Montreal, the Bank of British North America, the Montreal Telegraph Company's Offices, the Custom House, the Merchants Bank, McGill College, the Jesuits College, the Jacques Cartier Normal School, the Young Men's Christian Association building, and several Convents, including that of Monklands, once the residence of Lord Elgin, are all worthy of notice. For their contents, if the exterior fail to attract, the natural History Museum, the Museum of McGill College, the Synod Hall (containing the Diocesan Library), the Mechanics' Institute, the Merchants' Exchange, the *Institut Canadien*, and other seats of learning, science or commerce, will each repay a visit. Such features of the city as Victoria Square (with the Queen's Statue by Marshall Wood), Champ de Mars, Jacques Cartier Square, with Nelson's Monument, Dominion, Phillips and Beaver Hall Square, and Viger Gardens, are so conspicuous as to need no description. They are, however, among the most welcome belongings of a large city, and unite the useful with the pleasant in a manner which the weary foot passenger can thoroughly appreciate. They bring the delights and the healthful influence of country

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air and scenes into the crowded haunts of business, and are the best allies of sanitary science. But Montreal has not to depend on them alone for the blessings of recreation and pure oxygen. Attached to the city are

TWO PARKS,

the Mountain and the Island, which, for natural advantages, have few equals and no superiors anywhere. The former is reached by many streets, if one is on foot, but for carriages the most convenient routes are by Bleury and McTavish streets. The Mountain Park was planned by Mr. Olmstead, the designer of Central Park, New York, but its ornamentation is as yet far from complete. What it lacks in artificial is, however, fully compensated by its natural charms. As the road winds along the flanks of the mountain, at every turn some new panorama is unfolded, and city, and river, and forest, and mountain-chain stretch in ever fresh combinations before the enraptured gaze. He who has not seen Montreal from this manifold point of view has not seen it at its best, with the enhancement that its fair surround-



WAREHOUSE OF S. GREENSHIELDS, SON & CO., 17 VICTORIA SQUARE, MONTREAL.

ings, made fairer by fancy and association, can lend to the scene. Two objects seen from the crest of the mountain must afterwards be honoured by special visits, and both are well worthy of the distinction. We mean the Victoria Bridge and St. Helen's Island, and if to these pleasures, on some fine summer morning, the stranger adds a third, a trip down the Lachine Rapids, he will carry away with him memories of Montreal to last him for a life-time. We need not dilate on the

VICTORIA BRIDGE,

Of necessity, every new comer makes inquiries as to its construction, its length, its cost and its durability. Enough to say that it was the work of the illustrious Stephenson; that the total length of the tubes, which rest on 24 piers, is 6,600 feet, which, with the massive abutments, make a total of 9,084 feet; that in its erection 250,000 tons of stone and 8,000 tons of iron were used, and that it cost the sum of \$6,300,000.

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R. MACAULAY, Manager.

ST. HELEN'S ISLAND,

is the most charming of summer retreats. It is a fitting complement to the Mountain Park, and is reached with even less trouble, the ferry running every hour, and the cost of transit being a mere trifle. It is the little sister, younger by many ages, of the Island of Montreal. It takes its name from Helen Boulé, wife of the great Champlain. After her husband's death, this good lady returned to France, and died at Meaux (which gave Bossuet his episcopal title) in a convent founded by herself. It began to be fortified some time between 1755 and 1760, and afforded a shelter and a *point d'appui* for his military operations to the Chevalier de Levis in the war which ended in the conquest of Canada by the British. When he saw himself hopelessly defeated, that brave man burned his flags rather than let them fall into the enemy's hands. Subsequently it was purchased from Baron Grant, and became a military station under the British crown, as the buildings and soldier's cemetery testify. Many a little romance was



MCGILL COLLEGE, MONTREAL.

enacted in those shady walks during the century which ended in the departure of the British troops from Canada in 1870. Many a romance, we doubt not, though not under such persistent martial auspices, has its origin in the pic-nics to that island of the blest, which break the monotony of work-a-day life for the Montrealers. For our own part, we think "there's not in the wide world a valley" more sweet than the shady recesses of St. Helen's, whether for making love to one chosen charmer, for cultivating the spirit of universal charity, or for studying the pages of nature's book. For this last employment this "sweet little isle of our own" has abundant opportunities, having a plentiful *flora*, and being haunted by many varieties of birds and insects. Returning by the ferry-boat, let us take a look at

THE WHARF,

with the forest of vessels vying with each other for the notice of the onlooker. At no spot have we before us superior evidence of the energy and enterprise which have gone to the making of Montreal what it is to-day, nor can we form a better stand-point to forecast what it is to be in the future. As we

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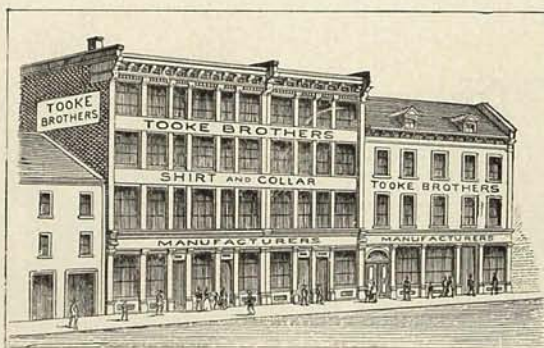
WM. NEW & CO., 648 CRAIG STREET

MONTREAL.

stand here, then, with the streamers of all nations floating gaily from hundreds of ships, let us ask ourselves what is likely to be

THE FUTURE OF MONTREAL.

Perhaps no part of the Dominion suffered more during the period of depression from commercial distress than did the city of Montreal. Many of its leading, and, therefore, considered strongest, houses were compelled to succumb. Some of its most important industries suspended operations, and the croakers among its citizens foresaw in what was going on the evidence that its commercial greatness had departed. It required, however, only a fair appreciation of the position which the city occupies to dissipate these fears, and with the revival of trade, in which the city has shared very largely, these fears have vanished. Situated at the head of ocean navigation, Montreal is now, to a large extent, and must be



TOOKE BROTHERS, SHIRT AND COLLAR FACTORY, ST. PAUL STREET, MONTREAL.

in the future to even a greater extent, the great distributing point for the business of the Dominion. It is a principle in navigation, which all experience proves to be without an exception, that the ocean vessel will seek the inward craft at the furthest point in the interior that is possible. The improvements in deepening the channel in Lake St. Peter, and in generally removing obstructions in other parts of the channel between Montreal and Quebec, have made the city emphatically the ocean port of British North America. These improvements are being steadily continued, so much so that before many years are over the largest vessels navigating the ocean will be able to come fully laden to the port of Montreal at all periods of the season of navigation. The policy of the government embodied in the tariff of 1879 has given a wonderful impetus both to the trade and manufactures of the city. It has re-established to some extent, and promises to re-establish to a still greater extent, the trade with the West Indies and South America; while to the extent that the tariff has promoted the importations from Great Britain and foreign countries other than the United States, Montreal has been largely benefited. It has become the centre of the great cotton industries of the Dominion, of the large iron manufactures of the Dominion, and of the sugar refining industries. Within the last three years the leading cotton factory has been

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OREGON.....	3712 TONS.
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DAVID TORRANCE & CO.,

GENERAL AGENTS.

No. 8 HOSPITAL STREET, MONTREAL.

trebled in extent and capacity, and other factories are going up in the suburbs of the city. The Ontario trade, which some persons had supposed was leaving Montreal to centre in Western cities, has shown a disposition to return, and the large importations of the fiscal year ending June, 1878, show how rapidly the city is recovering the trade which it was supposed had to some extent left it. With revived prosperity there is a disposition on the part of retailers to purchase in the leading and central market, and Montreal is deriving the greatest advantage from this prevailing disposition. As to the future, it is difficult to over-estimate the growth of this city. It is becoming what a few years ago it was not, a great railway centre. The completion of the railways on the North Shore have been to it of incalculable advantage. The construction of the Pacific Railway and of the Sault Ste. Marie Branch, which the Pacific Railway Company are about to undertake, will make it a great centre of trade, not only for the Canadian North-west, but for those portions of the Western States of which St. Paul may be said to be the commercial centre. The recent changes in the canal, tolls effected by order of Council of



GREY NUNNERY, MONTREAL.

the Government, are already producing their results. This year an unusually large importation of goods intended for the West have come by the St. Lawrence. And as this route becomes better known, and the moderate charges through our canal system more generally understood, this class of trade is certain largely to increase. There is every prospect of the Railway being built between Toronto and Carleton Place, connected there with the Canada Central, at Ottawa with the Quebec system of railways, and in the West with the Credit Valley, the Great Western, and the Canada Southern, giving an additional line of connection from East to West, a result which will be of the greatest possible advantage to Montreal, and the absence of which had been keenly felt in the past. The Tunnel and South Shore Railway Company are busily engaged in the preliminary work connected with the construction of a tunnel across the St. Lawrence and the railway on the South Shore opposite Quebec to the Province Line in Huntingdon, connecting with the Niagara Suspension Bridge by the American system on the South Shore, and thus giving a still further direct line between the West and Montreal through American territory ; while the

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Retail Purchasers will find the most varied Stock in the Dominion of the best class of English and American Goods, comprising a full assortment of articles for table use, Presentations, Wedding Gifts, &c.

Spoons and Forks, guaranteed plated on the very highest grade of Nickle Silver, and warranted never to lose color.

PRICES EXTREMELY LOW.

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MANUFACTURERS' AGENT,

53 ST. SULPICE STREET,

OPPOSITE SIDE DOOR FRENCH CATHEDRAL.

efforts of the Grand Trunk Railway Company to complete the improvements on their lines by building a double track between this city and Toronto are certain to result in great advantage to the commercial metropolis. Taken altogether, there is no city on the continent of America to-day whose prospects are



NEW-YORK PIANO COMPANY'S WAREHOUSES, ST. JAMES STREET, MONTREAL.

brighter than those of Montreal. It is certain to become, not only the leading commercial centre of Canada, but, one of the leading commercial centres of the continent. All that is required on the part of its inhabitants is an earnest faith in its prospects and capabilities.

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The oldest and largest Scale Works in the World

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THE CHEAPEST SCALE IN THE WORLD, QUALITY CONSIDERED.

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SCALES TO WEIGH TWO STANDARDS, IF DESIRED.

Everything about these Scales is *First-Class*, we warrant them in every particular, and we sell them at as low a price as a reliable article can be manufactured.

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FRENCH " (KILOS.)

ENGLISH WEIGHT,
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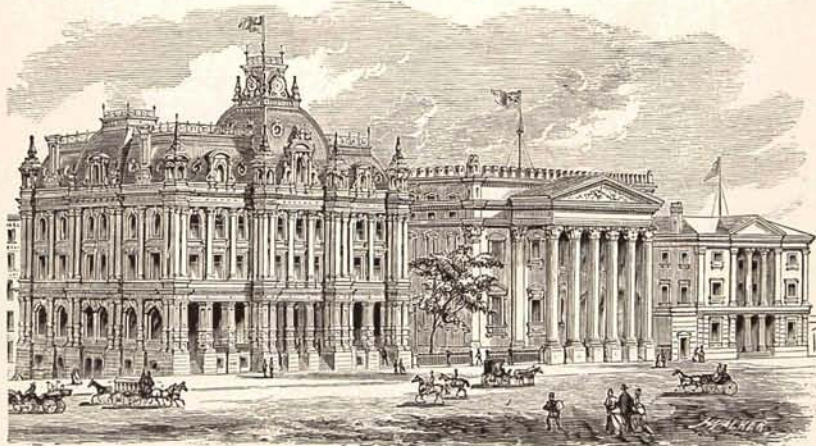
BUY ONLY THE GENUINE, AND BEWARE OF CHEAP IMITATIONS, WHICH ARE NOT RELIABLE.

FAIRBANKS & Co.,
377 St. Paul Street, Montreal, Canada.

The Thirteenth Annual Convention of the American Society of Civil Engineers was held at Montreal on the 15th, 16th, 17th, & 18th June, 1881. The Committee at Montreal issued a very handsome programme of the proceedings, supplementing it with the following summary of leading facts which are of such general interest that we reproduce them here.

THE CITY OF MONTREAL.

On the second of October, 1535, Jacques Cartier landed about six miles below the current St. Mary, and was conducted with certain ceremonies into Hochelaga, now the eastern suburb of the City of Montreal. After having ascended the mountain which forms the beautiful back-



POST OFFICE, BANK OF MONTREAL AND CANADIAN PACIFIC RAILWAY OFFICES, ST. JAMES STREET, MONTREAL.

ground to the present City, Cartier gave it the name of "Mont Royal" in honor of the King of France, and, on his return to his native country, recommended it as a favourable site for a settlement.

The actual foundation of Montreal may be dated from the 17th of May, 1642, when Maisonneuve landed. His followers forthwith fell on their knees, and all joined their voices in songs of thanksgiving; an altar was erected, mass was celebrated, and the officiating priest, under the shadow of Mount Royal, thus addressed the pioneers of the present City:—"You are a grain of mustard seed which shall rise and grow until it branches overshadow the land." In the evening, Maisonneuve and his companions pitched their tents, lighted their fires, stationed their guards and lay down to rest. Such was the birth night of Montreal.

Exactly one century later, the site selected for the City was consecrated with due solemnities, commended to the "Queen of the Angels," and called "Ville-Marie," a name which it retained for



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CAPITAL	-	-	-	-	-	£2,000,000	Stg.
INVESTED FUNDS	-	-	-	-	-	707,000	"
LOSSES PAID	-	-	-	-	-	3,065,736	"

Losses paid at Great Fire, St. John, N.B., June 1877 - - Over \$700,000

S. TOBIN, (Mayor) PROVINCIAL AGENT, HALIFAX
 C. E. L. JARVIS, " " ST. JOHN
 GEO. GRAHAM, AGENT - - TORONTO
 C. P. CHAMPION, " - - QUEBEC
 R. BENNER, " - - HAMILTON
 R. E. O'CONNOR & CO., AGENTS - - OTTAWA
 T. R. PARKER " - LONDON

FORBES & MUDGE,
 CHIEF AGENTS,
 MONTREAL.

Wheeler & Wilson's NEW No. 8

The cheapest Machine to buy,

Because it is

The easiest to learn,

the easiest to manage,

The lightest running,

The most durable,

And does the most perfect work.

Office & Salesroom, Nos. 1 & 3 Place d'Armes, Montreal.



a long period. In 1760, it was taken by the English. In 1778, the first newspaper (The Gazette) was published in Montreal. In 1809, the first steam vessel made a trip from Montreal to Quebec; she had berths for 20 passengers. In 1836, the first railway in Canada was opened from St Lambert's, opposite Montreal, to St. Johns, and in 1847, the Montreal and Lachine railway, the first railway on the north side of the St. Lawrence, was put in operation. In June, 1853, the Grand Trunk Railway was opened to Portland. 1801, the first water works were erected in Montreal by a company. The water was supplied by gravitation through wooden pipes. In 1819, they were replaced by 4 inch iron pipes. In 1832, the works passed into the hands of another company, and water was pumped from the river in front of the city, into a reservoir on Notre



ST. PETER'S, MONTREAL.

Dame Street. In 1849, a reservoir was built 25 feet higher in another part of the City, which contained 208,000 cubic feet of water. Referring to this reservoir, a City newspaper remarks at the time:—"The great altitude of this immense cistern will enable the committee to supply water to the upper storeys of almost every house in town." In 1852, the plans for the present mode of supply by water power were submitted and adopted. The works have been enlarged with the growth of the City, and the pumping capacity is now 24 million imperial gallons per 24 hours,—the daily consumption averages 10 millions, or 74 gallons per head; there are 133 miles of mains, 25,752 houses supplied, and 866 hydrants. The annual revenue from the water supply is \$366,475.

The sewerage has a total length of 83½ miles.

The area of Mount Royal Park is 430 acres.

JAMES DONNELLY & SON

IMPORTERS OF

BRITISH AND FOREIGN DRY GOODS

DOMINION BUILDINGS

McGILL STREET

MONTREAL.

NORTH BRITISH & MERCANTILE

Fire and Life Insurance Company

ESTABLISHED 1809.

CANADA BOARD:

MANAGING DIRECTORS

D. LORN MACDOUGALL, Esq.

THOMAS DAVIDSON, Esq.

DIRECTORS

GILBERT SCOTT, Esq., of Messrs. Wm. Dow & Co.

CHAS. F. SMITHERS, Gen'l Manager Bank of Montreal.

The Hon. THOMAS RYAN, Senator.

HEAD OFFICE FOR THE DOMINION

72 ST. FRANCOIS XAVIER STREET

MONTREAL

Agents in all Cities and Towns in the Dominion.

D. LORN MACDOUGALL, Esq.,
THOMAS DAVIDSON, Esq., } General Agents.

The population of Montreal is about 150,000, occupying an area of 3,630 acres within the corporate limits. Length of streets, 105 miles. Assessed value of real estate, \$66,160,613, of which the property of the Government, Churches and Educational establishments, to the value of \$13,964,050



JAMES DONNELLY & SON'S WAREHOUSES, MCGILL STREET, MONTREAL.

is exempt from taxation. The total annual revenue of the city from all sources is \$1,519,817. The rate of assessment is one per cent. on real estate, and for business taxes, seven and a half per cent. on rental of premises.

VICTORIA BRIDGE.

First stone, No. 1 Pier, laid 20th July, 1854.

First Passenger train passed 17th December, 1859.

Total length of Bridge, 9,184 feet lineal.

No. of Spans, 25 ; 24 of 242 feet ; one of 330 feet.

Height from surface of water to underside of centre tube, 60 feet.

Height from bed of River to top of centre tube, 108 feet.

Greatest Depth of water, 22 feet.

General rapidity of current, 7 miles an hour.

Cubic feet of Masonry, 3,000,000.

Cubic feet of timber in temporary work, 2,250,000.

Cubic yards of clay used in puddling dams, 146,000.

Tons of iron in tubes, say 8,250.

Number of rivets, 2,500,000.

Acres of painting on tubes, one coat 30, or for the four coats, 120 acres.

TEES, COSTIGAN & WILSON

TEA IMPORTERS

AND

Wholesale Grocers

66 & 70 St. Peter Street,

MONTREAL.

ALEX. McARTHUR & CO.

WHOLESALE

Paper & Twines

441 ST. PAUL STREET,

MONTREAL.

PRINTING PAPERS, MANILLA, MANILLA BROWN,
BROWN, GRAY AND STRAW WRAPPING PAPER,
PAPER BAGS,
MOTH PROOF CARPET LINING,
TARRED FELT,
WOOD AND STRAW BOARD, TWINES, etc.

J. WIDMER NELLES,

MANUFACTURES' AGENT

441 ST. PAUL STREET,

MONTREAL.

SHOE THREADS,

PATENT LEATHERS,

FORGINGS,

CARRIAGE SPRINGS,

FIFTH WHEELS,

MALLEABLE IRON,

CARRIAGE LAMPS,

TWINES,

WEBBS.

Force employed in construction during summer of 1858, the working season extending from the middle of May to the middle of November.

Steamboats 6, Horse power 450 ; Barges, 72.....	12,000 Tons.
Manned by.....	500 Sailors.
In Stone Quarries.....	450 Men
On Works, Artizans, etc	2,090 " Total... 3,040 Men.
Horses, 142; Locomotives, 4, - - -	Total cost...\$6,300,000

TEST OF TUBES.

A train of platform cars, 520 feet in length, and drawn by three engines, extending over two tubes, was loaded almost to the breaking limit of the cars, with large blocks of stones.



ST. BARTHOLOMEW CHURCH, MONTREAL.

When the train covered the first tube, the deflection in the centre amounted to $\frac{3}{8}$ of an inch, and the adjoining one to which it was coupled, was lifted in the middle $\frac{3}{8}$ of an inch. The load then being placed over both tubes, the deflection was the same in each, or $\frac{3}{4}$ of an inch in the middle, and on being entirely removed, both sides assumed their original level.

The large centre span, entirely disconnected from the other tubes, on being covered with the load throughout its entire length, deflected in the centre $1\frac{7}{8}$ inches, and came back to its previous level on the load being removed.

MORE POPULAR THAN EVER!

THE GENUINE SINGER NEW FAMILY SEWING MACHINE

The popular demand for the GENUINE SINGER in 1880 exceeded that of any previous year during the Quarter of a Century in which this "Old Reliable" Machine has been before the Public.

In 1879 we sold 431,167 Machines.

In 1880 we sold 538,609 Machines.

Excess over any previous year, 107,442 Machines.



OUR SALES LAST YEAR WERE AT THE RATE OF OVER

1700 SEWING MACHINES A DAY

FOR EVERY BUSINESS DAY IN THE YEAR.



THE "OLD RELIABLE" SINGER

Is the Strongest, the Simplest, the most Durable Sewing Machine ever yet constructed.

REMEMBER

That every REAL Singer Sewing Machine has this Trade Mark cast into the Iron Stand and embedded in the Arm of the Machine.



THE SINGER MANUFACTURING CO.

Branch Office, 281 Notre Dame Street, Montreal.

Principal Office, 34 Union Square, New York.

1,500 Subordinate Offices in the United States and Canada, and 3,000 Offices in the Old World and South America.

CANADIAN WATERWAYS.

THE VALLEY OF THE ST. LAWRENCE.

This great basin covers an area of 400,000 square miles, exclusive of lakes and rivers, which, (including the gulf) have an area of 130,000 square miles. About 70,000 square miles belong to the United States, leaving 330,000 to Canada, 280,000 of which is upon the north side of the St.



YOUNG MEN'S CHRISTIAN ASSOCIATION BUILDING, MONTREAL.

Lawrence, embracing not only some of the finest agricultural and timbered lands, but also the great northern hill region, or Laurentian system, the oldest known rock formation of the globe, rich in iron, copper, lead, gold, silver, phosphates, plumbago, mica, barytes, asbestos, &c.

Established 1800.

LYMAN, SONS & CO.**MANUFACTURING CHEMISTS**

Importers and Wholesale Dealers in

Drugs, Patent Medicines, Perfumery, Brushes,
COLORS, OILS, DYE STUFFS, &c., &c.

MANUFACTURERS OF

LINSEED OIL, PAINTS, &c., &c.

382, 384 & 386 ST. PAUL STREET, MONTREAL.

HENRY LYMAN.

ALEX. MANSON.

CHAS. LYMAN.

R. C. LYMAN.

HENRY BIRKS & CO.**222 ST. JAMES STREET,**

INVITE THE PUBLIC TO INSPECT THEIR MOST COMPLETE STOCK OF

GOLD & SILVER WATCHES**ALL PERFECT TIME-KEEPERS.**

SOLE AGENTS FOR THE CELEBRATED

ULYSSE NARDIN WATCHES

Unequalled as Time-keepers.

Waltham Watches, Fine Gold Jewellery, latest designs,
Solid Silver Ware & Fine Electro-Plate.

The great lakes, the largest and purest body of fresh water in the world, have an area of 90,000 square miles, with dimensions, depths, and elevations above tide, as follows:

	Length.	Breadth.	Depth.	Elevation above sea.	Area in Sq. Miles.
	Miles.	Miles.	Feet.	Feet.	
Superior.....	460	170	800	600	31,500
Michigan.....	330	90	700	576	22,000
Huron.....	260	110	700	574	21,000
Erie.....	250	60	200	565	9,000
Ontario.....	180	60	600	235	6,400



LYMAN, SONS & CO.'S WAREROOMS, ST. PAUL STREET, MONTREAL.

The calculated discharge from the upper lakes by the Niagara river is over twenty millions of cubic feet per minute, and as this does not represent more than half the rainfall upon the drainage area of their basins, it is assumed that the evaporation is equivalent to the volume discharged by the outlets to the sea.

THE LAKES OF THE PRAIRIE REGION.

The lake system of the prairie region is low in altitude, covers an area of 13,000 square miles, and is as follows:—

Winnipeg	area	8,500 square miles;	above sea,	650 feet.
Manitoba.....	"	1,900	"	670 "
Winnepegosis.....	"	1,936	"	692 "
Cedar Lake.....	"	312	"	688 "
Dauphin Lake.....	"	170	"	700 "

ROBERT MILLER, SON & CO.,
MANUFACTURING

STATIONERS

WHOLESALE DEALERS IN

SCHOOL & MISCELLANEOUS BOOKS,
BOOK, WRITING AND WRAPPING PAPERS,
PLAIN AND FANCY STATIONERY,
PAPER HANGINGS AND WINDOW SHADES.
No. 15 VICTORIA SQUARE,
MONTREAL.

ROBIN & SADLER,

(SUCCESSORS TO BARRY, SMITH & CO.)

MANUFACTURERS OF

LEATHER BELTING,

FIRE ENGINE HOSE,

— AND —

LACE LEATHER.

594, 596, 598 St. Joseph Street,

MONTREAL.



CHRIST CHURCH CATHEDRAL, MONTREAL.

KERRY, WATSON & CO.

WHOLESALE

DRUGGISTS

351 ST. PAUL STREET AND 21, 23 & 25 ST. SULPICE STREET,
MONTREAL,

OFFER TO THE TRADE A WELL SELECTED STOCK OF

*Drugs,
Staple and Rare Chemicals,
Foreign and Domestic Medical Pre-
parations,
Fine Essential Oils,
Select Powdered Drugs, our own grinding
Druggists' Sundries,
Patent Medicines,
Herbs, a full line,
Druggists' Glassware and Earthen-
ware of all descriptions,*

*Mediterranean, Bahama and Florida
Sponges,
Perfumery and Toilet Articles,
Novelties,
Chamois,
Split and Plaster Skins,
Elastic Stockings,
Knee Caps,
Aniline Dyes and Dye Stuffs of all
kinds,
Bird Seeds, &c., &c.*

We aim to have our Stock Complete in every respect.

WE ARE THE PROPRIETORS OF THE

St. George Steam Drug and Spice Mills and Laboratory,
Nos. 23, 25 & 27 ST. JEAN BAPTISTE STREET,

All powdered Drugs, Spices, &c. sent from our House are of our own grinding. FLUID EXTRACTS and PHARMACEUTICAL PREPARATIONS A SPECIALTY.

SOLE PROPRIETORS OF THE POPULAR COUGH REMEDY.

GRAY'S SYRUP OF RED SPRUCE GUM.

THE RIVER SYSTEM.

The four principal rivers on the eastern, northern and western watersheds of Canada are :

St. Lawrence; length, 1500 miles;		drainage area, 330,000 square miles.
Saskatchewan } and Nelson }	" 1500 "	" " 450,000 "
Mackenzie	" 1200 "	" " 440,000 "
Fraser	" 450 "	" " 30,000 "

The Ottawa, a branch of the St. Lawrence, is nearly 600 miles in length.

CANALS OF CANADA.

The canals of Canada are more remarkable for their breadth than for their length. The total length of canal and river improvement embraces about 250 miles upon the St. Lawrence, Ottawa, Rideau, and Richelieu Rivers, exclusive of the ship channel improvement below Montreal. The



KERRY, WATSON & CO.'S WAREHOUSES, NUN'S BUILDINGS, MONTREAL.

existing St. Lawrence canals have a bottom width of 80 to 100 feet, surface width 120 to 150 feet with 10 feet depth of water, the locks being 200 feet long by 45 to 50 feet wide in chamber. The locks of the Welland Canal are 150 feet in length by 26 feet in width of chamber, depth of water 10 feet. Both these works are now in course of enlargement upon a uniform scale of locks 270 feet long by 40 feet wide, in the chamber, with a depth for vessels drawing 14 feet. The Welland will be opened with enlarged locks, but only 12 feet draught of water, July 1881.

From the Atlantic entrance of the Straits of Belle Isle, *via* the River St. Lawrence and Lakes, to Fond du Lac (head of Lake Superior), the distance is 2,384 miles. On this route there are the Lachine, Beauharnois, Cornwall, Farran's Point, Rapide Plât, Galops and Welland Canal, the aggregate length of which is $70\frac{3}{4}$ miles, and the total lockage $536\frac{1}{2}$ feet through 54 locks up to Lake Erie; also the Sault St. Marie Canal, 11-10 miles in length, with 18 feet lockage, uniting Lake Huron and Lake Superior.

ESTABLISHED 1835.

R. SHARPLEY & SONS, 282 & 284 Notre Dame St., —MONTREAL.—

Have Constantly on hand the largest and most varied assortment of all goods in their line, consisting of

FINE GOLD AND SILVER JEWELLERY

IN ENDLESS VARIETY.

FINE GOLD AND SILVER
WATCHES

FROM THE MOST

CELEBRATED MAKERS.

CLOCKS

IN MARBLE, BRONZE, AND ORMOLU,

Reliable Time-Keepers at

Very Low Prices.

A LARGE VARIETY OF CLOCKS WITH ALL THE

LATEST IMPROVEMENTS.



STERLING SILVER

—AND—

Electro-Plated Ware

The Latest Styles of both

ENGLISH AND AMERICAN MANUFACTURES.

TABLE CUTLERY

—AND—

House-Furnishing Goods

SEND FOR OUR PRICE-LIST OF THESE GOODS.

Glass, China and Parian Ware and Fancy Goods of every Description.

WE MAKE A SPECIALTY OF

CRYSTAL GASALIER, BRACKETS AND HALL LAMPS.

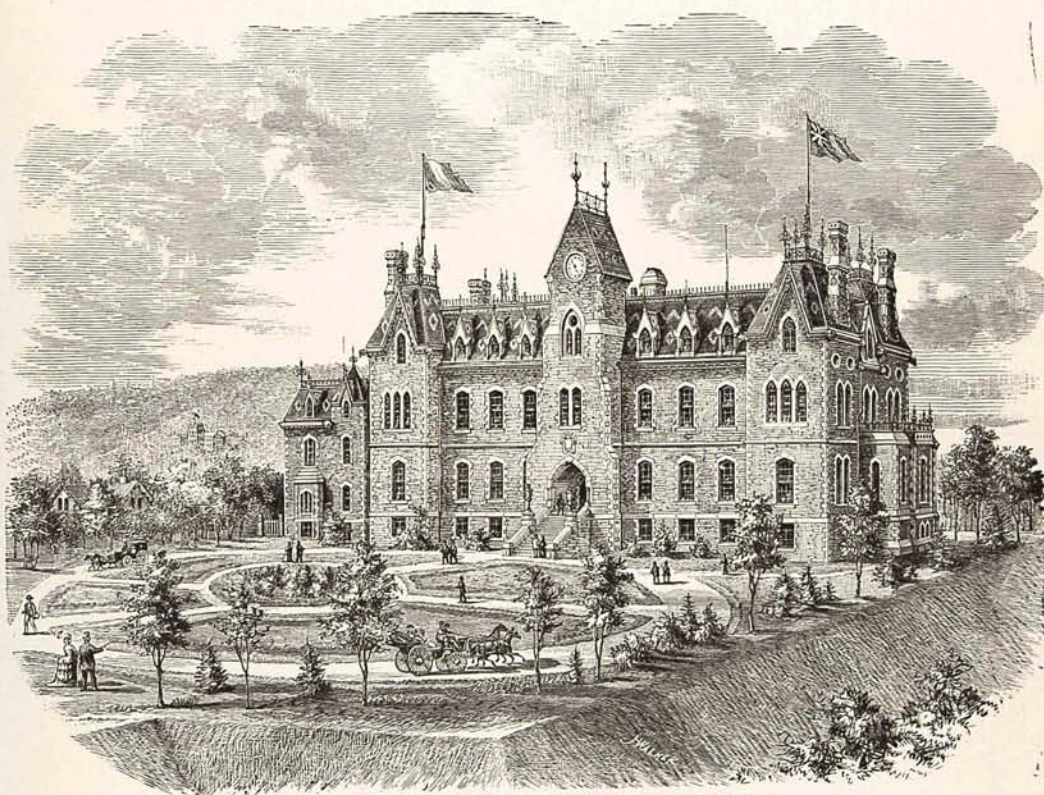
OVER 100 NEW STYLES NOW ON VIEW IN OUR SHOW-ROOMS.

The progress of improvements on the St. Lawrence is shown as follows:—For the

LACHINE CANAL.

BOAT CANAL.—Formed last century *via* River St. Pierre to Montreal. Depth of water $2\frac{1}{2}$ feet.

BARGE CANAL.—Commenced 1821 and completed in 1825. Cost \$438,404. Length $8\frac{1}{4}$ miles; lockage, $44\frac{1}{2}$ feet; bottom width, 28 feet, at water surface, 48 feet; 7 locks, 100 feet long, 20 feet wide, with $4\frac{1}{2}$ feet depth of water on sills.



CATHOLIC COMMERCIAL ACADEMY, ST. CATHERINE STREET, MONTREAL.

SHIP CANAL.—Commenced in 1843 and completed in 1849. Cost \$2,149,128. Length $8\frac{1}{4}$ miles; lockage, $44\frac{1}{2}$ feet; bottom width, 80 feet, at water surface, 120 feet; 5 locks, 200 feet long, 45 feet wide, with 9 feet of water on sills.

ENLARGED SHIP CANAL.

Commenced in 1875. Probable cost, \$6,500,000. Length, $8\frac{1}{4}$ miles; lockage, 45 feet. Summit level, Lachine to Côte St. Paul, $5\frac{3}{4}$ miles long, mean width, 150 feet. Reaches, downward to

JAS. W. TESTER & CO.

162 & 164 MCGILL STREET, MONTREAL

Manufacturing Confectioners

BY STEAM POWER.

CONFECTIONERY.

Our facilities are unequalled for turning out every description of Gum, Pan, Cream and Lozenge work.

MAPLE SUGAR & SYRUP.

We are the largest handlers of this article in the Dominion.

CONFECTIONERS' SUPPLIES.

Shelled Almonds, Shelled Pea Nuts, Block Chocolate, Glucose, Cocoa Nuts, &c., &c., in full assortment.

*Pop Corn Work and other Trade
Novelties a Specialty.*

DATES, FIGS AND NUTS OF EVERY KIND ALWAYS
IN STOCK.

We offer Special inducements to Jobbers.

CORRESPONDENCE SOLICITED.

WINNING, BURCH & CO.

Only Legitimate Successors to

WINNING, HILL & WARE,

DISTILLERS AND MANUFACTURERS OF

CORDIALS, TOM GINS, BITTERS, GINGER WINES,
CHOICE FRUIT SYRUPS, BRANDIES, WHISKIES, &c.

ESTABLISHED 1860.

455 & 457 ST. PAUL STREET, MONTREAL.



Montreal, 3 miles; mean width, 200 feet; intended depth, 15 feet; 5 locks, each 270 feet long, 45 feet wide in the chamber,—three of which have 14 feet depth of water on the sills, and two at the lower entrance, together with adjoining basins between Grand Trunk Railway at Point St. Charles and Harbour of Montreal, are adapted to vessels of 18 feet draught.

Five Swing Bridges on piers of cut stone, having an opening 46 feet wide on each side of centre for passage of vessels, and a waterway, 32 feet wide, on both sides of canal.

Lock walls throughout, also the basin and dock-walls for one mile above lower terminus, are of cut-stone laid in hydraulic cement mortar. Thence upwards for half-a-mile the dock-walls are of random coursed masonry laid in cement mortar. Between the third and fourth locks, a distance of $1\frac{1}{2}$ miles, the side walls are of random coursed stone laid at right angles to a face inclination of two-thirds to one; summit level, for $4\frac{1}{2}$ miles, faced on both sides with masonry.



J.A.S. W. TESTER & CO.'S WAREROOMS, MCGILL STREET, MONTREAL.

Entrance to Lake St. Louis formed of cribwork, on which is to be built a superstructure of masonry.

Dimensions of enlarged canals on St. Lawrence to be uniform from Montreal to Lake Erie.

Total cost of Canadian Canals when completed will be about \$55,000,000, of which about \$33,000,000 is the cost of enlargement of St. Lawrence, Welland and Ottawa Canals, \$22,000,000 having been expended on canals previous to Confederation in 1867.

DREDGING SHIP CHANNEL BELOW MONTREAL.

After an abortive attempt by the Government to cut a new channel through the Flats of Lake St. Peter between the years 1844-1847, the work was undertaken in 1851 by the Harbour Commissioners of Montreal, Hon. John Young, Chairman, in the natural channel. In 1866 the depth of 20 feet was obtained where before was only 11 feet at low water. In 1875 dredging was resumed for draught of 25 feet depth at low water, which result will be attained next year. The present depth is for 22 feet draught of water.

SOUTH EASTERN

RAILWAY

AND

MONTREAL & BOSTON AIR LINE

2 EXPRESS TRAINS Daily between the METROPOLIS of CANADA and all points in NEW ENGLAND, also between SOREL, MONTREAL and DRUMMONDVILLE, YAMASKA, ACTON, WATERLOO, KNOWLTON, COWANSVILLE, SWEETSBURGH and principal points in the EASTERN TOWNSHIPS.

The only Independent Line between Montreal, Sorel and the United States.

THROUGH CARS without change, and **THROUGH TICKETS** to all principal points in the States.

BAGGAGE CHECKED THROUGH

And when destined to the States, is examined at Bonaventure Station, Montreal, thus saving all trouble to passengers at the Boundary Line.

CALL FOR TICKETS BY THE "AIR LINE."

PULLMAN SLEEPING CARS on all night Trains, and **DRAWING ROOM CARS** on day trains.

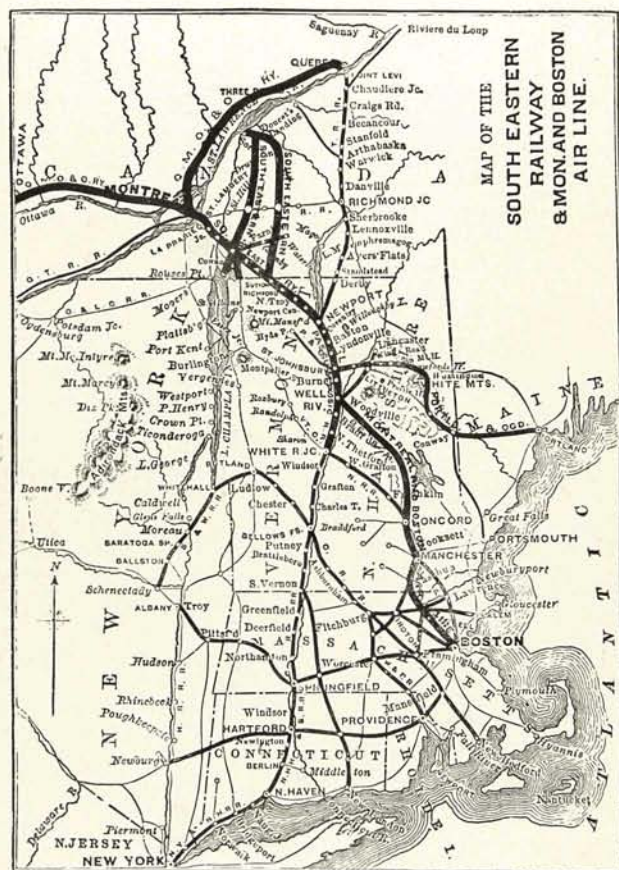
During the Pleasure Season Elegant Parlor and Drawing Room Cars run between Montreal and the White Mountains daily, leaving Montreal at 8.30 a.m. and arriving at the Mountains early in the afternoon.

This is the only Line running THROUGH CARS to the WHITE MOUNTAINS without change during the Pleasure Season.

BRADLEY BARLOW,

President and Gen. Manager.

The points of dredging extend over about one hundred miles of river, commencing 50 miles above Quebec, and form, in their aggregate length, over 30 miles of deepened channel, of which more than one-half is at one point—in Lake St. Peter. The dredging embraces all varieties from the silt of Lake St. Peter, through boulders and hard pan up to shale Rock at Cap La Roche. About $6\frac{1}{4}$ millions cubic yards have been dredged, since 1874, out of the estimated 8,000,000 yards to be



removed for the 25 feet channel. Last year 806,000 yards were removed from Lake St. Peter at a cost of \$31,600, or an average of 3.92-100 cents per cubic yard—covering all charges except interest and depreciation. The minimum breadth of channel is 300 feet, in which there is now at low water a greater depth below the original bottom than above the same level; in other words, when completed 14-25ths of the depth of channel through Lake St. Peter will be artificial.

DOMINION

SAFE WAREROOMS

31 BONAVENTURE STREET, MONTREAL.

(NEXT DOOR TO "WITNESS" OFFICE.)

ALFRED BENN,

AGENT FOR

GOLDIE & McCULLOCH, (First Prize Toronto Exhibition),

— AND —

G. CHAPLEAU, (Gold Medal at Centennial),

FIRE & BURGLAR-PROOF SAFES.

ASK FOR

BERNARD & CO.'S IMPORTED GINGER WINE.

"

"

LIME JUICE CORDIAL.

"

"

OLD TOM GIN.

"

"

ORANGE BITTERS,

— AND THE CELEBRATED —

"ENCORE WHISKY,"

*HIGHLY RECOMMENDED BY THE MEDICAL PROFESSION THROUGHOUT THE WORLD, AND
GUARANTEED FREE FROM FUSEL OIL.*

BERNARD & CO., LEATH DISTILLERY, SCOTLAND.

TO BE HAD FROM ANY RESPECTABLE GROCER.

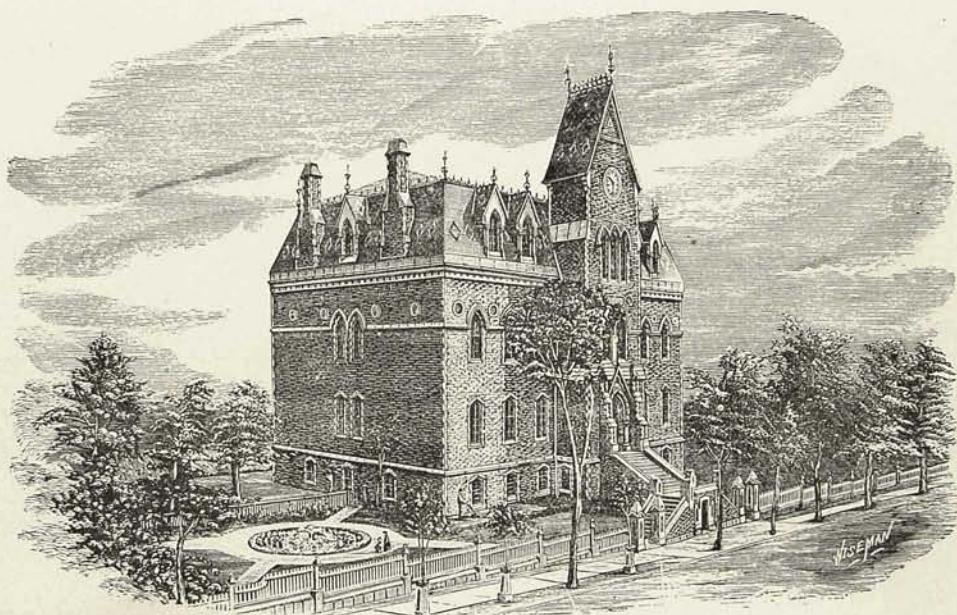
ORDERS FROM THE WHOLESALE TRADE SOLICITED BY

OGILVY & CO.

SOLE AGENTS FOR THE DOMINION.

The effect of this work on the Port of Montreal is shown by the following figures:—

YEARS.	Sea-going Vessels in Port.	Total Tonnage.	Value of Merchandise Exported.	Value of Merchandise Imported.	Customs Duties Collected.
1850.....	211	46,156	\$ 1,744,772	\$ 7,714,780	\$1,009,256.80
1880.....	710	628,271	30,224,904	37,103,869	5,232,783.00



BELMONT SCHOOL, GUY STREET, MONTREAL.

The number of vessels in 1880 included 354 steamships, their aggregate tonnage being ten times greater than that of all the vessels in 1850.

	1850.		1880.	
	Receipts.	Shipments.	Receipts.	Shipments.
Wheat, bushels	845,277	71,359	9,637,124	9,084,266
Indian Corn, bushels.....	51,965	5,719	7,772,549	7,622,161
Peas, "	21,256	98,006	2,617,656	3,081,674
Oats, "	3,677	1,061	1,191,531	1,853,829
Barley, "	512	512	357,176	293,023
Rye, "			443,528	452,847
Flour, barrels.....	483,603	182,988	735,596	739,007

ALBION HOTEL

McGILL AND ST. PAUL STREETS,
MONTREAL, CANADA.

The Albion is admirably adapted for the wants of the travelling public, and for the past twenty years has given an unusually large number of guests first class accommodation at one dollar and a half per day. Having within a year been entirely re-decorated and re-furnished, this large hostelry is fully entitled to the liberal support it is receiving.

RATES \$1.50 PER DAY.

STEARNS & MURRAY,
Proprietors.

GOODYEAR RUBBER CO'Y. OF CANADA LIMITED.

[TRADE MARK.]

MANUFACTURERS, IMPORTERS AND DEALERS IN
India Rubber Goods of every Description.

OFFICE---No. 435 Notre Dame St., Opposite St. Helen St.,
MONTREAL.

T. V. R. BROWN, **Manager.**

PRICE LISTS WILL BE FURNISHED ON APPLICATION.

There are no figures at hand to show the shipments (if any) of Butter and Cheese from Montreal in 1850. Some idea may be formed of the increase in the trade in these articles, by comparing the following figures relating to the years 1870 and 1880:—

<i>Shipments in 1870.</i>		<i>Shipments in 1880.</i>	
Butter	7,763,976 lbs.....value \$1,507,591	Butter	13,983,840 lbsvalue \$2,882,360
Cheese	5,633,883 " " \$801,170	Cheese	34,776,180 " " 3,995,220



ALBION HOTEL, MCGILL AND ST. PAUL STREETS, MONTREAL.

CANADIAN RAILWAYS.

There are over 7,000 miles of track laid, and another thousand under construction, besides over 2,000 miles of the Canadian Pacific Railway, under contract, on which construction has not yet been commenced.

The total Canadian mileage is only exceeded by that of the United States, Germany, Great Britain, Russia and France. In mileage in proportion to population Canada equals the United States, which in this respect surpasses every European country.

Of the \$100,000,000 of Canadian capital invested in railways, over \$99,000,000 are Government

and municipal contributions, in the proportions of \$74,000,000 by the Dominion Government, \$27,000,000 by the Provincial Governments, and \$8,000,000 by municipalities. Over \$100,000,000 of share capital is held in England, and preference shares and bonds, in nearly equal proportions—chiefly held in England—supply the remainder, about \$150,000,000, of the total cost.



GOODYEAR RUBBER CO.'S WAREROOMS, NOTRE DAME STREET, MONTREAL.

C. C. Snowdon & Co.

500 ST. PAUL STREET, CORNER ST. PETER STREET,
MONTREAL

WHOLESALE HARDWARE MERCHANTS

AGENTS FOR THE
MONTREAL NAIL COMPANY

MANUFACTURERS OF

CUT NAILS FROM THE BEST
Canadian Londonderry Iron
THE FINEST NAIL IN THE DOMINION.

THIS ESTABLISHMENT HAS A WELL-EARNED REPUTATION FOR SELLING CHEAP FOR CASH.

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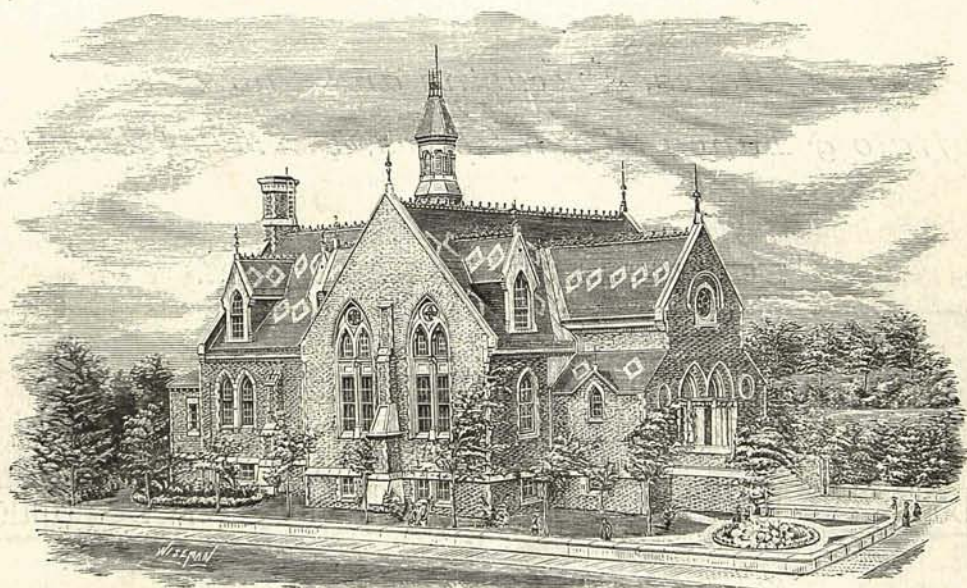
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The proportion of those undeveloped territories to that of the settled Provinces, is shown in the following :

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PROVINCES.	SQUARE MILES.
Ontario.....	103,460
Quebec.....	193,355
New Brunswick.....	27,322
Nova Scotia.....	21,731
Prince Edward Island	2,133
Manitoba.....	153,250
British Columbia, including Vancouver and other Islands .	390,344
North-West Territory.....	1,891,400
Keewatin District.....	309,077
Islands in the Arctic Ocean.....	311,700
Islands in the Hudson's Bay.....	23,400
	3,427,172

Statement reconstructed (to date) of areas of the several Territories, Provinces and Districts comprised in the Dominion of Canada.

Ottawa, June 7th, 1881.

J. S. DENNIS,
D. M. INT.

Certified, A. R.



L. GNAEDINGER, SON & CO.'S WAREROOMS, ST. PETER STREET, MONTREAL.

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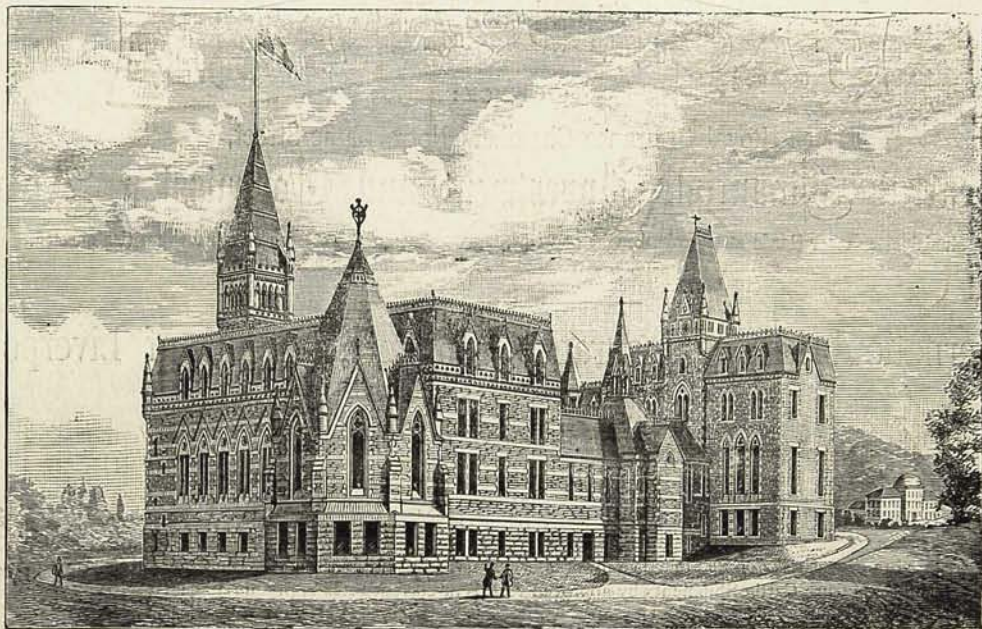
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From any place to any other, provided the time occupied does not exceed half an hour—one or two persons, 40c.; three or four persons, 60c.

When the drive exceeds the time limited as aforesaid, hour rates to be charged.

BY THE HOUR.

For the first hour—one or two persons, 75c.; three or four persons, \$1.00.

For every subsequent hour—one or two persons, 60c.; three or four persons, 75c.

TWO HORSE VEHICLES.

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When the drive exceeds the time limited as aforesaid, hour rates to be charged.

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One or two persons, \$1.00; three or four persons, \$1.25.

Fractions of hours to be charged at pro rata hour rates, but not less than one quarter of an hour shall be charged when the time exceeds the hour.

Fifty per cent. to be added to the tariff rates for rides from twelve midnight to four a.m.

The tariff by the hour shall apply to all rides extending beyond the city limits when the engagement is made within the city.

BAGGAGE.

For each Trunk or Box carried in vehicle, 10c., but no charge shall be made for travelling bags, valises, boxes or parcels which passengers can carry by the hand.

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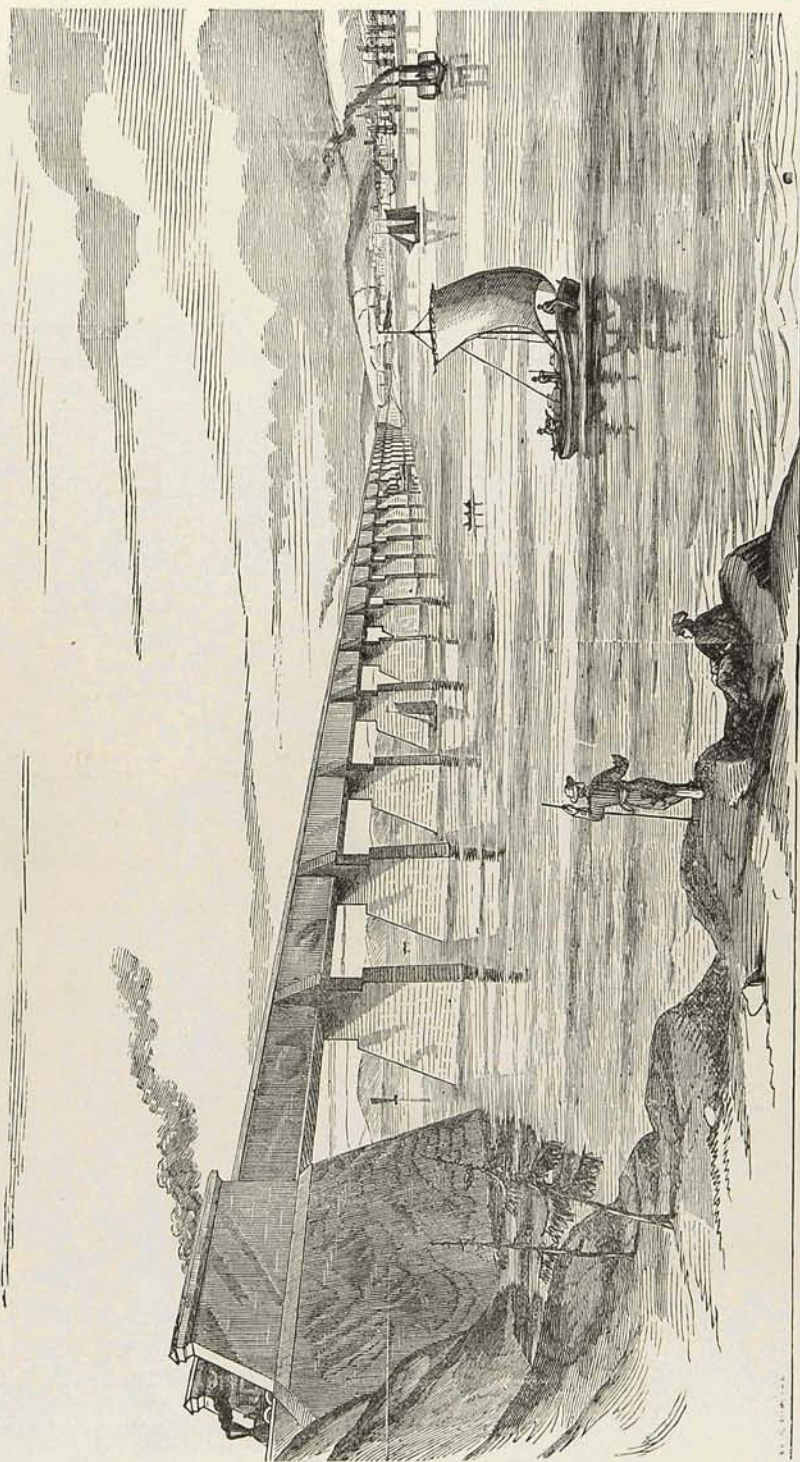
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CITY OF TORONTO.

The name Toronto, probably means "a place of meeting," and the spot where the city is situated, no doubt, received this designation from the central position it occupies owing to the numerous water-ways which here converge. The name appears frequently in French colonial documents, usually in its present form, any variation in spelling being easily accounted for. It was originally applied to all the region around Lake Simcoe, which was itself called Toronto Lake. About the middle of the last century the French established a fort which stood within the enclosure on which the Exhibition Buildings now stand, and this they named Fort Rouillé. Although this remained the official designation of the stockade, it soon became popularly known as Fort Toronto, being the principal trading post of the Toronto region. About the year 1687, Toronto was an important post in the wars the French were at that time engaged

in against their bitter enemies, the Iroquois, and we learn that it was so considered by M. de Deonville, the Governor, for he classes it with Frontenac, Niagara and Michilimachinac in one of his reports to the Minister at Paris. In 1749, a stockade was erected and a royal trading post established at Toronto by M. de la Galissonnière, who was administrator in the absence of Governor de la Jonquière. From a despatch written by M. de Longueuil, in 1752, we learn that the French looked upon Toronto as a most



FORBES, ROBERTS & CO. AND D. McCALL & CO.'S
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important factor in lessening the power of the English over the Indians. The English had established Fort Chouegen on their side of Lake Ontario, and by paying high prices for the furs had been able to attract the Indians even from the Toronto region. But when Fort Rouillé was made a royal trading post, the French endeavoured in their turn to obtain the trade with the

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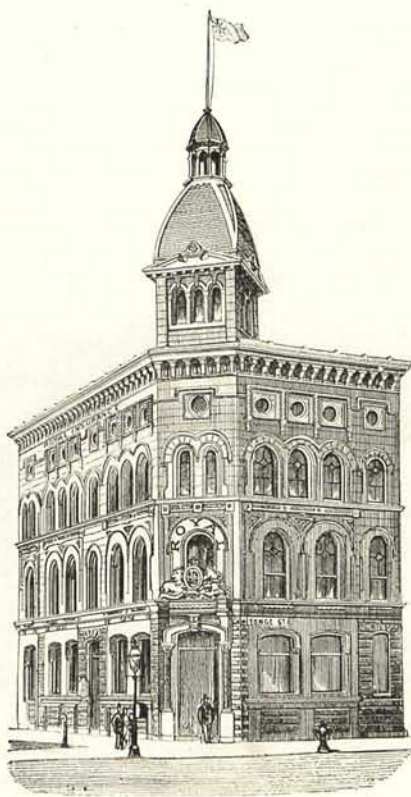
—OF—

FIRE AND LIFE**ACCOUNTS**

—KEPT—

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Minister of Inland Revenue,
PRESIDENT.**A. T. McCORD, Jr.,**
MANAGER.**UNION****Fire Insurance Company****GOVERNMENT DEPOSIT.***The Largest of any Ontario Company.***HEAD OFFICE,**
28 & 30 TORONTO STREET,**TORONTO.**

Indians and thus eventually compel the English to abandon their post. This rivalry led to frequent attacks on both sides, and as there was thus at Fort Rouillé a constant fear of the Indian allies of the English, the anxious life led by the lonely inhabitants of this place was far from being an enviable one. However, in 1756, an expedition under Montcalm, who fell in the famous Battle of the Plains, was successful in completely destroying Fort Chouegen. The English, in turn, attacked Fort Frontenac in 1758, and under Col. Bradstreet, captured and rased it to the ground. After this time we must of course trace the history of Toronto through English sources, because after 1759, when Quebec was taken, the English were supreme in Canada. In 1767, we learn from a despatch of Sir William Johnson's, that a considerable traffic was carried on at Toronto, as he affirms that persons could be found willing to pay £1,000 per annum for the monopoly of its trade. In 1788 Toronto harbour was well and minutely described by Mr. J Collins, Deputy Surveyor General, in a report presented to Lord Dorchester, the Governor-General, on the Military Posts and Harbours on Lakes Ontario, Erie and Huron. "The



ROYAL INSURANCE BUILDING, CORNER YONGE AND KING STREETS, TORONTO.

Harbour of Toronto," Mr. Collins says, "is near two miles in length from the entrance on the west to the isthmus between it and a large morass on the eastward. The breadth of the entrance is about half-a-mile, but the navigable channel for vessels is only about 500 yards, having from three to three and a half fathoms water. The north or main shore, the whole length of the harbour, is a clay bank from twelve to twenty feet high, and gradually rising behind, apparently good land and fit for settlement. The water is rather shoal near the shore, having but one fathom depth at one hundred yards distance, two fathoms at 200 yards,

and when I sounded here the waters of the lake were very high: There is good and safe anchorage everywhere within the harbour, being either a soft or sandy bottom. The south shore is composed of a great number of sand hills and ridges intersected with swamps and small creeks. It is of unequal breadths, being from a quarter of a mile to a mile wide across from the harbour to the lake, and runs in length to the east five or six miles. Through the middle of the isthmus before mentioned, or rather near the north shore, is a channel with two fathoms water, and in the morass there are other channels from

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WESTERN ASSURANCE COMPANY.

FIRE AND MARINE.

INCORPORATED 1851.

Capital and Assets, —\$1,637,553.10.

Income for Year ending 31st Dec. 1879, —\$1,001,052.20.

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, President.

J. J. KENNY, Managing-Director.

JAMES BOOMER, Secretary.

FINANCIAL STATEMENT OF THE WESTERN ASSURANCE COMPANY.

Subscribed Capital, - \$800,000.00.

Cash Capital, - - \$100,000.00.

ASSETS.

Cash on hand and in Banks	\$ 93,613.33
Debentures	294,710.51
United States and State Bonds and Deposits	575,405.00
Loan and Insurance Company Stocks and Deposits	84,160.00
Mortgages	49,284.36
Bank Stocks	76,553.00
Dominion of Canada Stock	5,617.50
Bills Receivable—Marine Premiums	51,113.74
Company's Offices	66,719.28
Interest Due and Accrued	6,494.30
Agents' Balances and Sundry Accounts	118,337.16
	\$1,422,008.18

LIABILITIES.

Losses under Adjustment	\$ 110,701.92
Dividends unclaimed	520.30
Dividend Payable January 6th, 1881	30,000.00
	\$ 141,222.22
SURPLUS.	
Capital Subscribed, but not called in	\$1,280,785.96
	400,000.00
	\$1,680,785.96

Income for the Year ending 31st December, 1880, - - \$1,301,734.59.

one to two fathoms deep. From what has been said," Mr. Collins proceeds to observe, "it will appear that the harbour of Toronto is capacious, safe and well sheltered; but the entrance being from the westward is a great disadvantage to it, as the prevailing winds are from that quarter; and as this is a fair wind from hence down the lake, of course it is that which vessels in general would take their departure from; but they may frequently find it difficult to get out of the harbour. The shoalness of the north shore, as before remarked, is also disadvantageous as to erecting wharfs, quays, &c." In regard to this place as a military post, Mr. Collins reports, "I do not see any very striking features to recommend it in that view, but the best situation to occupy for the purpose of protecting the settlement and harbour would, I conceive, be on the point and near the entrance thereof."

In 1791, Lord Dorchester granted one thousand acres of land at Toronto to Mr. Rocheblave, and to Captain Lajorée and Captain Bouchette seven hundred acres each, but before the order for the laying out of this land had been carried out, the Province of Upper Canada had been constituted with a Government of its own and the order was never executed. Toronto was thus saved from seignorial tenure, the land being now held in fee simple. In 1793, Governor Simcoe, whose residence was at Niagara, then the seat of Government, decided to remove the Provincial Capital to Toronto. On the



H. A. NELSON & SONS' WAREHOUSE, FRONT ST. WEST, TORONTO.

a compliment to Frederick, Duke of York, and it was hoped thus to please his father—King George III. When Governor Simcoe removed to Toronto he brought with him, and for a time occupied, a famous canvas house of which we have the following account in Bouchette's *British North America*: "His Excellency inhabited during the summer and through the winter, a canvas house which he imported expressly for the occasion; but frail as was its substance it was rendered exceedingly comfortable, and soon became as distinguished for the social and urbane hospitality of its venerable and gracious host, as for the peculiarity of its structure." In another account of this house, it was stated that this canvas house was "originally constructed for the use of Captain Cook in one of the scientific

29th July, 1793, the Governor left Navy Hall for his new Capital accompanied by a detachment of the Rangers, having a few days previously sent forward another division. On the 27th August of this year the name of the place was changed to York, the garrison firing a royal salute which was duly responded to by the ships in the harbour. This change was intended as

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expeditions commanded by that celebrated circumnavigator. In this canvas house the first council meeting was held. Governor Simcoe purchased this house in London.

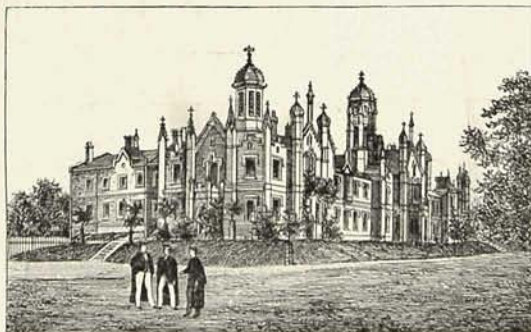
The city retained the name York until 1833, when it was incorporated as the first city of Upper Canada and again named Toronto.



POST OFFICE, TORONTO.



KING STREET EAST, TORONTO.



TRINITY COLLEGE, TORONTO.

Soon after the removal of the seat of Government to Toronto the first Houses of Parliament for Upper Canada were erected. They were large wooden buildings consisting, according to a contemporaneous writer, of "two elegant halls with convenient offices for the accommodation of the Legislature and the Courts of Justice." These buildings were destroyed by an incendiary fire during the invasion of 1813.

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BELFAST

GINGER ALE

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United States, 1876.

Intercolonial Exhibition, Sydney, New
South Wales, 1877.

FOR AERATED WATERS.

481 SHERBOURNE STREET, TORONTO.

a number of valuable papers and the books in the Library being burned at the same time. New buildings were erected on the same site in 1818, but these were accidentally burned in 1824. With reference to the bodies which met within these buildings, it was enacted by the Quebec Act of 1791, that the Legislative Council for Upper Canada should consist of not fewer than seven members and the Assembly of not less than sixteen members who were to be called together at least once in every year.



PATERSON BROS.' WAREHOUSE, WELLINGTON STREET,
WEST, TORONTO.

The earliest landing place for the larger craft of the lake was the Merchants' Wharf. Before long other wharves were built, among the first being the Farmers' Wharf. In the shoal water between the several wharves for a long period there was annually a dense crop of rushes or flags. These the town authorities endeavoured to eradicate, but it was some time before they were successful. In July 1821, £13.16s.8d. were paid to Mr. Cole's assistants for "labour in destroying rushes in front of the market square." In August of the same year the minutes of the County

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No. 37 YONGE STREET, TORONTO.

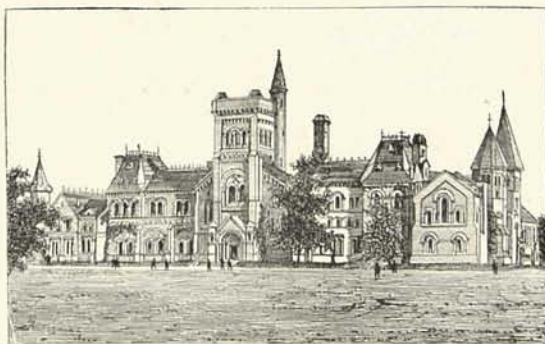
Court record that "Capt. Macaulay, Royal Engineers, offered to cut down the rushes in front of the town between the Merchants' Wharf and the Coopers' Wharf for a sum not to exceed ninety dollars, which would merely be the expense of the men and materials in executing the undertaking: his



WILLIAMS, LEVIAN & HAMBURGER'S WAREHOUSE,
YONGE ST., TORONTO.



CUSTOM HOUSE. BANK OF MONTREAL.
TORONTO.



UNIVERSITY OF TORONTO, TORONTO.

own time he would give to the public on this occasion as encouragement to others to endeavour to destroy the rushes when they become a nuisance." It was accordingly ordered "that ninety dollars be paid to Capt. Macaulay, or his order, for the purpose of cutting down the rushes according to

Confederation Life Association.

INCORPORATED BY SPECIAL ACT OF THE DOMINION PARLIAMENT.

GUARANTEE CAPITAL, - - \$500,000. GOVERNMENT DEPOSIT, - - \$86,300.
Capital and Assets, 31st December, 1880, over \$1,000,000.

HEAD OFFICE: - - - TORONTO, ONTARIO.

President:

HON. SIR W. P. HOWLAND, C.B.K.C.M.G.,
 Late Lieut.-Governor of Ontario.

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 Manager for the Province of Quebec.

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 Manager for New Brunswick.

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YALE LOCKS, NICHOLSON FILES,

Heller's American Horse Rasps,

PICOU, WILKS & LAURENCE'S GUN POWDERS.

37 FRONT STREET WEST, TORONTO.

his verbal undertaking to cut down the same, to be paid out of the Police or District Funds in the hands of the Treasurer of the District."

Capt. Macaulay was, we believe, successful in applying such measures as should effectively remove this nuisance from the harbour. The instrument used was a kind of screw grapnel, which let down from the side of a large scow, laid hold of the rushes at their roots and forcibly wrenched them out of the bed of mud below. The entire plants were thus taken out and drawn by a windlass into the scow. When a full load of rushes had been collected they were taken out into the open waters of the lake and there disposed of.

The early market is also of interest. By a proclamation in the *Gazette* of 3rd November, 1803, Governor Hunter appointed a weekly market day for the town of York and also a place where it should



CONFEDERATION LIFE ASSOCIATION BUILDING,
TORONTO.



VIEW FROM METROPOLITAN CHURCH TOWER,
CHURCH STREET, TORONTO.

be held. The day chosen as most convenient was Saturday, and five acres and a half were set apart for this purpose "commencing at the south-east angle of the said plot at the corner of Market street and New street, then north sixteen degrees, west five chains seventeen links more or less to King street, then along King street south seventy-four degrees, west nine chains fifty-one links more or less to Church street; then south sixteen degrees, east six chains thirty-four links more or less to Market street; then along Market street north seventy-four degrees, east five chains; then north sixty-four degrees, east along Market street seven chains sixty links, more or less to the place of beginning." As late as 1823, we find an advertisement in the *Upper Canada Gazette* calling for proposals "for the sinking a well, stoning and sinking a pump therein, in the most approved manner, at the Market Square of

Union Loan & Savings Company

TORONTO.

This Association of whose new building we have pleasure in presenting an illustration, has reached its Sixteenth Year, having been incorporated in 1865, under the name of the Union Permanent Building and Savings Society. In consequence of the growth of the Society's business and the extended character of its financial transactions, it was decided in 1876 to change its name to the one it now bears. The business having grown from year to year it was found necessary to provide more roomy premises and a permanent location. The handsome new offices on Toronto Street in this city which the Company now occupies, were therefore erected. The lithographed view on the opposite page gives our readers a good idea of the bold style and the roomy proportions of the building, but the materials of the front, Ohio Grey Stone, New York Brown Stone, and New Brunswick Granite by their effective treatment, make a far greater impression upon the eye than any picture can convey. The structure is in Gothic style of architecture, and has a frontage of 51 feet by 107 feet in depth. The main building, which is 64 feet deep, consists of a broad central hall, on one side of which is the Company's fine suite of offices, the other being occupied by the Union Fire Insurance Company. Immediately in the rear of the main building are situated the stair-case, Passenger Elevator and Fire-proof Vaults. The front, the height of which is 66 feet above the pavement, is of grey Freestone, with Granite pillars and carved capitals. The tower and spire extend to a height of 93 feet. About twenty suites of offices are in the building, the interior of which is finished in polished chestnut. Much credit is due Messrs. Langley, Langley & Burke, the architects, for erecting such a handsome edifice at the moderate cost of \$65,000.00.

It is observed from the last report of the Company that the profits of the past year have enabled the Directors to pay two half yearly dividends at the rate of 10 per cent. per annum, and after providing for all ascertained losses, to add \$5,000 to the Reserve Fund, which now amounts to \$110,000.00, besides leaving \$3,200 to the Contingent Account, a result which must be as pleasing to the stock-holders as it is creditable to the management.

The Directors' report for 28th February, 1881, further shews:

CAPITAL AUTHORIZED	\$1,000,000
CAPITAL PAID UP	492,410
DEPOSITS & DEBENTURES	537,409
RESERVE FUND	110,000
TOTAL ASSETS	1,167,000

DIRECTORS:

FRANCIS RICHARDSON, Esq., of No. 198 Carlton Street, President.

ARTHUR LEPPER, Esq., Ex-Alderman, Vice-President.

WALTER B. GEIKIE, Esq., M.D., F.R.C.S., Edinburgh.

ALDERMAN JAMES MCGEE, Grenville Street.

ROBERT H. TROTTER, Esq., No. 279 Carlton Street.

JOHN EASTWOOD, Esq., Dry Goods Merchant.

ALDERMAN JAMES CROCKER, Queen Street West.

BANKERS:

DOMINION BANK, TORONTO.

THE NATIONAL BANK OF SCOTLAND, LONDON, ENGLAND.

AUDITORS:

JAS. CARLYLE, Esq., M.D., Professor of Mathematics, Normal School, JOHN N. LAKE, Esq., of Lake & Clark, Accountants.

SOLICITORS:

ROSE, MACDONALD, MERRIT & CO., Union Loan Buildings.

W. MACLEAN, Manager.

AGENTS IN SCOTLAND:

GLASGOW:

Messrs. CARSON & MACKENZIE, Accountants, 161 Hope St.

ABERDEEN:

GEORGE ALLAN, Esq., Advocate, 58 Castle Street.

OFFICES: 28 & 30 TORONTO ST., TORONTO, CANADA.

the said town (York) for the convenience of the public." This advertisement had the desired effect, for John Hutchison and George Hetherington were given the work which was to be done "for the sum of £25 currency, on coming to the rock, with the addition of seven shillings and sixpence per foot for boring into the rock, until a sufficient supply of water can be got, should it be required." This work was completed in July 1823. The charge for rock boring was £3.1s.3d., the total cost thus being £28.1s.3d. This market place was a favourite spot for auctions, and here also criminals were publicly flogged. The stocks and pillory were also from time to time here set up, the last occasion on which the latter was used being in 1834.



UNION LOAN AND SAVINGS CO.'S BUILDING, TORONTO STREET, TORONTO.

Some idea of the mode of travelling in those days helps one to appreciate the luxury of our modern railways and steamboats. In 1816, it took four days to go from Toronto to Niagara, the journey being accomplished by stage. A contemporary advertisement states that "on the 30th September next (1816), a stage will commence running between York and Niagara: it will leave York every Monday and arrive at Niagara on Thursday; and leave Queenston every Friday. The baggage is to be considered at the risk of the owner, and the fare to be paid in advance." In

LYMAN BROS. & CO., WHOLESALE DRUGGISTS

—AND—

MANUFACTURING CHEMISTS.

OFFICES AND WAREHOUSE:

71 and 73 FRONT STREET, EAST.

MILLS AND CHEMICAL LABORATORY:

145 & 147 Front Street, East, TORONTO.



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WINDSOR, ONT.

COMPANY
MANUFACTURERS OF

Cut Tobacco, Gold Flake Cut Plug Smoking,
Gold Flake Cigarettes. Globe Fine-Cut Chewing.

Each the Purest and Best of its kind in the world.

TRY THEM.

GAZETTE PRINTING COMPANY.

Book and Job

PRINTING of every description

RAILWAY, STEAMBOAT AND SHOW WORK A SPECIALTY.

1806 a bridge of floats had been built over the mouth of the Don. In the *Gazette* of June 18th of that year, we find this notice: "It is requested that no person will draw and or pass with loaded waggons or carts over the new Bridge of Float at the opening of the Don River, as this source of



LYMAN BROS. & CO.'S WAREHOUSE, FRONT STREET EAST, TORONTO.



ST. MICHAEL'S CHURCH, TORONTO.



ST. ANDREW'S CHURCH, KING ST. WEST TORONTO.

communication was intended to accommodate the inhabitants of the town in a walk or ride to the Island. York, 13 June, 1806." In 1812, in dread of the invasion, all the bridges in the direction of the Island were removed. From the *Gazette* of 15th April, 1822, we learn that "a public subscription among

THE ROSSIN HOUSE

Is the largest, coolest in summer, unequalled in cleanliness, best ventilated, best furnished,
and the best managed Hotel in Western Canada.

IT IS

THE MOST CENTRAL FIRST CLASS HOTEL IN TORONTO

SITUATED ON THE

CORNER OF KING AND YORK STREETS.

This Hotel is the most desirable for the Merchant, the Lawyer, the Business man, and the Pleasure Tourist, as Street Cars pass the doors to all parts of the City every five minutes, and all the fashionable dry good stores are located on King Street. Besides its superiority in point of location, it is the only Hotel in Toronto

COMPLETE IN ALL ITS APPOINTMENTS

With magnificent parlors, and bed-rooms detached
and *en suite*, lofty ceilings & imposing corridors.

Passenger and Baggage Elevators running day
and night.

Hot and Cold Baths on each floor.

Electric Bells in all rooms.

Prices graduated according to location of rooms.



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Gold Flake Cigarettes. Globe Fine-Cut Chewing,

Each the Purest and Best of its kind in the world.

TRY THEM.

GAZETTE PRINTING COMPANY.

Book and Job

PRINTING of every description

RAILWAY, STEAMBOAT AND SHOW WORK A SPECIALTY.

the inhabitants had been entered into to defray the expense of erecting two bridges on the River Don, leading from this town towards the south to the Peninsula." However, through the difficulty which was found in raising subscriptions for this purpose, these bridges were not completed until 1835. Upon their completion they were, with an imposing ceremony, handed over by the military to the civic authorities.

Turning now from the physical improvement of the town, we will, in the history of Upper Canada College, note the progress of education in the community at York. In the *Loyalist* of 2nd May, 1829, we find the following advertisement: "Minor College"—this was for a long time the popular name for this school—"Sealed tenders for erecting a school house and four dwelling houses will be received on the first Monday of June next. Plans, elevations and specifications may be seen



THE ROSSIN HOUSE, CORNER KING AND YORK STREETS, TORONTO.

after the 12th inst, on application to the Hon. Geo. Markland, from whom further information will be received. Editors throughout the Province are requested to insert this notice until the first Monday in June, and forward their accounts for the same to the office of the *Loyalist*, York. York, 1st May, 1829."

The second advertisement is from the *Upper Canada Gazette*, of Dec. 17, 1829: "Upper Canada College, established at York. Visitor—the Lieutenant-Governor for the time being. This College will open after the approaching Christmas vacation, on Monday the 8th of January, 1830, under the conduct of the Masters appointed at Oxford by the Vice-Chancellor and other electors, in July last. Principal—the Rev. J. H. Harris, D.D., late Fellow of Clare Hall, Cambridge; Vice-Principal, the Rev. T. Phillips, of Queen's College, Cambridge; First Classical Master, the Rev. Charles Mathews, M.A., of Pembroke Hall, Cambridge; Second Classical Master, the Rev. W. Boulton, B.A., of Queen's College, Oxford; Mathematical Department, the Rev. Charles Dade, M.A., Fellow of Caius College,

SCOTT & WALMSLEY

Fire and Marine Underwriters

General Agents,

Queen City Fire Insurance Company, Anchor Insurance Company,
 Hand-in-Hand Insurance Company, Canada Lloyds,
 Canada Fire & Marine Insurance Co., Orient Mutual Insurance Company,
 London Assurance Corporation.

(ESTABLISHED 1720.)

CAPITAL REPRESENTED, - \$19,000,000.00

— RISKS ACCEPTED ON ALL DESCRIPTIONS OF INSURABLE PROPERTY. —

Rates fixed with regard to the laws of average and fair Compensation for the
 hazard assumed, Losses equitably adjusted and promptly paid.

OFFICES:

Nos. 22, 24 & 26 CHURCH STREET,

TORONTO.

THOS. WALMSLEY.

HUGH SCOTT.

Cambridge, and late Mathematical Master of Elizabeth College; French, Mr. J. P. De la Haye; English, Writing and Arithmetic, Mr. G. A. Barber and Mr. J. Padfield; Drawing Master, Mr. Drury (then follow terms, &c.), Signed, G. H. Markland, Secretary to the Board of Education. York, Upper Canada, Dec. 2, 1829." From this time the history of the school is not very eventful, and although interesting by association to those who have been trained within its walls, it is sufficient here to say that it is now in a flourishing condition. The University, although one of the plans of Governor Simcoe, was not a tangible fact for many years later. Its history would form a volume of



QUEEN'S CITY FIRE INSURANCE CO.'S BUILDING, CHURCH ST., TORONTO.

itself, since it is a part of the history of Upper Canada. The College Avenue, one of the finest in the Dominion, was laid out about 1830 by the University of King's College, now the University of Toronto, and planted by the late Mr. John Wedd. The present buildings were not erected until 1856-7, and are now among the finest buildings in Toronto. The general outline approaches the form of a square, having an internal quadrangle of about two hundred feet square, the north side of which is left open to the park, the main frontage on the south, is about three hundred feet long, with a massive Norman tower in its centre one hundred and ninety feet in height and comprising two stories, that on the ground being devoted to lecture-rooms and the upper story to the Library and Museum. The

Building & Loan Association

INCORPORATED 1870.

SUBSCRIBED CAPITAL	-	-	-	\$750,000
PAID UP CAPITAL	-	-	-	\$744,003
ASSETS	-	-	-	\$1,275,089

DIRECTORS:

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JOHN KERR,	-	-	VICE-PRESIDENT.
HON. ALEX. MACKENZIE, M.P.			WM. MORTIMER CLARK
GEO. R. R. COCKBURN, M.A.			JAMES FLEMING
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 Mortgages and Debentures purchased. Interest allowed on all Deposits.
 Registered Debentures of the Association obtained on application.

D. GALBRAITH, Manager.

Offices: Building & Loan Chambers, Cor. Toronto & Court Sts.

TORONTO.

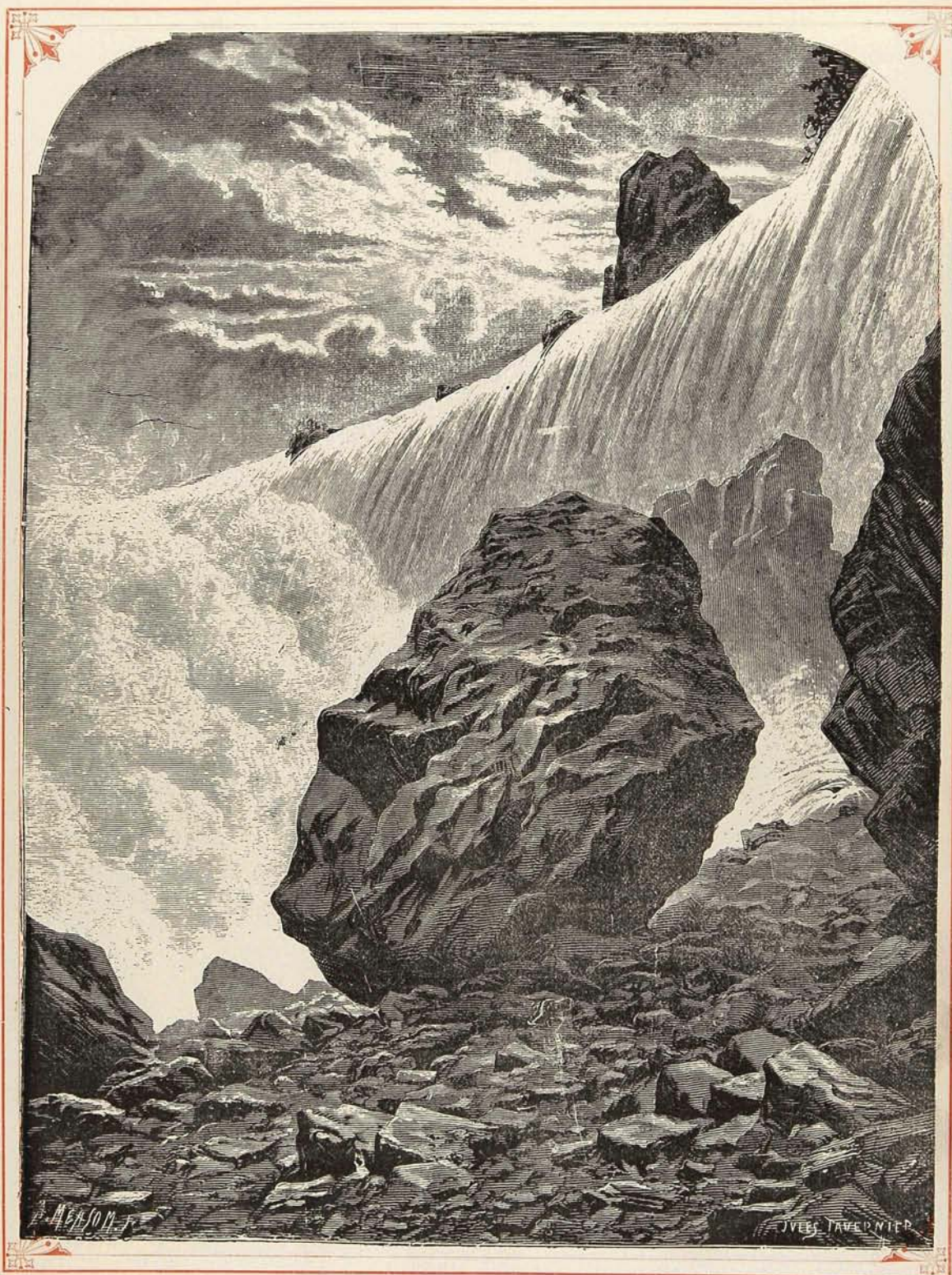
east side of the building is two hundred and sixty feet in length and is entered by a subsidiary tower. The west end of the quadrangle is about two hundred feet in length and is used as residences for students.

In 1811, on the report of Sheriff Beikie, an order was given to repair the jail, which was in a wretchedly dilapidated condition, for the Sheriff reports "that the sills of the east cells of the Jail of the Home District are completely rotten; that the ceilings in the debtors rooms are insufficient, and that he cannot think himself safe, should necessity oblige him to confine any persons in said cells or debtors rooms." From the proceedings which resulted from the order to repair this prison, we get an insight into the commercial state of the place at this period. A certain kind of spike-nails were wanted which



OFFICES OF THE BUILDING AND LOAN ASSOCIATION, COR. TORONTO AND COURT STS., TORONTO.

could not be had from the local dealers and directions were accordingly given to "apply to His Excellency the Lieutenant-Governor, that he will be pleased to direct that the spike-nails be furnished from the King's stores, as there are not any, of the description required, to be purchased at York." His Excellency accordingly "ordered that the Clerk of the Peace do apply for the spike-nails officially in the name of the Court, which he did on the 8th of May, 1811, and received an answer on the day following, that an order had been issued that day for 1500 spike-nails, for the repair of the Home District Jail; the nails," it is added "were received by Carpenter Leach in the month of July following." In 1824, a new Court House and Jail were erected at a cost of £3,800 for both buildings, Mr. John Hayden being the contractor.



W. H. Mason.

J. V. J. J. J. J.



HAMILTON.

JAMES TURNER & CO.

— **IMPORTERS** —

AND

WHOLESALE GROCERS

HAMILTON, ONT.

STORES, HUGHSON STREET.

MEAKINS & SONS

176 KING STREET EAST, HAMILTON

— **AND** —

MEAKINS & CO.

313 ST. PAUL STREET, MONTREAL

MANUFACTURERS OF

BRUSHES

CITY OF HAMILTON.

The site of Hamilton was originally covered with a dense growth of tall, rank Indian grass, with a coarse, serrated edge. The country between the mountain and the bay was indented with deep ravines, with here and there a patch of swamp, in which quails, rattlesnakes and frogs abounded. The monotonous stretches of Indian grass were relieved by occasional elms or patches of close shrubbery, which gave safe shelter to the wolves, which made this a favourite haunt. The first settlers found a deer trail extending over the brow of the mountain, past where the reservoir is now situated, and so down to the bay. The Indians and hunters were in the habit of placing salt licks along this trail, and from the shelter of a neighboring tree picking off their prey as they took the bait. A well-beaten Indian trail



COUNTY BUILDINGS AND COURT HOUSE, HAMILTON.

led from the Indian village near Lake Medad and the Grand River through the Valley of Dundas down to the bay, near the foot of what is now Emerald street, where the Indians had a burial mound, evidently used for the interment of their chiefs. This mound was fifteen feet high and fifty feet in diameter. The sides were quite steep, the top being slightly hollowed and covered to a depth of about two feet with cinders and ashes, the remains of former funeral pyres in honour to the dead, and for the purpose of destroying the scent of the body, and thus preventing the wolves from desecrating the tomb. The remains of this mound, now almost obliterated, may still be found. The early settlers turned up with



CANADA



LIFE ASSURANCE COMPANY

Established 1847.

HEAD OFFICE: HAMILTON, ONT.

CAPITAL AND FUNDS

OVER 5,000,000 DOLLARS

ANNUAL INCOME ABOUT \$850,000

Managing Director and President - - - - - A. G. RAMSAY

TORONTO BRANCH

44 & 46 KING STREET WEST.

HONORARY DIRECTORS:

Hon. Mr. Justice BURTON.

Hon. D. L. MACPHERSON.

Hon. Sir ALEX. CAMPBELL, K. C. M. G.

Hon. Sir. C. TUPPER, K. C. M. G., C. B.

Col. C. S. GZOWSKI, A. D. C. to the Queen.

H. S. STRATHY, Esq.

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C. W. BUNTING, Esq., M. P.

P. G. CLOSE, Esq.

MEDICAL ADVISERS:

DRS. OGDEN, WINSTANLEY AND GRASETT.

AGENT:

J. D. HENDERSON.

the plough large quantities of arrow and spear heads, skulls, bones, pieces of pottery, stone hatchets and other relics. These seem to indicate that a battle had at one time been fought here, and there is a tradition among the Indians that the Attawandaronks, a peaceful and harmless tribe who dwelt here, were massacred by a powerful tribe from the west.

EARLY SETTLEMENT.

The first white man who settled on the site of Hamilton, with the intention of making for himself a permanent home in the wilderness, was Mr. Robert Land, who in the early part of 1778 settled on



CANADA LIFE ASSURANCE COMPANY'S BUILDING, HAMILTON.

three hundred acres of land at the east end of the present city, stretching from the bay to the mountain. The story of this pioneer is one of thrilling interest, being briefly as follows:—Mr. Land was born on the banks of the Delaware, and in the Revolution took sides with the British. One night, while carrying despatches for his General, he was fired upon by the enemy, and knocked down by a spent ball. In his fall he wounded his hand severely on a sharp stone, causing the blood to flow profusely. Weakened and unable to get on his feet, he dragged himself to a clump of underbush, where he

DOMINION

FIRE AND MARINE

INSURANCE COMPANY

HAMILTON, CANADA.

AUTHORIZED CAPITAL	\$1,000,000
GOVERNMENT DEPOSIT	50,000
LOSSES PAID EXCEED	120,000
SURPLUS TO POLICY HOLDERS, 31 Dec. 1881	427,957

Insurances granted on all classes of property at favorable rates. Conditions of policy are simple and liberal. Special quotations made for Dwelling Houses, and Religious and Educational Institutions. Losses equitably adjusted and promptly paid. For full information and special quotations apply at the Company's Agencies.

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JOHN F. McCUAIG, *Inspector of Agencies.*

F. R. DESPARD, Manager.

General Agency for the Province of Quebec and for Eastern Ontario :

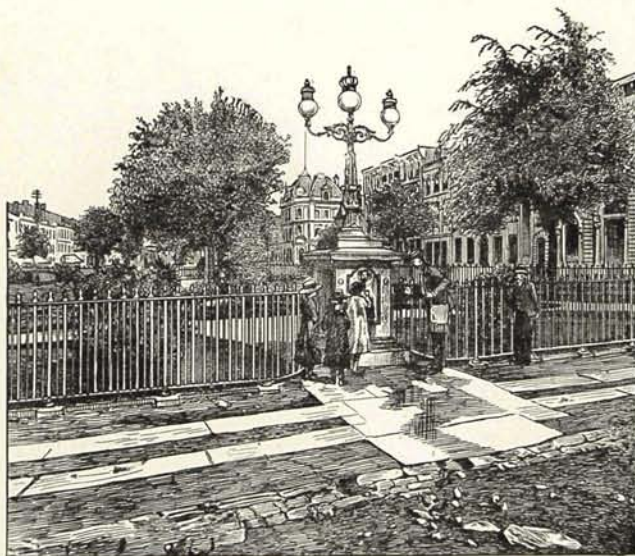
119 St. Francois Xavier Street, Montreal,

NOTT & HANSON, *General Agents.*

General Agent for NOVA SCOTIAC. J. P. CARKSON.....HALIFAX
 " " " NEW BRUNSWICK.....J. MACGREGOR GRANT.....ST. JOHN
 " " " MANITOBA.....ROBERT STRANG.....WINNIPEG

Agencies at all important points in the Dominion.

remained hidden until morning. In the meanwhile the Indians had burned his cabin, and his wife and family, making their escape, traced him to the spot where he had been wounded. Seeing the blood upon the stones they believed him dead, and made their way into New Brunswick. Mr. Land not knowing this, and supposing that they had perished in the destruction of his home, came to Canada, and first settled on two hundred acres of land near the Falls of Niagara. From this he afterwards moved to the place already mentioned. Seven years later, by a strange coincidence, this long separated family was brought together again, the mother and children moving from New Brunswick to a place in the neighborhood of Niagara, where they heard that a man named Land lived at the head of the lake, and walked to Hamilton on foot, where they found that it was indeed the man whom they had supposed long



THE GORE, HAMILTON.

since dead. The first seed planted in Hamilton was a bushel of wheat which Mr. Land sowed on an acre of ground, breaking up the land with the hoe, and dragging in the grain with bush loaded with stones. The house built by Land stood for a long time, and during the battle of Stony Creek was used as a shelter for the women and children. After the settlement of Land others followed but slowly, as the site of Hamilton was not so attractive to the settler as the higher lands in Ancaster and Barton. Hamilton owes her present importance almost entirely to her situation, as the soil was anything but inviting. Immigrants coming to this district built up Stony Creek and Ancaster, the latter village having made but slight progress since 1825. In 1795 a Lodge of Freemasons was established, which held its meetings at Smith's, the first tavern built on the site of Hamilton. This tavern stood near

BROWN, BALFOUR & CO.

SUCCESSORS TO

BROWN, ROUTH & CO.

IMPORTERS OF TEAS

— AND —

WHOLESALE GROCERS

HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

GARDNER SEWING MACHINE CO.

Hamilton, Ont.

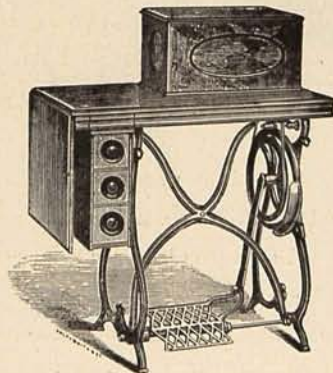
MANUFACTURERS OF THE LIGHT RUNNING

ROYAL SEWING MACHINE

VERY SIMPLE.

LIGHT AND EASY
RUNNING.

STRONG & DURABLE.



LARGE SHUTTLE.

LOOSE WHEEL FOR
WINDING BOBBIN.

FULL ATTACHMENTS.

WELL ADAPTED FOR ALL FAMILY SEWING AND LIGHT MANUFACTURING.

Illustrated Circulars sent on application.

the corner of what are now Wellington and King streets. In 1812 the vicinity of Hamilton had become so populous that it was able to send a company of troops to the war. The land on the site of Hamilton was owned and occupied in 1812 as follows:—"Abel Land lived on two hundred acres of land north of Barton and east of Wentworth streets. John Aikman occupied the next farm, and his log house stood near the corner of Burlington and King streets. Ephraim Land owned four hundred acres east of Wellington and south of Main streets. Robert Land's farm was north of King and east of Wellington streets, and his house stood on the south-east corner of William and Barton streets. Peter Ferguson, after whom Ferguson Avenue was called, owned two hundred acres of land east of Mary and north of King streets; his house stood on the street near the corner of Robert street and Ferguson Avenue. Nathaniel Hughson, after whom Hughson street was named, owned two hundred acres east of Mary, west of Wellington and north of King streets. Captain Durand occupied the only farm south of Main street; his house stood on the middle of John street. A man named Barnum kept tavern on the north-west corner of James and King streets. * * * * * Mr. Kirkendall owned a farm of two hundred acres north of King and west of Bay." Just before the battle of Stony Creek it was expected that Hamilton would be the scene of the decisive engagement, and to give free play to the combatants the farmers levelled their fences, willingly exposing to destruction a fine crop of wheat which was then just "heading out." At the corner of King and John streets, William Sheldon kept, in 1814, the first store of Hamilton. Carpenter, Knight and Shute were the first cabinet-makers. John Aikman was the first waggon-maker, and Edward Jackson the first tinsmith. McQuesten & Foster owned the first foundry, and Thomas Reynolds the first blacksmith shop. The man who kept the first district school in the city which is now so advanced in its school system was John Law.

THE SURVEY OF THE TOWN.

In 1813 the site of Hamilton was laid out in town lots by George Hamilton, after whom the town was named. Mr. Hamilton was for many years member of Parliament for Gore, and a man of great energy and public spirit, doing everything in his power to attract settlers, and greatly stimulating the growth of the town, which, however, remained a small village up to 1830. The first grand decided impetus which the progress of Hamilton received was the passing of an Act through the Canadian Parliament, on the 19th March, 1823, to authorize the construction of a canal navigable for vessels between Burlington Bay and Lake Ontario. Hamilton became the headquarters of the large number of men engaged in the construction of this work, and houses were built in expectation of an increased population and consequent trade. Warehouses, wharves and vessels followed, and Hamilton was a changed town. The canal, which is three-quarters of a mile long, and without lockage, opened up Burlington Bay, a safe and commodious harbor, and able to accommodate the shipping of any of our inland ports. This canal was brought to its present state in 1832, when Hamilton became the head of navigation on Lake Ontario. In 1826, the Desjardins Canal, another enterprise of a similar character, intended to connect

THE HAMILTON

PROVIDENT AND LOAN SOCIETY

INCORPORATED A. D., 1871.

CAPITAL	-	-	-	-	-	\$1,000,000
RESERVE	-	-	-	-	-	150,000
TOTAL ASSETS	-	-	-	-	-	2,250,000

Directors:

<i>HON. ADAM HOPE, (Senator)</i>	-	-	-	-	<i>President.</i>
<i>W. E. SANFORD, Esq.</i>	-	-	-	-	<i>Vice-President.</i>
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<i>ALEX. HARVEY.</i>					<i>A. T. WOOD.</i>
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Money to loan on the Security of Real Estate at lowest current rates. Money received on Deposit, and interest at the rate of four per cent. allowed thereon. Debentures for sale, drawn at three or five years, with interest coupons attached, payable half-yearly.

For further particulars apply to any of the Society's valuers, or to

H. D. CAMERON,

Treasurer.

Hamilton, Ont., 1st June, 1881.

Dundas with Burlington Bay, was chartered, and its construction greatly aided the growth of both Hamilton and Dundas. Although these works were a great help to Hamilton, it was not, even in 1830, more than a good-sized village. King street was not as yet opened up, and Main street was the principal thoroughfare. An advertisement in the *Western Mercury* gives us an idea of the very primitive state of business transactions:—

“ANCASTER FLOUR MILLS AND DISTILLERY.”

“The subscribers wishes to inform the public that they have rented the Flour Mills and Distillery formerly occupied by Job Loder, Esq., and are now ready to supply such orders as they may be favoured with, and will give in exchange two gallons of whiskey for 60 lbs. of rye or Indian corn. They will also give for five bushels and 20 lbs. of merchantable wheat one barrel of superfine flour, 50 lbs. of



HAMILTON PROVIDENT BUILDINGS, HAMILTON.

“bran and 10 lbs. shorts; or one barrel fine flour, 50 lbs. of bran and 10 lbs. shorts for five bushels of wheat. The owner of the wheat to find casks and nails.

“PARKER & WESTLAPE.”

On the 19th of March, 1832, a time when W. L. Mackenzie was beginning to make himself heard, a meeting was called by Sheriff Jarvis, on petition of Robert Land and others, to consider an address to His Excellency Governor Colborne, on the “Mackenzie Resolutions.” The report of the meeting as given in the *Mercury* indicates a time of great excitement, and a meeting much disturbed by “the Apostle of Discord and his disciples, many of whose faces were unknown to the oldest inhabitants of the district.” As a result of the meeting, resolutions were passed condemning Mackenzie’s “inflammatory and revolutionary principles and libellous publications,” and endorsing the conduct of their own representatives, John Wilson and Allan N. McNab. This address is said to have been signed by about four hundred freeholders.

The year 1832 is also memorable in Canadian annals from the sad visitation of the cholera, which swept off so many of the inhabitants. On the 20th of June a public meeting was held in Hamilton, and measures resolved upon to prevent the breaking out of the disease, which was already making such havoc in Montreal and Quebec, but, notwithstanding all the precautionary measures that were taken, on the 12th July it broke out in Hamilton. Soon after, the inmates of the jail were attacked by the disease, and the Medical Board pronounced that unless they were immediately liberated the whole of them would in all probability fall victims to the cholera. Accordingly, Messrs. Hamilton, A. McNab (afterwards Sir Allan) and A. Stevens became responsible to the Magistrates, whereupon all the criminals were released except one under sentence of death. The jailer and his wife both died of the cholera. Nor was this the only misfortune that befell Hamilton in the eventful year of '32. On the 16th November a number of the principal buildings were destroyed by a fire, which originated in a building owned by Mr. McNab.

The next year, however, appears to have been a brighter and more prosperous one, for on the 12th February, 1833, an Act was passed, "on account of the great increase in the population of the town," to define the limits of Hamilton and establish a market and police. The limits were defined thus:—"Commencing on the north-east corner of broken lot No. 13, in the first concession of the township of Barton, at the western edge of Burlington Bay; thence along the shore of the said Bay to the north-west corner of Lot No. 16; thence southerly along the allowance for road between lots No. 16 and 17 to the allowance for road in the rear of the third concession; thence easterly along the said allowance to the allowance for road between lots No. 13 and 12; thence along the said allowance to Burlington Bay, to the place of beginning, including the whole allowance for roads and that part of the harbour lying in front of said town." And it was further enacted that, for the purpose of electing members of the said Corporation, "the said town shall be divided into wards, in the following manner, that is to say:—The street heretofore called the Mountain street or Ancaster road, and which shall hereafter be called John street, and the street leading from the eastern part of the district in the direction towards Dundas, hereafter to be called King street, and all that part of the town lying west of John street and south of King street, shall comprise the first ward; and all that part of the town lying north of King street and west of John street shall comprise the second ward; and that part east of John street and north of King street shall comprise the third ward; and all that part of the town lying opposite to it to comprise the fourth ward." On the first Monday of the following March each of these wards elected a member of the Corporation, every householder to an assessed value of £60 being qualified. It was further enacted that a town lot should be rated on the assessment rolls at £25, and that every lot or portion of a lot on which a house was built should be deemed and taken for a town lot. Also, that the Corporation should appoint a Surveyor of Streets for the said town, a Clerk, an Assessor or Assessors, a Bailiff or Bailiffs, a Collector or Collectors, a Treasurer, and as many other officers as they might require. New streets must be not less than 66 feet wide. The Corporation was authorized to fix the situation of the market, and to borrow

the sum of £1,000 for the purpose of building a market house and for purchasing one or more fire engines, as might be deemed necessary.

On the 27th July, 1833, the Board of Police contracted with Henry Saunders for five wells to be constructed in the town, each well to contain eighty cubic feet of water, for fire purposes. Some of these wells were not completely filled up until 1874. The last pump existed near where the drinking fountain on the Gore now stands. On the 1st July, 1834, the Board of Police appointed Messrs. Stinson and Law as commissioners to procure the loan of £1,000 for the market and fire engine.

The one thing, however, which was especially useful to Hamilton in its "ambitious" growth was the construction of the Great Western Railway. When the bill chartering it was passed, the Board of Police ordered a general illumination, and a state of jubilant excitement followed, which took a few days to subside. Before the construction of this road, all the produce from the back country, such as flour, meat, grain, cattle, lumber and staves, were shipped at Dundas, the head of the Desjardins Canal, and passed through the Bay and out at the Burlington Canal, without being of the slightest benefit to Hamilton. But the building of the Great Western carried all the trade past Dundas into Hamilton, especially after the construction of the branch road to Galt and Guelph. This branch road was a crushing blow to the hopes of Dundas, as before this all the trade of Wellington and Waterloo passed down to Dundas, where it could make use of the Desjardins Canal. This road was of proportional benefit to Hamilton, and aided materially in raising it to the dignity of a city. Hamilton does not figure in the Rebellion of '37, no important battles being fought in the neighborhood.

In 1839 an Act was passed giving to the Corporation authority to establish a second market, not to exceed three acres in extent, and to borrow £1,000 on the security of the town, and to establish rules and by-laws for the regulation of markets. One of these by-laws provided that no butter, meat, poultry nor fish should be exposed for sale except in the public market, John's street, with the exception of Tuesdays and Saturdays, when farmers were allowed to carry their wares about the town for sale. The market fees were sevenpence halfpenny. In 1840 a joint stock company was formed for the purpose of erecting an hotel in the town of Hamilton. By the Act of incorporation, the shares were limited to £2,000 at £12 11s. each, and the company was permitted to borrow £10,000 to complete the work. A few years later another Act was passed to enable the "Hamilton Hotel Company" to increase their capital stock by £6,000, and giving them power to borrow £10,000 on the security of their property.

The following table shows the condition of the town about this time :—

YEAR.	POPULAT'N.	AMOUNT OF PROPERTY ASSESSED.	
1836...	2,846...	Actual value	£ 44,020
1837...	3,567...	"	45,622
1838...	3,358...	"	52,130
1840...	3,342...	"	60,160
1841...	3,446...	"	64,812
1842...	4,260...		
1843...	4,860...		
1845...	6,478...	"	110,038
1846...	6,832...	"	113,720
1848...		Annual value.....	60,737
1849...	10,170...	"	60,317
1850...	10,248...	"	61,359

In this table the term "actual valve" means the value put on the property by law, and was in most cases considerably below the true value.

On the 9th June, 1846, an Act was passed amending the Act incorporating the Town of Hamilton, and raising the same to the dignity of a City. The limits of the City of Hamilton were defined as follows:—Commencing at the north-east corner of lot No. 12, in the Township of Barton, on the waters of Burlington Bay; thence following the line between the said lots No. 12 and No. 11 in a southerly direction to the rear of the said Township of Barton; thence along the said concession westerly to the intersection of the line betwten lots Nos. 20 and 21 of the said township; thence in a northerly direction, following the said line between the said lots Nos. 20 and 21 until it reaches the marsh at the head of Burlington Bay; thence along the southerly and easterly margin of the said marsh to the waters of Burlington Bay, to the place of beginning, including the several road allowances along the said boundary and the harbour in front of the said city. The city was divided into five wards, as follows:—The continuation of the street now known in the said town as King street, to the easterly and westerly limits of the said city, shall, together with the said King street, be called King street, and all that part of the city lying south of King street and west of John street shall comprise the first ward, and shall be called St. George's Ward; all that part lying south of King street and east of John street shall comprise the second ward, and shall be called St. Patrick's Ward; all that part lying north of King street and east of John street shall comprise the third ward, and shall be called St. Lawrence Ward; and all that part lying north of King and between John and McNab streets shall comprise the fourth ward, and shall be called St. Andrew's Ward; and all that part of the said city lying north of King and west of McNab streets shall comprise the fifth ward, and shall be called St. Mary's Ward of the said city.

The bay in front of the city was vested in the City Council, but they were not allowed to construct buildings thereon without the authority of the Governor in Council. A Mayor and Councillors were to be chosen, two Councillors to be chosen for each ward, the Mayor to be chosen from amongst their number. It was enacted that the Council should publish annually, in the last week of December,

in not less than two nor more than three newspapers of the said city, a detailed account of the finances of the city, and also a detailed account of the receipt and expenditure of all sums of money that may have been paid into and from the City Treasury during the past year. A City Treasurer was to be appointed, his duties being defined. The Council were to appoint Assessors, and a time for the payment of taxes. The Council were also to appoint the following officers :—One City Surveyor, one City Bailiff, one City Inspector, one Harbour Master, one or more Inspectors of lumber, beef, pork, flour, pot and pearl ashes, one Chimney Viewer, one or more Pound Keepers, and one or more Clerks of the Markets, one Chief Constable of Police and as many sub-constables or other constables as may be necessary, with such salaries, wages and allowances as the Council may think proper—the officers to hold their situations during pleasure, and which City Bailiff, Chief Constable and other constables may be sworn in by the Mayor or any other Justice of the Peace of the Gore, and shall by virtue of their office be constables of the Gore District. They were also to “erect, preserve and regulate the public cisterns, reservoirs and other conveniences for the supply of good and wholesome water or for the extinguishment of fires, and to make reasonable charge for the use thereof, and to prevent the waste or fouling of the public water.” They were also to “establish and regulate a Police for the said city; to establish and regulate one or more Almshouses and Houses of Refuge for the relief of the poor and destitute; to erect and establish and also to provide for the proper keeping of any Workhouse, Gaol, Bridewell or House of Correction.”

The Rules of the Town of Hamilton were to remain in force until they were repealed by the City Council. The city thenceforward grew daily in size, wealth and importance. On the 24th July, 1850, an Act was passed to empower the Corporation to subscribe for stock in the Great Western Railway, to aid in completing that work, and the head of any municipality holding shares in stock to the amount of £25,000 to be an *ex-officio* Director of the Company. On the same day an Act was passed to incorporate the Hamilton Gas Light Company, the capital to be £12,500, in shares of £10 each, but with power to increase it by another sum not exceeding £12,500. The City of Hamilton might in fifteen years assume control of the whole property on paying back the sums expended.

On the 10th November, 1852, an Act was passed to incorporate the Hamilton Orphan Asylum. On the same day an Act was passed to vest in the Corporation of the City of Hamilton the “Gore” of King street for public purposes.

About this time the city became involved in a heavy debt through the expense of constructing the costly Water Works, and by the ill-fated Hamilton & Port Dover Railway. The money spent on the Water Works was, however, well laid out, as the city at present possesses an excellent water system, the supply to the reservoir, the capacity of which is 9,000,000 imperial gallons, being brought from Lake Ontario, a distance of $3\frac{1}{2}$ miles.

On the 22nd April, 1853, an Act was passed to authorize the City of Hamilton to negotiate a loan of £50,000, and so consolidate the city debt, and also to borrow a further sum of £50,000 to pay for

2,000 shares in the Great Western Railway. From this until 1857 the city grew with surprising rapidity, but in the crisis of that year everything was changed. In 1856 there was a total population of 21,855; in 1867 there was a total population of 21,485. Comment is unnecessary.

Again, on the 10th June, 1857, an Act was passed to authorize the City of Hamilton to negotiate a further loan of £50,000.

There had for some time existed in the city an Industrial School, which was finally incorporated. The annual income from this property, which was to be directed by ladies only, was not to exceed \$2,000.

On the 19th June, 1856, the city was authorized to borrow £300,000 to complete the Water Works. On the 18th May, 1861, an Act was passed to consolidate the debt of the city by allowing the Corporation to issue debentures to the amount of \$2,327,000, to redeem the debentures already issued.

On the 9th June, 1864, an Act was passed to incorporate the St. George's Benevolent Society.

On the 30th June, 1864, the Hamilton Board of Trade was incorporated, and the property was limited to \$5,000. The Act provided that the Hon. Isaac Buchanan should be President; John Ferrie, Vice-President; William Powis, Secretary; and Adam Brown and ten others were appointed members of Council. In a petition to Parliament, the people of Hamilton declared that in 1863 they were indebted in the following amounts:—In debentures, for £104,600 sterling and \$91,470 currency, for and in the construction of the Great Western, Galt & Guelph, Preston & Berlin and Hamilton & Port Dover Railways, which proved unremunerative; and debentures for £107,550 sterling and \$46,789 currency, for the construction of Water Works, and in other sums for local improvements, from any of which no adequate return was at that time received; and they were also indebted on the 31st March, 1864, for arrears of interest, and the finances of the Corporation had consequently become embarrassed, and several of the creditors had obtained judgment against the Corporation, and much litigation was then pending. But if time were given they could pay it off. They were therefore allowed by Act of Parliament to issue debentures to the extent of £600,000, to redeem the outstanding debt, to be payable in 1874.

This was a dark and gloomy period in the history of Hamilton. Whole blocks of houses were left unoccupied, and for several years not a single house was put up within the city limits. Every branch of trade was paralyzed. After the American War, however, trade revived, and the city recovered her wonted vigor, but the effects of this terrible crisis are not even yet completely obliterated.

As it is, Hamilton may yet become the centre of trade for Western Ontario. Its merchants are enterprising and have established profitable connections throughout the country. To them belong the honor of being the pioneers of the wholesale trade with Manitoba, a large share of which they still retain, while in manufactures they have held a leading position, especially in all classes of iron work. Agricultural implements, stoves, sewing machines, and other products of her foundries being found in almost every part of the Dominion—a very large export trade in sewing machines having been built up. It is

surrounded by a fertile and thickly populated country, and is the centre of three railways—the Great Western, the Hamilton & North-Western and the Hamilton and Lake Erie roads—which connect the city with all parts of the Dominion and the United States. Besides these, a local line runs between Hamilton and Dundas, starting from the Hamilton and North-Western depot, and running through the centre of the city. Small “dummy” motors are used, which it is found do not frighten the horses, thus avoiding the chief difficulty in the way of running trains through a city.

On the 14th June, 1872, the Bank of Hamilton, a local institution, was incorporated, with a capital of \$1,000,000.

Hamilton is the seat of the Sees of the Anglican Bishop of Niagara and of the Roman Catholic Bishop of Hamilton. She sends two members to the House of Commons and one to the Provincial Legislature. There are two daily newspapers and three weeklies published in the city, viz., the daily and weekly *Spectator*, the daily and weekly *Times*, and the *Christian Advocate*. “The ambitious city” contains twenty-nine churches, viz., four Anglican, ten Methodist, two Presbyterian, three Baptist, three Roman Catholic and seven Congregational and other churches. There is a Hamilton Collegiate Institute, a Wesleyan Female College, a Children’s School and six Roman Catholic Separate Schools. There are two theatres—the Academy of Music, formerly the Mechanics’ Hall, and the Opera House, finished in 1880—and also seven public halls, viz., the Town Hall, Masonic Hall, Independent Order of Oddfellows’ Hall, St. George’s Society Hall, St. Patrick’s Benevolent Society Hall, the Orange Hall and Temperance Hall. The city is beautifully laid out, and is built on a plateau of slightly elevated ground winding around the foot of a hilly range which extends from Niagara Falls, and at Hamilton receives the somewhat vague name of “the Mountain.” The streets are wide, and for the most part cross each other at right angles, those extending back to the Bay having a direction nearly north and south. King street, the principal thoroughfare, runs east and west throughout the entire breadth of the town. Near the centre of this street is a large open space, called the “Gore,” which is fenced in as a public garden, and contains a magnificent fountain.

Hamilton has several fine buildings, public and private, and many elegant residences surrounded by beautiful grounds in the outskirts of the city. The new Court House, erected in 1878, is one of the finest edifices of the kind in the Dominion. It fronts on Prince’s Square, and is 168 feet in length; the breadth of the main building is 74 feet, and that of each of the wings 64 feet. The County Jail, on Barton street, was completed in 1875, at a cost of about \$40,000. The Asylum for the Insane is the finest structure of its kind in the Dominion. Beautifully situated on the top of the mountain in Barton township, it overlooks the city, and has by far the most charming views of any public edifice in Canada. It first received patients on St. Patrick’s Day, 1876. One hundred acres of land are attached, neatly fenced with pickets. On the grounds are an orchard and avenue, coal shed, mortuary, a carpenter shop, out-buildings and excellent stables, and a house for the officials. The magnificent building of the Hamilton

Provident and Loan Society, which has just been finished, is one of the most attractive ornaments of the city. It is prophesied, however, that even its splendor will be eclipsed by the building of the Canada Life Insurance Company, at present in course of erection, and which is to occupy the corner of King and James streets.

Some idea of the growth of the city may be gathered from the following table:—

YEAR.	POPULAT'N	TOTAL TAXES.	TOTAL VALUE ASSESSED PROPERTY.
1867...	21,485...		
1868...	22,385...		
1869...	22,947		
1870...	24,630...		
1871...	25,947...		
1873...	30,201...		
1874...	31,957...	\$26,746.....	\$13,850,042.
		Real estate:	
		\$12,735,670.	
1880...	35,000...	Person'l prop'ty	Assessable income, \$535,490.
		\$2,110,260.	

CITIZENS INSURANCE COMPANY, MONTREAL.

On St. James Street is to be found the very handsome building erected by the Citizens Insurance Company for its headquarters, to which we draw attention.

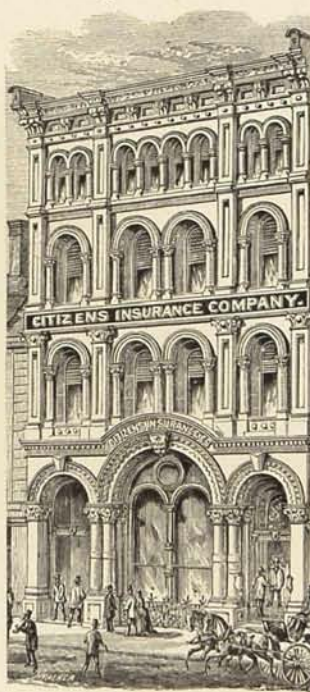
This Company is, by the dissolution of the Montreal Assurance Company, the oldest Canadian Insurance Corporation of the City.

It was founded in 1856 under a special charter, but did not begin operations until 1864. The Company has very ample powers by its charters, more so in fact than any other Company in the Dominion. It has power to transact every kind of Insurance, but confines itself to Fire, Life, Guarantee and Accident Branches, in all of which it is prosperous. This Institution deserves more than a passing notice from the fact that it has more than maintained its own, notwithstanding its very heavy contributions to the severe losses which have accompanied Fire Insurance business in Canada during the past twenty years.

The Stock of the Company is entirely held by Montreal property-holders, and its Capital and Assets together are sufficient to warrant any and every one relying with the utmost confidence on its engagements; in fact, during its lengthy career there have been no factious contestations.

being equal, he receives the same advantages as he gets from any other source, and we say unhesitatingly that the "Citizens" having promptly paid all its engagements, should receive first encouragement.

It has branch offices and agencies throughout the Dominion. Messrs. Boustead & Gibbs representing it in Toronto. D. Smith and J. Burnett at London. H. C. Bossé & Co. at Quebec. It also has Agencies in the principal cities of Great Britain where payments of renewal premiums may be made.



Its repayments to its Policy-holders have always been liberal and prompt and in amount very large. The Directors of the Company are among the most influential citizens of Montreal, including in their body the names of Sir Hugh Allan, the President, whose attention to the working of the Company has always been of the closest, and Mr. Henry Lyman, the Vice-President, whose interest in Fire Insurance and its concomitant branches has extended over a period of thirty years.

It is the duty of every Canadian to encourage his home institutions first, where, every thing

CITIZENS INSURANCE COMPANY OF CANADA.

Fire, Guarantee, Life, Accident.

CAPITAL, \$1,188,000.

DEPOSITED WITH THE DOMINION GOVERNMENT, \$142,000.

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HENRY LYMAN.

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VICE-PRESIDENT.

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GERALD E. HART, GENERAL MANAGER.

ARCHD. MCGOUN, SEC.-TREASURER.

THE LIFE BRANCH

And its funds are entirely distinct from the other departments. The most rigid economy is practised, to give the assured the greatest possible amount of profit.

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PERSONAL INJURIES.

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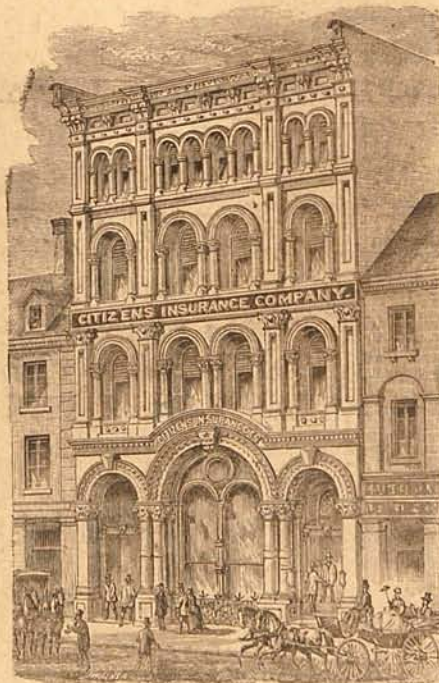
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And a weekly indemnity, and an allowance for disfigurement.

Granted by no other Company.

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Will please note that this Company issues the only

FIRE POLICY

In Canada granting permission to keep Oils or hazardous goods incidental to their trade

WITHOUT SPECIAL ENDORSEMENT.

THE "CITIZENS"

Is the oldest Guarantee Company in America, and offers unquestionably

TEN-FOLD THE SECURITY

of any other Company to

CANADIAN POLICY HOLDERS.

All Railway and Public Companies, Banks, Building Societies, Government and Municipal Officers, Commercial Travellers, Clerks, etc., should hold the indisputable bonds of this Company in preference to all others, as they have had a long trial, and have not been found wanting. Special rates to large Companies.

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Encourage this Sound Canadian Company. It has the wealthiest stock list of any Company in the Dominion.

"STRENGTH IS POWER."

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PAISLEY.

FOR HAND AND MACHINE SEWING

—USE ONLY—

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SOFT SEWING COTTONS

MADE EXPRESSLY FOR, AND ESPECIALLY ADAPTED TO

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Ask for it, and take no other.

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