# OF TORONTO THE GOOD. A SOCIAL STUDY. THE QUEEN CITY OF CANADA AS IT IS

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Of Toronto the good. A social study. The Queen City of Canada as it is by C. S. Clark

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### C. S. CLARK

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## OF TORONTO THE GOOD.

A SOCIAL STUDY.

## The Queen City of Canada as it is.

BY

### C. S. CLARK.

"Not necessarily Toronto alone but every city in America."

Toronto as a Social Study was brought prominently before the World by the remarks of Canadian delegates to the Social Purity Conference at Baltimore, and the World's Convention of the Women's Christian Temperance Union, held at Toronto in 1897.

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#### TORONTO.

"Toronto the Good" and beautiful is one of the finest cities on the continent in point of beauty, wealth and intelligence, as it is unquestionably the leading commercial city of the west. It supplies to a large extent the requirements of Manitoba and the North West, and promises to seriously rival Montreal in the extent of its wholesale trade. Situated in the centre of the Province, and commanding the leading position on Lake Ontario, it is essentially a point of importance.

It has some of the handsomest streets on the continent, and is really well laid out. Jarvis street with its elegant pavement is in summer a most attractive thoroughfare, and the same may be said or Bloor, Sherbourne and Spadina, but the extreme east end, and the west end east of Parkdale are the abode of poverty to a very great

extent, and are commensurately less desirable.

The city extends from the Bay northward to a line scarcely definable, and this is also the case with the east and west. Real estate men and companies have opened large tracts of land, and farms have been converted into building lots, and as the fact of their being in the city limits increases their value, it becomes therefore, most desirable that they should be incorporated as soon as they are so divided.

It was in the year 1883 that Toronto became land hungry and began to stretch forth ambitious hands to seize adjoining sections of the County of York. Bear in mind that up to this date Bloor street on the north, Dufferin street on the west, and virtually the Don on the east marked the boundaries of our city, whose area was 6,771 acres. In 1883, Yorkville threw in its lot with the Queen City and became St. Paul's Ward. Its area was 543 acres. Its eastern boundary was Sherbourne street, and its western a line just east of Bedford road. In 1884, St. Matthew's and St. Mark's ward were born, a total increase to Toronto's area of 2.346 acres. For just three years the city remained content, and then came the addition of a strip 200 feet deep on the north side of Kingston road (now Queen street), containing 57 acres, the new annex of 209 acres, 99 acres of Rosedale quickly followed in the succeeding year; 1052 acres, including Seaton village, 91 acres between High Park and the west limit of Parkdale, and about 68 acres which carried St. Paul's hard up to the top of the hill above the C. P. R. Hemmed in by the city on three sides, Parkdale next joined fortunes with Toronto and in 1889 added St. Alban's Ward, a fair-sized debt and 650 acres of land to the municipality. This was the last accession to our area, excepting a small strip of 35 acres on the east side of Greenwood's line, which was acquired in 1890. Toronto now discovered that she had grown even too strong, and that she had acquired enough territory to hold all the citizens we are likely to have for the next fifty years. Hand in hand with this tremendous extension of territory went the local improvements and the increase of our debenture debt, and for the last six years citizens have been wondering what all the territory

was ever wanted for, and have been execrating the insane speculative mania which sewered and block paved and sidewalked the grassy swards of the county of York's farm lands.

Recapitulating then we see the growth in area of the city of

Toronto as follows:

1834 to 1883		
T1883		
1884		
1887		
1888	11,239	acres.
1889		
1890 to 1896	11,924	acres.

That is to say, we have in a period of seven years almost doubled our area. Those best qualified to speak authoritatively see in this large extension of territory all the woes in the way of taxation which now afflict the city. Had there been added not thousands of acres of what has been fitly designated goose pastures, but, say, Parkdale and Yorkville and its suburbs, we should now have a compact city, light taxation, land valuable, and a better and more prosperous population. And it would also have been infinitely better for those sections which came in by reason of land speculation during the seven fat years when Toronto's sober population became land-crazy and speculation-mad.

Among the men who have been brought down by the collapse of the real estate boom in Toronto, comparatively few can be classed as lenders. A few, and, compared to the majority of borrowers, a very few, have been financially prostrated by lending injudiciously. The sufferers among the lending class have been mainly widows and orphans, whose money was advanced through the agency of some rascally lawyer upon worthless second mortgages. The sufferings of these unfortunates have been grievous enough, but adversity has found most of its victims, not among those who lent, but among those who borrowed injudiciously. The men who have come to grief are the men who sank all their own money in land, which was pledged as security for further loans. While the boom lasted the lenders reaped a harvest of heavy interest from the borrowers. When the boom was breaking the lenders in most cases saved themselves by sacrificing the borrowers' property. It is quite evident, from the current rates of interest, that borrowers who think they can get rich by paying more for money than they can earn with it, are becoming scarcer. The enterprising borrower in Toronto has paid dearly for his fondness for speculating with other people's money. In some cases the other people who supplied them with money have suffered. In most cases the borrower has been the sufferer, and the present over-abundance of money is proof that lenders have become cautious, or that borrowers have become scarce.

Toronto's population is, two hundred thousand nearly, and this does not include the immense throng of visitors for business or pleasure, who arrive and depart daily. During times of more than ordinary

interest such as some great religious or educational convention, the Industrial Exhibition or some special attraction, these arrivals are greatly increased The population is made up from almost every nation,

though Canadians prodominate as they should.

It is the goal of almost every youth's ambition in the province to become eventually a resident of the Queen city. Its universities, than which there are on the continent none better, attract students from all parts of the country and the United States as well, while the convents, business colleges, veterinary college and similar educational institutions are composed almost entirely of out of town people of both sexes. To succeed a young man must set to work to build up a reputation for he will be taken for just what he is worth and no more.

In point of morality the people of Toronto compare with those of any other city quite favourably, and if the dark side of life is to be seen here, one may also witness the best. In its charities Toronto stands in the front rank of Canadian and American cities. The various religious denominations spend annually thousands of dollars and private contributions towards charitable institutions amount in the aggregate to

sum that are almost princely.

To a certain extend the people are liberal in matters of opinion, and as a rule men do not seek to influence the opinions of others except in so far as they are privileged to do so, but any faddist no matter how absurb or ridiculous his theories may be, will find converts in Toronto who will be surprised at the lack of intelligence on the part of those who do not fall in love with them. As an illustration of the susceptibility of Torontonians the conversions made by Prince Michael of Detroit, among the religiously inclined, may be cited as a fair example

of what others may do or have done.

Strangers coming into the city are struck with the existence of the extremes of rich and poor. Living in the city is very expensive, the poor are obliged to live in the skaky, tumble-down houses of Centre, Elizabeth, South Jarvis and Lombard and Bathurst and some other streets, while the middle classes and those of only moderate means reside in the suburbs, or a considerable distance from the business part of the city. They come down every morning to business in crowds between the hours of seven and nine, and literally pour out of it between the hours of four and seven in the evening. In fair weather the inconvenience of such a life is trifling but in the winter and especially after a heavy fall of snow it is very great, and should the street cars be obstructed the annoyance is considerably increased.

A considerable number of people own their own houses, though this circumstance may be a questionable advantage. House rents are comparatively high, particularly in the heart of the city, and many people of moderate means are compelled to let furnished rooms or take

boarders to supplement their slender incomes,

That owning a house is a desirable boon is not by any means certain. When the real estate boom was in its zenith property changed hands at prices that were an unmitigated gratification to those who sold them, but those who bought are not so well satisfied. It is really comical some of the ideas people have of the value of their land. To trace this matter up I wrote to a firm of real estate agents in reference to a house on Charles street. It was not by any means a new house, but it was rented for sixteen dollars a month and taxes. Price three thousand two hundred dollars. By the fairest calculation in mathematics, it will be seen that to pay six per cent. one hundred and eighty dollars are required, taxes forty eight dollars at least, and then your chances of profit are only contained in the remote contingency of the property increasing in value. Three thousand dollars at six per cent would be infinitely preferable to a house of the description I have mentioned. This is not by any means an exceptional case. I could give you similar ones by the score.

In spite of all these drawbacks, however, Toronto is a delightful place to live in. Its boating is unsurpassed. The bay on a summer night, is one mass of skiffs and sail boats, and there is scarcely a youth in the city who has not experienced the delights of rowing, and a large

number are owners or part owners of boats.

Some years ago a number of baths were presented to the city by a one time resident at a cost of some \$5000.00, and they were certainly a boon to the boys of the city. A storm, however, destroyed their utility and for a long time there was only the beach where they could go, including the sand bar opposite Queen's wharf. It is currently reported that some stately lady used to sit at the hotel window and survey the boys in bathing through an opera or field glass, until she made a complaint with the result that bathing without trunks was prohibited by the police. Like all such prohibitive legislation, however it is to be remarked that it was regularly and systematically set at defiance. On Sunday mornings in summer the sand bar was alive with boys and young men who strip themselves and throw their clothes in a boat. If a policemen looms in sight they take to the boats and I have never heard that anyone has been arrested yet.

During the past summer, Mr. W. J. Gage made an offer to the city council to build a swimming bath in a central locality, if the city would furnish the site. A special committee was appointed to consider the matter, and confer with Mr. Gage, and recommend to council such plans and methods as they may find practicable and desirable to secure the best possible results from the liberal proposition made by Mr. Gage.

The Mayor's experiment, by which the city provided a steam tug to ferry the boys of the city across the Bay to the sand bar for bathing lessons proved a huge success. On one Saturday no less than 3000 boys were taken over, and as there was an experienced swimmer in charge, and all necessary appliances on hand also at the expense of the city, the bathing is absolutely safe, and the departure is proving an immense boon to the boys in the hot weather.

Besides the bathing afforded by the island it is the terminus of all the boats that leave the slips at night. All the water front comprises interminable lengths of boat houses both private and public, and the