

THE
BANK OF TORONTO,
TORONTO



FIFTY-EIGHTH

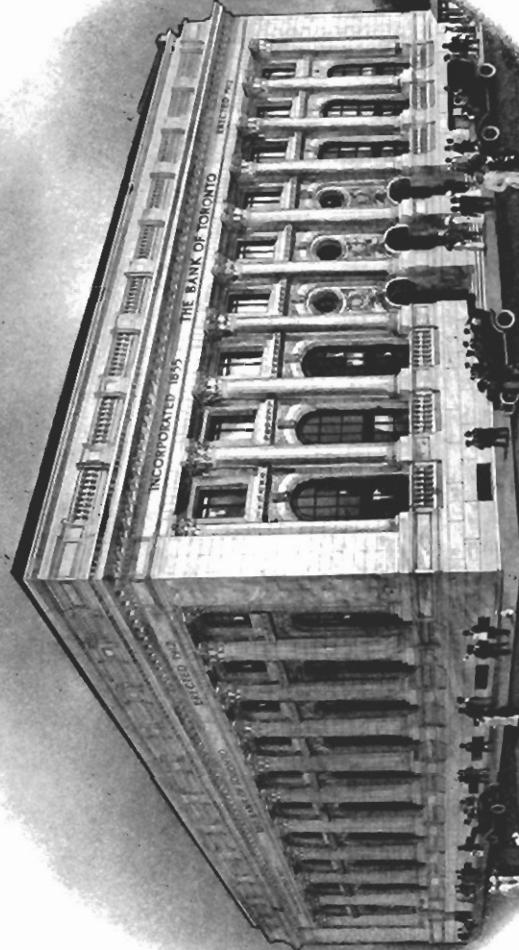
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THE BANK OF TORONTO



THE BANK OF TORONTO, TORONTO

FIFTY-EIGHTH
ANNUAL REPORT
AND
LIST OF STOCKHOLDERS

NOVEMBER 29TH, 1913

INCORPORATED 1855

CAPITAL AUTHORIZED,	-	-	-	\$10,000,000
CAPITAL SUBSCRIBED,	-	-	-	\$5,000,000
CAPITAL PAID-UP,	-	-	-	\$5,000,000
RESERVE FUND,	-	-	-	\$6,000,000

THE BANK OF TORONTO

DIRECTORS

DUNCAN COULSON, PRESIDENT.

TORONTO. Director Canada Life Assurance Co.

W. G. GOODERHAM, VICE-PRESIDENT,

TORONTO. { President Canada Permanent Mortgage Corporation.
President Gooderham & Worts, Limited.

JOSEPH HENDERSON, 2ND VICE-PRESIDENT.

TORONTO. { Director Confederation Life Association.
Director Canadian Mortgage Investment Co.

HON. C. S. HYMAN,

LONDON. { President C. S. Hyman Company, Limited.

WILLIAM STONE,

TORONTO. { President of Stone, Limited (Lithographers).
Vice-President National Life Assurance Co.

JOHN MACDONALD,

TORONTO. { President John Macdonald & Co., Limited (Wholesale Dry Goods Importing House).
Director Confederation Life Association.

LT.-COL. A. E. GOODERHAM

TORONTO. { President Dominion of Canada Guarantee and
Accident Co.
Director Gooderham & Worts, Limited.

NICHOLAS BAWLF,

WINNIPEG. { President N. Bawlf Grain Company.
President Alberta Grain Co., Limited.

LT.-COL. F. S. MEIGHEN,

MONTRÉAL. { President Lake of the Woods Milling Company.
" New Brunswick Railway Company.
Director Crown Trust Co.
" (Canadian Board) Phoenix Assurance Co. of London.

J. L. ENGLEHART,

TORONTO. { Chairman Temiskaming and Northern Ontario
Railway Commission.

WILLIAM I. GEAR,

MONTRÉAL. { President Crown Trust Co.
Vice-President The Robert Reford Co., Limited.
Director Keewatin Flour Mills Co., Limited.
" Cairo Line Steamships.

OFFICERS

THOS. F. HOW,

General Manager.

THOMAS A. BIRD,

Chief Inspector.

THE BANK OF TORONTO

PROCEEDINGS OF THE

FIFTY-EIGHTH ANNUAL GENERAL MEETING

WEDNESDAY, 14TH JANUARY, 1914

The Annual General Meeting of the Stockholders of The Bank (being the Fifty-eighth since the commencement of business) was held, pursuant to the terms of the Charter, at the new Banking House of the Institution, corner King and Bay Streets, Toronto, on Wednesday, 14th January, 1914.

Moved by Mr. W. G. GOODERHAM, seconded by Mr. WILLIAM STONE, and

Resolved—That Mr. Duncan Coulson be Chairman of this meeting, and that Mr. Thos. F. How be requested to act as Secretary.

Moved by Mr. J. L. ENGLEHART, seconded by Hon. C. S. HYMAN, and

Resolved—That Messrs. George R. Hargrave and E. M. Chadwick be Scrutineers, and that after the balloting they report to the Chairman.

The Secretary of the Meeting then read the Report as follows:—

The Directors of The Bank of Toronto beg to present their Report for the year ending 29th November, 1913, accompanied by a Statement showing the condition of the Bank on that date and the result of the operations for the year.

PROFIT AND LOSS ACCOUNT

The Balance at credit of Profit and Loss, on 30th November, 1912, was..... \$176,578 24

The Net Profits for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interest accrued on deposits and rebate on current discounts, amounted to the sum of..... 850,693 85

Received from debts recovered, previously written off..... 200,000 00

\$1,227,272 09

THE BANK OF TORONTO

This sum has been appropriated as follows :

Dividend No. 126, Two and three-quarters per cent..	\$137,500 00
Dividend No. 127, Two and three-quarters per cent..	137,500 00
Dividend No. 128, Two and three-quarters per cent..	137,500 00
Dividend No. 129, Two and three-quarters per cent..	137,500 00
	<hr/>
	\$550,000 00
Bonus, one per cent. making a total distribution of twelve per cent.....	50,000 00
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Transferred to Officers' Pension Fund.....	\$20,000 00
Written off Bank Premises.....	300,000 00
	<hr/>
Carried forward to next year	307,272 09
	<hr/>
	<u>\$1,227,272 09</u>

There has been world-wide financial stringency throughout the year, but the volume of business in Canada has again been large. The reports of the Trade and Commerce Department show increases, and the development of the country has gone forward. Banking resources have shown very slight increases. The demand for money has been urgent, and the Bank's available funds have been steadily employed.

The Bank entered into occupation of their new banking house on the second day of July last, and since that date the operations of the principal Toronto Office and the Head Office department of the Bank have been carried on in this building.

A branch of the bank has been continued in the premises formerly occupied as the Head Office, and branches have also been opened at Victoria, B.C.; Meyronne and Mazenod, Saskatchewan; Richdale, Alberta; Kerwood, and Yonge Street and Yorkville Avenue, Toronto, in Ontario. We have also closed some small offices that did not give promise of becoming profitable.

The form of General Statement submitted to you is in accordance with the requirements of the Bank Act passed in the last session of Parliament, and gives fuller details in some particulars.

The Head Office and branches of the Bank have been regularly inspected by our Inspection Staff. At the Head Office, the cash, securities, loans and balance sheet have been verified by a committee of the Board of Directors.

THE BANK OF TORONTO

The Auditor appointed by the Stockholders at the last Annual Meeting has made his examination into the affairs of the Bank, and his report upon the same will be found appended to the General Statement submitted herewith.

Under the provisions of the Bank Act it is now compulsory for the Stockholders to elect an auditor or auditors, to report upon the statement to be presented to the Stockholders at the next succeeding Annual Meeting. We have to inform you that we have been formally notified in writing by one of our Shareholders that he will, at the Annual General Meeting, nominate Mr. Geoffrey T. Clarkson, C.A., to the office of Auditor of this Bank for the next ensuing year, and this name will therefore be submitted to the Stockholders for their consideration.

It is with sincere regret we have to report the loss the Bank has sustained through the death of Mr. Robert Reford, who was for twenty-one years a Director of this Bank. He took a deep interest in all its affairs, and was unwearied in promoting its success. His intimate knowledge of the business of the country, and his high standing in the community, made him a most valuable member of the Board, and his advice and co-operation were always freely given.

To fill the vacancy thus caused, the Board elected Mr. William I. Gear, who for many years was associated with Mr. Reford in his business interests, and who has already proved to be a worthy successor and an active member of the Board.

All of which is respectfully submitted.

D. COULSON,

President.

GENERAL STATEMENT

29TH NOVEMBER 1913

LIABILITIES

Notes in Circulation.....	\$5,439,107 00
Deposits bearing interest, including interest accrued to date of statement.....	\$36,420,668 34
Deposits not bearing interest.....	6,885,926 75
Balances due to other Banks in Canada.....	88,585 03
Balances due to Banks and banking correspondents in the United Kingdom and Foreign Countries.....	177,841 72
Quarterly Dividend, payable 1st Dec., 1913..	137,500 00
Bonus to Stockholders, payable 1st Dec., 1913.	50,000 00
Dividends unpaid.....	528 00
Acceptances under Letters of Credit.....	188,028 00
Capital paid up.....	417,735 56
Rest	\$49,617,892 40
Balance of Profit and Loss Account carried forward.....	\$5,000,000 00
	6,000,000 00
	307,272 09
	11,307,272 09
	<u>\$60,925,164 49</u>

TORONTO, 29th November, 1913.

ASSETS

Current Coin held by the Bank	\$825,117 81
Dominion Notes held	5,820,661 00
	<u>—————</u>
Notes of other Banks	\$6,645,778 81
Cheques on other Banks.....	402,226 00
Balances due by other Banks in Canada.....	2,365,479 59
Balances due by Banks and banking correspondents elsewhere than in Canada.....	3,235 92
Deposit with the Minister for the purpose of the Circulation Fund.....	1,568,326 66
Dominion and Provincial Government Securities, not exceeding market value.....	248,000 00
Canadian Municipal Securities.....	87,471 45
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	12,198 93
Call and Short (not exceeding thirty days)	954,678 48
Loans in Canada, on Bonds Debentures and Stocks.....	1,784,840 81
	<u>—————</u>
Other Current Loans and Discounts in Canada (less rebate of interest, \$217,100.00).....	\$14,072,236 65
Loans to other Banks secured.....	43,478,485 27
Overdue Debts (estimated loss provided for).	119,675 61
	73,132 74
Liabilities of Customers under Letters of Credit as per contra.....	43,671,293 62
Bank Premises, at not more than cost less amounts written off.....	417,735 56
	<u>—————</u>
	2,763,898 66
	<u>—————</u>
	\$60,925,164 49

D. COULSON,

President.

THOS. F. HOW,

General Manager.

I have examined the Books and accounts of The Bank of Toronto at its Head Office and two principal branches in Montreal and Toronto, and checked the cash and verified the investments and securities on hand there as at the close of business on November 29th, 1913, against the entries in regard thereto in such books. Certified returns from the remaining branches have been duly furnished to me, together with all information and explanations required, and I certify that the foregoing statement of Liabilities and Assets as at November 29th, 1913, is in agreement with the books, and properly drawn so as to exhibit, in my opinion, a true and correct view of the state of the Bank's affairs according to the best of my information, the explanations given to me, and as shown by the books of the Bank.

TORONTO, December 23rd, 1913.

G. T. CLARKSON,
Chartered Accountant.

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After the Report had been read, the President addressed the meeting as follows:—

GENTLEMEN:—It is not my intention to go minutely into the events of the year, nor shall I make this address a statistical record, but will endeavor to touch very briefly upon a few of the more important matters that have been influential in affecting financial conditions.

The past year has been an eventful one. At our last annual meeting I referred to the demands that were then being made upon loanable capital, and the increasing difficulty experienced in obtaining money for new enterprises. This difficulty increased, and a widespread and severe monetary stringency resulted, which affected every market.

Many causes had for some time past been gradually affecting the situation. Amongst these were the immense destruction of capital caused by a series of wars, beginning with the Boer war and ending with the war in the Balkans, the large and increasing yearly expenditure upon armaments, the hoarding of money in continental countries as one result of the distrust and uncertainty engendered, the political conditions in Europe, the continued disappearance from circulation of gold that has been absorbed by the natives of India and Egypt, and the continued large requirements of new and progressive countries for amounts desired to develop their resources.

As the result, therefore, of causes operating over a series of years, the supplies of available capital were reduced, and the money markets were unable to provide for the large demands being made upon them.

The effects were felt in every country, and by every department of trade and commerce. Rates for money were not only increased, but it became increasingly difficult to make large loans at a reasonable price.

This stringency was probably felt less in the United States than in most of the financial markets. In part, this was owing to the fact that for the greater portion of the year they were passing through a period of hesitancy and lessened trade, due to uncertainties created by proposed legislation affecting the tariff, and a new Banking and Currency Bill. The demands of business became less as trade continued to fall off. The Tariff and Banking Acts have now become law, but it is yet too soon to speak of their probable effects upon that country.

We are more concerned, however, with the situation in Canada. We have, during the year, had some unfavorable and some favorable conditions. The year began with widely extended loans and large undertakings under way.

Your attention was called at our last annual meeting to the increase of one hundred millions of dollars made by Canadian Banks as Current Loans in Canada during the year that had then passed. In the absence of largely increased resources it was, of course, impossible for Bankers to continue expanding their loan accounts. In their desire to aid customers, they had gone as far in extending credit as was prudent, in the interest of Banks and customers alike. A halt had to be called, and wholesome restraint was exercised.

The harvest of the preceding year, in its final outcome, was disappointing, and indebtedness had been incurred that could not be repaid and had to be carried over.

Although conditions abroad were unfavorable, the London money market has been generous in its advances to Canadian undertakings. The estimated amount of Canadian securities taken by London during the past year, is, in round numbers, two hundred and eighty-four millions of dollars, divided between Government loans, municipal securities, railways, public utilities and industrial undertakings. These advances enabled railroad building and important works in connection with municipalities to be carried on, and aided

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very materially in relieving a strained situation. The fact that in an unfavorable year British capitalists have taken about sixty millions of dollars more of our securities than in any previous year, shows their willingness to make investments in this country, and their confidence in its future.

We have also found a market for many of our municipal securities in the United States, and it is estimated that not less than \$30,000,000 of our municipal bonds have been placed in that market. It is therefore encouraging to know that our securities are finding a wider market.

In spite of the unfavorable conditions the country has continued to grow, and its trade has continued to expand, although there has been a falling off in the later months of the year. The aggregate trade figures for the twelve months ending 30th November were \$1,132,670,000, an increase over 1912 of \$126,969,644, and over 1911 of \$315,418,931; the imports for the year being \$672,402,808, and the exports \$460,257,192. The exports show an increase of \$92,954,710 over the preceding year, and this item forms a satisfactory feature in the year's results.

The total immigration to Canada during the eleven months ending 30th November was 409,248, made up of 155,128 British, 111,483 American, and 142,637 from all other countries. During the eleven corresponding months of 1912 the total number was 382,779, composed of 142,797 British, 134,380 American, and 105,602 from all other countries. The amounts of cash and valuable effects brought in by these new-comers have added largely to our resources, and have been a helpful influence in the operations of the year.

We have also had a good harvest. The yield has been generally good, and the quality on the average has never been surpassed. This has been especially so in the Western provinces, and the unusually favorable weather and abundant transportation facilities afforded by the railroads enabled the movement of grain to be made rapidly. It is estimated that in the Western provinces \$107,000,000 have gone into farmers' hands as the results of the grain movement, which has aided materially in reducing indebtedness.

We should be thankful that in a year of such uncertainty our country has come through so well, and that so many things have favored us. The relief obtained from our heavy sales of securities, from increased population, and the favorable harvest, has eased a situation that otherwise might have proved serious.

But there is still the greatest need for the exercise of a wise conservatism. New undertakings must not be rashly entered into, speculative ventures must be held in absolute check, and resort must be had to old-fashioned economy and hard work to bring about best results.

In an address made by Sir George Paish during his recent visit to Toronto he estimated the amount of Canadian indebtedness to outside creditors to be £600,000,000 sterling, of which amount £500,000,000 had been supplied by British capital and £100,000,000 had been obtained probably from the United States. The interest charge on this indebtedness he estimated to be about £27,000,000 sterling or \$135,000,000.

The continued influx of these large amounts of money has added greatly to the prosperity of our country, but prosperity created by the expenditure of borrowed money will soon pass away, and unless our borrowings have gone into development of lands which are thereby made productive, into profitable industries, into well planned and properly managed railways and other investments, municipal and private, that have a solid foundation and bring a profitable return, we will find that our seeming prosperity has been resting upon a poor foundation. But we have great natural resources, we have large sources of productive wealth, and we have only to wisely conserve these and judiciously use our opportunities to have a safe and prosperous future.

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The following figures have been prepared as showing the sources of the wealth production of the Dominion, and should assure us that our present interest charge can be readily borne and that the foundations upon which we are building are reasonably secure. The items may be put under the following heads, with the estimated amounts represented by each:

Crop production.....	\$526,295,410
Fisheries.....	35,000,000
Minerals.....	145,000,000
Forests.....	183,000,000
Manufactured products.....	1,620,000,000

These total an amount of \$2,509,295,410

These figures do not embrace the whole of our production, as they do not include anything for animals and animal products, dairy, etc., and there is no doubt that if all the items were included the yearly wealth production would be nearly, if not quite, \$3,000,000,000.

We are only at the beginning of our development, and if content to go forward wisely, avoiding speculative booms, paying special attention to increasing our production, and while developing our natural resources, at the same time wisely conserving them, our country will have an assured future, and investments can continue to be made in Canada with absolute safety.

COMPARATIVE FIGURES.—The changes in the figures of the statement of the Bank do not call for much comment.

Notes in Circulation differ very slightly from those of last year.

Deposits show an increase of \$1,684,249.29, and Loans a decrease of \$1,068,017.43.

In accordance with the form prescribed in the Bank Act we have deducted from current loans the amount of \$217,100, reserved for rebate of interest on these loans. This was formerly shown as a separate item on the other side of the balance sheet.

Cash and Quick Assets have increased \$1,883,018.16.

These represent the principal changes in the statement, and a comparison with the total banking figures as set out in the return to the Government will show that our business has kept in line with the general trend of banking movements during the year.

The figures of the November statement of Banks furnished to the Government, for the years 1912-1913, show the following changes in the principal items:—

Circulation increased.....	\$4,024,223
Deposits in Canada, decreased.....	9,407,948
Loans in Canada, decreased.....	8,832,761

I think I am justified in saying that the Banks have handled the situation this year with commendable wisdom. The actual business requirements have been judiciously cared for, and, while an expansion of loans could not be entertained, customers have had every legitimate need supplied.

Profits show a slight increase over last year, and we have been able to add to Profit and Loss account the amount of \$200,000 from debts that have been recovered. We always endeavor to make a conservative valuation of our loans, and to provide fully for anything doubtful, but although an appropriation may be made for such amount we lose no opportunity of strengthening our position with regard to them, and they are never neglected. We have, therefore, been fortunate enough to find that some appropriations previously made are not required, and that other amounts have been recovered, enabling us to restore \$200,000 to Profit and Loss account.

BANK PREMISES ACCOUNT.—Our Bank Premises Account now amounts to \$2,763,898.66.

This is apparently a large sum, although it amounts only to about 4½% of our Assets. I may also inform you that we have now 54 offices owned

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and in use by the Bank. In order to have satisfactory and safe accommodation for our increasing business it has become necessary for us to own premises, and these we have in such important centres as Montreal, Kingston, Hamilton, London, Winnipeg and Toronto, as well as in a number of important towns in Ontario and in the West.

Our new Head Office building has been occupied by us since 1st July last. The business of the Bank has increased by reason of the change to these commodious premises, and we are satisfied that the expenditure will be justified.

We have been enabled to write off from our Bank Premises Account the entire cost of the land upon which this building stands and which competent authorities have valued at \$500,000.

The values of the Bank's properties are taken into the statement upon a very conservative basis, and we are sure that you will approve of this course being followed.

AUDITOR'S REPORT.—You will find the report of Mr. Geoffrey T. Clarkson, C.A., who was appointed by the Stockholders at the last annual meeting to act as Auditor and to report upon the statement now presented to you.

We can only say that the Auditor appointed by you has discharged his duties in a very thorough and conscientious way, and has gone very carefully into all the items composing the balance sheet, and it will be a satisfaction to all members of the Canadian Bankers Association if all the Auditors who may be appointed under the Bank Act are as thorough and careful in the discharge of their duties.

BANK ACT.—The Bank Act has again passed under the review of Parliament, and the result of its deliberations is seen in the Act which went into effect on 1st July last.

The principal changes are:—

(1) The provision made whereby Banks, by a deposit of gold in a central Reserve, may, to the extent of such deposit, increase their circulation.

This provision has already been made use of by some of the Banks, and as our population is added to and our trade expands, it will probably be availed of to a steadily increasing extent.

In addition to the benefits which the country will experience through having a sufficient amount of currency made available for the temporary increases that are necessary at certain seasons of the year, it may also be hoped that gold will be brought in and added to the gold reserves of the country and thereby give increased stability to our financial system.

(2) The provision for the appointment of Auditors.

Where competent and reliable Auditors are appointed the Shareholders and customers of the Bank will benefit by an independent audit being made. This provision of the Act is therefore of value, although it is not possible that it can possess the same value as the inspection and valuation made by a trustworthy and competent executive and the Bank's inspection staff.

(3) The privilege of making loans to farmers against security taken under the provisions of the Bank Act.

This privilege requires to be wisely exercised; otherwise it may prove to be of doubtful value either to the borrower or to the Bank, but the intention of the Act is that farmers may receive benefit from it, and this intention is wholly commendable.

It is but due to the Hon. Mr. White, the Minister of Finance, to say that he is entitled to great credit for submitting an Act which showed such an intelligent appreciation of the needs of the country. The Banking Act of Canada has always been framed on conservative lines, and on generally admitted sound, economic principles, but necessarily requires adaptation to the changing conditions of a rapidly growing country.

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The discussions that took place in the Banking and Commerce Committee were of great value, and the Minister showed his thorough appreciation of the different subjects under discussion.

The members of the Committee are also entitled to praise for their evident desire to secure a bill that would be in the best interests of the country, and discussed its proposals in that spirit.

BOARD OF DIRECTORS.—I would like to add a few personal words about our former Director, Mr. Robert Reford. He was one of the earliest customers of our Montreal Branch, and was always a valued customer. His shipping interests, under his management and that of Mr. Gear, who was associated with him, were very important factors in the trade of the port of Montreal, and he had, in addition, large interests in Rice Milling and various Lumber Companies. He took a very active interest in the affairs of the Bank, especially at our Montreal Branch, and was ever ready, both with advice and active work, to further the Bank's interests.

We deem ourselves fortunate in having as his successor, Mr. William I. Gear, who has been so long associated with Mr. Reford in many of his business interests, and who has also filled many important positions in the business world of Montreal.

I have now to move the adoption of the Report, which will be seconded by the Vice-President, and to add that I shall be very glad to answer any questions relating to any matters contained in the Report.

The motion was adopted.

Moved by Mr. THOMAS LONG, seconded by Mr. R. S. WALDIE, and

Resolved—That the thanks of the Shareholders of the Bank are due, and are hereby tendered to the President, Vice-Presidents and Directors for their efficient services during the past year.

Moved by Mr. JAMES C. BLACK, seconded by Mr. W. C. CROWTHER, and

Resolved—That as required by Section 56 of the Bank Act and in accordance with the written notice given by Mr. James C. Black, a Shareholder, sent to the Bank on the 4th December, 1913, Mr. Geoffrey T. Clarkson, Chartered Accountant, Toronto, Ont., be and is hereby nominated to the office of Auditor, and that the remuneration of the Auditor be fixed not to exceed Five Thousand Dollars per annum.

Moved by Mr. HENRY SWAN, seconded by FREDK. LEM. GRASETT, M.D., and

Resolved—That the Scrutineers cast one ballot for the election of the Directors for the year.

REPORT OF THE SCRUTINEERS

We, the undersigned Scrutineers, hereby declare that the following named gentlemen were to-day elected as Directors of The Bank of Toronto:—

WILLIAM GEORGE GOODERHAM	DUNCAN COULSON
HON. C. S. HYMAN	JOSEPH HENDERSON
WILLIAM STONE	LTCOL. F. S. MEIGHEN
JOHN MACDONALD	JACOB LEWIS ENGLEHART
LTCOL A. E. GOODERHAM	WILLIAM INKERMANN GEAR
NICHOLAS BAWLF	GEO. R. HARGRAFT, } Scrutineers. E. M. CHADWICK,

TORONTO, January 14th, 1914.

The new Board met after the close of the Annual Meeting, and unanimously re-elected Mr. DUNCAN COULSON, President, Mr. W. G. GOODERHAM, Vice-President, and Mr. JOSEPH HENDERSON, Second Vice-President.

By order of the Board,

THOS. F. HOW,
General Manager.

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... BRANCHES ...

ONTARIO

Toronto, King St. W., cor. Bay St.	(Main Office)	J. S. Skeaff, Manager.
" Church & Wellington Sts.	. . . . .	W. H. Hiscock, Acting Mgr.
" Dundas St., opp. Arthur St.	. . . . .	L. S. Barr, Manager.
" Elm St., cor. Elizabeth St.	. . . . .	R. M. Gray, "
" King St. W., cor. Bathurst St.	. . . . .	F. L. Coulson, "
" Parliament St., cor. Queen St. E.	. . . . .	C. W. Pangman, "
" Riverdale, Queen & Logan Ave.	. . . . .	C. P. Borland, "
" Roncesvalles Ave., cor. Dundas St.	. . . . .	J. A. Phelps, "
" Spadina Ave., cor. Queen St. W.	. . . . .	Fred. H. Leach, "
" W. Toronto, Dundas & Keele Sts.	. . . . .	T. W. Carlyle, "
" Yonge St., opp. Albert St.	. . . . .	L. S. McMurray, "
" Yonge & Yorkville Ave.	. . . . .	J. W. Simpson, "
Allandale	. . . . .	(Sub. to Barrie.)
Barrie	. . . . .	H. A. Sims, "
Berlin	. . . . .	E. W. Lamprey, "
Bradford	. . . . .	O. G. Bernhardt, "
Brantford	. . . . .	A. S. Towers, "
Brockville	. . . . .	M. Atkinson, "
Burford	. . . . .	A. D. Muir, "
Cardinal	. . . . .	F. E. Kimball, "
Cobalt	. . . . .	H. R. Warren, "
Cobourg	. . . . .	E. W. Hargraft, "
Colborne	. . . . .	A. C. Hudspeth, "
Coldwater	. . . . .	J. C. Wolfram, "
Collingwood	. . . . .	W. A. Copeland, "
Copper Cliff	. . . . .	L. Lambe, "
Creemore	. . . . .	W. A. Sawtell, "
Dorchester	. . . . .	W. G. Paterson, "
Elmvale	. . . . .	F. A. M. Lister, "
Galt	. . . . .	D. McLennan, "
Gananoque	. . . . .	C. V. Ketchum, "
Hastings	. . . . .	A. U. Bailey, "
Havelock	. . . . .	H. F. McNichol, "
Keene	. . . . .	A. St. A. Smith, "
Kerwood	. . . . .	F. J. Gunne, "
Kingston	. . . . .	G. B. McKay, "
London (Main Office)	. . . . .	J. Pringle, "
" Dundas & Talbot Sts.	. . . . .	J. C. McDonald, "
" East	. . . . .	F. D. Copeland, Acting Mgr.
" North	S. Houston, Manager.
Lyndhurst	D. E. Plewes, Acting Mgr.
Millbrook	M. Carry, Manager.

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Milton	T. F. Little,	Manager.
Newmarket	F. C. Field,	"
Oakville	J. B. L. Grout,	"
Oil Springs	A. C. Edward,	"
Omemee	A. C. Hodgetts,	"
Ottawa	Geo. C. Gardner,	"
Parry Sound	W. A. Bourne,	"
Penetanguishene	F. W. Reynolds.	"
Peterborough	P. Campbell,	"
Petrolia	W. F. Cooper,	"
Porcupine	F. W. D. Wilkins, Ac'g Mgr.	
Port Hope	J. R. Bunting,	Manager.
Preston	A. L. Amys,	"
St. Catharines	G. W. Hodgetts,	"
Sarnia	H. F. Holland,	"
Shelburne	E. A. Ferguson,	"
Stayner	W. A. Doner,	"
Stratford	G. L. McHattie,	"
Sudbury	L. Lambe,	"
Thornbury	T. R. W. Black,	"
Wallaceburg	E. E. Parker,	"
Waterloo	P. J. Wright,	"
Welland	F. A. Lount,	"
Wyoming	F. J. Gunne,	"

QUEBEC

Montreal, Main Office	H. B. Henwood,	Manager.
(St James St., cor. McGill St.)		
" Board of Trade	G. J. Cuthbertson	"
" Point St Charles	(Sub. to Board of Trade.)	
" Maisonneuve	W. B. McCrirk	"
" St. Catherine St., cor. Guy St.	E. H. Fuller,	"
" 518 St. Lawrence Boulevard . . .	C. L. Parkinson,	"
" Atwater Ave., cor. St. Antoine St.	A. H. Walsh,	"
St. Lambert	J. J. Jamieson,	Acting Mgr.
Gaspé	S. G. Leonard,	Manager.

MANITOBA

Winnipeg	J. R. Lamb,	Manager.
Benito	A. B. Fee,	"
Cartwright	W. I. McCullough,	"
Pilot Mound	F. C. Burnett,	"
Portage la Prairie	A. N. McDonald	"
Rossburn	G. R. Tucker,	"
Swan River	S. B. Chamberlain,	"
Transcona	F. H. Berry,	Acting Mgr.

THE BANK OF TORONTO

SASKATCHEWAN		
Assiniboia	H. S. Hurlburt,	Manager.
Bredenbury	J. P. Porter,	"
Churchbridge	(Sub to Bredenbury.)	
Colonsay	James Maguire,	"
Glenavon	S. J. George,	"
Gravelbourg	M. L. Magee,	"
Kennedy	V. D. S. Teney,	"
Kipling	W. R. Lawrie,	"
La Fleche	H. R. Forfar,	"
Langenburg	H. A. Laughlin,	"
Mazenod	O. E. Burkell,	Acting Mgr.
Meyronne	J. A. Burnie,	Manager.
Montmartre	F. F. Osborn,	"
Mortlach	E. J. Waldie,	"
Pelly	J. J. Hay,	"
Preeceville	J. D. Paton,	"
Stenen	L. R. Sissons,	Acting Mgr.
Vibank	C. E. Saarup,	Manager.
Wolseley	F. E. McArthur,	"
Yorkton	M. Duncan,	"

ALBERTA

Calgary	C. R. Latimer,	Manager.
Coronation	J. Hayward,	"
Oyen	B. E. Kelly,	"
Richdale	F. N. Fallis,	Acting Mgr.
Veteran	H. L. Staples,	Manager.
Youngstown	M. E. Manhard,	"

BRITISH COLUMBIA

Vancouver	J. K. Ball,	Manager.
" Hastings and Carrall Sts.	E. J. H. Vanston,	"
Merritt	A. N. B. Rogers,	"
New Westminster	J. Gracey,	"
Victoria	A. P. Boulbee,	"

AGENTS

LONDON, ENGLAND	London City and Midland Bank, Limited.
PARIS, FRANCE	Credit Lyonnais.
DRESDEN, GERMANY	Dresdner Bank.
ITALY	Banca Commerciale Italiana.
NEW YORK, U.S.	National Bank of Commerce.
do	Bankers Trust Co.
BOSTON, U.S.	National Bank of Commerce.
do	First National Bank.
BUFFALO, U.S.	Manufacturers and Traders National Bank.
CHICAGO, U.S.	First National Bank.
CINCINNATI, U.S.	First National Bank.
CLEVELAND, U.S.	First National Bank.
do	Central National Bank.
DETROIT, U.S.	Old Detroit National Bank.
PHILADELPHIA, U.S.	Market Street National Bank.
PITTSBURG, U.S.	Keystone National Bank of Pittsburg.
SAN FRANCISCO, U.S.	Crocker National Bank.
ST. LOUIS, U.S.	National Bank of Commerce.
HONG KONG, CHINA	Hong Kong and Shanghai Banking Corporation.

THE BANK OF TORONTO

LIST OF FOREIGN CORRESPONDENTS

FOR THE ENCAHMENT OF DRAFTS UNDER
OUR LETTERS OF CREDIT

Adam & Cie	Boulogne-Sur-Mer, France
American Express Co.	Several Foreign Cities.
Anglo-Austrian Bank	Austria and Hungary.
Anglo-Egyptian Bank	Malta, Gibraltar, Cairo, Alexandria, Port Said.
Austrian Society of Credit	Carlsbad, Austria.
Banca Commerciale Italiana	Italy.
Banco de Chile	Santiago & Valparaiso.
Banco del Peru y Londres	Callao and Lima, Peru.
Banco de Londres y Mexico	Mexico.
Banco Nacional de Mexico	do.
Bank of Australasia	Australasia.
Bank of Bengal	India.
Bank of Bermuda, Limited	Hamilton, Bermuda.
Bank of British North America	San Francisco, Cal.
Bank of British West Africa, Ltd.	Sierre Leone and Grand Canary.
Bank de Credit Serbe	Belgrade.
Bank Federale	Switzerland.
Bank of Ireland	Ireland.
Bank of Nassau	Nassau, Bahamas.
Bank of Nova Scotia	Kingston, Jamaica.
Bank of Roumania, Ltd.	Bucharest.
Banque d'Anvers	Antwerp, Belgium.
Banque d'Etat du Moroc	Tangier, Morocco.
Banque de Flandre	Ghent, Belgium.
Banque de Metz	Metz, Germany.
Banque Populaire Suisse	Switzerland.
Banque de la Suisse Italienne	Locarno & Lugano, Switz.
Bergens Kredit Bank	Bergen, Norway.
Berle & Co., Marcus	Wiesbaden, Germany.
Bishop & Co.	Honolulu.
Böhmishe Escompte Bank	Austria and Bohemia.
Capital and Counties Bank, Limited	England.
Centralbanken for Norge	Christiania, Norway.
Chartered Bank of India, Australia & China	Asia.
Clerici & Co., Edoardo.	Como, Italy.
Colonial Bank	West Indies and British Guiana.
Commercial Bank of Scotland Limited	Scotland.
Commerz und Disconto Bank	Germany.
Comptoir National d'Escompte de Paris	France and Foreign Countries.

THE BANK OF TORONTO

LIST OF FOREIGN CORRESPONDENTS—CONTINUED

Cook & Son, Thomas	Great Britain and Foreign Countries.
Cossart, Gordon & Co.	Funchal, Madeira.
Credit Generale Liegeois	Belgium.
Crédit Lyonnais	France and Foreign Countries.
Credito Italiano	Italy.
Crocker National Bank	San Francisco, Cal.
Deutsche Bank	Germany & Constantinople.
Dresdner Bank	Germany.
Forenings Banken i Finland	Helsingfors, Finland.
Hamilton & Co.	Santa Cruz.
Hayemal, H.	Spa, Belgium.
Hong Kong and Shanghai Banking Corporation	Yokohama, Japan.
Hope & Co.	Amsterdam, Holland.
Imperial Ottoman Bank	Turkey and Egypt.
Imperial Bank of Persia	Persia.
International Banking Corporation	Several Foreign Cities.
Ionian Bank, Limited	Greece.
Jenssen & Co.	Throndhjem, Norway.
Kirchberger, L. J.	Ems, Germany.
London & Brazilian Bank, Ltd.	Lisbon & Oporto, Portugal, and Brazil and Argentine.
London City & Midland Bank, Limited	England.
Magdeburger Bank-Verein	Magdeburg, Germany.
Mauritius Commercial Bank	Port Louis, Mauritius.
Macandrews & Cie.	Seville, Spain.
National Bank of Commerce	New York, U.S.
National Bank of India, Ltd.	Zanzibar, Aden and India.
National Bank of South Africa, Ltd.	South Africa.
Norddeutsche Creditanstalt	Germany.
Private Bank of Copenhagen	Copenhagen, Denmark.
Pury & Cie	Neufchatel, Switzerland.
Rheinische Creditbank	Germany.
Rheinische Westfalische Disconto Gesellschaft	do.
Rotterdamsche Bank-Vereeniging	Rotterdam, Holland.
Royal Bank of Canada	Havana, Cuba.
Russian Bank for Foreign Trade	Russia.
Sala, T.	Brindisi, Italy.
Scheurleer & Fils	Holland.
Schlesischer Bank-Verein	Breslau, Germany.
Schnid & Co., F.	Augsburg, do.
Skandinaviska Kredit Aktiebolaget	Sweden.
Societe de Credit Suisse	Basle and Lucerne Switzerland.
Stavanger Handels-og Industribank	Stavanger, Norway.
Suddeutsche Disconto-Gesellshaft A.G.	Freiburg, Germany.
Ulster Bank, Limited	Ireland.
United States Trust Co.	Washington, D.C.
Weltreisebureau Union	Berlin, Germany.
Wiener Bank, Verein	Austria, Bohemia, Hungary and Constantinople.
Wurttembergische Vereins Bank	Stuttgart, Germany.
Yokohama Specie Bank, Limited	Bombay, China and Japan.

THE BANK OF TORONTO

The following comparative figures taken from
the Annual Statements show the growth
of the Bank since its Incorporation

Year.	Capital and Reserved Funds.	Deposits.	Loans and Investments.	Assets.
1857	\$ 439,148	\$ 263,100	\$ 1,103,078	\$ 1,268,413
1863	916,911	668,427	1,554,921	2,077,067
1873	2,330,726	2,256,673	4,966,085	5,989,162
1883	3,074,891	4,294,622	8,035,618	8,970,732
1893	3,823,981	8,758,967	12,034,416	14,417,160
1903	6,108,860	15,474,069	21,019,373	25,364,410
1912	11,176,578	41,622,345	48,126,011	59,226,548
1913	11,307,272	43,306,595	46,510,483	60,925,164

Paid-up Capital - - \$5,000,000.00

Rest Account - - - 6,000,000.00

Profit and Loss Account 307,272.09

\$11,307,272.09

THE BANK OF TORONTO

LIST OF STOCKHOLDERS

AS ON THE

31ST DECEMBER, 1913

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Abbott, Sir J. J. C., Executors Estate late . . .	Montreal, Que.	42	\$4,200
Acadia Sugar Refining Co., Limited.	Halifax, N.S.	11	1,100
Acteson, Philip	{ L'Anse Aux Gascons, Que.	18	1,800
Adair, Mrs. Marion	Winnipeg, Man.	6	600
Adami, Mrs. Mary S.	Montreal, Que.	82	8,200
Adams, Frederick E., Executors Estate late . . .	do	1	100
Aird, Mrs. Margaret	Barrie, Ont.	22	2,200
Allan, Archibald A.	Montreal, Que.	23	2,300
Allcorn, Miss Ethel	Baltimore, Ont.	8	800
Allen, William L.	Cobourg, Ont.	8	800
Ambrose, Mrs. Isobel M.	Montreal, Que.	5	500
Amys, Arthur L.	Preston, Ont.	20	2,000
Amys, C. Hewitt, M.D. (in trust)	Peterboro', Ont.	1	100
Amys, Mrs. Mary E.	do	5	500
Anderson, Mrs. A. E., Executors & Trustees late . . .	Westmount, Que.	4	400
Anderson, Miss Charlotte D.	do	1	100
Anderson, Mrs. Emily L.	Arthur, Ont.	4	400
Andros, Mrs. Frances M. L.	Victoria, B.C.	43	4,300
Archibald, Edward (in trust)	Montreal, Que.	70	7,000
Archbold, Rev. Francis H. W.	Ireland	18	1,800
Ardagh, Henry H.	Barrie, Ont.	32	3,200
Armstrong, Herbert W., M.D.	Fergus, Ont.	25	2,500
Armstrong, Mrs. Janet	Westmount, Que.	10	1,000
Art Association of Montreal	Montreal, Que.	156	15,600
Atkinson, Miss Clara	do	20	2,000
Atkinson, Miss Florence	do	27	2,700
Atkinson, Mortimer	Brockville, Ont.	30	3,000
Auston, Archer L.	Chicago, U.S.	1	100
Baby, Dame Marie H. W., Sole Executrix	Quebec, Que.	199	19,900
Bailey, Mrs. Annie H.	Toronto, Ont.	5	500
Bailey, Mrs. Ernestine V.	Fredericton, N.B.	6	600
Bain, Mrs. Beatrice M.	Petrolia, Ont.	7	700
Baines, Allen, M.D.	Toronto, Ont.	37	3,700
Baines, Mrs. Annie Z.	do	5	500
Baines, Mrs. R. J. Ella	do	4	400
Baker, George P.	Yarmouth, N.S.	10	1,000
Baker, John	Gaspé, Que.	25	2,500
Balcer, Henry E.	Three Rivers, Que.	14	1,400
Baldwin, Miss Adeline	Montreal, Que.	2	200
Baldwin, Charles M.	Toronto, Ont.	2	200
Baldwin, F. W.	do	23	2,300
Baldwin, Lawrence H.	do	2	200
Baldwin, Lawrence H. (in trust)	do	23	2,300
Baldwin, Miss M. Louisa	Montreal, Que.	1	100

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Baldwin, Mrs. S. Jessie.	Montreal, Que...	2	\$200
Baldwin, Mrs. S. Jessie and Miss Maria Louisa Baldwin, Administratrices.	do	55	5,500
Ball, John.	Baltimore, Ont...	15	1,500
Bangs, John A., Estate of.	Carleton Place, O.	10	1,000
Barbeau, Edmond J., Executors Estate late.	Montreal, Que...	72	7,200
Barber, Mrs. Frances H. A.	England.	50	5,000
Baril, Mrs. Luce C.	Spencer, Mass...	5	500
Barlow & Co.	Montreal, Que...	16	1,600
Barnes, Mrs. Helen A.	Port Hope, Ont...	10	1,000
Barnston, Miss Francis S. F.	Montreal, Que...	11	1,100
Barnston, George D.	do	3	300
Barratt, Edgar G.	New York City	10	1,000
Barratt, Mrs. Katherine F.	East Orange, N.J.	10	1,000
Barratt, Roswell, F.	do	10	1,000
Barre, Ernest C.	Sarnia, Ont...	5	500
Barrett, Mrs. Mary A. E.	Montreal, Que...	570	57,000
Bate, Sir Henry N.	Ottawa, Ont...	190	19,000
Bauld, Henry G., Trustee.	Halifax, N.S...	42	4,200
Bauld, Henry G., Executor.	do	13	1,300
Baumgarten, Alfred.	Montreal, Que...	400	40,000
Bawlf, Nicholas.	Winnipeg, Man...	90	9,000
Baylis, Samuel M.	Montreal, Que...	18	1,800
Baylis, Samuel M., W. I. Gear and George Sumner (in trust).	do	60	6,000
Beardmore, George L., Executors of late.	Toronto, Ont...	20	2,000
Beatty, Charles W.	Bedford Park, Ont.	98	9,800
Beatty, Mrs. Charlotte E.	Toronto, Ont...	15	1,500
Beatty, Miss Mary H.	do	42	4,200
Bebee, Mrs. Jane F.	do	5	500
Beemer, Frank, M.D.	Vittoria, Ont...	10	1,000
Begg, Mrs. Grace J.	Brockville, Ont...	14	1,400
Begg, John W.	Costa Rica	100	10,000
Bell, Miss Madeleine E.	Hamilton, Ont...	30	3,000
Bennet, Miss Amy K.	Peterboro', Ont...	3	300
Benning, James, Executors of Estate of late.	Montreal, Q., & Boston, U.S.)	136	13,600
Benson, His Honor T. M., Trustee.	Port Hope, Ont...	10	1,000
Bernhardt, Irwin A.	Preston, Ont...	2	200
Bernhardt, Oscar G.	Bradford, Ont...	2	200
Berry, Mrs. Hannah.	Collingwood, Ont.	10	1,000
Berry, H. L.	Walkerville, Ont.	1	100
Bethune, Rev. Charles, J. S., D.C.L.	Guelph, Ont...	30	3,000
Birch, Edward and Mrs. Kate Birch.	Berlin, Ont...	5	500
Bird, Henry.	Vancouver, B.C...	10	1,000
Bird, Mrs. Violet D.	Boston, Mas., U.S.	32	3,200
Blachford, Mrs. Ida E.	Toronto, Ont...	31	3,100
Black, Mrs. Isabella McC.	Australia.	270	27,000
Black, James C.	Toronto, Ont...	150	15,000
Black, James F. D., Executors of late.	Lachine, Que...	10	1,000
Blackader, Rosa L., Executors of Estate late.	Montreal, Que...	20	2,000
Blackader, Wm. B.	do	65	6,500
Blackader, W. B. and R. MacD. Paterson, Trustees.	do	110	11,000
Blackstock, Mrs. Harriet V.	Toronto, Ont...	1,148	114,800
Bolster, Mrs. Mary Anna.	Barrie, Ont...	5	500
Boswell, Andrew W.	Quebec, Que...	10	1,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMO PAID.
Boston Cemetery Association, The.	Milton, Ont...	5	\$500
Botterell, Mrs. Sarah.	Quebec, Que...	61	6,100
Bowlby, Ward H., K.C.	Berlin, Ont...	25	2,500
Bowles, James F.	England.	3	300
Bowman, Rev. Charles.	Windsor, N.S...	25	2,500
Bowns, Miss Felice M.	Brooklyn, N.Y...	10	1,000
Boyd, Miss Elizabeth.	Toronto, Ont...	14	1,400
Bradley, Mrs. Marjorie M.	Detroit, Mich...	4	400
Breedon, Henry M.	Brantford, Ont...	2	200
Brodie, F. A., Trustee.	Vancouver, B.C...	6	600
Brouse, Mrs. Fanny A.	Toronto, Ont...	10	1,000
Brouse, Miss Marjorie J.	do	1	100
Brown, Miss Jennie F.	do	6	600
Brown, Robert, Executors and Trustees of Estate of late.	{ Ottawa, Ont. & Montreal, Que. }	80	8,000
Brownridge, Mrs. Laura E.	Toronto, Ont...	5	500
Brownscombe, Felix.	Peterboro', Ont...	10	1,000
Bruce, Alex. D.	Gormley, Ont...	3	300
Bruce, Mrs. Frances C.	do	3	300
Bruce, Miss Janet.	do	10	1,000
Bruce, Miss Jean L.	do	10	1,000
Bruce, Miss Mary C.	do	10	1,000
Bruce, Robert.	do	12	1,200
Bryson, Robert B.	Perth, Ont...	15	1,500
Buchanan, Mrs. Edith M.	St. Cath'ries, Ont.	1	100
Buckingham, Elijah.	Collingwood, Ont.	6	600
Buckingham, Miss Elizabeth.	do	5	500
Buckingham, James.	Stayner, Ont...	2	200
Buckingham, Robert.	Burnside, Man...	2	200
Buckingham, Miss Sophia.	Collingwood, Ont.	7	700
Buckingham, William.	Faversham, Ont...	2	200
Bullen, Miss Selina J.	Ireland.	1	100
Bunting, Margaret E., Executors of late.	{ Toronto & St. Catharines, O. J. }	1	100
Burchill, Mrs. Ida J.	Toronto, Ont...	6	600
Burland, Jeffrey H. (in trust).	Montreal, Que...	98	9,800
Burnett, Mary W., Executors Estate late.	do	39	3,900
Burnham, Geo., M.D.	Peterboro', Ont...	51	5,100
Burns, Miss Jessie A.	Toronto, Ont...	2	200
Burns, Walter H. (in trust).	do	7	700
Burton, Lt.-Col. St. George W. E.	{ 42nd Highland Regiment. }	67	6,700
Butler, Richard P.	Newcastle, Ont...	17	1,700
Butterworth, Miss Maria E.	Ottawa, Ont...	12	1,200
Caldbeck, Mrs. Margaret.	Toronto, Ont...	30	3,000
Caldecott, Mrs. Margaret E.	do	10	1,000
Caldwell, Dr. W.	Peterboro', Ont...	10	1,000
Calhoun, Jobe C. (in trust).	Gaspé, Que...	6	600
Cameron, Miss Chessie C.	Collingwood, Ont.	5	500
Cameron, Miss Eliza.	Grafton, Ont...	3	300
Cameron, Miss Grace.	England.	49	4,900
Cameron, James & Miss Margaret Cameron, Trustees.	{ Collingwood, O., & Scotland }	95	9,500
Cameron, James.	Collingwood, Ont.	1	100
Cameron, James A.	Scotland.	100	10,000
Cameron, Mrs. Jennie P.	Collingwood, Ont.	12	1,200
Cameron, Mary, Executrix of Estate of late.	England.	28	2,800

THE BANK OF TORONTO

NAME,	ADDRESS,	No. of Shares \$100 ea.	AMOUNT PAID.
Cameron, Mrs. Victoria.....	London, Ont.....	24	\$2,400
Campbell, Adelaide L., Executors of Estate of late	Montreal, Que...{	39	3,900
Campbell, Sir Alexander, Trustees of Estate..{	Montreal, Que., & London, Ont. {	50	5,000
Campbell, Alexander	Caledonia, Ont....	20	2,000
Campbell, Alexander J., Trustee.....	Truro, N.S.....	16	1,600
Campbell, A. H.....	Toronto Ont.....	46	4,600
Campbell, A. H., G. Campbell and L. McCarthy	do.....	102	10,200
Campbell, Graham.....	do.....	46	4,600
Campbell, J. H. Mayne.....	do.....	46	4,600
Campbell, J. H. Mayne, and A. H. Campbell, "M" Account	do.....	47	4,700
Campbell, J. H. Mayne, and A. H. Campbell "E" Account	do.....	2	200
Campbell, Miss Katharine M.....	Montreal, Que....	16	1,600
Campbell, Dr. Lorne, Estate of	Scotland	10	1,000
Campbell, Mrs. Margaret, Executors and Trustees of late.....	Montreal, Que....	67	6,700
Campbell, Miss Victoria S.....	England.....	64	6,400
Canada Life Assurance Co.....	Toronto, Ont....	375	37,500
Cantlie, Mrs. Eleonora S.....	Montreal, Que....	62	6,200
Cargill, Mrs. Margaret, Executors of late.....	Cargill, Ont....	32	3,200
Carleton, Hubert.....	Toronto, Ont....	1	100
Carleton, Mrs. Maria	do.....	13	1,300
Carlyle, James	do.....	4	400
Carlyle, Mrs. Wilhelmina D.....	do.....	15	1,500
Carlyle, Mrs. Wilhelmina D., Executrix Estate of James Carlyle	do.....	170	17,000
Carmichael, Miss Isabella.....	Montreal, Que....	2	200
Carmichael, Miss Margaret C.....	Pictou, N.S....	30	3,000
Carpenter, A. B., Trustees of Estate of late	Cobourg & Toronto	14	1,400
Carrie, Mrs. Catherine.....	Toronto, Ont....	6	600
Carry, Mrs. E. Sarah	Millbrook, Ont....	12	1,200
Carson, Lieut.-Col. John.....	Montreal, Que....	200	20,000
Casault, Miss M. Henriette	do.....	3	300
Casey, Elias and Mrs. Elizabeth Casey.....	Cobourg, Ont ...	3	300
Cawthra, Mrs. A. Maude.....	Toronto, Ont....	32	3,200
Cawthra, Mrs. Elizabeth J.....	do.....	15	1,500
Cawthra, Mrs. Elizabeth J., W. H. Cawthra and Mrs. A. Mabel Adamson (in trust)	do.....	15	1,500
Cawthra, Mrs. Elizabeth J. and W. H. Cawthra (in trust)	do.....	50	5,000
Cawthra, Henry, Executrix of the late.....	do.....	500	50,000
Cawthra, Joseph, Trustees Estate, and Executors and Trustees Estate Charlotte E. Cawthra	do.....	93	9,300
Cayley, Mrs. Agnes L.....	Collingwood, Ont....	20	2,000
Chadwick, E. M. and C. W. Beatty (in trust)	Toronto, Ont....	42	4,200
Chase, Miss Frances A.....	do.....	13	1,300
Chapman, Rev. David M. B.....	England.....	17	1,700
Cherry, George A. and William Cherry.....	Preston, Ont....	27	2,700
Chisholm, Mrs. Margaret D.....	Belleville, Ont....	11	1,100
Christie, Leslie G.....	London, Ont....	30	3,000
Church Home, The	Montreal, Que....	1	100
Chute, Mrs. Ella M.....	Wolfville, N.S....	6	600
Clark, George M., Executors of Estate of late	Cobourg, Ont....	37	3,700
Clark, Mrs. H. L.....	Toronto, Ont....	16	1,600

THE BANK OF TORONTO

NAME,	ADDRESS,	No. of Shares \$100 ea.	AMOUNT PAID.
Clark, William.....	Cardinal, Ont....	22	\$2,200
Clayes, Mrs. Catharine, Executrix	Brockville, Ont....	10	1,000
Clayes, George	St. Louis, Mo....	130	13,000
Cleave, Mrs. Gladys S.....	Ireland	8	800
Clerk, Ronzo H.....	Montreal, Que....	160	16,000
Close, Dr. John B.....	Sedgewick, Alta....	11	1,100
Clubb, Azariah	Toronto, Ont....	12	1,200
Coffin, Herbert	Gaspé, Que....	1	100
Coghlin, Mrs. L. Jean	Montreal, Que....	7	700
Coles, George C.....	Collingwood, Ont....	2	200
Comstock, William H.....	Brockville, Ont....	250	25,000
Confederation Life Association	Toronto, Ont....	210	21,000
Cooch, Alfred C.....	do.....	20	2,000
Cook, Miss Betty C.....	Montreal, Que....	10	1,000
Cook, George E., M.D.....	Toronto, Ont....	5	500
Cook, George J., Executors of late	do.....	150	15,000
Cook, G. W.....	Montreal, Que....	100	10,000
Cook, H. H., Francis E. Macdonald and James S. Lovell, Trustees	Toronto, Ont....	16	1,600
Cooper, Isaac J.....	do.....	10	1,000
Cooper, William, Estate late	Montreal, Que....	55	5,500
Copeland, Mrs. Mary C.....	Collingwood, Ont....	10	1,000
Copeland, Mrs. Nora M.....	Londou, Ont....	2	200
Cosby, Mrs. Clara A.....	Toronto, Ont....	7	700
Cossitt, Miss Frances A.....	Brookville, Ont....	20	2,000
Cossitt, Mrs. Kate L.....	do.....	57	5,700
Coulson, Duncan	Toronto, Ont....	150	15,000
Covert, Henry, Executors of late	do.....	165	16,500
Covert, Mrs. Mary I.....	Cobourg, Ont....	10	1,000
Cowdry, Miss Aline	Waterford, Ont....	10	1,000
Coyle, Peter, Usuryfatu Legatee	Lachine, Que....	33	3,300
Cramp, George B., Estate of	Montreal, Que....	10	1,000
Crawford, Miss Eliza S.....	Westmount, Que....	272	27,200
Crawshaw, Geoffrey S., Executor	England	42	4,200
Crocker, William	Toronto, Ont....	85	8,500
Cross, Alexander G., His Honor	Montreal, Que....	10	1,000
Cross, Miss Janet	Westmount, Que....	12	1,200
Cross, Miss Rebecca W.....	do.....	11	1,100
Crossen, William J.....	Cobourg, Ont....	125	12,500
Crowther, William C.....	Toronto, Ont....	15	1,500
Cumming, Miss Alice L.....	do.....	2	200
Currie, Miss Sarah K.....	do.....	25	2,500
Curry, Stewart L.....	Halifax, N.S....	15	1,500
Curry, Wilfred A.....	do.....	15	1,500
Cusack, Mrs. Frances	England	48	4,800
Cusack, Frederick W.....	Montreal, Que....	80	8,000
Dane, Mrs. Annie	Toronto, Ont....	9	900
Darey, J. Herbert, M.D.....	Sioux City, U.S....	6	600
David, Miss Berthe	Lowell, Mass....	5	500
David, Olier J.....	do.....	4	400
Davis, Mrs. Frances J.....	Windsor, Ont....	125	12,500
Davis, Huntley W.....	Montreal, Que....	6	600
Dawes, Andrew J.....	Lachine, Que....	65	6,500
Dawes, Miss Constance M.....	Montreal, Que....	6	600
Dawson, Mrs. Gertrude, Tutrix	do.....	7	700
Dawson, Mrs. Annie M.....	Westmount, Que....	17	1,700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Dawson, Miss Hilda	Westmount, Que..	1	\$100
Dawson, Percy M., M.D.	Madison, Wis....	75	7,500
Deacon, F. H. & Co.	Toronto, Ont....	5	500
Dean, Arthur C. H.	Royal Artillery....	20	2,000
Dean, Percy H.	England.....	10	1,000
Derbyshire, Hon. Daniel	Brockville, Ont..	13	1,300
Devlin, Bernard	Barrie, Ont.....	3	300
Dillon, Miss Elizabeth J.	Montreal, Que... Toronto, Ont....	380 58	38,000 5,800
Dixon, Mrs. Annie N.	do do	10 15	1,000 1,500
Dixon, Frank I.	Millbrook, Ont....	20	2,000
Doak, Robert J.	Quebec, Que....	27	2,700
Dobell, Major Charles M.	do do	87 87	8,700 8,700
Dobell, Richard R., Estate of late	Belleville, Ont....	10	1,000
Dobell, W. M. (in trust)	do	7	700
Dobell, W. M., Trustee	Ancaster, Ont....	4	400
Dobell, Wm. M. and A. C. Dobell, Trustees	Montreal, Que... do	25 5	2,500 500
Docter, Miss Cecilia C.	do	250	25,000
Docter, Miss Philinda G.	Ireland.....	7	700
Donnelly, Bolton W.	Toronto, Ont....	15	1,300
Donnelly, John T.	Prescott, Ont....	31	3,100
Douglas, Mrs. Elizabeth B.	Toronto, Ont....	50	5,000
Dow, Miss Jessie	London, Ont....	100	10,000
Dowden, Miss Mary	Toronto, Ont....	6	600
Dowker, Mrs. Harriett	Montreal, Que... Toronto, Ont....	11	1,100
Dowsley, John K., Trustee	Cobourg, Ont....	4	400
Drayton, Henry L., Trustee	Toronto, Ont....	7	700
Duffield, James C.	Stratford, Ont....	25	2,500
Dumble, Mrs. Hester A.	Montreal, Que... do	10 10	1,000 1,000
Dunlop, His Hon. John, Allan C. Cumming and Alexander Robertson, Trustees	York Village, U.S....	20	2,000
Duncan, John T., Estate of late	Quebec, Que....	2	200
Dundas, Alfred R.	Halifax, N.S....	131	13,100
Dunn, Jesse W.	do	13	1,300
Dunn, Wesley	do	8	800
Dunsmore, James H.	Montreal, Que....	3	300
Duriez, Mrs. Suzanne	New York, N.Y....	2	200
Duval, Louis N.	do	10	1,000
Earley, Miss Adelaide	Montreal, Que....	180	18,000
Eastern Trust Co., (The) Trustee	Rochester, U.S....	31	3,100
Eastern Trust Co., Thos. E. Fraser and J. J. Bremner, Trustees	Belleville, Ont....	6	600
Eastern Trust Co. and H. P. Ody Savary (in trust)	Brantford, Ont....	60	6,000
Elliott, Charles A. and R. MacD. Paterson (in trust)	Yarmouth, N.S....	20	2,000
Elliott, George, Executors Estate late	Petrolia, Ont....	10	1,000
Elliott, W. George, Executors Estate late	do	200	20,000
Ellis, Alfred E.	New York, N.Y....	10	1,000
Ellis, Arthur W.	do	40	4,000
Englehart, J. I.	Westmount, Que... New York, N.Y....	31 1	3,100 100
Englehart, Jeffrey H.			
Englehart, Miss Reta Frank			
English, Mrs. Mary Augusta			
Erland, Edwin M.			

THE BANK OF TORONTO

NAME.	ADDRESS.	Shares \$100 ea.	AMOUNT PAID.
Ewan, Alexander, Executors of Estate of late	Montreal, Que....	45	\$4,500
Eyre, Miss Mary F. W., Trustee	Cobourg, Ont....	7	700
Fair, George H.	Brantford, Ont....	2	200
Fair, Thomas J.	do	22	2,200
Farley, Mrs. Elizabeth	Belleville, Ont....	100	10,000
Farley, Mrs. Margaret	Quebec, Que....	110	11,000
Farrell, Miss Letitia	Halifax, N.S....	24	2,400
Farrell, Miss Teresa	do	28	2,800
Farwell, Albert L.	Boston, U.S....	40	4,000
Fasken, David	Toronto, Ont....	200	20,000
Fenning, F. W., and F. R. Fenning	England.....	50	5,000
Fenwick, Mrs. Alice A.	Westmount, Que....	1	100
Field, Miss Emma J.	Cobourg, Ont....	6	600
Field, Mrs. Mary A., Executrix	Belleville, Ont....	60	6,000
Filshie, Archibald	Mount Forest, Ont....	2	200
Finley, Mrs. Thora D.	Montreal, Que....	160	16,000
Firth, Charles	England.....	22	2,200
Fisher, Hon. Sydney A.	Ottawa, Ont....	25	2,500
Fisher, Hon. Sydney A., Mary F. Fisher and Roswell E. Fisher (in trust)	{ Ottawa, Ont., & { Montreal, Q.J	25	2,500
Fittion, Mrs. Maud G. Ross	Brantford, Ont....	10	1,000
Flagg, Rev. E. L.	Wiariton, Ont....	1	100
Fleming, Alexander C.	Galt, Ont....	1	100
Fleury, Mrs. Margaret E.	Aurora, Ont....	37	3,700
Ford, Walter J.	Costa Rica	20	2,000
Forrest, Rev. John, Trustee	Halifax, N.S....	4	400
Forsyth, Mrs. Mary	Barrie, Ont....	20	2,000
Fowlds, Henry M., Executors Estate late	Hastings, Ont....	5	500
Fowlds, Miss Mary P.	do	2	200
Fowlds, Walter M.	do	2	200
Fowler, Mrs. Huldaah	London, Ont....	11	1,100
Fraser, Miss Hattie	Brantford, Ont....	9	900
Fraser, John	Petrolia, Ont....	10	1,000
Fraser, Mrs. Mary A.	Belleville, Ont....	28	2,800
Freeland, Miss Emily H.	Montreal, Que....	6	600
Fuller, Miss Mary Emma	Hawilton, Ont....	10	1,000
Gage, Mrs. Charlotte D.	Toronto, Ont....	3	300
Gale, Alfred J. V.	Hull, Que....	6	600
Gale, Ernest G., M.D.	Quebec, Que....	6	600
Gale, G. Gordon	Hull, Que....	6	600
Cale, Withall P., M.D.	Quebec, Que....	7	700
Galletly, Archibald J. C.	Victoria, B.C....	62	6,200
Gamble, George P.	Brockville, Ont....	50	5,000
Gardner, William, M.D.	Montreal, Que....	3	300
Garrett, Miss Emma T.	Toronto, Ont....	5	500
Gates, George E.	Hamilton, Ont....	7	700
Gault, Miss Emily M.	Montreal, Que....	22	2,200
Gault, Percy R.	do	10	1,000
Gault, Percy R. (in trust)	do	20	2,000
Gaviller, Mrs. Caroline A. L.	Hamilton, Ont....	8	800
Gaviller, Edwin A., M.D.	do	8	800
Gear, Dame Frances M. C.	Montreal, Que....	2	200
Gear, William I.	do	300	30,000
Gentle, W. S., Estate of late	do	12	1,200
George, Alfred W.	Port Hope, Ont....	25	2,500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Gibb, James.....	Quebec, Que.	20	\$2,000
Gibb, J. Duncan, Executors of Estate of late.....	Montreal, Que.	60	6,000
Gillbard, Edward B.	East Orange, N.J., U.S.A.	5	500
Gillbard, John W.	Toronto, Ont.	5	500
Gillbard, Mrs. Mary A.	East Orange, N.J.	5	500
Gladman, Robert, Executors of late.....	England.	59	3,900
Gnan, John J. (in trust).....	Ingersoll, Ont.	5	500
Goggan, Mrs. Maria.....	Port Credit, Ont.	7	700
Gooderham, Miss Ada L.	Toronto, Ont.	116	11,600
Gooderham, Albert E., Lt.-Col.	do.	332	33,200
Gooderham, Jr., Albert E.	do.	15	1,500
Gooderham, Alfred L.	do.	190	19,000
Gooderham, Edward D.	do.	25	2,500
Gooderham, Eliza, Henry and Henry F., Trustees of Estate, late.....	do.	200	20,000
Gooderham, Geo., Executors and Trustees of Estate, late.....	do.	2463	246,300
Gooderham, George E.	do.	25	2,500
Gooderham, Gordon S.	Bedford Park, Ont.	11	11,00
Gooderham, Harold D.	Winnipeg, Man.	25	2,500
Gooderham, Henry.....	Toronto, Ont.	885	88,500
Gooderham, John L.	do.	25	2,500
Gooderham, Miss Louise A.	do.	4	400
Gooderham, Mrs. Margaret.....	do.	660	66,000
Gooderham, Norman R.	do.	31	3,100
Gooderham, William G.	do.	737	73,700
Gooderham, W. G. (in trust).....	do.	81	8,100
Gooderham, W. G., and Albert E. (in trust).	do.	1190	119,000
Gooderham, W. G., A. E., G. H., and M. K., Trustees in trust.....	do.	2261	226,100
Goodetham, William II.	do.	50	5,000
Goodhue, Miss Sarah E.	Montreal, Que.	8	800
Gordon, Alexander D. M., Helen C. Gordon and Eliza A. Gordon.....	Toronto, Ont.	2	200
Gordon, Rev. Daniel M., D.D. (in trust).....	Kingston, Ont.	4	400
Gordon, Mrs. Janet P.	Toronto, Ont.	40	4,000
Gould, Richard J.	do.	1	100
Grandy, Mrs. Annie.....	Port Hope, Ont.	7	700
Grant, Albert.....	do.	50	5,000
Grant, Mrs. Josephine Stuart.....	do.	267	26,700
Grasett, Frederick LeM., M.D.	Toronto, Ont.	25	2,500
Grasett, Lt.-Col., Hy. J. and A. W. Grasett, Trustees.....	do.	5	500
Grasett, Lt.-Col., Hy. J. and G. B. Strathy, Trustees.....	do.	24	2,400
Gray, John.....	Port Credit, Ont.	30	3,000
Gray, Reginald.....	Burford, Ont.	50	5,000
Gray, Robert M.	Toronto, Ont.	30	3,000
Green, F. Hilton, and J. Travels Lewis (in trust).....	Ottawa and Montreal, Que.	190	19,000
Green, Miss Mabel L. and Miss Hilda T.	Cobourg, Ont.	20	2,000
Greenlaw, Robert.....	Elmvale, Ont.	2	200
Greenshields, Mrs. Maude A.	Montreal, Que.	100	10,000
Greig, Edward R.	Toronto, Ont.	15	1,500
Gunther, Egmond.....	do.	55	3,500
Gzowski, Casimir S.	do.	44	4,400
Hague, George.....	Montreal, Que.	20	2,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Hague, Mrs. Jemima.....	London, Ont.	10	\$1,000
Hallifax Industrial School.....	Halifax, N.S.	2	200
Hall, Mrs. Bertha F.	Vancouver, B.C.	6	600
Hamilton, Miss Alice M.	Montreal, Que.	96	9,600
Hamilton, Rev. Charles C.	England.	61	6,100
Hamilton, Capt. Edmund C.	do.	376	37,600
Hamilton, Mrs. Frances L. H.	Ottawa, Ont.	2	200
Hamilton, John.....	Quebec, Que.	100	10,000
Hamilton, John, and Charles A. Eliot (in trust).....	Quebec & Ottawa (& Quebec, Ont'wa) & Toronto, O.	180	18,000
Hamilton, Robert, Executors and Trustees of late.....	Montreal, Que.	91	9,100
Hamon, Miss Edith M.	England.	50	5,000
Hankey, Mrs. Minnie G.	Quebec, Que.	5	500
Harbour, George T.	Sandy Beach, Que.	3	300
Harbott, Lucy M.	do.	1	100
Harding, Mrs. Brenda G.	Montreal, Que.	210	21,000
Hardisty, Alfred C. W.	Westfield, Ont.	13	1,300
Hardisty, Richard H. M., M.D.	Montreal, Que.	15	1,500
Hardisty, William L., Executor of late.....	Calgary, Alta.	60	6,000
Hardy, Miss Kate A.	Toronto, Ont.	4	400
Hargrave, George R.	do.	35	3,500
Harvey, Mrs. Pauline E.	Montreal, Que.	2	200
Hastings, Mrs. Georgina R.	Winnipeg, Man.	16	1,600
Hastings, George V.	Halifax, N.S.	75	7,500
Hattie, R. M., and H. McInnes, Trustees.....	Hawton, Mrs. Eliza.	24	2,400
Hawton, Mrs. Eliza.	Rob Roy, Ont.	2	200
Heintzman, George C.	Toronto, Ont.	10	1,000
Henderson, John.....	Hamilton, Ont.	11	1,100
Henderson, Joseph.....	Toronto, Ont.	79	7,900
Hendry, Robert.....	Kingston, Ont.	10	1,000
Henshaw, Mrs. Beatrice H.	Montreal, Que.	26	2,600
Hetherington, Errol A.	Toronto, Ont.	100	10,000
Hetherington, Thomas S.	Quebec, Que.	100	10,000
Hobson, Charles.....	Buttord, Ont.	5	500
Hobson, Thomas.....	do.	5	500
Hodgson, Annabella McL., Executor of Estate of late.....	Eau Gallie, U.S.	45	4,500
Hogarth, George.....	Toronto, Ont.	1	100
Honor, James F.	Port Hope, Ont.	6	600
Hope John, Executors and Trustees Estate late.....	Montreal, Que.	150	15,000
Hopkins, F. H. & Co.	do.	50	5,000
Horn, M. S.	Westmount, Que.	5	500
Haw, Miss Frances E.	Toronto, Ont.	13	1,300
Howard, Robert J. B., M.D.	England.	55	5,500
Hawe, Mrs. Sarah E.	Dartmouth, N.S.	7	700
Hudson, William S.	Preston, Ont.	15	1,500
Hume, Miss Alice E.	Port Hope, Ont.	16	1,600
Hume, Henry.....	do.	21	2,100
Hume, John.....	do.	104	10,400
Hunt, Mrs. Anna R. G.	Montreal, Que.	40	4,000
Hunter, Michael J.	England.	61	6,100
Hutchison, James.....	Millbrook, Ont.	12	1,200
Hutchison, Mrs. Margaret.....	Peterboro', Ont.	4	400
Hyman, Hon. Charles S.	London, Ont.	85	8,500
Ibbotson, Mrs. F. Louisa.	Montreal, Que.	5	500
Innes, William P.	Simcoe, Ont.	70	7,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Inwood, Frederick G.	Toronto, Ont.	10	\$1,000
Ireland, Mrs. May J.	do	5	500
Irish, Mrs. Jenny H.	do	22	2,200
Irwin, Delacherois T.	Ottawa, Ont.	7	700
Irwin, Mrs. Isabella	do	41	4,100
Jackson, John Day	New Haven, Conn	12	1,200
Jamieson, Mrs. Susanna M.	Toronto, Ont.	9	900
Jephcott, William, Executors and Execatrix, Estate of late	do	20	2,000
Jessopp, Captain Dudley F.	do	7	700
Jex, Alfred L.	Cobourg, Ont.	10	1,000
Jex, Martin	do	10	1,000
Johnston, Mrs. Frances	Sarnia, Ont.	5	500
Joly de Lotbiniere, Mrs. Marion H.	Lotbiniere, Que.	25	2,500
Jones, Mrs. Emma S.	Halifax, N.S.	6	600
Jones, Mrs. Margaret G.	Toronto, Ont.	250	25,000
Judah, Mrs. Sarah C.	Montreal, Que.	142	14,200
Julian, Mrs. Sallie	New York, N.Y.	561	56,100
Kane, Mrs. Jessie A., Executrix	Toronto, Ont.	20	2,000
Kenny, Mrs. M. J., Joseph B. Kenny, and Louis F. Kenny, Trustees for	Halifax, N.S.	42	4,200
Kilgour and Smith	Ninga, Man.	5	500
King, Miss Emma (in trust)	Quebec, Que.	80	8,000
King, Miss Frances	Kingston, Ont.	30	3,000
King, Mrs. Katherine M.	Waterville, Que.	15	1,500
Kinnear, Miss Ellie M.	Toronto, Ont.	1	100
Kinnear, Mrs. Euphemia	do	2	200
Kimball, Rev. George F., Wm. Thompson and John W. Mooney (in trust)	Montreal, Coaticook and Inverness, Que	9	900
Laidlaw, Robert	Toronto, Ont.	75	7,500
Laidlaw, Robert W.	New York, N.Y.	5	500
Laing, G. F., and John W. Spears (in trust)	Toronto, Ont.	10	1,000
Landon, Martin	Howbert, Color'do	2	200
Langley, Elliott W.	Toronto, Ont.	44	4,400
Langmuir, J. W., Managing Director, and A. D. Langmuir, Assistant Manager (in trust)	do	111	11,100
Larkin, P., Executrix and Executor of Estate of	St. Catharines, Ont	50	5,000
Lash, Z. A., K.C., and John F. Lash, Trustees	Toronto, Ont.	70	7,000
Lash, Z. A., K.C., and John Usborne, Trustees	(Toronto, Ont.,) (and Honolulu)	41	4,100
Laurie, Archibald	Quebec, Que.	5	500
Laurie, Mrs. Elizabeth F.	do	46	4,600
Laurie, Duncan, Executors of Estate of late	do	64	6,400
Laurie, Frank C.	do	47	4,700
Laurie, James, M.D.	do	38	3,800
Laurie, Mrs. Sophia A., Executors Estate late	do	38	3,800
Lawrence, Mrs. Alice B.	Bennington, Vt.	4	400
Lawrence, Frederick H.	do	2	200
Lawson, Miss Sarah M.	Halifax, N.S.	8	800
Leach, Hugh	Toronto, Ont.	30	3,000
Learnont, J. B.	Montreal, Que.	30	3,000
Le Boutillier, Charles S.	Gaspé, Que.	12	1,200
Le Boutillier, Mrs. Harriet M.	do	37	3,700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Le Boutillier, Herbert S.	Gaspé, Que.	1	\$100
Lee, Walter S., Executors and Trustees of late	Toronto, Ont.	25	2,500
Leggat, Mrs. Eleanor L.	Montreal, Que.	11	1,100
Leggat, Alexander, Executors of late	{ Quebec and { Montreal, Que }	22	2,200
LeMoine, P. R. and A. M. G. Rémiillard (in trust)	Quebec, Que.	8	800
Leney, John M., M.D.	Winnipeg, Man.	5	500
Leney, Wm. A.	Ormskirk, Que.	1	100
Lennard, Mrs. Agnes	Dundas, Ont.	5	500
Lennon, Mrs. Sarah A.	Sudbury, Ont.	20	2,000
Lewis, Rev. William	Kingston, Ont.	10	1,000
Lewis, Frederick O.	Montreal, Que.	85	8,500
Lewis, Mrs. Maud H. B.	do	360	36,000
Lewis, William J.	Halifax, N.S.	41	4,100
Liebner, Ernest O.	St. Thomas, Ont.	10	1,000
Lindsey, J.	Orangeville, Ont.	10	1,000
Long, Joseph W.	Montreal, Que.	25	2,500
Long, Michael, Executors and Trustees Estate late	Collingwood, Ont.	16	1,600
Long, Thomas	do	300	30,000
Long, Thomas P.	do	150	15,000
Longmore, Mrs. Mary H., Trustees for	Toronto, Ont., Quebec, Que., & England	10	1,000
Love, Miss C. Grace	Walkerville, Ont.	1	100
Lovering, George	Lawson, Ont.	5	500
Lovering, Henry Lanson	Coldwater, Ont.	65	6,500
Lowell, Mrs. Fannie A. H.	Newton, Mass.	7	700
Lowell Trust Company	Lowell, Mass.	5	500
Lowery, Mrs. M. Mary F.	Petrolia, Ont.	5	500
Lowery, William M.	do	21	2,100
Lundy, John J.	Peterboro', Ont.	300	30,000
Lunn, Miss Emma H.	Montreal, Que.	12	1,200
Lyman, Walter E.	do	21	2,100
Lyons, William C.	Calgary, Alta.	2	200
MacAlpine, Mrs. Mary A.	Halifax, N.S.	4	400
MacCoy, Mrs. Jessie W. I.	England	2	200
MacDonald, Mrs. Eleonorra C.	Et'Qu'Appelle, Q.	20	2,000
Macdonald, James H., K.C.	Toronto, Ont.	15	1,500
Macdonell, John L., Estate late	do	100	10,000
Macdonell, John L., Estate late	Australia	2	200
Macdonell, Mrs. Mary M. F.	England	21	2,100
MacFarlane, Miss Catherine	Montreal, Que.	3	300
MacIntosh, Preble and George Hyde, Trustees	do	34	3,400
MacKenzie, Francis A. A.	do	15	1,500
MacKenzie, George and Alexander G. Mac- Kenzie (deceased)	England	16	1,600
MacKenzie, Miss Jane	Melbourne, Que.	25	2,500
MacKenzie, Kenneth A. J., M.D.	Portland, Oregon	26	2,600
MacLachlan, Robert	Cobourg, Ont.	5	500
MacNachtan, Mrs. Margaret H.	Montreal, Que.	2	200
Macpherson, Andrew E.	Cardinal, Ont.	20	2,000
Macphie, Mrs. Catherine F.	New Haven, U.S.	32	3,200
Macrae, Mrs. Rose S. and Frederick W. Smith (in trust)	Montreal, Que.	1	100

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID
MacWatt, Miss Mary E.	Sarnia, Ont.	11	\$1,100
MacWilliam, Mrs. Jane	Buffalo, N.Y.	5	500
McAdie, Mrs. Sarah J. V.	Oshawa, Ont.	10	1,000
McAdie, William F.	do	10	1,000
McArthur, Hugh A.	Cardinal, Ont.	35	3,500
McBrine, Mrs. Agnes R.	Toronto, Ont.	5	500
McBrine, Miss Rebecca J.	do	5	500
McCann, Jr., Edward	Omagh, Ont.	2	200
McCann, John B.	Toronto, Ont.	1	100
McCann, Mrs. Martha A.	Milton, Ont.	1	100
McClary, Mrs. Fanny	Toronto, Ont.	12	1,200
McClelland, John	do	10	1,000
McDougall, Mrs. Helen O.	Quebec, Que.	20	2,000
McEuen, Charles H., and Mary Bowles	England	15	1,500
Trustees, Executors and Administrators			
McFarlane, Mrs. A. Maude R.	Montreal, Que.	50	5,000
McFiggins, Arthur J.	Fenella, Ont.	31	3,100
McGee, Mrs. Elizabeth	Ottawa, Ont.	30	3,000
McGibbon, D. Lorne	Montreal, Que.	600	60,000
McGregor, John A.	Peterboro, Ont.	1	100
McGregor, Ltd., J. D. and P. A.	New Glasgow, N.S.	20	2,000
McHardy, Charles	Goderich, Ont.	15	1,500
McIntyre, Gilbert H., Estate of	St. Mary's, Ont.	15	1,500
McKenzie, George I., Executors Estate late	Pictou, N.S.	4	400
McKergow, John	Westmount, Que.	156	15,600
McKillop, Rev. D. A.	Calgary, Alta.	20	2,000
McLachlin, Hugh F., Executors of late	Arnprior, Ont.	62	6,200
McMullen, Mrs. Rebecca	Hamilton, Ont.	10	1,000
McPhail, Miss Charlotte I.	Toronto, Ont.	2	200
McSloy, Hugh E.	St. Catharines, Ont	100	10,000
McSloy, James A.	do	100	10,000
Malloch, Edward G.	Perth, Ont.	35	3,500
Malloch, William J. O.	Toronto, Ont.	10	1,000
Mallon, Mrs. Catherine T.	do	5	500
Mallory, George I.	Brockville, Ont.	25	2,500
Manufacturers' Life Insurance Co.	Toronto, Ont.	250	25,000
Marquis, John A., M.D.	Brantford, Ont.	8	800
Martin, Miss Anne M.	England	12	1,200
Martyu, Mrs. Eleanor E.	do	22	2,200
Massey, John, Manager, and W. Cecil Lee	Toronto, Ont.	150	15,000
Treasurer (in trust)			
Massic, Robert F. (in trust)	do	50	5,000
Massic, R. F., President, and R. S. Cassels	do	25	2,500
Director (in trust)			
Matihas, Mrs. Mary	Montreal, Que.	200	20,000
Maude, Fred. S. A.	England	40	4,000
Meeker, J. R.	Montreal, Que.	15	1,500
Meighen, Lieut.-Col. Frank S.	do	75	7,500
Meighen, Robert, Executors Estate of late	do	400	40,000
Methot, Edward W.	Red Bank, N.J.	122	12,200
Michie, Miss Caroline J.	London, Ont.	10	1,000
Michie, Miss Helen R.	do	8	800
Miller, William R. (in trust)	Montreal, Que.	9	900
Mills, Nathaniel (in trust)	London, Ont.	100	10,000
Missionary Society of the Methodist Church	Toronto, Ont.	6	600
Mitchell, Mrs. Eva C.	do	74	7,400
Mitchell, George G.	do	400	40,000
Mitchell, Mrs. Sarah	Millbrook, Ont.	7	700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID
Moat, John F.	Ireland	157	\$15,700
Moat, William	England	281	28,100
Monet, William H.	Montreal, Que.	10	1,000
Monet, Mrs. Ann	Baileboro', Ont.	35	3,500
Monet, Mrs. Isabella	Petrolia, Ont.	5	500
Monro, Miss Amy	Toronto, Ont.	3	300
Monro, Neville F.	do	3	300
Port Hope, Ont.	Port Hope, Ont.	71	7,100
Montreal, Que.	Montreal, Que.	246	24,600
Montreal City and District Savings Bank	do	20	2,000
Montreal Homeopathic Hospital	do	10	1,000
Montreal Protestant Industrial Rooms	do	14	1,400
Montreal Trust Co., Trustee	London, Ont.	1	100
Moore, John S.	Ireland	6	600
Moore, Miss Lucie J.	Sorel, Que.	1	100
Morcault, Jos. F.	Sprucedale, Ont.	10	1,000
Morrison, Mrs. Mary	Toronto, Ont.	20	2,000
Morrison, William	Halifax, N.S.	16	1,600
Morrow, Mrs. Marion L.	Dartmouth, N.S.	7	700
Mott, Miss Catharine A.	Toronto, Ont.	30	3,000
Mowat, Mrs. Mary A.	Montreal, Que.	15	1,500
Mott, R. & Co.	Barrie, Ont.	25	2,500
Moyne, Rev. Michael	Burford, Ont.	25	2,500
Muir, Allan D.	Robert, Executors Estate of the late (in trust)	100	10,000
Muir, William	do	200	20,000
Mulholland, Ann, Executor of late	Montreal, Que.	20	2,000
Munro, Mrs. Mary	Collingwood, Ont.	2	200
Murch, W. S. R.	Kingston, Ont.	10	1,000
Murchison, Dalton R.	Barrie, Ont.	2	200
Murton, Luther, Executrices Estate late	Oshawa, Ont.	7	700
Mussen, Mrs. Nora F., Estate late	Montreal, Que.	7	700
Nash, Frederick, Executors of late (in trust)	do	17	1,700
National Life Assurance Co., The	Toronto, Ont.	60	6,000
National Trust Co., Limited, Trustees	do	400	40,000
National Trust Co., Limited	do	58	5,800
National Trust Co., Limited, and Most Rev. Archbishop Matheson, Executors	Winnipeg, Man.	18	1,800
Nealon, Edwards B.	Ireland	3	300
Nelson, Mrs. Matilda A.	Valcartier, Que.	1	100
Nelies, Thomas R., Executor	Simcoe, Ont.	15	1,500
Nelson, Mrs. Cora A.	Norton Mills, USA	1	100
Neon, Edward J.	do	3	300
Nesbitt, Mrs. Amy G.	Toronto, Ont.	63	6,300
Nesbitt, Hon. Wallace, K.C.	do	62	6,200
Nesbitt, Hon. Wallace, K.C., Porter Trust	do	7	700
Nicolson, Mrs. Clara C.	James' Bay, Que.	11	1,100
Noib, Mrs. Mary C.	Montreal, Que.	15	1,500
Nordheimer, Samuel, Executors Estate late	Toronto, Ont.	50	5,000
North American Life Assurance Co.	do	8	800
Northern Life Assurance Co. of Canada	London, Ont.	50	5,000
Officers' Pension Fund	Toronto, Ont.	15	1,500
O'Flynn, Thomas J.	Shelburne, Ont.	16	1,600
O'Keefe, Eugene, Estate of late	Toronto, Ont.	300	30,000
Orr, Mrs. Mary L.	Cobourg, Ont.	11	1,100
Orr, William C.	Stratford, Ont.	5	500

THE BANK OF TORONTO

NAME	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Osler, Sir Edmund B.	Toronto, Ont.	125	\$12,500
Oxley, Mrs. Helen B.	do	10	1,000
Pann, Mrs. Elizabeth L.	Los Angeles, U.S.	40	4,000
Pardey, Miss Amelia F.	Montreal, Que.	1	100
Pardey, Miss Sophie J.	do	1	100
Park, Miss Annie M.	Hamilton, Ont.	10	1,000
Paterson, Noble L.	Toronto, Ont.	17	1,700
Patterson, A. B., Manager (in trust)	do	1	100
Patterson, Mrs. Mary S.	New York, N.Y.	25	2,500
Patton, W. R.	Toronto, Ont.	25	2,500
Payzant, J. V. and E. P. Allison, Executors and Trustees (in trust)	Halifax, N.S.	20	2,000
Pearson, Mrs. Charlotte E. C. A.	England	32	3,200
Peck, Mrs. Harriett M. C.	Denver, Col.	15	1,500
Pentland, Mrs. Jane A.	Collingwood, Ont.	2	200
Penton, Miss Bessie B.	Halifax, N.S.	2	200
Perry, Louis V.	Montreal, Que.	15	1,500
Perry, Louis V. (in trust)	do	2	200
Philip, James	Newcastle, Ont.	8	800
Phillips, Rev. Arthur, J. B. Abbott and Arthur E. Abbott, Trustees	Hawkesbury, Ont.	14	1,400
Piddington, Alfred	Montreal, Que.	50	5,000
Piddington, Mrs. Annie	Quebec, Que.	12	1,200
Piddington, Mrs. Annie, Institute	do	12	1,200
Piddington, Arthur G.	Montreal, Que.	6	600
Piddington, Miss Ethel E.	Quebec, Que.	3	300
Piddington, Miss Florence W.	do	6	600
Piddington, Samuel	Ottawa, Ont.	30	3,000
Piddington, Miss Susan	Quebec, Que.	3	300
Pirie, Charles N.	Costa Rica	100	10,000
Porritt, Frederick R.	Barrie, Ont.	28	2,800
Porritt, Thomas Herbert	England	7	700
Pottenger, Frederick W.	Grimsby, Ont.	6	600
Potts, James McC.	Stirling, Ont.	6	600
Pratt, John (in trust) Estate of	{ Brockville, O. & } (Montreal, Que.)	25	2,500
Prewer, Mrs. Mary	Sheguiandah, Ont.	10	1,000
Pringle, John	London, Ont.	50	5,000
Protestant Hospital for the Insane	Montreal, Que.	66	6,600
Pugsley, John	Toronto, Ont.	31	3,100
Purslow, Miss Julia G.	Port Hope, Ont.	22	2,200
Quinlan and Robertson	Montreal, Que.	200	20,000
Rabaud, Madame Georgina J.	France	70	7,000
Rae, Mrs. Jane Ann	Wyoming, Ont.	2	200
Ramsay, Archibald H.	France	12	1,200
Ramsay, Hew A.	Scotland	30	3,000
Ramsay, Robert A.	Montreal, Que.	27	2,700
Randall, Mrs. Mary J.	Boston, U.S.	25	2,500
Ranken, Miss Helen F.	Buffalo, N.Y.	8	800
Redpath, John R.	Montreal, Que.	80	8,000
Reed, Mrs. Jessie E.	do	2	200
Reed, Mrs. Kate	Quebec, Que.	10	1,000
Reeks, Mrs. Sarah A.	St. Thomas, Ont.	4	400
Redford, Mrs. Elsie S. (in trust)	Montreal, Que.	47	4,700
Reford, Robert, Estate of late	do	150	15,000

THE BANK OF TORONTO

NAME	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Rexford, Robert W.	Toronto, Ont.	8	\$800
Prescott, Ont.	10	1,000	
Montreal, Que.	60	6,000	
Winnipeg, Man.	30	3,000	
Kelowna, B.C.	3	300	
Beterville, Que.	8	800	
Rhodes, Godfrey W.	do	8	800
Rhodes, Godfrey W., Frances B. F. Rhodes and Rev. L. Williams, Trustees	{ Bergerville and } { Quebec, Que. }	8	800
Rhodes, William	Rosemont, Pa.	18	1,800
Richardson, Mrs. Catharine	Quebec, Que.	11	1,100
Ritchie, John W. P. and George Ritchie, Trustees	Halifax, N.S.	15	1,500
Roach, Edwin	Toronto, Ont.	25	2,500
Robertson, Mrs. Anna S. J.	Montreal, Que.	2	200
Robertson, do	14	1,400	
Robertson, Miss Helen C.	Brooklin, Ont.	22	2,200
Robertson, Miss Isabella B.	Sewickley, U.S.A.	4	400
Robertson, Mrs. Isobel M.	St. Thomas, Ont.	2	200
Robertson, I. S.	Montreal, Que.	40	4,000
Robertson, Mrs. Margaret G.	do	56	5,600
Robertson, Mrs. Mary R.	Toronto, Ont.	30	3,000
Robinson, Christopher, Estate of late	do	21	2,100
Robinson, Mrs. Elizabeth S.	Barrie, Ont.	10	1,000
Robinson, Mrs. Harriet E.	Owen Sound, Ont.	4	400
Robinson, John, and Chas. Kramer, Trustees	Toronto, Ont.	20	2,000
Robinson, Lady Mary E.	Montreal, Que.	110	11,000
Roddick, Mrs. Amy R.	Killam, Alta.	15	1,500
Rogerson, Miss Eleanor	England	5	500
Rogerson, Miss Lucy C.	do	5	500
Rogerson, Miss Margaret A.	do	5	500
Rogerson, Mrs. Sophia L.	Oakville, Ont.	2	200
Romain, Miss Kate C.	Port Dover, Ont.	5	500
Ross, Miss Lucy	Cobourg, Ont.	15	1,500
Rowe, Miss Ethel G.	do	27	2,700
Rowe, Thomas, D.D.S.	Hamilton, Ont.	2	200
Roy, R. Maitland	Montreal, Que.	227	22,700
Royal Institution for the Advancement of Learning, McGill College	do	61	6,100
Royal Trust Company, Executors	do	18	1,800
Royal Trust Company, Executor and Trustee	Brookline, Mass.	10	1,000
Rudolf, Mrs. Edna H.	Montreal, Que.	1	100
Russel, Hugh (in trust)	do	2	200
Rutherford, Mrs. Amelia M.	Mirror, Alta.	1	100
Ruthven, N. H. G.	Montreal, Que.	6	600
Ryde, Mrs. Edith S.	St. Catharines, O.	5	500
Rykert, Miss Annie M.	Barrie, Ont.	13	1,300
St. Andrew's Presbyterian Church, Trustees of St. George's Society	Quebec, Que.	16	1,600
Salsbury, Mrs. Mary G.	Toronto, Ont.	5	500
Sanders, Mrs. Laura	Stayner, Ont.	10	1,000
Saudham, Mrs. Maria A.	England	75	7,500
Sansone, Salvator	London, Ont.	20	2,000
Scandrett, Frederick R.	Montreal, Que.	24	2,400
Scheibe, George T.	Toronto, Ont.	3	300
Scholes, Mrs. Mary	Montreal, Que.	80	8,000
Scott, Arthur G.	England	43	4,300
Scott, E. G., and H. C. Scott (in trust), No. 3	Montreal & Que., Q.	16	1,600
Scott, Margaret C., Estate of late	Simcoe, Ont.	10	1,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Scott, Miss Mary Jane.....	Toronto, Ont.	42	\$4,200
Scott, Ralph G.....	England	45	4,500
Seed, Mrs. Josephine C. S.....	Stonewall, Man.	16	1,000
Sellar, Mrs. Mary W.....	Huntingdon, Q.	2	200
Sedgwick, Lee M.....	Kansas City, Mo.	15	1,500
Sepple, Mrs. Christina.....	Tottenham, Ont.	2	200
Sergeant, W. O. F., A. H. Dashwood and R. T. Hinckes.....	England	22	2,100
Sharpley, Mrs. Eliza S.....	Montreal, Que.	60	6,000
Shaw, Geo. E.....	Toronto, Ont.	10	1,000
Shellington, James W.....	Brantford, Ont.	50	5,000
Sheltering Home of Montreal.....	Montreal, Que.	12	1,200
Shepherd, Miss Edna R.....	Come Rue, Que.	3	300
Shepherd, Miss Frances A. R.....	Montreal, Que.	30	3,000
Shepherd, M. Ward.....	Bradley Crk, O.	15	1,500
Shepherd, R. W., Executors Estate late, in trust for Mrs. A. Maude M. Haswell.....	Montreal, Que.	18	1,800
Shepherd, Sherringham A.....	England	32	3,200
Simpson, Arthur G.....	Montclair, N.J.	1	100
Sinclair, Mrs. Margaret.....	Woodstock, Ont.	5	500
Skelton, Miss Emma M.....	Halifax, N.S.	50	5,000
Skill, Mrs. E. E. H.....	Montreal, Que.	10	1,000
Small, Catharine G., Estate of late.....	Cobourg, Ont.	1	100
Small, Joseph S.....	Sarnia, Ont.	11	1,100
Smith, Caroline M., Executor and Trustee of Estate of the late.....	do	18	1,800
Smith, Edgar E.....	Orillia, Ont.	5	500
Smith, Edgar E. (in trust).....	Barrie, Ont.	2	200
Smith, Harry A.....	do	5	500
Smith, D. King, M.D.....	do	1	100
Smith, J. Murray, Executrix of Estate of late.....	Toronto, Ont.	5	500
Smith, Lady Sarah M.....	Montreal, Que.	25	2,500
Smith, Mrs. Winifred.....	Dorchester, N.B.	137	13,700
Smyth, Mrs. Sarah.....	Montreal, Que.	5	500
Spaidal, Donald M.....	Vancouver, B.C.	20	2,000
Spence, Gilbert, Executors Estate late.....	Brockville, Ont.	15	1,500
Spragge, William T. H., Executors and Trustees of late.....	Fort William, O.	2	200
Stanton, Mrs. Annie.....	Montreal, Que.	52	5,200
Stanway, Miss H. Wimfrest.....	Napanee Ont.	16	1,000
Stanway, William.....	Montreal, Que.	15	1,500
Stayner, Frederic H.....	do	250	25,000
Stayner, Major Lawrence G.....	England	24	2,200
Stephens, Mrs. Anne W.....	Collingwood, O.	13	1,300
Stephens, Chas. E.....	do	30	3,000
Stephens, Mrs. Louise.....	do	4	400
Stephens, Robert T.....	do	6	600
Steven, John.....	Scotland	5	500
Stevenson, Mrs. Margaret C.....	Toronto, Ont.	10	1,000
Stevenson, Miss Maria M. W.....	S. Beach, U.S.	5	500
Stewart, Rev. Alexander.....	Scotland	50	5,000
Stewart, Miss Alice E.....	Orillia, Ont.	7	700
Stewart, Mrs. Pauline C.....	Cleveland, Ohio	2	200
Stokes, Mrs. Edith M.....	England	16	1,600
Stokes, John M., Commander R.N.....	do	8	800
Stone, William.....	Toronto, Ont.	100	10,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Stothart, Miss Ellenor.....	Peterboro', Ont.	1	\$100
Stothart, Miss Mary.....	do	4	400
Stothart and Mount Royal, Right Hon. Lord, G.C.M.G.....	Montreal, Que.	220	22,000
Strathcona, Hon. James R.....	Toronto, Ont.	35	3,500
Stratton, Hon. James R., Executor.....	do	10	1,000
Strathy, Mrs. Henrietta M.....	Toronto, Ont.	30	3,000
Sutherland, Mrs. Jean.....	Dorchester, Mas	2	200
Swabey, Mrs. Florence.....	Toronto, Ont.	2	200
Swan, Miss Beatrice Helen.....	do	36	3,600
Swan, Miss Edith L.....	do	23	2,300
Swan, Henry.....	do	100	10,000
Swan, Robert, Executors of the Estate.....	do	35	3,500
Swan, Thomas.....	Victoria, B.C.	20	2,000
Swan, William H.....	Toronto, Ont.	82	8,200
Tait, Mrs. Millie.....	Cobourg, Ont.	2	200
Tait, Nelson.....	do	32	3,200
Taft, Hubert.....	Toronto, Ont.	45	4,500
Tate, John A. (in trust).....	do	6	600
Tamblyn, William W., Executors Estate late.....	Bowmanville, O.	17	1,700
Taylor, Clarence H.....	Toronto, Ont.	30	3,000
Thomas, Mrs. Mary M.....	Quebec, Que.	86	8,600
Thompson, Mrs. Laura O'N.....	Toronto, Ont.	16	1,600
Thompson, Mrs. Maria.....	Coaticook, Que.	16	1,600
Thompson, Mrs. Mary A.....	Bradford, Ont.	10	1,000
Thompson, William.....	Coaticook, Que.	8	800
Thomson, Major Charles G.....	England	10	1,000
Thomson, David C.....	Scotland	40	4,000
Thomson, Frederick.....	do	40	4,000
Thomson, Mrs. Isabella B.....	Baltimore, Md.	27	2,700
Thomson, William.....	Scotland	40	4,000
Thorburn, Mrs. Maria J. I.....	Ottawa, Ont.	3	300
Thorne, James.....	do	5	500
Toronto General Trusts Corporation, Trustees.....	Toronto, Ont.	764	76,400
Toronto General Trusts Corporation, Executors.....	do	109	10,900
Toronto General Trusts Corporation, Executors and Trustees.....	do	312	31,200
Toronto General Trusts Corporation (in trust).....	do	1,876	187,600
Toronto General Trusts Corporation and D. K. Smith, Executors and Trustees.....	do	31	3,100
Toronto Mortgage Company (in trust).....	do	30	3,000
Trees, Miss C. E., Miss E. J., J. D., S. L. and C. F., Trustees.....	do	100	10,000
Turnbull, John and George H. Smithers, Trustees.....	Montreal, Que.	2	200
Turner, Mrs. Marguerite.....	Barrie, Ont.	3	300
Tyrwhitt, Mrs. Mildred R.....	Hull, Que.	15	1,500
Unickie, Robie, Executrices of late.....	Halifax, N.S.	18	1,800
Union Trust Company and Peoples State Bank, University of Mount Allison College.....	Detroit, U.S.	625	62,500
Van Buskirk, Mrs. Caroline Anne.....	Sackville, N.B.	32	3,200
Van Dusen, Mrs. Margaret.....	Stratford, Ont.	4	400
	St. Catharines, O.	8	800

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Van Horne, Mrs. Edith B.....	Montreal, Que..	10	\$1,00
Van Tuyl, B. B.....	Petrolia, Ont..	35	3,50
Vanstone, Frederick C.....	Bowmanville, O	15	1,50
Vaughan, Herbert M., Surviving Trustee.....	Wales	78	7,80
Victoria University Board of Regents.....	Toronto, Ont..	2	20
Vipond, George.....	Montreal, Que..	50	5,00
Wadsworth, W. R., Executors of late.....	Toronto, Ont..	25	2,50
Waldie, John, Executors of Estate of late.....	do	200	20,00
Walker, Henry S.....	do	60	6,00
Walker, Norman, M.D.....	do	15	1,50
Wallace, George H.....	Wolfville, N.S.	11	1,10
Walmsley, Mrs. Hannah.....	Toronto, Ont..	31	3,10
Walmsley, Joseph.....	do	5	50
Ward, Alfred.....	Hamilton, Ont..	0	00
Ward, Charles W.....	Midhurst, Ont..	5	50
Ward, John J. C. (in trust).....	Woodlands, Que	12	1,20
Ward, Mrs. Mary.....	Sarnia, Ont..	3	30
Ward, Wm. J. (Tutor).....	Lennoxville, Q.	5	50
Watson, Dr. A. H. R.....	Port Hope, Ont.	12	1,200
Watson, Miss Ella J.....	do	4	40
Watson, George H., K.C.....	Toronto, Ont..	9	900
Watson, Harrison.....	Montreal, Que..	108	10,800
Watson, John G.....	do	100	10,000
Wells, Mrs. Vivian M.....	Montreal, Que..	3	300
Wheeler, Mrs. Ann.....	St. Paul, U.S..	30	3,000
Whelan, Mrs. Anna M. M.....	Ireland	5	500
White, Mrs. Lillian M.....	Toronto, Ont..	6	600
Whitehead, Alfred B.....	Quebec, Que..	6	600
Whitehead, A. Whiston.....	England.....	6	600
Whitehead, B. J.....	do	6	600
Whitehead, J. L.....	do	6	600
Whitney, Edwin C.....	Ottawa, Ont..	312	31,200
Whyte, Mrs. Isabella.....	Peterboro', Ont.	4	400
Wickett, Mrs. Edith M. H.....	Port Hope, Ont	22	2,200
Wickett, John.....	do	28	2,800
Wickett, Thomas.....	do	5	500
Wilkes, Miss Gertrude.....	England.....	6	600
Wilkie, D. R.....	Toronto, Ont..	50	5,000
Willard, Harper	Prescott, Ont..	15	1,500
Williams, Mrs. Mary E. B.....	Montreal, Que..	4	400
Wilson, Miss Margaret C.....	Toronto, Ont..	10	1,000
Wilson, Richard W.....	Cobourg, Ont..	5	500
Wilson, Robert	Hamilton, U.S.	2	200
Wilson, Thomas	Benningt'n, U.S	25	2,500
Withall, William J., Executors of Estate of late	{ Quebec and { Montreal,Q }	90	9,000
Wolf, Mrs. Ada.....	Fairhope, U.S.	8	800
Wood, Capt. Robert	Roy'lW'wick shire Regt. {	375	37,500
Wood, Thomas H	Toronto, Ont..	350	35,000
Wood, Thomas R., Executors of Estate of late	do	500	50,000
Worts, James G.....	do	10	1,000
Wright, Mrs. Rosa E.....	Picton, Ont....	5	500
Wurtele, Ernest F.....	Quebec, Que...	1	100
Young, Aaron N.....	Evanston, Ill..	25	2,500
Young, Mrs. Amy C.....	Westmount, Q...	102	10,200
		50,000	\$5,000,000

