

THE
BANK OF TORONTO,
TORONTO



БИБЛІОТЕКА
ОГНІЯНОГО ЛІНА
ОГНІЯНО



THE BANK OF TORONTO

FIFTY-NINTH
ANNUAL REPORT
AND
LIST OF STOCKHOLDERS

NOVEMBER 30TH, 1914

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.
President Manufacturers Life Insurance Co.

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 (Whole-
sale Dry Goods Importing House).
Director Confederation Life Association.
" Guarantee Co. of North America.

Lt.-COL. A. E. GOODERHAM
TORONTO. { President Dominion of Canada Guarantee and
Accident Co.
Director Gooderham & Worts, Limited.
" Confederation Life Association.

Lt.-COL. F. S. MEIGHEN,
MONTREAL. { 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.
President Crown Savings & Loan Co.
Vice-President London & Western Trust Co.
" " Imperial Oil Co., Limited.

WILLIAM I. GEAR,
MONTREAL. { President Crown Trust Co.
Vice-President The Robert Reford Co., Limited.
Director Keewatin Flour Mills Co., Limited.
" Cairn Line Steamships.

OFFICERS

THOS. F. HOW,
General Manager.

THOMAS A. BIRD,
Chief Inspector.

THE BANK OF TORONTO

PROCEEDINGS OF THE

FIFTY-NINTH ANNUAL GENERAL MEETING

WEDNESDAY, 13TH JANUARY, 1915

The Annual General Meeting of the Stockholders of The Bank (being the Fifty-ninth since the commencement of business) was held, pursuant to the terms of the Charter, at the Banking House of the Institution, corner King and Bay Streets, Toronto, on Wednesday, 13th January, 1915.

Moved by Mr. JOHN MACDONALD, seconded by Mr. WILLIAM STONE, and

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

Moved by Lt.-Col. A. E. GOODERHAM, seconded by Mr. J. L. ENGLEHART, and

Resolved—That Messrs. E. M. Chadwick and George R. Hargrave 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 30th November, 1914, accompanied by a Statement of the Bank's affairs and the results of the operations for the year.

PROFIT AND LOSS ACCOUNT

The Balance at credit of Profit and Loss, on 30th November, 1913, was.....	\$307,272 09
--	--------------

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.....	829,538 84
---	------------

	\$1,136,810 93
--	----------------

THE BANK OF TORONTO

This sum has been appropriated as follows :

Dividend No. 130, Two and three-quarters per cent..	\$137,500 00
Dividend No. 131, Two and three-quarters per cent..	137,500 00
Dividend No. 132, Two and three-quarters per cent..	137,500 00
Dividend No. 133, 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
	<hr/>
Transferred to Officers' Pension Fund.....	\$25,000 00
Patriotic Fund (first instalment of a subscription of \$25,000).....	5,000 00
Red Cross Society.....	2,000 00
Toronto General Hospital.....	2,000 00
	<hr/>
Appropriation <i>re</i> depreciation in value of Stocks and Bonds held.....	100,000 00
Carried forward to next year	402,810 93
	<hr/>
	\$1,136,810 93

The year has been the most eventful one in the financial history of the country. The outbreak of war, with its temporary destruction of the credit structure of the whole financial world, affected every country, and Canada shared in the derangement caused thereby. Owing to the prompt and judicious measures taken by the Finance Minister in consultation with Bankers, the situation was wisely dealt with, and the public showed their confidence in the country and in our financial institutions by the calmness with which they met the changed condition of affairs.

The volume of business throughout the country has necessarily lessened, and the spirit of conservatism with which the year opened has increasingly prevailed. The result has been that our profits for the year have been slightly less than were shown in last year's report.

The following new offices have been opened :— Bronte, Ont., Freelton, Ont., Hamilton, Ont., Woodrow, Sask.; and the office at Churchbridge, Sask., has been closed.

The Head Office and branches of the Bank have been regularly inspected by our Inspection Staff. At the Head Office the usual verification of cash and securities has been made by the Board of Directors.

THE BANK OF TORONTO

The Auditor appointed by the Stockholders 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.

The name of Mr. G. T. Clarkson, C.A., will be submitted to the Shareholders at the Annual Meeting for re-appointment as Auditor.

The securities owned by the Bank have been re-valued at the market value as of date of the 30th of November, and in order to make ample provision for the depreciation brought about by the present unsettled conditions, your Directors have set aside the sum of \$100,000 and deducted the same from our Profit and Loss Account.

Your Directors have also made subscriptions on behalf of the Bank to the National Patriotic Fund, Belgian Relief Fund, Red Cross Fund, and to the Toronto General Hospital, and Resolutions will be submitted to you asking for the confirmation and approval of the Shareholders to these subscriptions.

It is with sincere regret that we have to report the death of our valued Director, Mr. Nicholas Bawlf, of Winnipeg. His business experience and intimate knowledge of Western conditions made his counsels of great value to the Bank. He was very loyal to its interests, and the loss is deeply felt by his fellow-directors.

All of which is respectfully submitted.

D. COULSON,
President.

GENERAL STATEMENT

30TH NOVEMBER 1914

LIABILITIES

Notes in Circulation.....	\$4,687,332 00
Deposits bearing interest, including interest accrued to date of statement.....	\$37,547,919 91
Deposits not bearing interest.....	7,377,060 13
	<hr/>
Balances due to other Banks in Canada.....	68,229 05
Balances due to Banks and banking corres- pondents in the United Kingdom and Foreign Countries.....	193,953 12
	<hr/>
Quarterly Dividend, payable 1st Dec., 1914..	137,500 00
Bonus to Stockholders, payable 1st Dec., 1914.	50,000 00
Dividends unpaid.....	352 00
	<hr/>
Acceptances under Letters of Credit.....	187,852 00
	<hr/>
Capital paid up.....	\$50,526,552 27
Rest	6,000,000 00
Balance of Profit and Loss Account carried forward.....	402,810 93
	<hr/>
	11,402,810 93
	<hr/>
	\$61,929,363 20

TORONTO, 30th November, 1914.

ASSETS

Current Coin held by the Bank	\$903,203 48
Dominion Notes held	7,259,421 00
	<hr/>
Deposit with the Minister for the purposes of the Circulation Fund.....	\$8,162,624 48
Notes of other Banks	240,000 00
Cheques on other Banks.....	342,197 00
Balances due by Banks and banking corres- pondents elsewhere than in Canada.....	2,039,877 22
Dominion and Provincial Government Securi- ties, not exceeding market value.....	1,628,040 63
Canadian Municipal Securities.....	87,564 86
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	11,279 52
Call and Short (not exceeding thirty days)	802,642 28
Loans in Canada, on Bonds, Debentures and Stocks.....	2,171,418 69
	<hr/>
Other Current Loans and Discounts in Canada (less rebate of interest, \$199,100.00).....	\$15,485,644 68
Loans to other Banks, secured.....	42,658,735 32
Overdue Debts (estimated loss provided for).	118,478 85
	<hr/>
Liabilities of Customers under Letters of Credit, as per contra.....	88,913 61
Bank Premises, at not more than cost, less amounts written off.....	42,866,127 78
	<hr/>
	464,206 06
	<hr/>
	3,113,384 68
	<hr/>
	\$61,929,363 20

D. COULSON,

President.

THOS. F. HOW,

General Manager.

AUDITOR'S REPORT TO THE SHAREHOLDERS.
 I have compared the above Balance Sheet with the books and accounts at the chief office of the Bank of Toronto, and with the certified returns received from its branches, and after checking the cash and verifying the securities at the chief office and two of the principal branches on November 30th, 1914, I certify that in my opinion such Balance Sheet exhibits 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. In addition to the examination mentioned, the cash and securities at the chief office and two of the principal branches were checked and verified by me during the year, and found to be in accord with the books of the Bank. All information and explanations required have been given to me, and all transactions of the Bank which have come under my notice have, in my opinion, been within the powers of the Bank.

G. T. CLARKSON,

Chartered Accountant.

TORONTO, December 12th, 1914.

THE BANK OF TORONTO

After the reading of the Report, the following letter and accompanying remarks from the President were read by the Second Vice-President, Mr. Joseph Henderson:

January 13th, 1915

To the Shareholders of The Bank of Toronto:

As I find myself (for the first time in 38 years) unable to meet with the Shareholders at their Annual Meeting, I desire to have read, on my behalf, a few remarks on the Report of the Directors, and which I would have read myself had I been present.

I am sure that the Report will, under all the circumstances, be considered satisfactory, and it will, I trust, meet with the approval of the Shareholders.

Yours faithfully,
D. COULSON,
President.

The following are Mr. Coulson's remarks on the Report:

GENTLEMEN:—It was fortunate for the business interests in Canada that the process of slowing down had been going on for more than a year before the outbreak of the war. There was a realization that the time had come when we could no longer obtain money to the extent it had been available in former years, and that expenditures that had been so freely made in railway building, in the development of public utilities and municipal undertakings, must be largely reduced. The unwise lengths, also, to which speculation had gone in real estate ventures, and the inflated values at which industrial enterprises had been capitalized had created a feeling of distrust in the minds of conservative investors, and in consequence the supply of money for such purposes was almost entirely cut off.

The banks had all been pursuing a very conservative policy, were steadily strengthening their resources, and influencing their customers in the same direction. As a result of this conservative policy the country was in a better position to meet the shock which came when war was declared. It was impossible for any country to have made adequate provision against such a blow as the whole financial credit system received in those days in early August last. Looking back upon the situation as it existed for a few days following the closing of all the important stock exchanges in the world, with the complete shutting off of all transactions in international exchange, it is a cause for thankful wonder that matters were so speedily brought under control, and that business relations were re-established, although necessarily at first to a very limited extent.

Too much credit cannot be given to the financial authorities of Great Britain for their heroic and wise adoption of measures that brought relief from the financial chaos that existed. Credit must also be given to our Finance Minister and other financial authorities for the action taken in Canada which had such a beneficial effect in preventing anything having the appearance of lack of confidence, either in the country or in its financial institutions. We have since that time passed through five months, in which matters have been gradually adjusting themselves to the changed conditions, and the business interests of the country have been protected by the banks to an extent that seemed, for a short time, to be beyond our power to accomplish.

We have, however, many difficulties still to face. Canada has been for years past a large borrower in outside markets, and we have been almost entirely dependent upon this outside capital for the prosecution of our large enterprises. The war found us with uncompleted works, and with the source

THE BANK OF TORONTO

of supply for money to complete these suddenly cut off. We have to a large extent, therefore, been cast upon our own resources, and must endeavor to meet the new conditions that have been created. Both collectively and individually, we must cut off all unnecessary expenditure and seek to make available such resources as will increase our Capital and help us to make the best of a difficult situation.

The progress that has been made during these past months is most encouraging, and we are justified in looking forward with confidence. We have the resources within our borders which, wisely developed, will enable us to meet all our engagements, to add to our capital, and give contentment to our people.

The duty that now lies before us as a country is that of giving attention specially to the increased production of commodities that have a ready market, and which will create a large exportable surplus. This duty has been strongly advocated by the Minister of Finance, in a recent address, as the most important economic duty. It needs, however, more than mere exhortation to bring about increased production. In no administrative department is there greater room for leadership than in directing this movement wisely. We cannot turn unskilled labor on to new territory and by mere exhortation make grain grow. There is need for a wise co-operation between those who are willing to work and become producers and those who can direct and aid in making their labor productive. It is not enough that we should increase the acreage devoted to grain-growing, but greater attention should be paid to making the present acreage more productive. This is being done, we are glad to say, in some districts, very successfully. The estimated value of the Ontario field crops this year shows an increase of nearly one hundred and fifty millions of dollars as compared with that of a year ago, and is an illustration of what may be accomplished in this direction.

It is also gratifying to note the rapid progress that the Western Provinces are making in mixed farming, and the increase in the number of cattle and other live stock in those Provinces. Alberta has this year made considerable shipments of hogs to eastern markets, and we believe that western producers will very soon become important factors in the shipment of live stock and dairy products.

We do not propose to deal with statistics that have already been fully presented in our financial papers. They show important reductions in Canada's total trade, in the number of miles of new railways constructed, in building permits in towns and cities, in Bank clearings, and the extent of our Canadian borrowings.

The Minister of Finance has dealt with the question of the adverse balance of trade as represented by the figures of our exports and imports, and has pointed out the progress that has already been made in more nearly equalizing the amounts of exports and imports. We have hitherto provided for this adverse balance by our borrowings abroad. Great Britain has undertaken to finance the expenditures of the Dominion Government in connection with our war measures, but we cannot at the present time look to her for the supplies of capital which she has hitherto so freely given in connection with industrial enterprises. Our trade relations with the United States are so important, we are such valuable customers of theirs, that we can reasonably expect that their financial markets will readily absorb investments in our high-grade municipal and industrial securities.

We have assumed heavy responsibilities which have come upon us unexpectedly, but with our large undeveloped resources and great possibilities of increase in crop production, live stock, and all agricultural products,

THE BANK OF TORONTO

with continued development of our unlimited possibilities in minerals, our large forest areas, our fisheries, our well-established manufactures, and the openings being presented for business in new markets, we look forward to the future with great confidence.

BANK'S AFFAIRS.

I beg now to direct your attention to some of the changes in the statement of this Bank as compared with a year ago.

CIRCULATION.—The circulation of our own notes shows a decrease of about \$750,000. This is due largely to two causes—the lessened activity in general business, and a much slower grain movement in the Western Provinces.

DEPOSITS.—An increase is shown of \$1,600,000, largely made up of some special transactions that will not be permanent. The Savings Departments, however, show a steady and continued increase, and the wisdom of the change to the present site for our principal office in Toronto has been fully demonstrated.

LOANS.—Current loans show a decrease of about \$800,000. The necessity of keeping a larger amount of assets in cash and liquid form accounts for this reduction.

LIQUID ASSETS.—These show an increase of \$1,400,000. The reasons for this have been already referred to.

SECURITIES.—The Report refers to a sum of \$100,000 having been set aside out of profits to meet the depreciation in the market value of stock, bonds, and debentures held by us. We consider it fortunate that we had, previous to the financial disturbances, steadily reduced our holdings of such securities, and the valuation of such as are now held by us is made on a very conservative basis.

These are the most important items in the statement to which your attention should be directed, but if further information is desired upon any point we will gladly welcome inquiries.

With regard to the future, it is not desirable to make predictions. So much depends upon the length of the war and upon the amount of capital that will, through its continuance, be wasted, that no definite forecast can be made. In any case, we are persuaded that until the end is in sight the greatest caution requires to be exercised. We cannot, in this country, escape from losses that will almost necessarily follow as a result of the war. We must look forward to this as a probability, and must also expect that our profits may not continue at the same rate as during the recent prosperous period. We can assure you, however, that very full provision has been made for everything that we have reason to believe is in any way bad or doubtful. We are, therefore, entering on the business of the new year prepared to give our best care and attention to your interests, and expect that, in spite of all uncertainties, we will have a successful year.

The Vice-President, Mr. W. G. Gooderham, then addressed the meeting as follows :

GENTLEMEN:—I have only to add a very few words to those which you have heard from the President.

I need not say how much we all regret his absence to-day. Though unable to be at his office for some little time past, yet his interest in the welfare of the Bank is as great as it ever was, and, as you all know, his heart has always been wrapped up in this institution which he has served now for fifty-eight years. We trust he may be restored to health, and that he may be able to give us the benefit of his great zeal and ripe experience, and this, I am sure, is the wish of every stockholder.

THE BANK OF TORONTO

There are one or two matters contained in the report that have not been touched upon by the President, to which I wish briefly to refer.

I desire, on behalf of the Directors, to express our deep regret at the loss we have sustained through the death of our late Director, Mr. Nicholas Bawlf, of Winnipeg. It was, of course, not possible for him to attend our Board meetings with regularity, but it was our pleasure to have him with us at the Annual Meetings, and we miss his presence to-day. He was of great service to us in our Western connection; he had a very full knowledge of conditions in that part of the Dominion, and was always ready to promote the Bank's interests to the fullest extent. It is not our intention at the present meeting to elect a successor to him, but we propose to submit a by-law for the approval of the Shareholders reducing the number of Directors from Eleven to Ten.

Your Directors have subscribed on behalf of the Bank, the following sums in connection with the objects hereafter named :

To the National Patriotic Fund.....	\$25,000
To the Red Cross Fund	2,000
To the Belgian Relief Fund.....	1,500
To the Toronto General Hospital (payable in yearly instalments of \$2,000).....	10,000

These objects have all commended themselves to the Directors as meriting the support of financial institutions such as ours, and we will therefore submit, for the approval of the Shareholders, resolutions approving of the payments to be made under these subscriptions.

I desire also, on behalf of the Directors, to express our appreciation of the services rendered by the General Manager and Officers of the Bank, and to the loyalty to its interests which exists throughout our whole Staff. It is they who come into contact with the customers of the Bank and who represent the Bank at our Branches, and we owe much to the General Manager and to our Staff.

I have now to move, seconded by the Second Vice-President, that the Report of the Directors be received and adopted, and that copies be printed for distribution amongst the Shareholders of the Bank.

The Motion was adopted.

Moved by Mr. GRAHAM CAMPBELL, seconded by Mr. E. M. SAUNDERS, and

Resolved—That owing to a vacancy on the Board it is deemed advisable to reduce the number of Directors from Eleven to Ten, therefore be it enacted a by-law of the Bank as follows :

BY-LAW NO. 45.

The Bank of Toronto, by virtue of their powers in that behalf, hereby enacts as a By-Law of the Bank as follows :

That By-Law No. 30 as amended by By-Laws Nos. 36 and 42, be further amended so as to read—

“The number of Directors shall be Ten, of whom four shall form a quorum for the transaction of business.”

Moved by Honorable C. S. HYMAN, seconded by Mr. W. I. GEAR, and

Resolved—That the action of the Directors in making the following subscriptions be, and the same is hereby confirmed and approved, the payments to be made from time to time as called for according to the terms of the said subscriptions :

THE BANK OF TORONTO

National Patriotic Fund.....	\$25,000
Belgian Relief Fund.....	1,500
Red Cross Society.....	2,000
Toronto General Hospital	10,000

Moved by Mr. WM. CROCKER, seconded by Mr. J. C. BLACK, and

Resolved—That as required by The Bank Act, Mr. Geoffrey T. Clarkson, Chartered Accountant, Toronto, be and is hereby appointed to the office of Auditor, to hold office until the next annual general meeting, and that his remuneration be fixed at a sum not to exceed \$5,000.

Moved by Mr. THOMAS LONG, seconded by Mr. E. M. CHADWICK, and

Resolved—That the President, Vice-Presidents, and other Directors be tendered the thanks of the Stockholders of the Bank for the efficient management of its affairs during the twelve months.

Moved by Mr. DAVID FASKEN, seconded by Mr. HENRY SWAN, and

Resolved—That the Scrutineers cast one ballot for the election of the Directors of The Bank of Toronto 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
HON. C. S. HYMAN
WILLIAM STONE
JOHN MACDONALD
LT.-COL. A. E. GOODERHAM

DUNCAN COULSON
JOSEPH HENDERSON
LT.-COL. F. S. MEIGHEN
JACOB LEWIS ENGLEHART
WILLIAM INKERMANN GEAR

E. M. CHADWICK,
GEO. R. HARGRAFT, } *Scrutinars.*

TORONTO, January 13th, 1915.

At a subsequent meeting of the new Board, Mr. DUNCAN COULSON, was unanimously re-elected President, Mr. W. G. GOODERHAM, Vice-President, and Mr. JOSEPH HENDERSON, Second Vice-President.

By order of the Board,

THOS. F. HOW,
General Manager.

THE BANK OF TORONTO

... BRANCHES ...

ONTARIO

Toronto, King St. W., cor. Bay St.

(Main Office)	J. S. Skeaff,	Manager.
" Church & Wellington Sts.	W. H. Hiscock,	
" Dundas St., opp. Arthur St	L. S. Barr,	"
" 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, E., & Logan Ave.	C. P. Borland,	"
" Roncesvalles Ave., cor. Dundas St.	L. Lambe,	"
" 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,	"
Bronte	(Sub. to Oakville.)	
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	A. C. Edward,	"
Creamore	W. A. Sawtell,	"
Dorchester	W. G. Paterson,	"
Elmvale	H. C. Cavill, Acting Mgr.	
Freelton	J. B. Connell, Manager.	
Galt	D. McLennan,	"
Gananoque	C. V. Ketchum,	"
Hamilton	J. Stephen,	"
Hastings	A. U. Bailey,	"
Havelock	H. F. McNichol,	"
Keene	A. St. A. Smith,	"
Kerwood	H. E. Lambert,	"
Kingston	G. B. McKay,	"
London (Main Office)	J. Pringle,	"
" Dundas & Talbot Sts.	J. C. McDonald,	"
" East	F. D. Copeland,	"
" North	S. C. Houston,	"

THE BANK OF TORONTO

Lyndhurst	D. E. Plewes,	Manager.
Millbrook	M. Carry,	"
Milton	T. F. Little,	"
Newmarket	F. A. M. Lister,	"
Oakville	J. B. L. Grout,	"
Oil Springs	W. Hunter,	Acting Mgr.
Omemee	A. C. Hodgetts,	Manager.
Ottawa	Geo. C. Gardner,	"
Parry Sound	W. A. Bourne,	"
Penetanguishene	F. W. Reynolds,	"
Peterborough	P. Campbell,	"
Petrolia	Geo. Hay,	"
Porcupine	F. W. D. Wilkins,	"
Port Hope	J. R. Bunting,	"
Preston	A. L. Amys,	"
St. Catharines	F. C. Field,	"
Sarnia	H. F. Holland,	"
Shelburne	E. A. Ferguson,	"
Stayner	W. A. Doner,	"
Stratford	G. L. McHattie,	"
Sudbury	A. C. Edward,	"
Thornbury	W. G. Whately,	Acting Mgr.
Wallaceburg	E. E. Parker,	Manager.
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. McCririck	"
" St. Catherine St., cor. Gay St.	E. H. Fuller,	"
" 516 St. Lawrence Boulevard . . .	C. L. Parkinson,	"
" Atwater Ave., cor. St. Antoine St.	A. H. Walsh,	"
St. Lambert	J. J. Jamieson,	"
Gaspé	S. G. Leonard,	"

MANITOBA

Winnipeg	J. R. Lamb,	Manager.
Benito	A. B. Fee,	"
Cartwright	W. I. McCullough,	"
Pilot Mound	F. C. Burnett,	"
Portage la Prairie	M. C. Manhard,	"
Rossburn	J. J. Hay,	"
Swan River	S. B. Chamberlain,	"
Transcona	C. E. M. Eastwood,	Actg Mgr

THE BANK OF TORONTO

SASKATCHEWAN		
Assiniboia	C. R. Dawson,	Manager.
Bredenbury	J. P. Porter,	"
Colonsay	James Maguire,	"
Glenavon	Geo. R. Tucker,	"
Gravelbourg	M. L. Magee,	"
Kennedy	V. D. S. Teney,	"
Kipling	W. G. Walker,	Acting Mgr.
La Fleche	H. R. Forfar,	Manager.
Langenburg	W. J. Miller	"
Mazenod	A. G. Manuel	Acting Mgr.
Meyronne	W. R. Lawrie,	Manager.
Montmartre	F. F. Osborn,	"
Mortlach	E. J. Walde,	"
Pelly	O. E. Burkell,	Acting Mgr.
Preeceville	R. J. Weatherill,	"
Stenen	C. E. Wilson,	Manager.
Vibank	C. E. Saarup,	"
Wolseley	A. N. McDonald,	"
Woodrow	(Sub to Meyronne)	
Yorkton	M. Duncan,	"

ALBERTA

Calgary	C. R. Latimer,	Manager.
Coronation	J. Hayward,	"
Oyen	B. E. Kelly,	"
Richdale	W. A. Hurlburt,	Acting Mgr.
Veteran	H. L. Staples,	Manager.
Youngstown	G. A. Ross,	Acting Mgr.

BRITISH COLUMBIA

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

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.	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.	First and 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 ENCASHMENT 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.
Berde & 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	Rotterdam, Holland.
Rotterdamse Bank-Vereeniging	Havana, Cuba.
Royal Bank of Canada	Russia.
Russian Bank for Foreign Trade	Brindisi, Italy.
Sala, T.	Holland.
Scheurleer & Fils	Breslau, Germany.
Schlesischer Bank-Verein	Augsburg, do.
Schmid & Co., F.	Sweden.
Skandinaviska Kredit Aktiebolaget	Basle and Lucerne
Societe de Credit Suisse	Switzerland.
Stavanger Handels-og Industribank	Stavanger, Norway.
Suddeutsche Disconto-Gesellschaft A.G.	Freiburg, Germany.
Ulster Bank, Limited	Ireland.
United States Trust Co.	Washington, D.C.
Weltreiseburau 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 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
1864	926,803	863,660	1,791,315	2,323,564
1874	2,430,998	2,711,485	5,299,020	6,425,688
1884	3,114,060	4,447,320	7,802,030	9,039,959
1894	3,871,166	8,607,149	11,210,246	13,949,362
1904	6,413,284	17,044,603	21,334,522	27,189,506
1913	11,307,272	43,306,595	46,510,483	60,925,164
1914	11,402,810	44,924,980	45,939,033	61,929,363

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

Rest Account - - 6,000,000.00

Profit and Loss Account 402,810.93

\$11,402,810.93

LIST OF STOCKHOLDERS

AS ON THE

31ST DECEMBER, 1914

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Abbott, Sir J. J. C., Executors Estate late.....	Montreal, Que.....	42	\$4,200
Acteson, Philip	{ L'Anse Aux Gascons, Que. {	18	1,800
Adani, 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
Albia, Mrs. Margaret S.....	Bennington, Vt.....	6	600
Allcorn, Miss Ethel.....	Baltimore, Ont.....	8	800
Allen, William L.....	Cobourg, Ont.....	8	800
Ambrose, Mrs. Isobel M.....	Hamilton, Ont.....	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
Anderson, Miss Joan.....	Toronto, Ont.....	5	500
Andros, Mrs. Frances M. L.....	Victoria, B.C.	43	4,300
Archbald, 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, Ill.....	1	100
Bailey, Mrs. Annie H.....	Toronto, Ont	5	500
Bailey, Mrs. Ernestine V.....	Quebec, Que.....	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.	5	500
Baker, John	Gaspé, Que	25	2,500
Balcer, Henry E.....	Three Rivers, Que	14	1,400
Baldwin, Miss Adeline.....	Montreal, Que	2	200
Baldwin, F. W.....	Toronto, Ont	23	2,300
Baldwin, Lawrence II.....	do	2	200
Baldwin, Lawrence II. (in trust).....	do	23	2,300
Baldwin, Miss M. Louisa.....	Montreal, Que.....	1	100
Baldwin, Mrs. S. Jessie.....	do	2	200

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Baldwin, Mrs. S. Jessie and Miss Maria Louisa } Baldwin, Administratrices.....	Montreal, Que...	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 (deceased)	Winnipeg, Man...	90	9,000
Baylis, Samuel M.....	Montreal, Que...	18	1,800
Baylis, Samuel M., W. I. Gear and George }	do	60	6,000
Summer (in trust)	Toronto, Ont....	20	2,000
Beardmore, George L., Executors of late	Bedford Park, Ont.	98	9,800
Beatty, Charles W.....	Toronto, Ont....	15	1,500
Beatty, Mrs. Charlotte E.....	do	42	4,200
Beatty, Miss Mary H.....	do	5	500
Beebe, Mrs. Jane F.....	Vittoria, Ont....	10	1,000
Beemer, Frank, M.D.....	Brockville, Ont...	14	1,400
Begg, Mrs. Grace J.....	Costa Rica	100	10,000
Begg, John W	Hamilton, Ont...	3	300
Bell, J. P.....	do	3	300
Bell, J. P. and Madeleine E. Bell.....	Peterboro', Ont...	34	3,400
Bell, Miss Madeleine E.....	do	3	300
Bennett, Miss Amy K.....	Montreal, Q., & }	136	13,600
Boston, Mass.)	Port Hope, Ont...	10	1,000
Benning, James, Executors of Estate of late	Collingwood, Ont...	10	1,000
Benson, His Honor T. M., Trustee.....	Walkerville, Ont.	1	100
Berry, Mrs. Hannah	Guelph, Ont....	30	3,000
Berry, H. L.....	Berlin, Ont....	5	500
Bethune, Rev. Charles, J. S., D.C.L.....	Vancouver, B.C...	10	1,000
Birch, Edward and Mrs. Kate Birch.....	Boston, Mass....	32	3,200
Bird, Henry	Bathurst, N.B....	5	500
Bird, Mrs. Violet D.....	Toronto, Ont....	31	3,100
Bishop, Samuel L.....	Australia.....	270	27,000
Blachford, Mrs. Ida E.....	Toronto, Ont....	150	15,000
Black, Mrs. Isabella McC.....	Lachine, Que....	10	1,000
Black, James C.....	Montreal, Que...	20	2,000
Black, James F. D., Executors of late	do	65	6,500
Blackader, Rosa L., Executors of Estate late	do	110	11,000
Blackader, Wm. B.....	Toronto, Ont...	1,148	114,800
Blackader, W. B. and R. MacD. Paterson, }	Barrie, Ont....	5	500
Trustees			
Blackstock, Mrs. Harriet V.....			
Bolster, Mrs. Mary Anna.....			

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Bond, Wm. L. and John H. Dunlop, Trustees	Montreal, Que...	16	\$1,600
Boswell, Andrew W.....	Quebec, Que...	10	1,000
Boston Cemetery Association, The	Milton, Ont....	5	500
Botterell, Mrs. Sarah	Quebec, Que...	61	6,100
Bowby, 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
Boyd, John	do	12	1,200
Bradley, Mrs. Marjorie M.....	Detroit, Mich....	4	400
Brent, Noxon & Company	Toronto, Ont...	1	100
Broderick, P. W. D., and S. E. Robinson (in trust)	do	32	3,200
Brodie, F. A., Trustee	Vancouver, B.C...	6	600
Brooks, Mrs. Mary	Gore's Lang', Ont.	1	100
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 }	{ Ottawa, Ont. & }	80	8,000
Estate of late	{ Montreal, Que. }		
Brown & Stanton	Toronto, Ont....	25	2,500
Brownbridge, Mrs. Laura E.....	do	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.	8	800
Buckingham, Miss Elizabeth	do	5	500
Buckingham, James	Stavner, Ont....	2	200
Buckingham, Robert	Burnside, Man...	2	200
Buckingham, Miss Sophia	Collingwood, Ont.	7	700
Bullen, Miss Selina J.....	Ireland	1	100
Bunting, Margaret E., Executors of late	{ Toronto & St. J. }	1	100
Burland, Jeffrey H. (in trust)	{ Catharines, O. J.		
Burnett, Mary W., Executors Estate late	Montreal, Que...	98	9,800
Burnham, Geo., M. D.....	do	39	3,900
Burns, Miss Jessie A.....	Peterboro', Ont...	51	5,100
Burns, Walter H. (in trust)	Toronto, Ont....	2	200
Burton, Lt.-Col. St. George W. E.....	do	7	700
Butler, Richard P.....	{ 42nd Highland }	67	6,700
Butterworth, Miss Maria E.....	{ Regiment... }	17	1,700
Caldbeck, Mrs. Margaret	Newcastle, Ont...	12	1,200
Caldecott, Mrs. Margaret E.....	Ottawa, Ont....		
Caldwell, Estate late Wm.....	Toronto, Ont....	30	3,000
Calhoun, John C. (in trust)	do	10	1,000
Cameron, Miss Chessie C.....	Peterboro', Ont...	10	1,000
Cameron, Miss Eliza	Gaspé, Que....	6	600
Cameron, Miss Grace	Hamilton, Ont...	5	500
Cameron, James & Margaret Cameron, }	Grafton, Ont....	4	400
Trustees	England.....	49	4,900
Cameron, James & Margaret Cameron, }	{ Collingwood, }	95	9,500
{ O., & Scotland }			

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
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
Cameron, Mrs. Victoria.....	London, Ont.....	10	1,000
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, Katharine M., Estate late.....	Montreal, Que.....	4	400
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, W. D., W. H. Beunett and W. M. Southam, Trustees in trust	Cargill, Ont.....	32	3,200
Carleton, Hubert.....	Toronto, Ont.....	1	100
Carleton, Mrs. Maria.....	do.....	20	2,000
Carlyle, James	do.....	4	400
Carlyle, Miss M. Josephine.....	do.....	25	2,500
Carlyle, Mrs. Wilhelmina D.....	do.....	5	500
Carlyle, Mrs. Wilhelmina D., Executrix Estate of James Carlyle	do.....	155	15,500
Carmichael, Miss Isabella.....	Longueuil, Que.....	2	200
Caron, Lady Alice B., Institute, and Charles E. Martel, Curator.....	Quebec, Que.....	199	19,900
Carpenter, A. B., Trustees of Estate of late.....	Cobourg & Toronto	14	1,400
Carr, Miss Clara A.....	Toronto, Ont.....	5	500
Carrie, Mrs. Catherine.....	do.....	6	600
Carry, Mrs. E. Sarah (deceased).....	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

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Chafee, Miss Frances A.....	Toronto, Ont.....	13	\$1,300
Chapman, Rev. David M. B.....	England.....	17	1,700
Cherry, Charles R.....	Toronto, Ont.....	5	500
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. Louise.....	Toronto, Ont.....	16	1,600
Clark, Miss Kathleen M.....	Cobourg, Ont.....	10	1,000
Clark, William.....	Cardinal, Ont.....	22	2,200
Clayes, George.....	St. Louis, Mo.....	130	13,000
Cleeve, 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
Coghill, Mrs. L. Jean.....	Montreal, Que.....	7	700
Comstock, William H.....	Brockville, Ont.....	250	25,000
Confederation Life Association.....	Toronto, Ont.....	210	21,000
Cooch, Alfred C.....	do.....	20	2,000
Cook, George E., M.D.....	do.....	50	5,000
Cook, George J., Executors of late	do.....	150	15,000
Cook, G. W.....	Montreal, Que.....	100	10,000
Cooper, Isaac J.....	Toronto, Ont.....	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.....	London, Ont.....	2	200
Cosby, Mrs. Clara A.....	Toronto, Ont.....	7	700
Cossitt, Miss Frances A.....	Brockville, 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.....	105	10,500
Covert, Mrs. Mary I.....	Cobourg, Ont.....	10	1,000
Cowdry, Miss Aline.....	Baltimore, Md.....	10	1,000
Coyle, Peter, Usufructuary Legatee.....	Lachine, Que.....	33	3,300
Crawford, Miss Eliza S.....	Westmount, Que.....	272	27,200
Crawshay, Geoffrey S., Executor.....	England.....	42	4,200
Crocker, William.....	Toronto, Ont.....	100	10,000
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
Crown Trust Company (in trust).....	Montreal, Que.....	125	12,500
Crowther, William C.....	Toronto, Ont.....	15	1,500
Cumming, Miss Alice L.....	do.....	3	300
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
Davis, Mrs. Frances J.....	Windsor, Ont.....	125	12,500
Davis, Huntley W.....	Montreal, Que.....	6	600

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Dawes, Andrew J.	Lachine, Que.	65	\$6,500
Dawes, Miss Constance M.	Montreal, Que.	6	600
Dawes, Mrs. Gertrude, Tutrix.	do	7	700
Dawson, Mrs. Annie M.	Westmount, Que.	17	1,700
Dawson, Miss Hilda.	do	1	100
Dawson, Percy M., M.D.	Madison, Wis.	75	7,500
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.	380	38,000
Dixon, Mrs. Annie N.	Toronto, Ont.	58	5,800
Dixon, Frank I.	do	10	1,000
Doak, Robert J.	Millbrook, Ont.	20	2,000
Dobell, Major Charles M.	Quebec, Que.	27	2,700
Dobell, Richard R., Estate of late	do	87	8,700
Dobell, W. M. (in trust).	do	15	1,500
Dobell, W. M., Trustee.	do	3	300
Dobell, Wm. M. and A. C. Dobell, Trustees	do	25	2,500
Docter, Miss Cecilia C.	Belleville, Ont.	10	1,000
Docter, Miss Philinda G.	Ancaster, Ont.	4	400
Donnelly, Bolton W.	Montreal, Que.	25	2,500
Donnelly, John T.	do	5	500
Douglas, Mrs. Elizabeth B.	do	250	25,000
Dow, Miss Jessie.	Ireland	7	700
Dowden, Mary, Estate late	Toronto, Ont.	13	1,300
Dowker, Mrs. Harriett.	Prescott, Ont.	31	3,100
Dowsley, John K., Trustee	Toronto, Ont.	50	5,000
Drayton, Henry L., Trustee.	London, Ont.	100	10,000
Duffield, James C.	Toronto, Ont.	6	600
Dumble, Mrs. Hester A.	Montreal, Que.	11	1,100
Dunlop, His Hon. John, Allan C. Cumming and Alexander Robertson, Trustees	Colborne, Ont.	7	700
Dundas, Alfred R.	Toronto, Ont.	25	2,500
Dunn, Jesse W.	do	10	1,000
Dunn, Wesley	Stratford, Ont.	5	500
Dunsmore, James H.	Montreal, Que.	2	200
Duriez, Mrs. Suzanne.	York Village, U.S.	20	2,000
Duval, Louis N.	Quebec, Que.	2	200
Earley, Miss Adelaide	Halifax, N.S.	126	12,600
Eastern Trust Co., (The) Trustee	do	13	1,300
Eastern Trust Co., Thos. E. Fraser and J. J. Bremner, Trustees	do	8	800
Eastern Trust Co. and H. P. Otty Savary (in trust)	Montreal, Que.	180	18,000
Eliot, Charles A. and R. MacD. Paterson (in trust)	Belleisle, Ont.	6	600
Elliott, C. H.	Rochester, N.Y.	31	3,100
Elliott, Mrs. Marie A. O.	Brantford, Ont.	60	6,000
Elliott, W. George, Executors Estate late.	Yarmouth, N.S.	20	2,000
Ellis, Alfred E.	Petrolia, Ont.	10	1,000
Ellis, Arthur W.	Brockville, Ont.	10	1,000
Empey, Mrs. Dora J.	Petrolia, Ont.	210	21,000
Englehart, J. L.			

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Englehart, Jeffrey H.	New York, N.Y.	10	\$1,000
Englehart, Miss Reta Frank	do	40	4,000
English, Mrs. Mary Augusta.	England	31	3,100
Erland, Edwin M.	New York, N.Y.	1	100
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
Fairley, Mrs. Elizabeth	Belleville, Ont.	100	10,000
Fairley, 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, Mass.	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., Execatrix	Brockville, 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)	{ Montreal, Q. & Montreal, Q.	25	2,500
Filton, Mrs. Maud G. Ross	Brantford, Ont.	10	1,000
Flagg, Rev. E. L.	Wiarton, Ont.	1	100
Fleming, Alexander C.	Galt, Ont.	1	100
Foley, Cosmo.	Gaspé, Que.	5	500
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. Huldah.	London, Ont.	11	1,100
Fraser, Miss Hattie.	Brockville, Ont.	10	1,000
Fraser, John.	Petrolia, Ont.	10	1,000
Fraser, Mrs. Mary A.	Brockville, Ont.	28	2,800
Freeland, Miss Emily H.	Montreal, Que.	6	600
Fuller, Miss Mary Enuna.	Hamilton, 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
Gale, Withall P., M.D.	Quebec, Que.	7	700
Galletly, Mrs. Margaret M.	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.	10	1,000
Gault, Miss Emily M.	Montreal, Que.	22	2,200
Gault, Percy R.	do	10	1,000
Gaviller, Mrs. Caroline A. L.	do	20	2,000
Gaviller, Edwin A., M.D.	Hamilton, Ont.	8	800
	do	8	800

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Gear, Dame Frances M. C.	Montreal, Que.	2	\$20
Gear, William L.	do	300	30,00
Gentle, W. S., Estate of late.	do	12	1,20
George, Alfred W.	Port Hope, Ont.	25	2,50
Gibb, James	Quebec, Que.	20	2,00
Gibb, J. Duncan, Executors of Estate of late	Montreal, Que.	60	6,000
Gillbard, Edward B.	East Orange, N.J.	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	39	3,900
Gnam, John J. (in trust)	Ingersoll, Ont.	5	500
Gooderham, Miss Ada L.	Toronto, Ont.	116	11,600
Gooderham, Albert E., Lt.-Col.	do	354	35,400
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	do	200	20,000
Gooderham, Geo., Executors and Trustees of Estate, late	do	2463	246,300
Gooderham, George E.	Bedford Park, Ont.	25	2,500
Gooderham, Gordon S.	Winnipeg, Man.	25	2,500
Gooderham, Harold D.	Toronto, Ont.	342	34,200
Gooderham, Henry	do	25	2,500
Gooderham, John L.	do	4	400
Gooderham, Miss Louise A.	do	660	66,000
Gooderham, Mrs. Margaret	do	31	3,100
Gooderham, Norman R.	do	736	73,600
Gooderham, William G.	do	78	7,800
Gooderham, W. G. (in trust)	do	1190	119,000
Gooderham, W. G., A. E., G. H., and M. R., Trustees in trust	do	2261	226,100
Gooderham, William H.	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
Graeb, Aaron	Preston, Ont.	10	1,000
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, Reginald	Burford, Ont.	50	5,000
Gray, Robert M.	Toronto, Ont.	30	3,000
Green, Miss Mabel L. and Miss Hilda T.	Cobourg, Ont.	20	2,000
Greenshields, Mrs. Maude A.	Montreal, Que.	100	10,000
Greig, Edward R.	Toronto, Ont.	15	1,500
Gunther, Egmund	do	35	3,500
Gowski, Casimir S.	do	44	4,400
Hague, George	Montreal, Que.	20	2,000
Halifax Industrial School	Halifax, N.S.	2	200

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
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	180	18,000
Hamilton, Robert, Executors and Trustees of late	{ Quebec, Ott'wa } & Toronto, O. f	91	9,100
Hamon, Miss Edith M.	England	50	5,000
Hankey, Mrs. Minnie G.	do	5	500
Harbour, George T.	Sandy Beach, Que	3	300
Harbour, Mrs. 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.	3	300
Hargrave, George R.	do	35	3,500
Hastings, Mrs. Georgina R.	Montreal, Que.	16	1,600
Hastings, George V.	Winnipeg, Man.	75	7,500
Hattie, R. M., and H. McInnes, Trustees	Halifax, N.S.	24	2,400
Hawton, Mrs. Eliza	Collingwood, Ont.	2	200
Heintzman, George C.	Toronto, Ont.	10	1,000
Henderson, John	Hamilton, Ont.	11	1,100
Henderson, Joseph	Toronto, Ont.	80	8,000
Henderson, Joseph, in trust	do	8	800
Hendry, Robert	Kingston, Ont.	10	1,000
Henshaw, Mrs. Beatrice H.	Montreal, Que.	26	2,600
Hethington, Errol A.	Toronto, Ont.	100	10,000
Hethington, Thomas S.	Quebec, Que.	100	10,000
Hobson, Charles	Burford, Ont.	5	500
Hobson, Thomas	do	5	500
Hodgson, Annabella McI., Executor of Estate of late	Eau Gallie, U.S.	45	4,500
Honor, Estate late 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
How, Miss Frances E.	Toronto, Ont.	13	1,300
Howard, Robert J. B., M.D.	England	55	5,500
Howe, Mrs. Sarah E.	Dartmouth, N.S.	7	700
Hudson, William S.	Preston, Ont.	15	1,500
Huestis, Mrs. Florence G.	Toronto, Ont.	100	10,000
Huestis, Mrs. Florence G. and Henry F. Gooderham, in trust	do	400	40,000
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
Ianes, William P.	Simcoe, Ont.	70	7,000
Inwood, Frederick G.	Toronto, Ont.	10	1,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Ireland, Mrs. Mary J.	Toronto, Ont.	5	
Irish, Mrs. Jenny H.	do	22	\$500
Irwin, Delacherois T.	Ottawa, Ont.	7	2,200
Irwin, Mrs. Isabella	do	41	700
Jackson, John Day	New Haven, Conn	12	4,100
Jephcott, William, Executors and Executrix, Estate of late	Toronto, Ont.	20	1,200
Jessopp, Captain Dudley F.	do	7	2,000
Jex, Alfred L.	Cobourg, Ont.	10	700
Jex, Martin	do	10	1,000
Johnston, Mrs. Frances	Sarnia, Ont.	5	1,000
Johnson, Manuel J.	New York, N.Y.	17	500
Joly de Lotbiniere, Mrs. Marion H.	Lotbiniere, Que.	25	1,700
Jones, Mrs. Emma S.	Halifax, N.S.	6	2,500
Jones, Mrs. Margaret G.	Toronto, Ont.	250	600
Judah, Mrs. Sarah C. (deceased)	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, Joseph B., and Louis F. Kenny, Trustees	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.	13	1,300
Kinnear, Miss Effie M.	Toronto, Ont.	1	100
Kinnear, Mrs. Euphemia	do	2	200
Kinnear, Rev. George F., and John W. Mooney (in trust)	{ Montreal and Inverness, Que }	9	900
Kippen, Duncan	Perth, Ont.	10	1,000
Kippen, Mrs. Elizabeth C.	do	10	1,000
Laidlaw, Robert	Toronto, Ont.	113	11,300
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., General Manager, and A. D. Langmuir, Asst. General Manager (in trust)	do	109	10,900
Larkin, P., Executrix and Executor of Estate of Lash, Z. A., K.C., and John F. Lash, Trustees	St. Catharines, Ont	50	5,000
Lash, Z. A., K.C., and John Usborne, Trustees	Toronto, Ont.	70	7,000
Laurie, Archibald	{ Toronto, Ont., and Honolulu }	41	4,100
Laurie, Mrs. Elizabeth F.	Quebec, Que.	5	500
Laurie, Duncan, Executors of Estate of late	do	46	4,600
Laurie, Frank C.	do	64	6,400
Laurie, James, M.D.	do	47	4,700
Laurie, Mrs. Sophia A., Executors Estate late Lawrence, Mrs. Alice B.	do	38	3,800
Lawrence, Frederick H.	Bennington, Vt.	4	400
Lawson, Miss Sarah M.	do	6	600
Leach, Hugh	Halifax, N.S.	8	800
Learnmont, J. B. (deceased)	Toronto, Ont.	30	3,000
Le Boutillier, Charles S.	Montreal, Que.	30	3,000
Le Boutillier, Mrs. Harriet M.	Gaspé, Que.	12	1,200
	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 Leggat, Mrs. Eleanor L.	Toronto, Ont.	25	2,500
Leggat, Mrs. Eleanor L.	Montreal, Que.	11	1,100
LeMoine, Alexander, Executors of late	Quebec and Montreal, Que.	22	2,200
LeMoine, P. R. and A. M. G. L. Rémillard (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
Lewin, Rev. William	Kingston, Ont.	10	1,000
Lewis, Frederick O.	Montreal, Que.	85	8,500
Lewis, J. Travers and The Royal Trust Co. (in trust)	Ottawa, Ont.	190	19,000
Lewis, Mrs. Maud H. B.	Montreal, Que.	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 Longmore, Mrs. Mary H., Trustees for Quebec, Que., & England	Toronto, Ont., Quebec, Que., & England	10	1,000
Love, Miss C. Grace	Walkerville, Ont.	1	100
Lovering, George	Lawson, Ont.	5	500
Lovering, Henry Lanxon	Coldwater, Ont.	65	6,500
Lovejoy, Mrs. Mary	Montreal, Que.	5	500
Lowell, Mrs. Fannie A. II	Newton, Mass.	7	700
Lowery, Mrs. M. Mary F.	Petrolia, Ont.	5	500
Lowery, William M.	do	21	2,100
Lundy, John J.	Peterboro', Ont.	300	30,000
Lunt, Miss Emma H.	Montreal, Que.	12	1,200
Lyman, Walter E.	do	21	2,100
Lyons, William C.	Athabasca, Alta.	2	200
MacAlpine, Mrs. Mary A.	Halifax, N.S.	4	400
MacCoy, Mrs. Jessie W. L.	England	2	200
Macdonald, Mrs. Bertha	Toronto, Ont.	5	500
MacDonald, Mrs. Elleonora C.	Winnipeg, Man.	20	2,000
Macdonald, Francis E. and James S. Lovell, Trustees	Toronto, Ont.	16	1,600
Macdonald, James H. K. C.	do	15	1,500
Macdonald, John	do	100	10,000
Macdonell, Miss Catherine	Australia	2	200
Macdonell, Mrs. Mary M. F.	England	21	2,100
MacFarlane, John	Montreal, Que.	2	200
MacFarlane, Miss Maggie B.	do	1	100
MacIntosh, Preble and George Hyde, Trustees	do	34	3,400
MacKenzie, Francis A. A.	do	15	1,500
MacKenzie, George and Alexander G. MacKenzie (deceased)	England	16	1,600
MacKenzie, Miss Jane	Melbourne, Que.	25	2,500
MacKenzie, Kenneth A. J., M.D.	Portland, Oregon	26	2,600

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
MacNachtan, Mrs. Margaret H.	Montreal, Que.	2	\$200
Macpherson, Andrew E.	Cardinal, Ont.	20	2,000
Macphie, Edith F. (in trust).	Germantown, Pa.	32	3,200
Macrae, Mrs. Rose S. and Frederick W. Smith (in trust).	Montreal, Que.	1	100
MacWatt, Miss Mary B.	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.	3	300
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, Trustees, Executors and Administrators.	England.	15	1,500
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
McKillip, Rev. D. A.	Calgary, Alta.	20	2,000
McLachlin, Hugh F., Executors of late.	Amprior, Ont.	62	6,200
McManus, J. R.	Newmarket, Ont.	3	300
McMullen, Mrs. Rebecca.	Hamilton, Ont.	10	1,000
McPhail, Miss Charlotte I.	Milton, 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
Manning & Co.	Montreal, Que.	6	600
Manufacturers' Life Insurance Co.	Toronto, Ont.	350	35,000
Marquis, John A., M.D.	Brantford, Ont.	8	800
Marshall, John.	St. Catharines, Ont.	10	1,000
Martin, Miss Anne M.	England.	12	1,200
Martyn, Mrs. Eleanor E.	do	22	2,200
Massey, John, Manager, and W. Cecil Lee, Treasurer (in trust).	Toronto, Ont.	188	18,800
Massie, Robert F. (in trust).	do	50	5,000
Massie, R. F., President, and R. S. Cassels Director (in trust).	do	25	2,500
Mathias, Mrs. Mary.	Montreal, Que.	200	20,000
Maude, Fred. S. A.	England.	40	4,000
Mecker, 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.	24	2,400
Michie, Miss Caroline J.	London, Ont.	10	1,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Michie, Miss Helen R.	London, Ont.	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
Moat, John F.	Ireland	157	15,700
Moat, William.	England	276	27,600
Moncrieff, Mrs. Ann.	Bailieboro', Ont.	35	3,500
Moncrieff, Mrs. Isabella (deceased).	Petrolia, Ont.	5	500
Monro, Miss Amy.	Toronto, Ont.	3	300
Monro, Neville F.	do	3	300
Monsell, Mrs. Jane, Estate of late.	Port Hope, Ont.	71	7,100
Montreal City and District Savings Bank.	Montreal, Que.	261	26,100
Montreal Homeopathic Hospital.	do	20	2,000
Montreal Protestant Industrial Rooms.	do	10	1,000
Montreal Trust Co., Trustee.	do	14	1,400
Moore, John S.	London, Ont.	1	100
Moore, Miss Lucie J.	Ireland	6	600
Moreault, Jos. F.	Sorel, Que.	1	100
Morrison, Mrs. Mary.	Sprucedale, Ont.	10	1,000
Morrison, William.	Toronto, Ont.	20	2,000
Morrow, Mrs. Marion L.	Halifax, N.S.	16	1,600
Mott, Catharine A., Executors Estate late.	Dartmouth, N.S.	7	700
Mowat, Mrs. Mary A.	Toronto, Ont.	30	3,000
Moyna, Rev. Michael.	Barrie, Ont.	25	2,500
Muir, Allan D.	Burford, Ont.	9	900
Muir, Robert, Executors Estate of the late (in trust).	England	100	10,000
Muir, William.	do	200	20,000
Mulholland, Ann, Executor of late.	Montreal, Que.	20	2,000
Munro, Mrs. Mary.	Collingwood, Ont.	7	700
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).	Montreal, Que.	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	3	300
National Trust Co., Limited, and Most Rev. Archbishop Matheson, Executors.	Winnipeg, Man.	18	1,800
Nealor, Edwards B.	Ireland	3	300
Neilson, Mrs. Matilda A.	Valcartier, Que.	1	100
Nelles, Thomas R., Executor.	Sincoo, Ont.	15	1,500
Nelson, Mrs. Cora A.	Norton Mills, USA	1	100
Nelson, 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
Nobbs, Mrs. Mary C.	Montreal, Que.	15	1,500
Nordheimer, Samuel, Executors Estate late.	Toronto, Ont.	50	5,000
Northern Life Assurance Co. of Canada.	London, Ont.	50	5,000
Officers' Pension Fund.	Toronto, Ont.	9	900
O'Flynn, Thomas J.	Shelburne, Ont.	16	1,600

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
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
Osler, Sir Edmund B.....	Toronto, Ont.....	125	12,500
do.....	do.....	10	1,000
do.....	do.....	10	1,000
do.....	do.....	10	1,000
Pawn, Mrs. Elizabeth L.....	Los Angeles, Cal.....	40	4,000
Pardey, Miss Amelia F.....	Montreal, Que.....	2	200
Pardey, Miss Sophia J.....	do.....	2	200
Paterson, Noble L.....	Toronto, Ont.....	17	1,700
Patterson, Mrs. Mary S.....	New York, N.Y.....	75	7,500
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
Pearman, Horace V.....	do.....	2	200
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
Peterkin, James F.....	Toronto, Ont.....	7	700
Philp, James.....	Newcastle, Ont.....	8	800
Phillips, Rev. Arthur J. B. Abbott and Arthur E. Abbott, Trustees.....	Lennoxville, Que.....	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
Playfair, Paterson & Co.....	Toronto, Ont.....	2	200
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. & Brockville, Ont.)	25	2,500
Prewer, Mrs. Mary.....	Montreal, Que.....	10	1,000
Pringle, John.....	Chapleau, Ont.....	10	1,000
Protestant Hospital for the Insane.....	London, Ont.....	50	5,000
Pugsley, John.....	Montreal, Que.....	66	6,600
Purslow, Miss Julia G.....	Toronto, Ont.....	31	3,100
do.....	Port Hope, Ont.....	22	2,200
Quinlan and Robertson, Ltd.....	Montreal, Que.....	200	20,000
Rabaud, Madame Georgina J.....	France.....	70	7,000
Rae, Mrs. Jane Ann.....	Wyoming, Ont.....	1	100
Ramsay, Robert A.....	Montreal, Que.....	10	1,000
Randall, Mrs. Mary I.....	Boston, Mass.....	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

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Reford, Mrs. Elsie S. (in trust).....	Montreal, Que.....	47	\$4,700
do.....	do.....	20	2,000
Reford, Robert W.....	Toronto, Ont.....	3	300
Reford, Robert W.....	Prescott, Ont.....	25	2,500
Reid, Hon. J. D.....	Montreal, Que.....	60	6,000
Reid, Robert.....	Winnipeg, Man.....	30	3,000
Remon, Mrs. Marie E.....	Kelowna, B.C.....	3	300
Renfrew, Mrs. G. Constance.....	Bergerville, Que.....	8	800
Rhodes, Francis B. F.....	Bergerville and Quebec, Que. (in trust).....	8	800
Rhodes, Godfrey W.....	Bergerville, Que.....	1	100
Rhodes, Godfrey W., Frances B. F. Rhodes and Rev. L. Williams, Trustees.....	Quebec, Que.....	3	300
Rhodes, William.....	Rosemont, Pa.....	18	1,800
Richardson, Catharine, Estate late.....	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, Miss Helen C.....	do.....	14	1,400
Robertson, Miss Isabella B.....	Owen Sound, Ont.....	22	2,200
Robertson, Mrs. Isobel M.....	Sewickley, U.S.A.....	4	400
Robertson, J. S.....	St. Thomas, Ont.....	2	200
Robertson, Mrs. Margaret G.....	Montreal, Que.....	40	4,000
Robertson, Mrs. Mary R.....	do.....	50	5,600
Robinson, Miss Ada C.....	Barrie, Ont.....	10	1,000
Robinson, Christopher, Estate of late.....	Toronto, Ont.....	30	3,000
Robinson, Mrs. Elizabeth S.....	do.....	21	2,100
Robinson, John, and Chas. Kramer, Trustees.....	Owen Sound, Ont.....	4	400
Robinson, Lady Mary E.....	Toronto, Ont.....	20	2,000
Roddick, Mrs. Amy R.....	Montreal, Que.....	110	11,000
Rogerson, Miss Lucy C.....	England.....	5	500
Rogerson, Miss Margaret A.....	do.....	5	500
Rogerson, Mrs. Sophia L.....	do.....	5	500
Romain, Miss Kate C.....	Oakville, Ont.....	7	700
Ross, Miss Caroline S.....	Brampton, Ont.....	7	700
Ross, Miss Lucy.....	Toronto, Ont.....	5	500
Rowe, Miss Ethel G.....	Cobourg, Ont.....	15	1,500
Rowe, Thomas, D.D.S.....	do.....	27	2,700
Roy, R. Maitland.....	Hamilton, Ont.....	2	200
Royal Institution for the Advancement of Learning, McGill College.....	Montreal, Que.....	227	22,700
Royal Trust Company, Executors.....	do.....	61	6,100
Royal Trust Company, Executor and Trustee.....	do.....	18	1,800
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10	1,000
Russell, Hugh (in trust).....	Montreal, Que.....	1	100
Rutherford, Mrs. Amelia M.....	do.....	2	200
Ruthven, N. H. G.....	Mirrion, Alta.....	1	100
Ryde, Mrs. Edith S.....	Montreal, Que.....	6	600
Rykert, Miss Annie M.....	do.....	5	500
St. Andrew's Presbyterian Church, Trustees of.....	Barrie, Ont.....	13	1,300
St. George's Society.....	Quebec, Que.....	16	1,600
Sailsbury, Mrs. Mary G.....	Toronto, Ont.....	5	500
Sanders, Mrs. Laura.....	Stayner, Ont.....	10	1,000
Sandham, Mrs. Maria A.....	England.....	75	7,500
Sansone, Salvator.....	London, Ont.....	20	2,000
Saunders, E., Managing Director (in trust).....	Toronto, 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

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Scott, Margaret C., Estate of late	Simcoe, Ont.	10	\$1,000
Scott, Miss Mary Jane	Toronto, Ont.	42	4,200
Scott, Ralph G.	England	30	3,000
Second Scottish Northern Investment Trust Ltd.	Scotland	7	700
Sellar, Mrs. Mary W.	Huntingdon, Q.	2	200
Sedgwick, Lee M.	Kansas City, Mo.	15	1,500
Seimble, Mrs. Christina	Tottenham, Ont	2	200
Sergeant, W. O. F., A. H. Dashwood and R. T. Hinckes	England	22	2,200
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
Sheitering Home of Montreal	Montreal, Que.	12	1,200
Shepherd, Miss Edna R.	Como Rue, Que.	3	300
Shepherd, Miss Frances A. R.	Montreal, Que.	30	3,000
Shepherd, M. Ward	Bradley Cr'k, O.	15	1,500
Shepherd, R. W., Executors Estate late, in trust for Mrs. A. Maude M. Haswell	Montreal, Que.	18	1,800
Shepherd, Sherrington A.	England	32	3,200
Simpson, Arthur G.	Montclair, N.J.	1	100
Sinclair, Donald C., Trustee	New Glasgow	18	1,800
Sinclair, Mrs. Margaret	Woodstock, Ont.	5	500
Sinclair, Mrs. M. Jean	Halifax, N.S.	56	5,600
Skelton, Miss Emma M.	Montreal, Que.	16	1,600
Skill, Mrs. E. E. H.	Cobourg, Ont.	1	100
Small, Catharine G., Estate of late	Sarnia, Ont.	11	1,100
Small, Joseph S.	do	18	1,800
Smith, Caroline M., Executor and Trustee of Estate of the late	Orillia, Ont.	5	500
Smith, Harry A.	Barrie, Ont.	1	100
Smith, D. King, M.D.	Toronto, Ont.	5	500
Smith, Mrs. Mary J.	N. York, N.Y.	3	300
Smith, J. Murray, Executrix of Estate of late	Montreal, Que.	25	2,500
Smith, Lady Sarah M.	Dorchester, N.B.	137	13,700
Smith, Mrs. Winifred	Montreal, Que.	5	500
Smyth, Mrs. Sarah	Pt. Perry, Ont.	20	2,000
Spaidal, Donald M.	Brockville, Ont.	15	1,500
Spence, Gilbert, Executors Estate late	Fort William, O.	2	200
Sprague, William T. II., Executors and Trustees of late	Montreal, Que.	52	5,200
Stanton, Mrs. Annie	Napanee Ont.	16	1,600
Stanway, Miss H. Winifred	Montreal, Que.	15	1,500
Stanway, William	do	250	25,000
Stares, James	Toronto, Ont.	50	5,000
Stayner, Frederic H.	England	24	2,400
Stayner, Major Lawrence G.	do	6	600
Stephens, Mrs. Annie W.	Collingwood, O.	13	1,300
Stephens, Chas. E.	do	30	300
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.	3	300
Stewart, Rev. Alexander	Scotland	50	5,000
Stewart, Miss Alice E.	Orillia, Ont.	7	700
Stewart, Mrs. Pauline C.	Cleveland, Ohio	2	200
Stoddart, Alexander R.	N. York, N.Y.	1	100
Stokes, Mrs. Edith M.	England	16	1,600

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Stokes, John M., Commander R.N.	England	8	\$800
Stone, William	Toronto, Ont.	100	10,000
Stothart, Miss Ellenor	Peterboro', Ont.	1	100
Stothart, Miss Mary	do	4	400
Stratcona and Mount Royal, Right Hon. Lord, G.C.M.G. (deceased)	Montreal, Que.	220	22,000
Strathy, Mrs. Agnes S. (in trust)	Toronto, Ont.	35	3,500
Strathy, Arthur G.	do	4	400
Strathy, Gerald B.	Peterboro', Ont.	36	3,600
Stratton, Hon. James R.	Toronto, Ont.	20	2,000
Stratton, Hon. James R., Executor	Toronto, Ont.	10	1,000
Sullivan, Mrs. Henrietta M.	Dorchester, Mass.	80	8,000
Sutherland, Miss. Jean	Toronto, Ont.	2	200
Swabey, Mrs. Florence	Toronto, Ont.	2	200
Swan, Miss Beatrice Helen	do	36	3,600
Swan, Miss Edith L.	do	33	3,300
Swan, Henry	do	100	10,000
Swan, James H.	do	20	2,000
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
Tait, Hubert	Toronto, Ont.	45	4,500
Tate, John A. (in trust)	do	6	600
Taylor, Clarence H.	do	22	2,200
Thomas, Mrs. Mary M.	Quebec, Que.	89	8,600
Thompson, Mrs. Laura O'N.	Toronto, Ont.	16	1,600
Thompson, Miss. Maria	Coaticook, Que.	16	1,600
Thompson, Mrs. Mary A.	Brasford, Ont.	19	1,000
Thompson, Norman A.	Ottawa, Ont.	8	800
Thomson, Major Charles G.	England	19	1,000
Thomson, David C.	Scotland	49	4,000
Thomson, Frederick	do	49	4,000
Thomson, Mrs. Isabella B.	Berkeley, Cal.	27	2,700
Thomson, William	Scotland	49	4,000
Thorburn, Mrs. Maria J. I.	Ottawa, Ont.	3	300
Thorne, James	do	5	500
Tiddy, Mrs. Annie	Grafton, Ont.	1	100
Toronto General Trust Corporation, Trustees	Toronto, Ont.	744	74,400
Toronto General Trusts Corporation, Executors	do	103	10,300
Toronto General Trusts Corporation, Executors and Trustees	do	312	31,200
Toronto General Trusts Corporation (in trust)	do	1,870	187,000
Toronto General Trusts Corporation and D. K. Smith, Executors and Trustees	do	31	3,100
Trees, Aleck G.	do	3	300
Trees, Christopher F.	do	2	200
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. Florence	Brockville, Ont.	2	200
Turner, Mrs. Marguerite	Barrie, Ont.	5	500
Tyrwhitt, Mrs. Mildred R.	Hull, Que.	15	1,500
Uebelke, Robie, Executrices of late	Halifax, N.S.	18	1,800
Union Trust Company and Peoples State Bank	Detroit, U.S.	625	62,500
University of Mount Allison College	Sackville, N.B.	32	3,200

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Van Buskirk, Mrs. Caroline Anne	Stratford, Ont..	4	\$400
Van Dusen, Mrs. Margaret.....	St.Catharines, O	8	800
Van Horne, Mrs. Edith B.....	Montreal, Que..	10	1,000
Van Tuyl, B. B.	Petrolia, Ont..	35	1,000
Vanstone, Frederick C	Bowmanville, O	25	3,500
Vaughan, Herbert M., Surviving Trustee.....	Wales.....	78	2,500
Victoria University Board of Regents	Toronto, Ont..	2	7,000
Vipond, George.....	Montreal, Que..	50	200
			5,000
Wadsworth, W. R., Executors of late.	Toronto, Ont..	25	2,500
Waldie, John, Executors of Estate of late.....	do	200	20,000
Walker, Henry S.....	do	60	6,000
Walker, Norman, M.D.....	do	15	6,000
Wallace, George II.....	Wolfville, N.S.	11	1,500
Walmsley, Mrs. Hannah.....	Toronto, Ont..	31	1,100
Walmsley, Joseph.....	do	5	500
Ward, Alfred.....	Hamilton, Ont..	6	600
Ward, Charles W.....	Midhurst, Ont..	5	500
Ward, John J. C. (in trust). .	Woodlands, Que	12	1,200
Ward, Mrs. Mary.....	Sarnia, Ont..	3	300
Ward, Wm. J. (Tutor)	Lennoxville, Q.	5	500
Watson, A. H. R., D.D.S.....	Port Hope, Ont..	14	1,400
Watson, Miss Ella J.....	do	4	400
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, Minn.	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. (deceased).....	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, Ohio	2	200
Wilson, Thomas	Benningt'n, N.H	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'l'W'wick i shire Regt.	375	37,500
Wood, Thomas II	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
			2,500
Young, Aaron N.....	Evanston, Ill.	25	2,500
Young, Mrs. Amy C.....	Westmount, Q..	102	10,200
			50,000 \$5,000.00