



# THE DOMINION BANK

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## ANNUAL REPORT AND LIST OF SHAREHOLDERS

---

30th DECEMBER  
1911

ARCHIVES DEPARTMENT  
TORONTO DOMINION BANK  
P.O. BOX 1  
TORONTO DOMINION CENTRE  
TORONTO, ONTARIO M5K 1A2

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# THE DOMINION BANK

ESTABLISHED 1871

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HEAD OFFICE: TORONTO

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30TH DECEMBER, 1911.

CAPITAL PAID UP	-	-	-	-	-	\$ 4,702,799
RESERVE FUND	-	-	-	-	-	5,702,799
UNDIVIDED PROFITS	-	-	-	-	-	500,116
TOTAL DEPOSITS	-	-	-	-	-	53,547,865
TOTAL ASSETS	-	-	-	-	-	70,179,552

## DIRECTORS

PRESIDENT

SIR EDMUND B. OSLER, M.P.

VICE-PRESIDENT

W. D. MATTHEWS

A. W. AUSTIN

R. J. CHRISTIE

W. R. BROCK

J. C. EATON

JAMES CARRUTHERS

J. J. FOY, K.C., M.L.A.

A. M. NANTON.

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## OFFICERS

HEAD OFFICE: TORONTO

C. A. BOGERT, GENERAL MANAGER.

Assistants to the General Manager

A PEPLER. E. A. BEGG

M. S. BOGERT, Superintendent of Eastern Branches.

W. WILY, Eastern Inspector.

Assistant Inspectors

R. W. CROMPTON

A. M. COWIE

R. B. MORLEY

E. H. BAINES, Secretary.

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## WESTERN BRANCHES

WINNIPEG

F. L. PATTON, Superintendent of Western Branches.

W. T. GWYN, Western Inspector.

R. C. PATON, Assistant Western Inspector.

# BRANCHES OF THE DOMINION BANK

## ONTARIO

BADEN.....	M. G. Davey.....	Acting Manager
BELLEVILLE.....	J. W. Murray.....	Manager
BERLIN.....	Karl Bergmann.....	Manager
BRAMPTON.....	C. D. Gordon.....	Manager
CHATHAM.....	W. C. Armstrong.....	Manager
COBOURG.....	E. H. Osler.....	Manager
DRESDEN.....	R. D. Black.....	Manager
FORT WILLIAM.....	W. C. McFarlane.....	Manager
GRAVENHURST.....	D. L. Hill.....	Manager
GUELPH.....	A. R. Sampson.....	Manager
HAMILTON.....	C. A. Ross.....	Manager
East End Branch.....	C. A. Ross.....	Manager
(King and Wentworth Sts.)		
HESPELER.....	C. A. Gossage.....	Manager
HUNTSVILLE.....	C. N. Henry.....	Acting Manager
LINDSAY.....	Robert Ross.....	Manager
LONDON.....	E. C. Bowker.....	Manager
East End Branch, Rectory St.	E. C. Bowker.....	Manager
MADOC.....	F. Cottle.....	Manager
MALTON, sub. to Brampton.....	C. D. Gordon.....	Manager
MARMORA.....	R. D. Blomfield.....	Manager
MOUNT ALBERT.....	S. D. Terry.....	Manager
NAPANEE.....	G. P. Reiffenstein.....	Manager
NEW DUNDEE.....	M. G. Davey.....	Acting Manager
ORILLIA.....	John Scott.....	Manager
OSHAWA.....	A. H. Black.....	Manager
OTTAWA.....	C. O. Fellowes.....	Manager
PETERBOROUGH.....	John Crane.....	Manager
ST. THOMAS.....	E. S. Anderson.....	Manager
SEAFORTH.....	A. E. Colson.....	Manager
TILBURY.....	S. F. Sloane.....	Acting Manager
UXBRIDGE.....	D. T. Hepburn.....	Manager
WELLAND.....	C. S. Pim.....	Manager
WHITBY.....	A. A. Atkinson.....	Manager
WINDSOR.....	H. Rush.....	Manager
WINGHAM.....	N. Evans.....	Manager
TORONTO.....	W. K. Pearce.....	Manager
Avenue and Davenport Rds.....	A. M. Bethune.....	Assistant Manager
Bloor and Bathurst Sts.....	J. T. Lownsbrough.....	Manager
Broadview Ave. and Queen St.....	John C. Wedd.....	Manager
Dovercourt Rd. and Bloor St.....	Claude Armstrong.....	Manager
Dundas and Queen Sts.....	B. D. Saunders.....	Manager
*Dupont and Christie Sts.....	A. A. Helliwell.....	Manager
King and Jarvis Sts.....	C. E. Pepler.....	Acting Manager
(Market Branch)	W. W. Nation.....	Manager
Lee Ave. and Queen St.....	N. S. Lockie.....	Manager
Queen St. and Augusta Ave.....	C. Walker.....	Manager
Queen and Teraulay Sts.....	W. Walker.....	Manager
(City Hall Branch)		
Queen and Victoria Sts.....	H. J. Hagarty.....	Manager

\* Opened 8th Feb., 1912.

**BRANCHES (ONTARIO)—Continued**

**TORONTO—Continued.**

St. Clair Ave. & Vaughan Rd. . . . .	A. K. Pringle . . . . .	Manager
(Wychwood Branch)		
Sherbourne and Linden Sts . . . . .	H. Morris . . . . .	Manager
(Rosedale Branch)		
Sherbourne and Queen Sts . . . . .	R. M. Gray . . . . .	Manager
Spadina Ave. and College St. . . . .	F. O. Cayley . . . . .	Manager
Yonge and Cottingham Sts . . . . .	J. W. B. Walsh . . . . .	Manager
Yonge St. and St. Clair Ave. . . . .	J. W. B. Walsh . . . . .	Manager
(Deer Park Branch)		
West Toronto . . . . .	R. W. H. Brough . . . . .	Manager
West Toronto . . . . .	R. W. H. Brough . . . . .	Manager
(Union Stock Yards Branch)		

**QUEBEC**

<b>MONTREAL</b> . . . . .	J. H. Horsey . . . . .	Manager
Bleury and St. Catherine Sts . . . . .	N. L. Lauchland . . . . .	Manager
Guy and St. Catherine Sts . . . . .	C. A. Pack . . . . .	Manager
St. Lawrence Boulevard and Prince Arthur St. . . . .	G. C. Marriott . . . . .	Manager

**MANITOBA**

<b>BOISSEVAIN</b> . . . . .	A. E. Piercy . . . . .	Manager
<b>BRANDON</b> . . . . .	P. B. Tucker . . . . .	Manager
<b>DELORAINÉ</b> . . . . .	W. A. Radcliff . . . . .	Manager
<b>SELKIRK</b> . . . . .	J. Grisdale . . . . .	Manager
<b>WINNIPEG</b> . . . . .	F. L. Patton . . . . .	Manager
	G. R. Heron . . . . .	Assistant Manager
North End Branch, Main St. . . . .	W. S. Darling . . . . .	Manager
Notre Dame Ave. and Nena St. . . . .	G. H. Mathewson . . . . .	Manager
Portage Ave. Branch . . . . .	V. R. F. Sutton . . . . .	Manager
Redwood Ave. and Main St. . . . .	E. J. S. Townshend . . . . .	Acting Manager
(St. John's Branch)		

**SASKATCHEWAN**

<b>GRENFELL</b> . . . . .	T. van Someren . . . . .	Manager
<b>GUERNSEY</b> . . . . .	J. S. Paterson . . . . .	Manager
<b>HANLEY</b> . . . . .	F. G. S. Hackland . . . . .	Manager
<b>MOOSE JAW</b> . . . . .	C. W. Conway . . . . .	Manager
<b>REGINA</b> . . . . .	W. S. Gray . . . . .	Manager
<b>SASKATOON</b> . . . . .	F. W. Diggle . . . . .	Manager
<b>WAWOTA</b> . . . . .	A. N. Brown . . . . .	Manager

**ALBERTA**

<b>CALGARY</b> . . . . .	R. K. Beairsto . . . . .	Manager
Hillhurst Branch . . . . .	R. K. Beairsto . . . . .	Manager
<b>CLARESHOLM</b> . . . . .	O. H. Ehnes . . . . .	Manager
<b>EDMONTON</b> . . . . .	H. Ransford . . . . .	Manager
Norwood Branch . . . . .	H. Ransford . . . . .	Manager
<b>HIGH RIVER</b> . . . . .	F. J. Manning . . . . .	Manager
<b>STRATHCONA</b> . . . . .	M. J. Torrance . . . . .	Manager

**BRITISH COLUMBIA**

<b>VANCOUVER</b> . . . . .	J. M. Jellett . . . . .	Manager
Granville St. Branch . . . . .	J. M. Jellett . . . . .	Manager
<b>VICTORIA</b> . . . . .	C. E. Thomas . . . . .	Manager

**GREAT BRITAIN**

<b>LONDON (73 Cornhill, E.C.)</b> . . . . .	E. W. Hamber . . . . .	Manager
	S. L. Jones . . . . .	Assistant Manager

## CHIEF CORRESPONDENTS

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GREAT BRITAIN		Bank of England The National Bank of Scotland, Limited.
FRANCE	- -	Comptoir National d'Escompte de Paris. Crédit Lyonnais.
GERMANY	- -	Deutsche Bank. Dresdner Bank.
ITALY	- -	Banca Commerciale Italiana.
HOLLAND	- -	Hope & Company.
BELGIUM	- -	Crédit Lyonnais.
SPAIN	- -	Crédit Lyonnais.
SWITZERLAND	- -	Banque des Grisons.
RUSSIA	- -	Crédit Lyonnais.
CHINA	- -	Hong Kong and Shanghai Banking Corporation.
JAPAN	- -	Yokohama Specie Bank, Limited.
AFRICA	- -	Bank of Africa, Limited.
AUSTRALIA	- -	Union Bank of Australia, Limited.
UNITED STATES		
BOSTON, MASS.	- -	The National Shawmut Bank.
BUFFALO, N.Y.	- -	Columbia National Bank.
CHICAGO, ILL.	- -	Continental and Commercial National Bank.
CLEVELAND, OHIO	- -	The First National Bank.
" "	- -	Cleveland National Bank.
DETROIT, MICH.	- -	The First National Bank.
DULUTH, MINN.	- -	The American Exchange National Bank
MINNEAPOLIS, MINN.	- -	The Northwestern National Bank.
"	- -	The First National Bank.
NEW YORK, N.Y.	- -	The National City Bank.
"	- -	The National Park Bank.
PHILADELPHIA, PA.	- -	The Girard National Bank.
"	- -	The Central National Bank.
PITTSBURG, PA.	- -	Second National Bank
ST. LOUIS, Mo.	- -	The National Bank of Commerce.
ST. PAUL, MINN.	- -	The First National Bank.
SAN FRANCISCO, CAL.	- -	The Bank of California.
WASHINGTON, D.C.	- -	The Riggs National Bank of Wash- ington.







## GENERAL STATEMENT YEA ENDING 30th DECEMBER, 1911

### ASSETS

Specie.....	\$ 1,500,670 23
Dominion Government Demand Notes...	6,753,220 25
Notes of and Cheques on other Banks...	3,592,601 10
Balances due from other Banks in Canada	230,269 75
Balances due by Agents in the United Kingdom and Banks in foreign countries.....	1,604,913 49
	13,681,674 82
Provincial Government Securities.....	445,418 50
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian.....	634,788 84
Railway and other Bonds, Debentures and Stocks.....	5,800,742 11
Loans on Call, secured by Stocks and Bonds.....	6,448,428 97
	\$27,011,053 24
Bills Discounted and Advances Current.	40,492,726 32
Deposit with Dominion Government for Security of Note Circulation.....	190,000 00
Overdue Debts (estimated loss provided for).....	124,081 01
Real Estate, other than Bank Premises..	102,100 49
Mortgages.....	20,620 00
Bank Premises.....	2,234,000 00
Other Assets not included under foregoing heads.....	4,971 89
	43,168,499 71
	\$70,179,552 95

### LIABILITIES

Notes in Circulation.....	\$ 4,649,068 00
Deposits not bearing interest.....	\$ 7,096,594 48
Deposits bearing interest (including interest accrued to date).....	46,451,270 57
	53,547,865 05
Deposits by other Banks in Canada.....	206,409 51
Balances due to Banks in foreign countries.....	577,633 79
	\$58,980,976 35
Total Liabilities to the Public.....	\$58,980,976 35
Capital Stock paid up.....	4,702,799 38
Reserve Fund.....	\$ 5,702,799 37
Balance of Profits carried forward.....	500,116 10
Dividend No. 117, payable 2nd Jan., 1912	139,290 90
Former Dividends unclaimed.....	333 00
Reserved for Rebate on Bills Discounted, Exchange, etc.....	153,237 85
	6,495,777 22
	\$70,179,552 95

TORONTO, 30th December, 1911.

C. A. BOGERT,  
General Manager.

# THE DOMINION BANK

## PROCEEDINGS OF THE FORTY-FIRST ANNUAL GENERAL MEETING OF THE SHAREHOLDERS

The Forty-first Annual General Meeting of the Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, 31st January, 1912.

Among those present were noticed:—

Sir Edmund B. Osler, W. D. Matthews, James Carruthers, R. J. Christie, A. W. Austin, Barlow Cumberland, F. J. Harris (Hamilton), C. A. Bogert, Dr. Thomas Armstrong, H. W. Willcox (Whitby), James Matthews, Dr. F. Le M. Grasett, John T. Small, J. D. Warde, E. W. Langley, George Pim, Judge McIntyre (Whitby), C. S. Pim, W. C. Crowther, L. H. Baldwin, A. Monro Grier, K.C., W. K. Pearce (Hamilton), H. G. Gates (Hamilton), L. A. Hamilton, H. A. Foster, J. H. Paterson, J. F. Kavanagh (Hamilton), Charles E. Lee, Henry Gooderham, David Smith, E. H. Osler (Cobourg), F. H. Gooch, E. A. Begg, W. T. Ramsay, C. H. Edwards, William Mulock, H. B. Hodgins, Wallace Jones, J. K. Niven, Rev. T. W. Paterson, H. Gordon Mackenzie, W. Gibson Cassels, W. Cecil Lee, J. Gordon Jones, John Stewart, Alex. C. Morris, Peter MacDonald, J. H. Horsey (Montreal), A. R. Boswell, K.C., H. Crewe, William Ross, Col. G. T. Denison, James E. Baillie, Hon. J. J. Foy, F. L. Patton (Winnipeg), William Ince, Aemilius Baldwin, William Crocker, D'Arcy Martin, K.C. (Hamilton), G. N. Reynolds, F. D. Brown, H. J. Bethune, W. E. Carswell, S. Jeffrey (Port Perry), W. L. Matthews, R. M. Gray, Andrew Semple, S. Samuel, J. G. Ramsey, T. W. Forwood, Leighton McCarthy, K.C., H. S. Osler, K.C., C. Walker, Victor Cawthra, Thomas Meredith, S. Nordheimer, W. H. Merritt, Dr. Charles O'Reilly, Robert Ross (Lindsay), H. S. Harwood, Jacob E. Finkle, W. H. Knowlton, A. H. Campbell, J. W. Murray (Belleville), and others.

It was moved by Mr. A. W. Austin, seconded by Mr. H. W. Willcox, that Sir Edmund B. Osler do take the chair, and that Mr. C. A. Bogert do act as Secretary.

Messrs. A. R. Boswell and W. Gibson Cassels were appointed Scrutineers.

# THE DOMINION BANK

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The Secretary read the Report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

TO THE SHAREHOLDERS:—

The Directors beg to present the following statement of the result of the business of the Bank for the year ending 30th December, 1911:—

Balance of Profit and Loss Account, 31st December, 1910	\$ 305,067.56
Premium received on new Capital Stock.....	702,799.37
Profit for the year ending 30th December, 1911, after deducting charges of management, etc., and making provision for bad and doubtful debts.....	704,045.94

Making a total of..... \$1,711,912.87

Which has been disposed of as follows:

Dividend 3 per cent., paid	
1st April, 1911.....	\$120,000.00
Dividend 3 per cent., paid	
3rd July, 1911.....	120,000.00
Dividend 3 per cent., paid	
2nd October, 1911.....	129,706.50
Dividend 3 per cent., payable	
2nd January, 1912.....	139,290.90
	<u>\$508,997.40</u>
Transferred to Reserve Fund.....	702,799.37
	<u>1,211,796.77</u>

Balance of Profit and Loss carried forward..... \$ 500,116.10

### RESERVE FUND

Balance at credit of account 31st Dec., 1910.....	\$5,000,000.00
Transferred from Profit and Loss Account.....	702,799.37
	<u>\$5,702,799.37</u>

In presenting the Annual Statement of the affairs of the Bank covering the year just closed, your Directors have to report that there has been continued improvement in every respect. The Institution has shared fully in the widespread prosperity of the country, with a satisfactory increase in the net profits earned.

The following Branches were established during the period under review: Welland, Ont.; Granville Street, Vancouver, B.C.; Hillhurst (Calgary), Alberta; Norwood (Edmonton), Alberta; St. John's (Winnipeg), Manitoba.

In view of the steadily increasing volume of business between Canada and Great Britain, and to generally further the Bank's interests, a Branch was opened in London, England, in July last—the results already shown justify this action.

The new buildings at Calgary, Alberta; Saskatoon, Sask.; Brandon, Man.; Dovercourt Road and Bloor Street, Toronto, Lee Avenue, Toronto, and St. Clair Avenue and Vaughan Road, Toronto, referred to in the last Annual Report, have been completed, with the result that commodious and handsome premises have been provided at these points, which we anticipate will meet our requirements for many years to come.

It is the intention during 1912 to erect buildings for the following Branches in Toronto: Dufferin Street and St. Clair Avenue, and Deer Park—corner Yonge Street and St. Clair Avenue.

Arrangements are under way to establish new offices at several important and desirable Canadian points during the present year, which it is considered will eventually prove sources of profit to the Bank.

The Branches at Summerberry and Melville, Sask., were closed in 1911.

Owing to the general expansion of the Bank's business and to provide for increasing demands for Circulation, it was considered advisable to offer to the Shareholders in July, 1911, \$1,000,000 of new Capital Stock at 200. Rights to subscribe for this issue expired on the 15th January, 1912, at which date \$975,700 of the amount was subscribed, and \$807,852.50 paid up. When full payment of the new issue has been made, the Bank's paid-up Capital will be \$5,000,000 and the Reserve Fund \$6,000,000. The authorized Capital Stock is \$10,000,000 and the unallotted balance, \$5,000,000, will be issued from time to time as conditions warrant.

The Balance Sheet of the Bank, showing the various Assets and Liabilities at the close of business on the 30th December, 1911, has been verified by your Directors, who, in addition, have examined and found to be correct, the Cash Assets and Investments mentioned therein.

All Branches of the Bank have been inspected during the past twelve months.

E. B. OSLER,  
President.

Toronto, 31st January, 1912.

### GENERAL MANAGER'S REMARKS

After reading the Annual Report the General Manager said:—

In addition to the Report which you have just heard, I shall make a few brief comments on the figures of the Statement, which will be followed by some remarks from the President and Vice-President in moving and seconding the adoption of the Report.

At the close of each year the Executive Staff at Head Office, our Branch Managers, and, I think, all members of the Service, are keenly interested in the preparation of the Annual Statement of the Bank, embodying the results of our labors for the twelve months covered. We feel this year that these results will meet with your approval, and for this no special credit is due to any individual—whatever has been accomplished is through hard work and constant attention to the affairs of the Bank by the Staff as a whole.

You will observe what I think may be considered a satisfactory development in every department of the Bank's business, including a substantial gain in the net profits.

A scrutiny of the liabilities indicates that there has been a notable expansion in the Circulation, about \$1,100,000—this is always an evidence of general activity and development.

The total deposits of the Bank—\$53,547,000—show an increase in 1911 of \$4,200,000, but considering the fact that in December, 1910, we had some special amounts in our keeping, which were withdrawn early in 1911, the actual legitimate increase is nearly \$6,000,000.

Ten years ago the total deposits were \$18,000,000 and five years ago \$36,000,000. There has, therefore, been an increase of nearly 200 per cent. in the last decade.

Turning to the Assets of the Institution, on the 30th December, 1911, our Cash Assets, that is, actual specie, Dominion of Canada Government Notes, and the equivalent of cash, i.e., notes and cheques on and Balances due from other Banks which could be converted into bullion within a few hours in case of emergency, amounted to \$13,681,000—a total that we consider gives ample protection from any possible sudden calls that might be made by the public creditors of the Bank.

On the same date, outside of these Cash Assets, your investments in Government Securities, Railway and other

Bonds, Debentures and Stocks, amounted to nearly \$7,000,000. Such securities are purchased with care, under the supervision and with the advice of a special committee of your Directors.

Loans on call in Canada and abroad were \$6,448,000, an increase of over \$2,000,000 during the year.

These various Cash Assets and Quickly Realizable Assets make a total of \$27,000,000, placing the Bank in a very strong position in respect to its Liabilities.

The ordinary commercial loans are greater by nearly \$3,000,000, and included in the total amount under this heading are nearly \$11,000,000 of advances against grain, cereals and other staple commodities that are readily marketable and easy of liquidation.

The Bank Premises Account increased during the year \$254,000, a moderate amount in view of the numerous expenditures which have been made, and which have already been mentioned in the Directors' Report. The President will have some remarks to make to you on this particular subject.

In conclusion, enjoying as we appear to do the confidence of the public wherever we are established—with a corresponding expansion in our earning power—and, with the gradual strengthening of our connections at all the larger centres where your funds are chiefly employed, we may reasonably expect that 1912 will be a successful year for the Institution.

#### ADDRESS BY THE PRESIDENT

In moving the adoption of the Report, the President, Sir Edmund B. Osler, addressed the Shareholders as follows:

"You have heard the Statement read by the General Manager as reported to the Directors of the Bank at a former meeting.

As Mr. Bogert has told you, the Bank has had a profitable year, its funds have been generally well employed, and while we never make as much money as we would like to, we are glad to be able to keep ahead of any preceding period. The total profits are \$704,045.94, an increase of \$44,745.36 over those in 1910—this is at the rate of 16½ per cent. on the average paid-up Capital.

The General Manager has informed you that the Securities of the Bank were examined and verified at the close of the year by a Committee of your Directors, and I may

state that we consider that our Assets of this class are exceptionally good and well selected.

The Directors make themselves very familiar with the general business of the Bank and are in touch with all accounts of importance from one end of the country to the other.

With regard to Bank Premises, reference was made last year to the purchase of the North-east corner of King and Yonge Streets. We have not sufficient room where we are to accommodate our largely extending business, and both the Head Office and Toronto Branch staffs are working continually at a disadvantage. No decision has been arrived at yet as to which of the two corners will be finally selected for the new Head Office building, but I hope before the next Annual Meeting this question will be settled.

The purchase of the property on the other corner was not an unwise one, as it has turned out, and I think that I can safely say that the two corners owned by the Bank at King and Yonge Streets have increased in value during the past year.

The premises generally that are now owned in various parts of the country have been carefully re-valued, and I think our Bank Premises Account stands at very conservative figures. It will, of course, be necessary to continue expending reasonable amounts on land and buildings to meet the growth of the country and the further development of the Bank.

Perhaps the most important step that the Bank has taken during the past year was the opening of a Branch in London, England. It entails considerable outlay at first. We have only been established there a few months and already the business that has resulted warrants the action that the Directors have taken. I do not think that we need have any fear but that we will eventually get a very ample return for the expenditures made in that direction.

We did not think it necessary this year to transfer anything from Profit and Loss Account to reduce the nominal value of Bank premises. We have left, as you will notice, a very substantial sum—\$500,116.10—at the credit of Profit and Loss Account. I think it very wise to carry a large balance in this account, because losses will come, and it is during a period of expansion such as we have now

that seeds of losses are sown, and, while we anticipate nothing, I think we should always be prepared.

A million dollars of Capital Stock was issued during the past year at \$200. \$975,700 of that stock was taken up by the Shareholders and, on the 15th January, \$807,852.50 had been paid in, showing that they are well able to put up a large amount on very short notice. The value of that stock issue at 200, compared with the market price, is equal to a bonus of about  $7\frac{1}{4}$  per cent. to  $7\frac{1}{2}$  per cent. to the shareholders.

The total number of shareholders is now 1170, more than double the number we had five years ago.

You will be asked to approve of a Resolution in connection with the Pension Fund. As you know, our Staff is growing very rapidly and the Bank should pay its Officers pensions at the end of their services—the Shareholders have not, up to this time, contributed very largely to this Fund. The success of a Bank depends largely upon the loyalty and ability of the General Manager and Staff, and I am quite sure we have in The Dominion Bank ability and loyalty second to no other Bank in Canada. It is often said that Bank employees are very much underpaid. We would like to see a very large increase in the salaries, but there is one thing we must remember and that is that a pension fund system has now been established which is going to be an exceedingly valuable and satisfactory protection to all those men who remain in the Institution and make banking their business in life. I think that the Bank should be exceedingly liberal and generous in the treatment of its Staff in this connection.

We had all hoped that the renewal of the Bank Charters would have been carried out at the last Meeting of Parliament and trust that it may be considered at this Session.

The Dominion Bank has, I think, paid its Shareholders a larger percentage in dividends since its inception than has been distributed by any other Bank in Canada. We have paid for many years 12 per cent. where other Banks paid 10 per cent. We have paid 10 per cent. when other Banks paid 6 per cent. and 8 per cent., and we have at the same time steadily added to our Reserve Fund. I think the Directors will always follow a very conservative policy but there is no doubt that as the prosperity of the Bank increases, as we have every reason to consider it will,

the people who are now going to share in it and will eventually get the full benefit are the stockholders. I believe that year in and year out they will obtain as great a return from this Bank as from any other safe investment.

With regard to business conditions, you are probably quite as familiar with them as anyone of your Directors. Altogether, taking the general outlook I think prospects in Canada are very bright. There is one important point that must be mentioned, that is the wild speculation in outside lands, both in Eastern Canada and the Western Provinces—nothing can come of this but disaster to a great many people, for prices are now far beyond any legitimate value and the possibility of giving a fair return. This is in my opinion the one great danger that we must guard against.

I have great pleasure in moving the adoption of the Report to be seconded by Mr. Matthews, the Vice-President."

#### VICE-PRESIDENT'S ADDRESS

In seconding the adoption of the Report, the Vice-President, Mr. W. D. Matthews, spoke as follows:—

"The remarks of the General Manager and those of the President leave very little to me to say of the Report and the operations of the Bank, but I think it can be stated generally that the Statement just presented is a very good one and I am sure it will be received by you with as much satisfaction as it was by the Directors when the results were first made known.

The total assets are now over \$70,000,000, a very large sum to administer wisely and profitably. This is a great deal of money to handle, and it has to be done carefully in order to bring about the results shown to you to-day.

There are a great many responsibilities resting upon the Banks at the present time, owing to the enormous development going on in the country. There are no Institutions and no business more called upon to aid in this development, with the possible exception of the Railways, than the Banks. They have to keep pace with the expansion going on, follow the Lines of the Railways, and establish Branches where it is thought advisable. All this means a considerable expenditure of money, which we have to meet and provide for out of the profits, or by increasing the Capital. The Dominion Bank is doing its full share in this development work.

In regard to the future, as stated by the President, the general outlook is good, and I am quite sure that we all agree with his opinion. There has been a marked degree of activity in the development of the country, and in its public and private enterprises the Dominion of Canada has won the admiration of the outside world. The result has been an influx of immigration and the attraction of foreign capital seeking investment beyond our expectation, and has brought us an era of prosperity that has established trade and commerce generally on a very good basis.

A most important change has come in the increased values of real estate and prices have now reached figures that may well cause some anxiety for the future. Apart from this I am of the opinion that the outlook all over Canada is one of exceptional promise.

In connection with the regular meetings of your Directors, as I stated when I was addressing you a year ago, the duties that devolve upon the Directors of this Bank are not undertaken in any casual manner. All accounts that are brought before the Board are carefully scrutinized and we take a very full measure of responsibility in saying that we know what is going on inside the Bank.

Banking is a system of inspection from the beginning to the end—every Officer has some one ahead of him who is inspecting his work and certainly the Inspection Department is of great importance in the management of a Bank.

We have Branches as you know from one tidewater to the other, and it is only through such a system that the Directors and the General Manager can have an accurate knowledge of what takes place.

I have much pleasure in seconding the adoption of the Report."

The Resolution was unanimously carried:

The Hon. J. J. Foy—"I beg to move:

THAT WHEREAS by a resolution passed at the annual general meeting of Shareholders held on the 27th day of May, 1903, the Directors of THE DOMINION BANK were authorized amongst other things to pay the pensions of all those officers and employees of the said Bank then over the age of thirty-five years, whose claims might become chargeable on said pension fund during the period of ten years from the 1st day of June, 1901:

AND WHEREAS it is thought expedient, owing to the continued extension of the business of the Bank and the

consequent increase in the staff, to still further assist the said pension fund;

BE IT THEREFORE RESOLVED that the Directors of The Dominion Bank be and they are hereby authorized by the Shareholders thereof to pay the pensions of all those officers and employees of the said Bank who are now over the age of thirty-five years and whose claims have become or shall become chargeable on the pension fund during the period of five years from the 1st day of June, 1911."

The resolution was seconded by Mr. William Crocker, and carried.

Mr. A. R. Boswell, K.C.—"I beg to move that the thanks of this Meeting be given to the President, Vice-President and Directors for their services during the year.

I do not think it is necessary for me to say very much about the Board of Directors of this Institution. We know them all pretty well, they have I think done their duty most satisfactorily to the Shareholders all these years, and I trust they will continue to act as they have done in the past and be as careful of our rights as they have been.

As a rule these Resolutions are just moved, seconded and carried, but on this occasion I want to say a word in reference to the President of this Institution. I know that he does not like personal remarks, nor compliments, but I think every Shareholder of the Bank desires in the most hearty manner to congratulate Sir Edmund Osler upon the high honor that has been conferred on him by His Most Gracious Majesty, King George. I am sure that this is the feeling of every Shareholder of The Dominion Bank, every citizen of Toronto, and from one end of the Dominion to the other where Sir Edmund Osler is known. I trust that he may enjoy for many years the honor that has been given him and that so long as he lives he will be the President and the successful President of this Institution."

Mr. John T. Small—"I have great pleasure in seconding this Resolution.

The Statement that the Directors have presented this year as in other years, is a satisfactory one. This year has been a good one in business, but even in bad times they have carried the ship along through stormy seas most successfully."

Mr. Small then made some remarks on the question of Government Inspection of Banks, as well as on the matter of the Shareholders obtaining increased benefits from the profits.—Carried.



Sir Edmund B. Osler—

"As a rule it falls to the youngest member of the Board to reply to this Resolution, but as Mr. Boswell made some complimentary remarks about me, I wish to say that I appreciate all that has been said very much, and the kind expressions of feeling shown.

With regard to what Mr. Small has said it is very generally understood that in the renewal of the Bank Charters there will be a clause providing for Government Inspection of Banks.

Referring to the profits of this or any other Bank, there is a general feeling abroad that they are very large. I may inform you that the earnings of our Banks are smaller in proportion to the enormous volume of transactions which they negotiate than in any other business in the world.

I think the first thing the Directors have to do is to invest the Bank's funds carefully and to regulate the disbursement of the profits. The paying of dividends at 12 per cent. one year, and 10 per cent. or 8 per cent. another year, would not be satisfactory to the Shareholders, and would serve to disturb the general public and depositors. The most important consideration is stability, and in the end as a Reserve Fund is built up to a proper total, and it is considered unnecessary to further add to it, I think the stockholders should then benefit through receiving an increased share of the profits. Your Directors would be very injudicious to distribute all the profits in any one year, and I do not think that such a policy would be one that would commend itself to the Shareholders."

Mr. Barlow Cumberland—"It is my privilege to be able to give you a Resolution, which is sometimes perfunctory, but should come home to us all; I move—

"That the thanks of this Meeting be given to the General Manager and Staff of the Bank for the efficient performance of their respective duties during the year.

Reference has been made to the President and the Directorate, who are present at this Meeting, but this Motion includes not only the Head Office Staff but the employees of the Bank scattered from one end of the country to the other. Unless there is fidelity and loyalty at the smallest Branch, we cannot expect proper results from the Staff. This we feel exists and I think that The Dominion Bank has a body of men in its service who are devoted to its business, and do it well."

Col. George T. Denison—

"I heartily agree with every word that Mr. Cumberland has said in reference to the Officers of the Bank and it therefore gives me great pleasure to second the Resolution."—Carried.

Mr. Bogert—"It is always a pleasure to me to testify to the zeal and efficiency of our Staff, and I am glad to do so on this occasion. The Resolution just passed, as well as the very kind remarks that have been made by the Mover, Seconder, and the President, will I am sure be appreciated by all our Officers.

The question of the maintenance of an efficient and loyal Staff is one that has, within the past few years, given much concern to the Canadian Banks, as well as all those who employ clerical labor. With the continued development of the country, particularly in the Canadian North-West and at the Pacific Coast, our young men are constantly attracted to other pursuits where there is a probability of at least temporarily increased remuneration. On the other hand, at no time in the history of Canadian Banking have there been more opportunities for those who are qualified to fill the more important positions, which are being created as new Branches are opened. We have long since realized that a higher scale of salaries must be maintained, particularly in view of the steadily increasing cost of living, and we are meeting these conditions in a liberal spirit.

We have now in our service 653 officers, an increase of about 50 during the year."

Mr. William Ince—"I move,

"That the poll be now opened for the election of nine Directors, and that the same be closed at two o'clock in the afternoon, or so soon before that hour as five minutes shall elapse without any vote being polled, and that the Scrutineers, on the close of the poll, do hand to the Chairman a certificate of the result of the poll."

The Resolution was seconded by Mr. D'Arcy Martin, and carried.

The Scrutineers declared the following gentlemen duly elected Directors for the ensuing year:—

Messrs. A. W. Austin, W. R. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., M.L.A., W. D. Matthews, A. M. Nanton and Sir Edmund B. Osler, M.P.

At a subsequent meeting of the Directors, Sir Edmund B. Osler, M.P., was elected President, and Mr. W. D. Matthews, Vice-President for the ensuing term.

LIST OF SHAREHOLDERS  
OF  
**THE DOMINION BANK**  
30th DECEMBER, 1911  
—  
SHARES \$100 EACH  
—

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Abbott, Mrs. Eva I.	Smiths Falls, Ont.	12
Acadia Fire Insurance Co.	Halifax, N.S.	15
Acres, Mrs. Anne J.	St. Catharines, Ont.	20
Adair, Miss Mary	Philadelphia, Pa.	3
Adams, W., D.D.S.	Whitby, Ont.	10
Aikins, M. H., M.D.	Burnhamthorpe, Ont.	25
Aird, Mrs. Margaret	Barrie, Ont.	16
Alexander, John	Jamestown, N.D.	15
Alexander, William, Estate of late	Santa Barbara, Cal.	25
Allaster, Miss Jean	London, Ont.	4
Allin, A. H.	Whitby, Ont.	31
Alma, Miss Kate	Niagara-on-the-Lake, Ont.	18
Ames, A. E., & Co.	Toronto, Ont.	23
Anderson, Donald	Stratford, Ont.	8
Anderson, T. O., & Co.	Toronto, Ont.	2
Andrews, Miss Esther J. A.	Toronto, Ont.	5
Anning, Miss Edith A.	Belleville, Ont.	10
Ardagh, Miss Maude	Toronto, Ont.	10
Armour, E. Douglas, Vice-President and E. L. Morton, Manager, in trust	Toronto, Ont.	5
Armstrong, D. N.	St. Louis, Mo.	16
Armstrong, Mrs. Elizabeth	Whitby, Ont.	6
Armstrong, Thomas, M.D.	Toronto, Ont.	37
Armstrong, Walter C.	Chatham, Ont.	6
Arnoldi, Frank, K.C., in trust for Mrs. E. P. Arnoldi	Toronto, Ont.	20
Arthurs, Mrs. Anne J.	Toronto, Ont.	59
Arthurs, Mrs. Anne J., trustee	Toronto, Ont.	149
Ashmore, F. T.	Stratford, Ont.	5
Ashmore, Mrs. Mary A.	Stratford, Ont.	3
Austin, Albert W.	Toronto, Ont.	225
Austin, Albert W., in trust	Toronto, Ont.	1,140
Aylesworth, Sir Allen, K.C.	Toronto, Ont.	68

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Babcock, John	Bowmanville, Ont.	6
Bagnani, Mrs. Florence R.	Rome, Italy	56
Baillie, James E.	Toronto, Ont.	20
Baines, Allen M., M.D.	Toronto, Ont.	50
Baines, Mrs. Amelia	Toronto, Ont.	25
Baines, Mrs. Annie Z.	London, Eng.	15
Baines, Charles E., Estate of late	Toronto, Ont.	13
Baines, E. H.	Toronto, Ont.	2
Baines, Mrs. R. J. Ella	Toronto, Ont.	9
Baker, Rev. Hibert R.	Newport, N.S.	7
Baker, John	Gaspe, Que.	18
Baldwin, Æmilius	Toronto, Ont.	50
Baldwin, Chas. M.	Toronto, Ont.	10
Baldwin, Mrs. E. M. S.	Toronto, Ont.	4
Baldwin, H. St. G.	Toronto, Ont.	25
Baldwin, J. B., Estate of late	Toronto, Ont.	6
Baldwin, John M., M.D.	Toronto, Ont.	10
Baldwin, Lawrence H.	Toronto, Ont.	10
Baldwin, Lawrence H., in trust for Miss Bessie M. Baldwin	Toronto, Ont.	25
Baldwin, R.R., Estate of late	Toronto, Ont.	21
Baldwin, W. A., M.D., Estate of late	Toronto, Ont.	73
Ball, Miss Emma Louisa	Niagara-on-the-Lake, Ont.	3
Ball, Miss Florence S.	Toronto, Ont.	16
Ball, Miss Louise A.	Toronto, Ont.	20
Ball, Miss Maria E.	Niagara-on-the-Lake	3
Ball, Miss Marion E. A.	Niagara-on-the-Lake	3
Band, C. W.	Toronto, Ont.	62
Barker, Samuel, M.P.	Hamilton, Ont.	20
Barnett, Francis	St. Hyacinthe, Que.	3
Barnston, Miss Margaret	Toronto, Ont.	1
Barr, Walter J.	Toronto, Ont.	20
Baxter, Dighton W.	Bedford Park, Ont.	11
Baxter, Miss Ellen M.	Bedford Park, Ont.	24
Bealey, Henry B.	Toronto, Ont.	40
Beatty, John, V. S.	Cobourg, Ont.	25
Beatty, Mrs. L. M.	Bedford Park, Ont.	15
Beck, Charles	Sebringville, Ont.	7
Beck, John	Sebringville, Ont.	5
Begg, Evan A.	Toronto, Ont.	30
Begg, John	Cumnock, Scotland	5
Bell, Mrs. Annie	Ottawa, Ont.	10
Bell, Miss Bessie E., and Miss Mary M. Bell	Halifax, N.S.	3
Bell, Mrs. Jane L.	Halifax, N.S.	2
Bell, Miss Madeline E.	Hamilton, Ont.	25
Bell, Maria L., Estate of late	Halifax, N.S.	7
Benjamin, Frank D.	London Eng.	170
Bennet, Miss Amy K.	Peterborough, Ont.	5
Bennet, J. Williams	Peterborough, Ont.	2
Bennett, Mrs. Constance E.	Thetford Mines, Que.	1

Name	Address	Shares
Bennett, John H.	Barrie, Ont.	7
Benny, Miss Sarah	Baltimore, Ont.	5
Benson, Hon. T. M.	Port Hope, Ont.	5
Benson, Hon. T. M., surviving trustee	Port Hope, Ont.	10
Berard, Mlle. Irma	Paris, France	30
Bernath, Alfred C.	Huntsville, Ont.	5
Berry, Miss Christena J.	Corinth, Ont.	6
Berry, H. L.	Walkerville, Ont.	1
Bethune, Henry J.	Toronto, Ont.	36
Bethune, Henry J., trustee	Toronto, Ont.	41
Bethune, Miss Margaret V.	Toronto, Ont.	48
Bethune, Miss Marion L.	Toronto, Ont.	37
Bissonnette, Louis	St. Catharines, Ont.	130
Black, A. H.	Oshawa, Ont.	10
Black, Arthur T.	New York N.Y.	10
Black, Mrs. Henrietta	Cobourg, Ont.	20
Blackwood, Mrs. E. C. R.	Toronto, Ont.	20
Bleazard, Frank	Cobourg, Ont.	2
Bleazard, The Misses Margaret J., Clara A. and Sara M.	Cobourg, Ont.	5
Blott, Miss Isabel M.	Vancouver, B.C.	2
Bogert, Clarence A.	Toronto, Ont.	85
Bogert, Clarence A., General Manager, in trust.	Toronto, Ont.	3
Boles, William	Stratford, Ont.	15
Bond, J. H. M.	Toronto, Ont.	5
Bone, William, Jr.	Wooler, Eng.	7
Bonus, Mrs. Mary J.	Peterborough, Ont.	5
Booth, Walter E., in trust.	Toronto, Ont.	4
Booth, William	Toronto, Ont.	46
Borland, Joseph G.	Claremont, Ont.	25
Boswell, A. R., K.C.	Toronto, Ont.	15
Boswell, A. R., K.C., surviving trustee	Toronto, Ont.	4
Boswell, A. R., K.C. and G. F. Burton, trustees.	Toronto, Ont.	8
Boswell, Andrew W.	Quebec, Que.	15
Boswell, Mrs. Ella	Toronto, Ont.	22
Boswell, Miss Fanny C.	Toronto, Ont.	5
Botsford, William A.	Windsor, Ont.	15
Boulton, Christopher R., administrator	Toronto, Ont.	40
Bowlby, Ward H., K.C.	Berlin, Ont.	25
Boyd, Miss Elena	Toronto, Ont.	8
Brecken, Rev. R., D.D., Estate of late	Toronto, Ont.	60
Brock, W. R.	Toronto, Ont.	270
Bromley-Wilson, Sir Maurice, Bart. and Capt. Henry William Tryon, Trustees C. R. Tryon	Westmoreland, Eng.	50
Brough, R. W. H., H. S. Walker and Miss M. S. Brough, trustees	Toronto, Ont.	10
Brough, T. G., Estate of late	Toronto, Ont.	52
Brown, Rev. Alfred	Halifax, N.S.	30
Brown, Mrs. Elizabeth L.	Montreal, Que.	70
Brown, Fayette	Montreal, Que.	200

Name	Address	Shares
Brown, F. D.	Toronto, Ont.	150
Brown, George W.	Toronto, Ont.	16
Brown, Miss Isabella	Peterborough, Ont.	5
Brown, Mrs. Isabella Jane	Wooler, Eng.	4
Brown, John L., Estate of late	Wooler, Eng.	28
Brown, Miss Margaret A.	Peterborough, Ont.	2
Brown, Miss Margaret M.	Toronto, Ont.	5
Brown, Richard	Toronto, Ont.	40
Brown, W. E.	Winnipeg, Man.	10
Brownscombe, Felix	Peterborough, Ont.	5
Buchan, Jane, Estate of late	Toronto, Ont.	4
Buck, Mrs. Mary E. Roe	Cobourg, Ont.	52
Burchill, Mrs. Ida J.	Smiths Falls, Ont.	2
Burchill, John	Smiths Falls, Ont.	5
Burnet, Miss Sophia R.	Peterborough, Ont.	22
Burnham, George, M.D.	Peterborough, Ont.	66
Burnham, Miss Ruby S.	Peterborough, Ont.	6
Burns, Edward	Toronto, Ont.	120
Burns, Miss Jessie A.	Toronto, Ont.	20
Burns, W. H., in trust	Winnipeg, Man.	5
Burritt, A. P.	Toronto, Ont.	10
Burritt, Mrs. Jean B.	Toronto, Ont.	5
Burton, Mrs. Maude	Toronto, Ont.	5
Butler, Miss Ethel	Toronto, Ont.	5
Butterworth, Charles A., Estate of late	Ottawa, Ont.	37
Butterworth, Miss Maria E.	Ottawa, Ont.	15
Cairns, Mrs. Katherine B.	Davenport, Iowa	2
Caisse d'Economie de Notre Dame de Quebec, La, in trust	Quebec, Que.	1,205
Calder, Mrs. Ada C.	Toronto, Ont.	5
Calder, Mrs. Margaret	Grafton, Ont.	5
Calder, Mrs. Mary J.	Toronto, Ont.	6
Caldwell, William, M.D.	Peterborough, Ont.	12
Cameron, Miss Chessie C.	Collingwood, Ont.	5
Cameron, Miss Eliza	Grafton, Ont.	13
Cameron, Mrs. Jennie P.	Collingwood, Ont.	18
Cameron, Capt. K. B.	Cobourg, Ont.	5
Cameron, Miss Margaret	Grafton, Ont.	30
Campbell, Sir Alexander, Estate of late	Toronto, Ont.	50
Campbell, Archibald, Estate of late	Montreal, Que.	26
Campbell, A. H., Jr. and C. S. MacInnes	Toronto, Ont.	12
Campbell, Mrs. Elizabeth	Milton, Ont.	9
Campbell, J. H. Mayne, and A. H. Campbell, Jr.	Toronto, Ont.	193
Campbell, John	Woodville, Ont.	6
Canada Life Assurance Co., The	Toronto, Ont.	250
Canada Trust Co., The	London, Ont.	200
Cannon, Miss Emma	Toronto, Ont.	12
Carey, William, Estate of late	Hamilton, Ont.	32
Cargill, Mrs. Margaret	Cargill, Ont.	50
Carleton, Hubert	Toronto, Ont.	5
Carleton, Mrs. Maria	Toronto, Ont.	40

Name	Address	Shares
Carmichael, Hugh	Port Perry, Ont.	15
Carnie, John	Paris, Ont.	23
Carolan, James	Toronto, Ont.	25
Carr, Miss Isabell W.	Wingham, Ont.	4
Carrier, Mrs. Emma	Toronto, Ont.	5
Carruthers, James	Montreal, Que.	325
Carruthers, James N.	Toronto, Ont.	12
Carscallen, George G.	Hamilton, Ont.	25
Carswell, Richard E.	Tiverton, Ont.	5
Carswell, W. E.	Toronto, Ont.	90
Carty, Miss Mary E., and Miss Martha Carty	Toronto, Ont.	25
Case, C. A.	St. Catharines, Ont.	33
Cassels, Mrs. Jessie	Toronto, Ont.	15
Cassels, Miss Jessie S.	Toronto, Ont.	9
Cassels, Larratt G., trustee	Oshawa, Ont.	1
Cassels, Mrs. Maude	Toronto, Ont.	6
Cassels, R. S.	Toronto, Ont.	10
Cassels, Son & Co.	Toronto, Ont.	14
Cassels, W. Gibson	Toronto, Ont.	100
Cassels, Hon. W. G. P.	Ottawa, Ont.	65
Cawthra, Mrs. Elizabeth J.	Toronto, Ont.	38
Cawthra, Mrs. Elizabeth J., trustees for	Toronto, Ont.	37
Cawthra, Mrs. Elizabeth J., and W. H. Cawthra, in trust	Toronto, Ont.	95
Cawthra, Henry, Estate of late	Toronto, Ont.	255
Cawthra, John Joseph	Toronto, Ont.	36
Cawthra, Joseph, Estate of late	Toronto, Ont.	70
Cayley, Claud T.	Tunbridge Wells, Eng.	250
Cayley, Mrs. Jane I.	Salt Lake City, Utah	10
Chadburn, Herbert B.	Toronto, Ont.	25
Champion, Henry T.	Winnipeg, Man.	6
Chase, Mrs. Margaret	Ayr, Ont.	7
Chellew, John H.	Blyth, Ont.	15
Cherry, S. J.	Preston, Ont.	31
Child, William A.	Hamilton, Ont.	40
Chisholm, Miss Kate M.	Brampton, Ont.	12
Christie, Miss Elizabeth	Manchester, Ont.	16
Christie, R. J.	Toronto, Ont.	95
Clarke, Mrs. Amy R.	Toronto, Ont.	2
Clarke, Miss Emma	Belleville, Ont.	21
Clarke, Miss Ida R.	Belleville, Ont.	9
Clarkson, E. R. C., and Joseph N. Shensstone, trustees	Toronto, Ont.	63
Cline, L. F., M.D.	Berlin, Ont.	5
Cluxton, William H.	Peterborough, Ont.	3
Coady, Miss Winnifred	St. Catharines, Ont.	10
Cody, Ven. Archdeacon	Toronto, Ont.	50
Cody, Mrs. Florence L.	Toronto, Ont.	3
Collins, J. D.	Peterborough, Ont.	40
Colquhoun, J. L., Mrs.	Vancouver, B.C.	7

Name	Address	Shares
Confederation Life Association	Toronto, Ont.	375
Confederation Life Association, in trust	Toronto, Ont.	79
Connell, Miss Sarah	Cobourg, Ont.	5
Connolly, Michael	Montreal, Que.	190
Cook, H. H., F. E. Macdonald and James S. Lovell, trustees	Toronto, Ont.	84
Cook, John L., Estate of late	Toronto, Ont.	700
Cook, Mrs. Louisa	Toronto, Ont.	40
Cook, Mrs. Maria I.	Toronto, Ont.	43
Cooper, Isaac J.	Toronto, Ont.	10
Cormack, Miss Isabella	Whitby, Ont.	16
Cossitt, Miss Cora W.	Brockville, Ont.	6
Coulthard, Mrs. Eva E.	Peterborough, Ont.	10
Coulthard, Mrs. Mary	Oshawa, Ont.	40
Coulthard, Mrs. Myrtle D.	Oshawa, Ont.	2
Coulthard, R. A.	Oshawa, Ont.	30
Coulthard, Miss Sarah	Oshawa, Ont.	7
Coulthard, W. W.	Peterborough, Ont.	50
Courtice, Mrs. A.	Port Perry, Ont.	5
Courtice, F. E.	Collingwood, Ont.	5
Cox, Mark T., Estate of late	New York, N.Y.	85
Craw, William	Orillia, Ont.	9
Crawford, Mrs. Sarah A.	Barbadoes, B.W.I.	8
Crawford, Hon. Thomas	Toronto, Ont.	31
Credit Foncier Franco-Canadien	Toronto, Ont.	40
Creelman, A. R., K.C.	Montreal, Que.	200
Crewe, H.	Toronto, Ont.	5
Crocker, William	Toronto, Ont.	275
Crooks, A. D., and Miss Jane M. Crooks, or the survivor of them	Toronto, Ont.	4
Crookshanks, Mrs. Eliza S. M.	Tweed, Ont.	5
Crowther, William C.	Toronto, Ont.	165
Cruickshank, Mrs. F. E.	Baltimore, Ont.	5
Cruso, Miss C. M.	Cobourg, Ont.	12
Cruso, Mary, Estate of late	Cobourg, Ont.	13
Cunningham, Mrs. Ella	Burgessville, Ont.	2
Cunningham, Rev. Robert M.	Brownsville, Ont.	7
Cunnington, Miss M. A.	Toronto, Ont.	6
Cunnington, W. C.	Toronto, Ont.	13
Currie, Annie, Estate of late	Toronto, Ont.	6
Currie, Christiana V., Estate of late	Port Perry, Ont.	35
Cuvillier, Luce, Estate of late	Montreal, Que.	30
Dalton, Charles C.	Toronto, Ont.	10
Daly, Sir Malachy Bowes, and The Eastern Trust Co., trustees for Mrs. Mary C. Primrose	Halifax, N.S.	8
Daly, Miss Mary C.	Halifax, N.S.	15
Darling, Mrs. Annie M.	Toronto, Ont.	27
Darling, Frank, in trust for Mrs. Jane Darling	Toronto, Ont.	5
Davey, J. F.	Ottawa, Ont.	1
Davidson, Mrs. Clarice I.	Peterborough, Ont.	12

Name	Address	Shares
Davidson, N. F., in trust	Toronto, Ont.	3
Davies, Emma, Estate of late	Toronto, Ont.	125
Davies, William	Toronto, Ont.	503
Davis, Mrs. Frances J.	Windsor, Ont.	62
Day, Mrs. Elizabeth A.	Oshawa, Ont.	4
Dean, Arthur C. H.	Yarmouth, Eng.	50
Dean, Percy H.	Brockenhurst, Eng.	55
Defries, R. L.	Toronto, Ont.	12
Denison, C. A. and N. C. Stephens, in trust	Toronto, Ont.	75
Denison, Col. George T.	Toronto, Ont.	6
Denison, Mrs. Helen A.	Toronto, Ont.	6
Devine, Mrs. Jane	Winnipeg, Man.	1
Dimock, Mrs. C. Annie	Windsor, N.S.	5
Dimock, J. Wesley	Windsor, N.S.	5
Dingle, Mrs. Maggie C.	Toronto, Ont.	15
Dixon, B. Homer, Estate of late	Toronto, Ont.	33
Dixon, Mrs. Frances L.	Baltimore, Md.	12
Dixon, Frank I.	Toronto, Ont.	35
Dixon, John J.	Toronto, Ont.	70
Dodds, Mrs. Agathe	Toronto, Ont.	2
Doubt, Henry	Port Perry, Ont.	4
Dover, Mrs. Annette	Peterborough, Ont.	5
Dowsley, J. K., trustee for Mrs. Fannie M. Wattie	Prescott, Ont.	31
Drayton, H. L., K.C., surviving trustee under Marriage Settlement of Charlotte G. Cawthra Campbell-Renton	Toronto, Ont.	11
Drynan, Mrs. Alice	Hamilton, Ont.	20
Dumble, Thomas W., Jr., Estate of late	Peterborough, Ont.	28
Dunbar, W. T.	Dunbarton, Ont.	20
Duncan, Mrs. Margaret E.	Toronto, Ont.	43
Dunn, Jesse W.	Toronto, Ont.	20
Dunnet, Mrs. Jessie	Toronto, Ont.	12
Dwyer, Mrs. Florence	Toronto, Ont.	28
Dyment, Cassels & Co.	Toronto, Ont.	3
Eastern Trust Co., trustees, Acadia Sugar Refining Co. Ltd., Insurance Account	Halifax, N.S.	12
Eaton, J. C.	Toronto, Ont.	125
Eaton, Timothy, Estate of late	Toronto, Ont.	343
Eberts, A. L.	New York N.Y.	96
Edwards, C. H.	Toronto, Ont.	20
Elliot, C. H.	Belleville, Ont.	17
Elliot, Mrs. Mary E.	Belleville, Ont.	4
Elliott, W. G., Estate of late	Brantford, Ont.	12
Elliott, W. J.	Toronto, Ont.	1
Elliott, W. J., in trust	Toronto, Ont.	5
Ellis, Miss Agnes R.	Hespeler, Ont.	5
Ellis, Arthur St. George, and Samuel Stover, trustees	Windsor, Ont.	20
Ellis, Miss Kate M.	Brantford, Ont.	5
Ellis, Mrs. Mary E.	Toronto, Ont.	10
Ellis, Miss Winifred H.	Brantford, Ont.	5

Name	Address	Shares
Evans, Mrs. Emily E.	Montreal, Que.	35
Evans, George E.	Toronto, Ont.	3
Evans, Norman	Tilbury, Ont.	1
Evans, Norman, in trust	Tilbury, Ont.	5
Evely, Mrs. Mary E.	Pontiac, Mich.	3
Ewing, Miss Nina A.	Toronto, Ont.	2
Fair, Miss Eileen McCamus	Peterborough, Ont.	3
Fair, George H.	Brantford, Ont.	6
Fair, George L., Estate of late	Peterborough, Ont.	10
Fair, Mrs. Margaret Jane	Millbrook, Ont.	20
Fair, T. J.	Brantford, Ont.	20
Farncomb, Miss Dorothea	Toronto, Ont.	12
Farncomb, Rev. F. E.	Stayner, Ont.	8
Farncomb, Rev. John	Toronto, Ont.	5
Farncomb, Thomas S., M.D.	Trenton, Ont.	6
Farncomb, Rev. William	Toronto, Ont.	2
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	31
Fenn, James L., Sr.	Bracebridge, Ont.	5
Ferrie, Mrs. Maud	Hamilton, Ont.	12
Field, Miss Emma J.	Cobourg, Ont.	12
Field, Miss Martha Ann	Cobourg, Ont.	1
Field, Miss Matilda M.	Cobourg, Ont.	10
Finkle, Jacob E.	Toronto, Ont.	15
Firstbrook, Mrs. Mary A.	Toronto, Ont.	37
Fisher, Mrs. Agnes E.	Ashburn, Ont.	5
Fisher, Alfred B.	Ashburn, Ont.	10
Fisher, Miss Caroline	Hamilton, Ont.	5
Fisher, Edward T.	Ashburn, Ont.	25
Fisher, Mrs. Marion	Toronto, Ont.	5
Fitzgerald, E. R.	Napanee, Ont.	2
Flagg, Rev. Edwin L.	Warton, Ont.	2
Fletcher, Mrs. Isabel	Toronto, Ont.	30
Fletcher, J.	Toronto, Ont.	5
Folingsby, Mrs. Elizabeth	Toronto, Ont.	20
Forrest, John A., W. S.	Edinburgh, Scotland	11
Forster, Harold E.	Wilmer, B.C.	10
Forwood, Thomas W., & Co.	Toronto, Ont.	1
Foster, Bertram N., and R. L. Defries, trustees Marriage Settlement of Major E. H. Foster	Toronto, Ont.	18
Foster, Miss Ethel G. A.	Toronto, Ont.	8
Foster, Harold W. A.	Toronto, Ont.	8
Foster, John	Bowmanville, Ont.	10
Foster, Richard	Bowmanville, Ont.	35
Foster, Wrightson, Estate of late	Orono, Ont.	8
Foulds, Mrs. Mary	Toronto, Ont.	25
Fowke, Mrs. Flora	Oshawa, Ont.	112
Fowlds, Miss Grace I.	Hastings, Ont.	4
Fowlds, Henry M.	Hastings, Ont.	6
Fowlds, Miss Louise V.	Hastings, Ont.	5
Fowlds, Miss Mary P.	Hastings, Ont.	1
Fowlds, Mrs. Mary V.	Hastings, Ont.	13

Name	Address	Shares
Fowlds, Walter M	Hastings, Ont.	13
Fowler, Mrs. Florence C. M.	Sidmouth, Eng.	12
Fowler, Miss Nettie	Sprucedale, Ont.	10
Foy, Miss Florence	Toronto, Ont.	15
Foy, Hon. James J., K.C.	Toronto, Ont.	75
Foy, Miss Marie C.	Toronto, Ont.	6
Foy, Miss Mary	Toronto, Ont.	6
Francis, Mrs. Barbara M.	Hamilton, Ont.	2
Fraser, Mrs. Jane S.	Buffalo, N.Y.	10
Fraser, Mrs. Jean M. F.	Outlook, Sask.	4
Freeland, Miss Jessie A.	Montreal, Que.	7
French, C. St. G.	Duncan, B.C.	10
Fry, Miss M. N.	Selkirk, Ont.	1
Fuller, Miss Mary E.	Hamilton, Ont.	10
Fulton, Mrs. Evelyn M.	Toronto, Ont.	3
Galbraith, Miss Annie M.	Uxbridge, Ont.	3
Galley, E.	Toronto, Ont.	48
Gamble, Miss Bertha G.	Toronto, Ont.	2
Gamble, R. D., Estate of late	Toronto, Ont.	45
Gamble, Miss Sarah	Toronto, Ont.	10
Gardineer, Mrs. Cordelia	Oshawa, Ont.	41
Gates, H. G.	Hamilton, Ont.	6
Geikie, Mrs. Grace B.	Wingham, Ont.	5
Gibson, A. E.	Winnipeg, Man.	12
Gibson, Miss Margaret	Galt, Ont.	2
Gilchrist, Mrs. Agnes S.	Toronto, Ont.	14
Gillbard, Edward B.	East Orange, N.J.	20
Gillbard, John W.	Toronto, Ont.	15
Gillbard, Selina, Estate of late	Cobourg, Ont.	24
Gillies, Mrs. Emma A.	Chatham, Ont.	15
Girdlestone, Mrs. L. R.	Winnipeg, Man.	1
Girls' Home, The	Toronto, Ont.	10
Glasgow, Mrs. Jane	Redlands, Cal.	20
Glenney, Edwin J.	Montreal, Que.	3
Glenney, Miss Theresa L.	Oshawa, Ont.	3
Glenney, W. A.	Harriston, Ont.	3
Glenney, William	Oshawa, Ont.	62
Goggin, Mrs. Maria	Port Credit, Ont.	6
Goldie, Nora, Estate of late	Galt, Ont.	15
Gooch, F. H.	Toronto, Ont.	4
Gooderham, Henry	Toronto, Ont.	25
Gooderham, Mrs. Margaret	Toronto, Ont.	110
Gordon, Colin F., and E.D. Armour, trustees	Toronto, Ont.	8
Gordon, D. S.	Toronto, Ont.	5
Gould, Mrs. Elizabeth H. Page	Leominster, Eng.	22
Gow, James, Estate of late	Windsor, Ont.	25
Gowans, John, Estate of late	Toronto, Ont.	64
Graham, Mrs. Morwenna	Toronto, Ont.	15
Grandy, Mrs. Annie	Port Hope, Ont.	25
Grandy, Robert	Port Hope, Ont.	12
Grasett, F. Le M., M.B.	Toronto, Ont.	62
Grasett, Lt. Col. Henry J.	Toronto, Ont.	5

Name	Address	Shares
Grasett, Lt. Col. Henry J., and Arthur W. Grasett, trustees	Toronto, Ont.	20
Gray, Miss Agnes M.	Port Credit, Ont.	5
Gray, Mrs. Jessie	Port Credit, Ont.	2
Gray, Mrs. Jessie, in trust	Port Credit, Ont.	8
Gray, John	Port Credit, Ont.	50
Gray, R. M.	Toronto, Ont.	36
Gray, Miss Violet	Toronto, Ont.	2
Great West Life Assurance Co., The	Winnipeg, Man.	125
Greig, E. R.	Toronto, Ont.	45
Grier, A. Monro	Niagara Falls, Ont.	2
Grier, Mrs. M. C. B.	Niagara Falls, Ont.	8
Griffin, Mrs. Edith M.	Hamilton, Ont.	4
Groome, Mrs. Harriett A.	St. Catharines, Ont.	8
Gross, G. E.	Toronto, Ont.	52
Gunn, Mrs. Mary D.	Toronto, Ont.	60
Hagarty, John H. G., in trust for G. F. and F. A. Hagarty	Toronto, Ont.	5
Halligan, Sylvester C., in trust	Toronto, Ont.	63
Hamilton, The Most Rev. Dr., Archbishop of Ottawa	Ottawa, Ont.	12
Hamilton, Rev. Harold F.	Ottawa, Ont.	45
Hamilton, John	Quebec, Que.	200
Hamilton, L. A.	Lorne Park, Ont.	6
Hamilton, Hon. Robert, Estate of late	Peterborough, Ont.	10
Hamilton, Robert, Estate of late	Quebec, Que.	135
Hammond, Mrs. Maria	Toronto, Ont.	8
Hanning, Mrs. Lucy	Toronto, Ont.	3
Harcourt, Frederick W., surviving trustee for Mrs. Phoebe Hedley	Toronto, Ont.	25
Harding, Mrs. Ida K.	St. Pacome, Que.	30
Hardy, Hon. A. S., Estate of late	Toronto, Ont.	16
Hardy, James, and F. Barlow Cumberland, trustees	Toronto, Ont.	25
Hare, David Arthur	Chicago, Ill.	25
Hargrave, Herbert H.	Toronto, Ont.	2
Harman, George F., and Edward W. Spragge, trustees Hon. James Morris Estate	Toronto, Ont.	34
Harman, S. Bruce	Toronto, Ont.	18
Harmer, Mrs. Emily	Toronto, Ont.	3
Harris, Edwin	Gores Landing, Ont.	45
Harris, Rev. Elmore, D.D., Estate of late	Toronto, Ont.	75
Harris, Miss Frances J.	Hamilton, Ont.	60
Harris, Fred J.	Hamilton, Ont.	53
Harris, Howard K.	Toronto, Ont.	27
Harris, John M.	Hamilton, Ont.	12
Harris, Lawren S.	Toronto, Ont.	27
Harris, Miss Mary A.	Hamilton, Ont.	72
Harvey, Miss Isabella O.	Cobourg, Ont.	4
Harvey, Mrs. Pauline E.	Toronto, Ont.	31
Harvey, William C.	Toronto, Ont.	10
Harwood, H. S.	Toronto, Ont.	20

Name	Address	Shares
Hatch, Fred.....	Whitby, Ont.....	15
Hay, Mrs. Laura E.....	Duns, Scotland....	125
Haywood, Alfred.....	Toronto, Ont.....	35
Heal, Mrs. Mary Ann.....	Port Perry, Ont....	12
Heggie, D. L., in trust for David Colin Heggie.....	Brampton, Ont.....	1
Heggie, D. L., in trust for Miss Helen Hope Heggie.....	Brampton, Ont.....	3
Heggie, D. L., in trust for Miss Mary Margaret Heggie.....	Brampton, Ont....	2
Heintzman, George C.....	Toronto, Ont.....	31
Hemming, Mrs. Margaret.....	Kingston, Ont.....	18
Henderson, David.....	Toronto, Ont.....	15
Henderson, R. B.....	Toronto, Ont.....	5
Henderson, William, Estate of late.....	Cobourg, Ont.....	9
Henderson & Small, in trust.....	Toronto, Ont.....	74
Henderson & Small, in trust for Miss Wil- helmina Baldwin.....	Toronto, Ont.....	26
Hendrie, Hon. John S.....	Hamilton, Ont.....	25
Hendrie, William.....	Hamilton, Ont.....	22
Henesey, Edward G.....	Dundrum, Ireland..	25
Henry, Mrs. Elizabeth.....	Toronto, Ont.....	5
Hepburn, Mrs. Florence.....	Uxbridge, Ont.....	20
Heron & Co.....	Toronto, Ont.....	8
Hespeler, Hon. William.....	Winnipeg, Man....	15
Hetherington, Thomas S.....	Quebec, Que.....	166
Heward, George C.....	Toronto, Ont.....	31
Hewitt, Miss Clara A.....	Orillia, Ont.....	2
Hewitt, Rev. William J., Estate of late.....	Warton, Ont.....	5
Hickson, Lady Catherine.....	Montreal, Que.....	80
Highet, Mrs. Elizabeth A.....	Cobourg, Ont.....	8
Highet, Miss Mary E.....	Cobourg, Ont.....	7
Hill, Mrs. Edith M. T.....	Gravenhurst, Ont..	5
Hill, Francis H.....	Hastings, Ont.....	15
Hindes, A.....	Oshawa, Ont.....	60
Hobson, Joseph.....	Hamilton, Ont.....	45
Hobson, Mrs. Mary A.....	Hamilton, Ont.....	50
Hobson, R.....	Hamilton, Ont.....	13
Hockin, Nehemiah.....	Lindsay, Ont.....	15
Hodgins, Frank E., K.C.....	Toronto, Ont.....	5
Hodgins, Harry B.....	Toronto, Ont.....	40
Holcroft, Mrs. M. S.....	Toronto, Ont.....	20
Holden, Mrs. Orrilla, in trust.....	Whitby, Ont.....	16
Holland, C.....	London, Eng.....	70
Holmes, Charles G.....	Parry Sound, Ont..	3
Holmes, Mrs. Elizabeth.....	Parry Sound, Ont..	6
Holmes, Robert M.....	Parry Sound, Ont..	5
Holmested, George S.....	Toronto, Ont.....	5
Holt, Herbert S.....	Montreal, Que.....	250
Homer, George.....	Victoria, B.C.....	6
Hopper, W. H.....	Cobourg, Ont.....	8
Horsy, Henry Hodge, Estate of late.....	Ottawa, Ont.....	22
Horton, Harry G.....	Toronto, Ont.....	5

Name	Address	Shares
Hoskin, Miss Mary.....	Toronto, Ont.....	42
Houghton, Miss Emma M.....	Toronto, Ont.....	5
Howard, Theodore A.....	Ottawa, Ont.....	7
Howarth, E. J.....	Glen Adelaide, Sask.	5
Howden, Miss Ella E.....	Los Angeles, Cal....	4
Howell, The Hon. Chief Justice Hector M..	Winnipeg, Man....	20
Howie, Mrs. Helen.....	Goderich, Ont.....	5
Hume, Miss Alice E.....	Port Hope, Ont.....	5
Hume, John.....	Port Hope, Ont.....	63
Hutcheson, Mrs. Blanche E.....	Port Perry, Ont....	7
Hutcheson, V. H. E.....	Toronto, Ont.....	20
Hutton, Mrs. Annie.....	Toronto, Ont.....	21
Hyland, Mrs. Margaret.....	Toronto, Ont.....	18
Hyman, Mrs. Sophia.....	Brampton, Ont.....	20
Hyslop, Mrs. Margaret I.....	Toronto, Ont.....	40
Ince, William, Estate of late.....	Toronto, Ont.....	138
Inches, Dr. Charles.....	Scribner, Neb.....	22
Ingersoll, G. G.....	Sarnia, Ont.....	10
Innes, Charles E.....	Simcoe, Ont.....	25
Innes, William P.....	Simcoe, Ont.....	35
Innes, William L.....	Simcoe, Ont.....	15
Irwin, Col. De La Cherois T.....	Ottawa, Ont.....	30
Irwin, Mrs. Isabella.....	Ottawa, Ont.....	75
Jackson, John D.....	New Haven, Conn..	9
Jaffray, Cassels & Biggar.....	Toronto, Ont.....	28
Jaffray, Robert, President and E. R. Greig, Manager, in trust.....	Toronto, Ont.....	20
James, Mrs. Helen I.....	Simcoe, Ont.....	14
Jamieson, Miss Jessie L.....	Toronto, Ont.....	10
Jeffrey, Mrs. A. B.....	Port Perry, Ont....	15
Jeffrey, Samuel.....	Port Perry, Ont....	56
Jellett, Mrs. Lily.....	Toronto, Ont.....	21
Jenkinson, Edwin.....	Wexford, Ont.....	11
Jephcott, William, Estate of late.....	Toronto, Ont.....	10
Jessopp, Capt. Dudley F.....	Toronto, Ont.....	6
Johnston, Andrew B.....	Sarnia, Ont.....	11
Johnston, J. R.....	Toronto, Ont.....	22
Johnston, Mrs. Sophie B.....	Toronto, Ont.....	10
Johnston, W. R.....	Toronto, Ont.....	200
Jones, Anson, Estate of late.....	Toronto, Ont.....	142
Jones, J. Gordon.....	Toronto, Ont.....	51
Jones, J. Gordon, in trust.....	Toronto, Ont.....	16
Jones, J. Gordon, surviving trustee.....	Toronto, Ont.....	16
Jones, Mrs. Margaret G.....	Toronto, Ont.....	128
Jones, Miss W. C. C.....	Quebec, Que.....	16
Jordan, Rev. Louis H.....	Toronto, Ont.....	24
Jost, E., Estate of late.....	Halifax, N. S.....	13
Julian, Mrs. Sallie.....	New York, N.Y.....	110
Kane, Mrs. Jessie A.....	Toronto, Ont.....	27
Kane, J. Hamilton, Estate of late.....	Toronto, Ont.....	70

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Kavanagh, John F.	Hamilton, Ont.	10
Kay, W. F., Estate of late	Philipsburg, Que.	25
Kemp, William A.	Toronto, Ont.	65
Kennedy, Miss Lillian M.	Toronto, Ont.	3
Kenny, J. B., surviving trustee for Mrs. M. J. Kenny	Halifax, N.S.	6
Kernahan, W. T.	Toronto, Ont.	50
Kernahan, W. T., in trust	Toronto, Ont.	5
Kerr, Mrs. Margaret	Toronto, Ont.	10
Ketchum, Mrs. Margaret J.	Toronto, Ont.	1
Kidd, David	Hamilton, Ont.	150
Kiely, G. W., Estate of late	Toronto, Ont.	166
Kiely, W. T., Estate of late	Toronto, Ont.	230
Killoran, Miss Katharine C.	Seaforth, Ont.	1
King, Charles	Quebec, Que.	125
King, Miss Emma	Quebec, Que.	50
King, Mrs. Katherine M.	Waterville, Que.	12
King, Mrs. Marie C.	St. Pacome, Que.	42
King, Sydney	St. Pacome, Que.	22
Kinnear, Rev. George F.	Montreal, Que.	15
Kinnear, Rev. George F., W. Thompson and J. W. Mooney, in trust for Rev. George F. Kinnear	Montreal, Que.	20
Kinnear, John L.	Inverness, Que.	6
Kinnear, Mrs. Lydia	Quebec, Que.	3
Kinnear, Mrs. T. J.	Lemesurier, Que.	3
Kippax, Mrs. Margaret	Brantford, Ont.	10
Knowlton, W. H.	Toronto, Ont.	60
Kyle, Mrs. Mary J.	Toronto, Ont.	100
Lake, William H.	Toronto, Ont.	15
Lally, Miss Constance	Victoria, B.C.	71
Lally, Miss Maude A. L.	New York, N.Y.	8
Lamb, Mrs. Elizabeth	Toronto, Ont.	12
Lambert, Arthur G.	Oshawa, Ont.	15
Lambert, Mrs. Bertha	Oshawa	10
Lambert, Miss Kate	Toronto, Ont.	2
Langley, Elliott W.	Toronto, Ont.	50
Langmuir, Mrs. Georgina H.	Toronto, Ont.	6
Langmuir, J. W., Managing Director and A. D. Langmuir, Assistant Manager, in trust	Toronto, Ont.	144
Larkin, Miss Aimée T.	St. Catharines, Ont.	5
Larkin, Miss Ellen M.	St. Catharines, Ont.	5
Larkin, Miss Maria E.	St. Catharines, Ont.	5
Lash, Z. A., K.C. and Rev. J. Osborne, Trustees for Mrs. Jessie Osborne	Toronto, Ont.	85
Lauchland, N. L.	Montreal, Que.	25
Laurie, Major George B.	Carlton-on-Trent, Eng.	25
Laurie, Lt. Genl. J. Winburn, C.B. and Mrs. Frances Laurie or survivor, in trust	London, Eng.	85
Lauster, Edward	Prescott, Ont.	6

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Lawler, Miss Annie L.	Toronto, Ont.	10
Lawler, Miss Elizabeth G.	Toronto, Ont.	10
Lawrence, Mrs. Marie E.	Toronto, Ont.	40
Lawson, Miss Sarah M.	Hantsport, N.S.	7
Leach, Hugh	Toronto, Ont.	20
Leadlay, Edward, Estate of late	Toronto, Ont.	215
Lear, Mrs. Margaret A.	Belleville, Ont.	6
Lee, W. Cecil, and Charles E. Lee, trustees	Toronto, Ont.	60
Leeson, William H.	Berlin, Ont.	6
Le Moine, Emma L. R., Estate of late	Quebec, Que.	9
Le Moine, Henriette M., Estate of late	Quebec, Que.	25
Leonard, W. H.	Port Perry, Ont.	60
Le Roy, Edmund B.	St. John, N.B.	7
Lester, Thomas W.	Hamilton, Ont.	11
Lewis, John Travers, K.C.	Ottawa, Ont.	16
Lewis, W. F.	Toronto, Ont.	2
Lightburne, E. E.	New York, N.Y.	5
Lindsey, J.	Orangeville, Ont.	15
Lingham, Mrs. Esther	Belleville, Ont.	22
Little, Mrs. Alice E.	Hespeler, Ont.	3
Livingstone, H. E.	Toronto, Ont.	10
Lockhart, Mrs. Susan I.	Toronto, Ont.	6
Lockie, Mrs. Mary	Toronto, Ont.	25
Long, Charles T., Estate of late	Toronto, Ont.	37
Long, Thomas	Collingwood, Ont.	225
Long, Thomas P.	Collingwood, Ont.	40
Longmore, Mrs. M. H., trustees of	Toronto, Ont.	50
Love, H. G.	Toronto, Ont.	125
Lovell, James S., trustee	Toronto, Ont.	54
Lovering, H. L.	Coldwater, Ont.	40
Lumsden, Miss Anna F.	Cobourg, Ont.	2
Lunan, Alexander L.	Toronto, Ont.	17
Lyle, Morley W.	Peterborough, Ont.	10
Lyster, James	Montreal, Que.	25
MacArthur, Mrs. Mary A. P.	Chicago, Ill.	25
MacCoy, Mrs. Jessie W. L.	Halifax, N.S.	4
Macdonald, J. Gordon	Toronto, Ont.	15
Macdonald, J. Gordon, & Co.	Toronto, Ont.	65
Macdonald, J. H., and R. C. Donald, trustees for Mrs. Jane Elwood	Toronto, Ont.	58
Macdonald, Peter	Toronto, Ont.	40
Macdonald, Mrs. Sarah A.	Buffalo, N.Y.	15
Macdougall, Miss Isabella J.	Cannington, Ont.	5
MacGarvey, Mrs. Mary	Cassadaga, Fla.	42
Mackenzie, H. Gordon	Toronto, Ont.	20
Mackenzie, James M.	Toronto, Ont.	1
Mackenzie, Dr. John J., B.A.	Toronto, Ont.	1
Macklin, Miss Nora H.	Stratford, Ont.	18
MacLean, Mrs. Jennie G.	Toronto, Ont.	12
MacLennan, James J., and Evan A. Begg, trustees	Toronto, Ont.	556
MacMahon, H. W.	Toronto, Ont.	5



Name	Address	Shares
MacMechan, Dr. Archibald, trustee.....	Halifax, N.S.....	2
Macnachten, Mrs. M. H.....	Cobourg, Ont.....	10
Macpherson, William M., P. F. J. Ridout and R. L. Defries, trustees of the will of Sir David L. Macpherson.....	Toronto, Ont.....	50
Macpherson, William M., and R. L. Defries, trustees of the Marriage Settlement of Helen Bankes.....	Toronto, Ont.....	10
Macpherson, William M., R. L. Defries, P. F. J. Ridout, trustees The Macpher- son Trust.....	Toronto, Ont.....	50
Main, T. A.....	Orillia, Ont.....	15
Mallory, Wilfred L.....	Bowmanville, Ont..	6
Malone, James, Estate of late.....	Toronto, Ont.....	20
Manufacturers Life Insurance Co.....	Toronto, Ont.....	125
Mara, H. S.....	Toronto, Ont.....	25
Marquis, Alexander W.....	St. Catharines, Ont.	21
Marquis, Mrs. Alice M.....	St. Catharines, Ont.	4
Martin, Edward K. C., and D'Arcy Martin, K.C., trustees.....	Hamilton, Ont.....	10
Martin, Mrs. E. V. C.....	Toronto, Ont.....	25
Martin, J. S.....	Toronto, Ont.....	16
Martin, Mrs. Mariana M.....	Hamilton, Ont.....	5
Mason, Miss Bertha E.....	Toronto, Ont.....	4
Mason, George.....	Wingham, Ont.....	25
Massey, Chester D.....	Toronto, Ont.....	125
Massey, C. Vincent.....	Toronto, Ont.....	31
Massey, John, Manager and W. Cecil Lee, Treasurer, in trust.....	Toronto, Ont.....	86
Massey, Mrs. Susie D., trustee.....	Toronto, Ont.....	45
Massie, Robert F., President and Henry Brock, Director, in trust.....	Toronto, Ont.....	20
Massie, Robert F., President and R. S. Cassels, Director, in trust.....	Toronto, Ont.....	42
Massie, Robert F., President and Albert Oakley, Director, in trust.....	Toronto, Ont.....	15
Matheson, The Hon. A. J.....	Toronto, Ont.....	30
Matthews, Mrs. Annabel M.....	Toronto, Ont.....	40
Matthews, James.....	Toronto, Ont.....	65
Matthews, Wilmot D.....	Toronto, Ont.....	1,150
Matthews, W. L.....	Toronto, Ont.....	45
Meighen, F. S.....	Montreal, Que.....	10
Meiklejohn, Robert.....	Stirling, Scotland...	5
Meredith, Thomas.....	Toronto, Ont.....	150
Merritt, W. H., M.D.....	St. Catharines, Ont.	14
Merritt, Lt. Col. William H.....	Toronto, Ont.....	64
Merritt, Thomas R., Estate of late.....	St. Catharines, Ont.	18
Metcalf, E. S.....	Sidcup, Eng.....	2
Michell, Allen C., D.D.S.....	Toronto, Ont.....	75
Michell, C. V.....	Toronto, Ont.....	6
Michell, Miss Katie.....	Toronto, Ont.....	1
Michie, Miss Euphemia.....	Toronto, Ont.....	5
Miller, Frederick F.....	Napanee, Ont.....	31

Name	Address	Shares
Mills, Charles.....	Hamilton, Ont.....	5
Mills, Robert.....	Hamilton, Ont.....	50
Minaker, Calvin.....	Cobourg, Ont.....	5
Missionary Society of the Methodist Church in Canada, The.....	Toronto, Ont.....	10
Mitchell, W. A.....	Toronto, Ont.....	185
Monro, Miss Amy.....	Toronto, Ont.....	3
Monro, N. F.....	Toronto, Ont.....	3
Montague, Thomas.....	Newcastle, Ont.....	65
Monteith, Hon. Nelson.....	Stratford, Ont.....	7
Montgomery, Clarence H.....	Toronto, Ont.....	5
Montgomery, Prof. Henry.....	Toronto, Ont.....	1
Montreal City and District Savings Bank.	Montreal, Que.....	981
Mooney, Mrs. Agnes.....	Inverness, Que.....	3
Mooney, John H.....	Inverness, Que.....	1
Moore, Mrs. Isabell.....	St. Thomas, Ont...	13
Moore, John J., M.D.....	Brooklin, Ont.....	10
Moorhouse, W. G.....	Sarnia, Ont.....	11
Morris, Hon. Alexander, Estate of late ...	Toronto, Ont.....	45
Morris, Alexander C.....	Toronto, Ont.....	14
Morris, Miss C. V. K.....	Toronto, Ont.....	6
Morris, Edmund M.....	Toronto, Ont.....	5
Morris, James, and W. H. Collins, in trust for H. W. Mussen.....	Collingwood, Ont...	6
Morris, Capt. Robert C.....	London, Eng.....	5
Morrison, Mrs. Martha.....	Brampton, Ont.....	5
Morrison, William.....	Brampton, Ont.....	10
Morrow, James C.....	Toronto, Ont.....	15
Mortimer, C. H.....	Toronto, Ont.....	22
Mulholland, R.....	Toronto, Ont.....	25
Mulock, Mrs. Adele B.....	Toronto, Ont.....	53
Mulock, Cawthra.....	Toronto, Ont.....	668
Mulock, Cawthra, & Co.....	Toronto, Ont.....	16
Mulock, Lady Sarah.....	Toronto, Ont.....	185
Mulock, Sir William, K.C.M.G.....	Toronto, Ont.....	105
Mulock, William, Jr.....	Toronto, Ont.....	69
Mulock, William, Jr. and Mrs. Ethel Mulock, trustees for W. P. Mulock....	Toronto, Ont.....	1
Munro, Mrs. Mary.....	Uxbridge, Ont.....	15
Murdoch, Mrs. Margaret E.....	Hamilton, Ont.....	5
Murphy, Miss Katherine.....	Seaforth, Ont.....	2
Murray, Harriet E., Estate of late.....	Belleville, Ont.....	5
Mustard, Hugh.....	Uxbridge, Ont.....	8
McAndrew, Miss Annie M.....	Toronto, Ont.....	25
McAndrew, Miss Jane.....	Toronto, Ont.....	20
McCallum, Mrs. Emma.....	Cobourg, Ont.....	35
McCallum, Miss Georgina.....	Stromness, Ont.....	47
McCallum, Miss Josephine.....	Stromness, Ont.....	47
McCallum, Lachlan T.....	Stromness, Ont.....	47
McCallum, Miss Mary A., Estate of late ..	Stromness, Ont.....	47
McCallum, Peter, Jr., Estate of late.....	Cobourg, Ont.....	35
McCannell, J. S.....	Milton, Ont.....	15

<i>Name</i>	<i>Address</i>	<i>Shares</i>
McCarthy, Mrs. Agnes E.	Barrie, Ont.	65
McCarthy, J. L. G., Estate of late	Toronto, Ont.	31
McCarthy, Leighton, K.C.	Toronto, Ont.	31
McCartney, Mrs. Eliza J.	Toronto, Ont.	3
McCaul, Mrs. Margaret	Belfast, Ireland	15
McCaul, T. H.	Belfast, Ireland	44
McClellan, John	Bowmanville, Ont.	50
McConaghy, William	Toronto, Ont.	15
McCulloch, Hugh	Galt, Ont.	25
McCulloch, R. O.	Galt, Ont.	25
McCulloch, R. O., in trust	Galt, Ont.	10
McCurdy, Thomas H.	Stratford, Ont.	10
McEwan, Miss Annie C.	Ayr, Ont.	31
McFarren, James	Toronto, Ont.	55
McFarren, Miss Martha	Toronto, Ont.	31
McGee, Mrs. Elizabeth	Ottawa, Ont.	35
McGie, Mrs. Emma	Belleville, Ont.	12
McGrath, Mrs. Elizabeth	Toronto, Ont.	7
McGuire, Henry	Cobourg, Ont.	5
McHardy, Charles	Goderich, Ont.	10
McHardy, Miss Jane	Toronto, Ont.	20
McIntyre, Duncan J.	Whitby, Ont.	15
McIntyre, John	Tillsonburg, Ont.	6
McKerihon, Robert	Davisville, Ont.	26
McLachlin, Claude, Estate of late	Arnprior, Ont.	62
McLachlin, Hugh F.	Arnprior, Ont.	62
McLaren, Mrs. Eliza L.	Red Deer, Alta.	6
McLaren, Richard J.	Hamilton, Ont.	10
McMahon, Miss Kathleen	Tacoma, Wash.	9
McMahon, Mrs. Sarah A.	Tacoma, Wash.	7
McMurray, Mrs. E. E.	Toronto, Ont.	8
McNaught, Thomas	Toronto, Ont.	10
McNaughton, Mrs. Agnes	Newcastle, Ont.	5
McNeil, Mrs. M. J.	Cavan, Ont.	5
McNeill, A. C.	Westmount, Que.	21
McSloy, Hugh E.	St. Catharines, Ont.	100
McSloy, James A.	St. Catharines, Ont.	31
McVean, James H.	Dresden, Ont.	5
McVean, Sandy	Dresden, Ont.	25
McVean, William M.	Dresden, Ont.	20
Nanton, Augustus M.	Winnipeg, Man.	250
Nanton, Augustus M., President, in trust	Winnipeg, Man.	500
Nanton, Mrs. Ethel C.	Winnipeg, Man.	20
National Life Assurance Co. of Canada, The	Toronto, Ont.	35
National Trust Co., Limited	Toronto, Ont.	345
Nattress, Thomas	Weston, Ont.	10
Near, W. W.	Toronto, Ont.	100
Nelles, Mrs. Christie A.	Toledo, Ohio	20
Nelson, Mrs. Emily	Cobourg, Ont.	22
Nesbitt, Samuel	Brighton, Ont.	120
Nesbitt, Hon. Wallace, Porter Trust	Toronto, Ont.	8
Nichols Hospital Trust, The	Peterborough, Ont.	62

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Niven, J. K., & Co.	Toronto, Ont.	5
Nordheimer, Albert	Toronto, Ont.	100
Nordheimer, Samuel	Toronto, Ont.	87
Norris, Mrs. Elizabeth W.	St. Catharines, Ont.	31
Norris, Mrs. Mary D.	St. Catharines, Ont.	3
North American Life Assurance Co.	Toronto, Ont.	1,244
Northway, John	Toronto, Ont.	125
O'Flynn, E. D., Estate of late	Madoc, Ont.	4
O'Keefe, Eugene	Toronto, Ont.	196
Olmsted, Mrs. Edith H.	Hamilton, Ont.	35
O'Meara, Mrs. Gertrude M.	Theftford Mines, Que.	5
Ontario Loan & Savings Co.	Oshawa, Ont.	35
Ord, Lewis R.	Quebec, Que.	11
O'Reilly, Charles, M.D.	Toronto, Ont.	15
O'Reilly, Charles, M.D., in trust	Toronto, Ont.	5
O'Reilly, Edward B., M.D.	Hamilton, Ont.	5
O'Reilly, Mrs. Sophia E.	Toronto, Ont.	5
Osler, Sir Edmund B., K.B., M.P.	Toronto, Ont.	1,400
Osler, Sir Edmund B., K.B., M.P., General W. D. Otter, Sir Henry M. Pellatt, C.V.O., trustees	Toronto, Ont.	13
Osler, F. G.	Toronto, Ont.	25
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews, George S. Gibbons, trustees	Toronto, Ont.	250
Osler, Harriet, Estate of late	Eglinton, Ont.	10
Osler, H. S., K.C.	Toronto, Ont.	18
Osler, Mrs. Kate E.	Cobourg, Ont.	60
Osler, Mrs. Lily M.	Toronto, Ont.	8
Osler, Sir William, Bart.	Oxford, Eng.	100
Osler & Hammond	Toronto, Ont.	154
Owen, Mrs. Elsie U.	Toronto, Ont.	10
Palen, Mrs. Jessie M.	Waupoos, Ont.	5
Pangman, Mrs. O. F.	Toronto, Ont.	4
Paquett, Isaac	Whitby, Ont.	2
Park, Miss Annie M.	Hamilton, Ont.	30
Parker, John T.	Toronto, Ont.	12
Pate, William J.	Toronto, Ont.	5
Pate, W. S.	Brampton, Ont.	1
Paterson, J. Harry	Toronto, Ont.	25
Paterson, Miss Mary L.	Los Angeles, Cal.	6
Paterson, P. L.	Toronto, Ont.	14
Paterson, Thomas	Bowmanville, Ont.	20
Paterson, Rev. T. W.	Toronto, Ont.	10
Patton, F. L.	Winnipeg, Man.	15
Paull, Arthur C.	Toronto, Ont.	3
Pearce, Miss Jennie M.	Toronto, Ont.	1
Pellatt, Henry, Estate of late	Toronto, Ont.	68
Pellatt, Sir Henry M., C.V.O. and Rev. T. C. S. Macklem, in trust	Toronto, Ont.	37
Pellatt, Mill	Toronto, Ont.	21

Name	Address	Shares
Pellatt & Pellatt.....	Toronto, Ont.....	4
Pension Fund Society of the Dominion Bank, The.....	Toronto, Ont.....	1,000
Pepall, Mrs. Ethel B.....	Toronto, Ont.....	2
Pepler, A.....	Toronto, Ont.....	35
Pettit, Mrs. Isabel M.....	Pembroke, Eng.....	7
Philp, James.....	Newcastle, Ont.....	11
Phillips, F. J., Estate of late.....	Toronto, Ont.....	125
Pierce, Asher, in trust for Sidney D. Pierce.....	Montreal, Que.....	1
Pim, George.....	Toronto, Ont.....	25
Pipon, Mrs. Maude M.....	Toronto, Ont.....	20
Ponton, Mrs. Selena P.....	Belleville, Ont.....	25
Porritt, Fred R.....	Barrie, Ont.....	7
Porritt, Thomas H.....	South Croydon, Eng.....	4
Potts, Dr. James McCummings.....	Stirling, Ont.....	6
Prentice, Miss Josephine H.....	Ottawa, Ont.....	3
Prince, Mrs. Charlotte.....	Toronto, Ont.....	75
Pringle, R. R., Estate of late.....	Cobourg, Ont.....	31
Pugh, E. J.....	Montreal, Que.....	2
Pugsley, John.....	Toronto, Ont.....	35
Purser, Mrs. Annie.....	Cobourg, Ont.....	5
Purser, John, Estate of late.....	Cobourg, Ont.....	10
Purser, Stanford S. E.....	Cobourg, Ont.....	10
Purser, Miss Stella I.....	Cobourg, Ont.....	5
Purslow, Miss Julia G.....	Port Hope, Ont.....	10
Pyne, Hon. Robert A.....	Toronto, Ont.....	10
Quin, Mrs. Edith H., and Miss Edith de Lisle Quin.....	Toronto, Ont.....	6
Radley, Mrs. Elizabeth J.....	Toronto, Ont.....	20
Ramsay, William.....	Bowland, Scotland.....	85
Ramsay, William T.....	Toronto, Ont.....	50
Ramsey, J. G.....	Toronto, Ont.....	125
Rand, W. E.....	Arnprior, Ont.....	6
Rankin, Mrs. Maud S.....	Chatham, Ont.....	31
Ray, Mrs. Margaret J.....	New Westminster, B.C.....	5
Raynolds, Mrs. Annie S.....	Toronto, Ont.....	27
Reaves, George, Estate of late.....	Montreal, Que.....	93
Reburn, Mrs. Alice.....	Toronto, Ont.....	21
Rector and Wardens of Trinity Church.....	Galt, Ont.....	9
Redmond, James.....	Montreal, Que.....	100
Reed, Miss Annie T.....	Toronto, Ont.....	10
Reed, Maria C. S., Estate of late.....	Denver, Col.....	15
Reid, Mrs. Margaret.....	Toronto, Ont.....	16
Reid, Mrs. Martha M.....	St. George, Ont.....	1
Remon, E. P., Estate of late.....	Ottawa, Ont.....	30
Reynolds, George N., in trust.....	Toronto, Ont.....	16
Reynolds, George N., trustee.....	Toronto, Ont.....	36
Ridley, T. A.....	Detroit, Mich.....	5
Ridout, Mrs. Amy H.....	Toronto, Ont.....	2
Robert, F. A.....	Chatham, Ont.....	76

Name	Address	Shares
Roberts, Henry L.....	Grimsby, Ont.....	25
Robertson, Mrs. Helen.....	Toronto, Ont.....	10
Robinson, Christopher, Estate of late.....	Toronto, Ont.....	13
Robinson, Mrs. Lydia A. E.....	Hamilton, Ont.....	50
Robinson, Sarah, Estate of late.....	Toronto, Ont.....	45
Robinson, William A.....	Hamilton, Ont.....	50
Roe, Barbara M., Estate of late.....	Havelock, Ont.....	10
Roe, Richard L.....	Renovo, Pa.....	4
Rohleder, Frederick.....	Berlin, Ont.....	45
Romain, Miss Kate C.....	Oakville, Ont.....	16
Roper, Mrs. Fanny E.....	New York N.Y.....	50
Roper, Mrs. Jessie C.....	Montreal, Que.....	9
Rosebrugh, Mrs. Jessie W.....	Toronto, Ont.....	3
Ross, Aaron, Estate of late.....	Port Perry, Ont.....	20
Ross, Hon. A. M., Estate of late.....	Toronto, Ont.....	22
Ross, Mrs. Adelaide M.....	Toronto, Ont.....	31
Ross, Miss Caroline S.....	Toronto, Ont.....	5
Ross, Charles A.....	London, Ont.....	80
Ross, Mrs. Clarissa J.....	Toronto, Ont.....	3
Ross, Frederick.....	Springfield, Mass.....	35
Ross, Mrs. Mabel K.....	Quebec, Que.....	82
Ross, Robert.....	Lindsay, Ont.....	25
Ross, Robert, Rev. D. C. Hossack and William Ross, in trust for Mrs. Sarah F. McIndoo.....	Port Perry, Ont.....	50
Ross, William.....	Toronto, Ont.....	3
Rowe, Miss Leila C.....	Cobourg, Ont.....	14
Rowe, Thomas, Jr.....	Cobourg, Ont.....	34
Roy, R. Maitland.....	Hamilton, Ont.....	27
Royal Trust Co., Montreal, trustee for E. H. G. Brown, Dorothy G. Brown and Evelyn G. Brown.....	Ottawa, Ont.....	13
Royal Trust Co., trustee for Mrs. E. L. Pipon.....	Toronto, Ont.....	5
Royce, Mrs. Sarah J.....	Toronto, Ont.....	15
Rudolf, Mrs. Edna H.....	Lunenburg, N.S.....	10
Rush, Harry.....	Peterborough, Ont.....	5
Russell, Miss Elsie.....	Cobourg, Ont.....	5
Russell, Mrs. Harriet.....	Arnprior, Ont.....	14
Russell, Lindsay, and Hugh F. McLachlin, trustees for Mrs. Harriet Russell.....	Arnprior, Ont.....	24
Rutherford, Miss Amy E.....	Toronto, Ont.....	7
Rutherford, Miss Fannie.....	Toronto, Ont.....	8
Rutherford, Reginald W., M.D.....	Chatham, Ont.....	6
Rutherford, Mrs. Sadie.....	Gaspereau, N.S.....	17
Ruthven, Mrs. Adah V.....	Toronto, Ont.....	1
Ruthven, Mrs. Helen O.....	Niagara-on-the-Lake, Ont.....	3
Ryan, Mrs. Annie M.....	Prescott, Ont.....	32
Ryerson, Mrs. Mary A.....	Toronto, Ont.....	132
Sailsbury, Mrs. Mary G.....	Toronto, Ont.....	20
Samuel, Sigmund.....	Toronto, Ont.....	125
Sanders, Harry.....	Toronto, Ont.....	4

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Sauer, George	Toronto, Ont.	20
Scholfield, Mrs. A. L., in trust	Guelph, Ont.	20
Scholfield, H. C., in trust for John D. P. Scholfield	Guelph, Ont.	5
Scott, James, Estate of late	Toronto, Ont.	103
Scott, Mrs. Jessie	Toronto, Ont.	50
Scott, John	Windsor, Ont.	5
Scott, J. C.	Toronto, Ont.	16
Scott, Miss K. S.	Toronto, Ont.	7
Scott and Walmsley, in trust	Toronto, Ont.	183
Scott and Walmsley, in trust for The Queen City Fire Insurance Company	Toronto, Ont.	467
Seagram, Miss Florence A.	Toronto, Ont.	10
Selby, Mrs. Ida M.	Toronto, Ont.	40
Semple, Andrew	Toronto, Ont.	14
Semple, Miss Janet	Tottenham, Ont.	2
Semple, Robert	Beeton, Ont.	15
Shaughnessy, Sir Thomas G.	Montreal, Que.	85
Shenstone, Joseph N., and E. R. C. Clarkson, trustees	Toronto, Ont.	62
Sheppard, O. B.	Toronto, Ont.	200
Sheppard, Mrs. Sarah A.	Orillia, Ont.	50
Sherrin, George A.	Toronto, Ont.	5
Shipman, Mrs. Mary A.	Cannington, Ont.	10
Shipman, Robert H.	Cannington, Ont.	5
Simpson, A. G.	New York, N.Y.	15
Skill, Mrs. Emma E. F.	Cobourg, Ont.	5
Small, John T.	Toronto, Ont.	21
Smith, Prof. Andrew, Estate of late	Toronto, Ont.	125
Smith, Mrs. Alice Larratt	Toronto, Ont.	14
Smith, Mrs. Catherine	Meaford, Ont.	5
Smith, David	Toronto, Ont.	12
Smith, Mrs. Emma A.	London, Eng.	27
Smith, Hon. Sir Frank, Estate of late	Toronto, Ont.	267
Smith, James H., and Miss Marion B. Smith, trustees	Toronto, Ont.	20
Smith, Mrs. Lillian M.	Ottawa, Ont.	20
Smith, Robert	Toronto, Ont.	35
Smith, Sydney F.	Labasa, Fiji Islands.	12
Smith, Walter A., Estate of late	Toronto, Ont.	6
Smyth, Mrs. Julia S. M.	Lindsay, Ont.	3
Snell, John	Belleville, Ont.	10
Snider, F. C.	Toronto, Ont.	2
Snodgrass, Miss Catherine	Toronto, Ont.	2
Snow, A. J. Russell, K.C., in trust	Toronto, Ont.	10
Snowball, George M.	Toronto, Ont.	15
Snowball, Thomas, M. B.	Burnley, Eng.	6
Somerville, Mrs. Annie	Inverness, Que.	5
Somerville, Mrs. Mary A.	Toronto, Ont.	5
Spellman, Mrs. Annie	Hastings, Ont.	30
Spence, John H.	Brantford, Ont.	6
Spencer, Miles	Montreal, Que.	3
Spratt, Mrs. Margaret J.	Hamilton, Ont.	32

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Spratt, W. A.	Hamilton, Ont.	2
Spratt, W. A., in trust	Hamilton, Ont.	9
Spry, William, Estate of late	Toronto, Ont.	9
Square, John S.	Stratford, Ont.	18
Square, John S., in trust	Stratford, Ont.	18
Staley, A. A., M.D.	Enterprise, Ont.	2
Staples, Robert	Cobourg, Ont.	15
Starr, Mrs. Anne C. M.	Toronto, Ont.	7
Stayner, Mrs. Harriot R.	Toronto, Ont.	15
Stennett, Mrs. Julia A. V.	Toronto, Ont.	56
Stewart, John	Toronto, Ont.	33
Stewart, Robert, Estate of late	Toronto, Ont.	6
Stewart, Mrs. Teresa M.	Bobcaygeon, Ont.	8
Stewart, William	Toronto, Ont.	21
Stobart, F. W.	Bedford, Eng.	75
Stocks, W. S.	Britton, Ont.	5
Stokes, Mrs. Margaret	Hamilton, Ont.	6
Stokes, Mrs. Maude	Kingston, Ont.	2
Stratton, Hon. J. R.	Peterborough, Ont.	55
Strickland, Mrs. Mabel G.	Toronto, Ont.	5
Stripp, Miss Edna B.	St. Thomas, Ont.	2
Stripp, Mrs. Emma B.	St. Thomas, Ont.	9
Stuart, A. P.	Montreal, Que.	62
Stuart, Charles H.	Ancaster, Ont.	5
Stuart, Miss Clara M.	Caledonia, Ont.	5
Stuart, Mrs. Elizabeth	Guelph, Ont.	13
Stuart, Miss Percie E.	Caledonia, Ont.	5
Stuart, Peter, M. D.	Guelph, Ont.	13
Sutton, Mrs. Alice	Bowmanville, Ont.	6
Swabey, Mrs. Florence	Toronto, Ont.	5
Sweetland, John, Estate of late	Ottawa, Ont.	50
Symons, Harry, trustee	Toronto, Ont.	157
Taft, Hulbert	Cincinnati, Ohio	45
Taylor, F. C.	Lindsay, Ont.	20
Taylor, John C.	Port Perry, Ont.	5
Teepie, S. W.	St. Thomas, Ont.	12
Temple, Mrs. Alice E. D.	Toronto, Ont.	65
Thacker, Mrs. Emily	Weston-Super-Mare, Eng.	15
Thom, J. H.	Toronto, Ont.	11
Thomas, William	Toronto, Ont.	32
Thompson, Miss C. E.	Toronto, Ont.	2
Thompson, Mrs. Harriet	Kinnears Mills, Que.	3
Thompson, Mrs. Hester C.	Toronto, Ont.	17
Thompson, Mrs. Jessie M.	Orillia, Ont.	5
Thompson, Mrs. Maria	Coaticook, Que.	6
Thompson, Mrs. Sussannah J.	Smiths Falls, Ont.	15
Thompson, Thomas, Estate of late	Uxbridge, Ont.	9
Thompson, William F.	Manchester, Ont.	5
Thomson, Mrs. A. Laurence	Hamilton, Ont.	3
Thomson, Mrs. Elizabeth	Stirling, Scotland	5
Thomson, George C.	Hamilton, Ont.	5

Name	Address	Shares
Thorburn, James, M.D., Estate of late	Toronto, Ont.	28
Thorburn, Mrs. Jane	Toronto, Ont.	6
Thorne, James	Ottawa, Ont.	5
Thornton, Mrs. Edith	Toronto, Ont.	14
Thornton, Mrs. Edith, in trust	Toronto, Ont.	3
Thornton, Miss Josephine M.	Toronto, Ont.	20
Tingle, Miss Lillian E.	Portland, Ore.	6
Tobin, C. A.	Fergus, Ont.	10
Tobin, Miss Emily H.	Fergus, Ont.	7
Todd, J. Watson	Spital, Eng.	35
Todhunter, Mrs. Jessie S.	Toronto, Ont.	148
Toronto General Trusts Corporation, The	Toronto, Ont.	86
Toronto General Trusts Corporation, The, in trust	Toronto, Ont.	34
Toronto General Trusts Corporation, The, trustee, Marriage Settlement, Crookshank-Heward Trust	Toronto, Ont.	15
Toronto General Trusts Corporation, The, Nadine J. H. Osler Trust	Toronto, Ont.	25
Toronto Mortgage Company, in trust	Toronto, Ont.	184
Toronto Stock Exchange, The	Toronto, Ont.	30
Torrance, Baty M., Estate of late	Toronto, Ont.	5
Torrance, Miss Beatrice	Ottawa, Ont.	2
Torrance, Miss Jessie T.	Toronto, Ont.	2
Torrance, Miss Madeline	Toronto, Ont.	2
Treble, Mrs. Lillian M.	Toronto, Ont.	66
Trees, James D., Miss Charlotte E. Trees, Miss Edith J. Trees, Samuel L. Trees and Christopher F. Trees, trustees	Toronto, Ont.	170
Trick, Mary, Estate of late	Port Hope, Ont.	6
Trotter, Noel	London, Eng.	75
Tuller, Wareham	Madoc, Ont.	1
Turnbull, Miss Isabel G.	Toronto, Ont.	1
Turnbull, William F., Estate of late	Toronto, Ont.	2
Turner, Miss Ethel H.	Toronto, Ont.	15
Turner, Miss Florence M. C.	Toronto, Ont.	5
Turner, Frank E. P., Estate of late	Winnipeg, Man.	60
Twohey, William J.	Chatham, Ont.	25
Tyrwhitt, Mrs. Emma	Toronto, Ont.	7
Union Trust Co. and Peoples State Bank	Detroit, Mich.	1,000
University of Mount Allison College	Sackville, N.B.	8
Van Norman, Mrs. Agnes E.	Stratford, Ont.	5
Van Norman, Charles C.	Toronto, Ont.	5
Van Norman, Mrs. Isabella N.	Toronto, Ont.	65
Van Someren, Miss Flora C., and Miss Catharine E. B. Van Someren	Northwood, Eng.	1
Vanstone, Miss Ida M.	Toronto, Ont.	20
Vanstone, L. N.	Toronto, Ont.	15
Van Tuyl, B. B.	Petrolia, Ont.	5
Van Vlack, Miss Lilian	Picton, Ont.	5

Name	Address	Shares
Wadsworth, V.B., Manager and W. Wedd, Jr., Secretary, in trust	Toronto, Ont.	200
Wait, Miss Annie	St. George, Ont.	5
Wait, Frank G.	Ottawa, Ont.	10
Wait, Frank G., in trust	Ottawa, Ont.	1
Wakefield, Mrs. Elizabeth	Toronto, Ont.	26
Wakely, Mrs. Grace B.	Oshawa, Ont.	12
Walker, Capt. H. S.	Toronto, Ont.	100
Walker, Mrs. Helena	Toronto, Ont.	12
Walker, James, Estate of late	Toronto, Ont.	20
Walker, Mrs. Jessie	Hampton, N.B.	19
Walker, John A.	Toronto, Ont.	40
Walker, John A., K.C.	Chatham, Ont.	10
Wallbridge, Mrs. Phyllis M.	Belleville, Ont.	2
Walmsley, Thomas, in trust	Toronto, Ont.	380
Walsh, E. H., in trust	Toronto, Ont.	19
Walsh, Mrs. Elma M. B.	Toronto, Ont.	88
Ward, Miss Harriet W.	Lennoxville, Que.	1
Ward, Norman R.	Lennoxville, Que.	1
Ward, William J.	Lennoxville, Que.	5
Ward, William J., tutor	Lennoxville, Que.	10
Warde, J. D., in trust	Toronto, Ont.	20
Warfield, Mrs. Marion W.	Prescott, Ont.	25
Warner, J. A., Estate of late	Cobourg, Ont.	10
Warner, Miss Kathleen	Cobourg, Ont.	3
Warren, James J., in trust	Toronto, Ont.	12
Warren, Mrs. Margaret S.	Chicago, Ill.	16
Waterman, Mrs. Jean A.	Santa Barbara, Cal.	10
Webb, Mrs. Jennie E.	Cobourg, Ont.	4
Webster, William M. P., and A. M. Bell	Halifax, N.S.	5
Wedd, John C., in trust for John J. Parry	Toronto, Ont.	10
Weir, Mrs. M. M., Estate of late	London, Eng.	50
West, Mrs. Gertrude H.	Toronto, Ont.	12
Wheeler, Mrs. Anne L.	St. Paul, Minn.	29
Whelan, Mrs. Anna M. McL.	Donnybrook, Ireland	10
Whitby, Oliver R.	Paris, Ont.	12
White, Miss Elizabeth	Toronto, Ont.	25
White, Miss Henrietta E.	Toronto, Ont.	5
Whitehead, Alfred B.	Quebec, Que.	7
Whitehead, Arthur W.	Quebec, Que.	7
Whitehead, Benjamin J.	Quebec, Que.	8
Whitehead, Joseph L.	Quebec, Que.	8
Whitehead, William M.	Toronto, Ont.	12
Whitney, Albert	Prescott, Ont.	200
Whitney, Mrs. Anne	Prescott, Ont.	10
Whitney, E. C.	Ottawa, Ont.	838
Whitney, George E.	Montreal, Que.	41
Wicksteed, Henry K.	Toronto, Ont.	25
Wiehmayr, Mrs. Mary P.	Stuttgart, Germany	7
Wilcox, C. S.	Hamilton, Ont.	100
Wilkes, Alfred J., K.C.	Brantford, Ont.	2
Wilkes, Mrs. Esther F.	Brantford, Ont.	5

## THE DOMINION BANK

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Wilkie, D. R.	Toronto, Ont.	45
Willcox, H. W.	Whitby, Ont.	60
Williams, Robert	Oshawa, Ont.	50
Wilson, Charles S., Estate of late	Picton, Ont.	333
Wilson, David	Black Lake, Que.	2
Wilson, Mrs. Emma K.	Black Lake, Que.	2
Wilson, James A.	Toronto, Ont.	6
Wilson, Mrs. Kate L.	Toronto, Ont.	15
Wilson, Miss Margaret B., in trust	Markham, Ont.	5
Wilson, Miss Margaret E.	Cobourg, Ont.	2
Wilson, Miss Mary G.	Cobourg, Ont.	3
Wilson, Mrs. Mary J.	Toronto, Ont.	52
Wilson, Murray F.	Toronto, Ont.	1
Wilson, Richard W.	Cobourg, Ont.	5
Wilson, Mrs. Sarah M., and Andrew R. Gordon, M.D., trustees	Toronto, Ont.	13
Wise, Mrs. Clara J.	Redlands, Cal.	26
Wishart, Dr. John	London, Ont.	12
Withrow, Mrs. Margaret	Toronto, Ont.	25
Wood, Mrs. Ellen	Woodside, Que.	4
Wood, James	Toronto, Ont.	25
Wood, Mrs. Margaret L.	St. Catharines, Ont.	5
Wood, Miss Sara J.	Peterborough, Ont.	5
Woodruff, Thomas E.	Moose Jaw, Sask.	6
Woods, Mrs. Mary L.	Hamilton, Ont.	25
Wren, Christopher	Uxbridge, Ont.	5
Wren, Mrs. Sarah S.	Uxbridge, Ont.	1
York, James A.	Cobourg, Ont.	5
Young, Mrs. Elizabeth	Bradford, Ont.	3

