

The
DOMINION
BANK
ANNUAL REPORT
—
HISTORICAL
SKETCH

AND LIST OF
SHAREHOLDERS



31st December 1912

The
**DOMINION
BANK**
ANNUAL REPORT

*HISTORICAL
SKETCH*

*AND LIST OF
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1871

1912

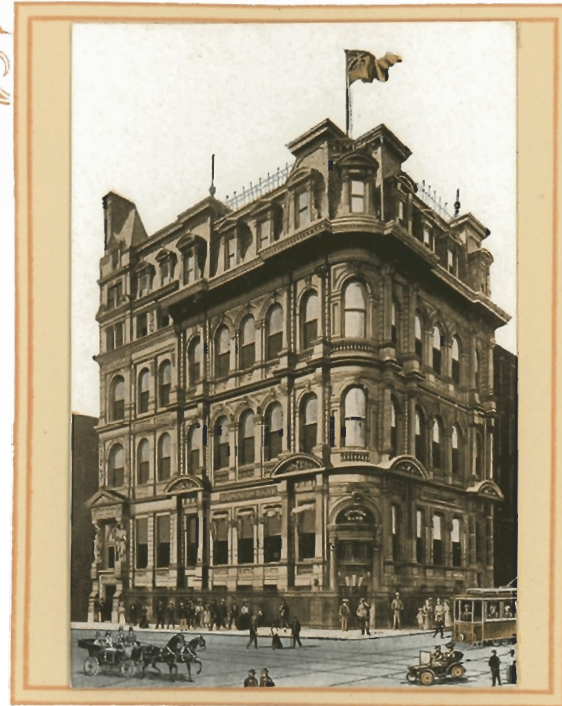
31st December 1912

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

The
DOMINION BANK

HEAD OFFICE - TORONTO

ERECTED 1878



**WHICH WILL BE TAKEN DOWN
IN 1913 AND REPLACED BY
A NEW HEAD OFFICE
BUILDING**

THE DOMINION BANK

ESTABLISHED 1871

HEAD OFFICE: TORONTO

31st DECEMBER, 1912

CAPITAL PAID UP	- - - - -	\$ 5,000,000
RESERVE FUND	- - - - -	6,000,000
UNDIVIDED PROFITS	- - - - -	688,109
TOTAL DEPOSITS	- - - - -	59,342,436
TOTAL ASSETS	- - - - -	79,224,680

BRANCHES OF THE DOMINION BANK

DIRECTORS

PRESIDENT

SIR EDMUND B. OSLER, M.P.

VICE-PRESIDENT

W. D. MATTHEWS

A. W. AUSTIN

J. C. EATON

W. R. BROCK

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

JAMES CARRUTHERS

E. W. HAMBER

R. J. CHRISTIE

H. W. HUTCHINSON

A. M. NANTON

OFFICERS

HEAD OFFICE: TORONTO

C. A. BOGERT, GENERAL MANAGER

Assistants to the General Manager

A. PEPLER.

E. A. BEGG

Eastern Inspector

W. WILY

Assistant Inspectors

R. W. CROMPTON

A. M. COWIE

E. H. BAINES, Secretary

WESTERN BRANCHES

WINNIPEG

F. L. PATTON, Superintendent of Western Branches

W. T. GWYN, Western Inspector.

R. C. PATON, Assistant Western Inspector

ONTARIO

BADEN	E. R. Fitzgerald..	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
HESPELER	C. A. Gossage	Manager
HUNTSVILLE	C. N. Henry	Acting Manager
LINDSAY	Robert Ross	Manager
LONDON	E. C. Bowker	Manager
Rectory St. Branch	E. C. Bowker	Manager
MADOC	F. Cottle	Manager
MARMORA	R. D. Blomfield	Manager
MOUNT ALBERT	S. D. Terry	Manager
NAPANEE	G. P. Reiffenstein	Manager
ORILLIA	John Scott	Manager
OSHAWA	A. H. Black	Manager
OTTAWA	C. O. Fellowes	Manager
By Ward Market Branch	C. O. Fellowes	Manager
PETERBOROUGH	John Crane	Manager
PORT ARTHUR	F. J. Manning	Manager
ST. THOMAS	E. S. Anderson	Manager
SEAFORTH	A. E. Colson	Manager
TILBURY	S. F. Sloane	Acting Manager
TORONTO	W. K. Pearce	Manager
Cor. King and Yonge Sts.	A. M. Bethune, Assistant	Manager
Avenue and Davenport Roads ..	J. T. Lownsbrough	Manager
Bloor and Bathurst Sts.	John C. Wedd	Manager
Broadview Ave. & Queen St. ...	C. Armstrong	Manager
City Hall Branch	W. Walker	Manager
Yonge St. & St. Clair Ave.	J. Cruso	Acting Manager
(Deer Park Branch)		
Dovercourt Rd. & Bloor St.	B. D. Saunders	Manager
Dufferin St. & Lappin Ave.	M. Holmes	Acting Manager
Dundas & Queen Sts.	A. A. Helliwell	Manager
Dufferin St. & St. Clair Ave. ...	M. Holmes	Acting Manager
(Earlscourt Branch)		
Dupont & Christie Sts.	C. E. Pepler	Acting Manager
Lee Ave. & Queen St.	N. S. Lockie	Manager
King & Jarvis Sts.	W. W. Nation	Manager
(Market Branch)		
Queen St. & Augusta Ave.	C. Walker	Manager
Roncesvalles Ave.	A. E. S. Thompson	Manager
Sherbourne & Bloor Sts.	H. Morris	Manager
(Rosedale Branch)		
Sherbourne & Queen Sts.	R. M. Gray	Manager

BRANCHES (ONTARIO)—Continued

TORONTO—Continued.

Spadina Ave. & College Sts.	F. O. Cayley	Manager
Victoria & Queen Sts.		
West Toronto	R. W. H. Brough	Manager
West Toronto	R. W. H. Brough	Manager
(Union Stock Yards Branch)		
St. Clair Ave. & Vaughan Rd.	A. K. Pringle	Manager
(Wychwood Branch)		
Yonge & Cottingham Sts.	J. W. B. Walsh	Manager
UXBRIDGE	D. T. Hepburn	Manager
WELLAND	A. R. Lockhart	Acting Manager
WHITBY	A. A. Atkinson	Manager
WINDSOR	H. Rush	Manager
WINGHAM	N. Evans	Manager

QUEBEC

MONTREAL	M. S. Bogert	Manager
	S. M. Harman	Assistant Manager
Bleury & St. Catherine Sts.	L. H. Seale	Manager
Guy & St. Catherine Sts.	C. A. Pack	Manager
St. Lawrence Boulevard & Prince Arthur St.	G. C. Marriott	Manager
(St. Lawrence Boulevard Branch)		

MANITOBA

BOISSEVAIN	A. E. Piercy	Manager
BRANDON	P. B. Tucker	Manager
DELORAIN	M. S. Burger	Manager
SELKIRK	J. Grisdale	Manager
WINNIPEG	F. L. Patton	Manager
	G. R. Heron	Assistant Manager
North End (Main St.)	W. S. Darling	Manager
Notre Dame Ave. & Sherbrooke St.	C. M. Denison	Manager
Portage Ave. Branch	V. R. F. Sutton	Manager
Redwood Ave. & Main St.	E. J. S. Townshend	Acting Manager
(St. Johns Branch)		

SASKATCHEWAN

GRENFELL	T. van Someren	Manager
GUERNSEY		
HANLEY	G. S. Hackland	Manager
MOOSE JAW	C. W. Conway	Manager
South Hill Branch	C. W. Conway	Manager
REGINA	W. S. Gray	Manager
SASKATOON	F. W. Diggle	Manager
SWIFT CURRENT	J. Bone	Acting Manager

ALBERTA

CALGARY	R. K. Beirsto	Manager
Hillhurst Branch	R. K. Beirsto	Manager
Riverside Branch	R. K. Beirsto	Manager
CLARESHOLM	O. H. Ehnes	Manager

BRANCHES (ALBERTA)—Continued

EDMONTON	H. Ransford	Manager
First St. Branch	H. Ransford	Manager
Kenistino and Norwood Aves.	H. Ransford	Manager
(Norwood Branch)		
South Branch	F. R. Cochran	Acting Manager
HIGH RIVER	J. S. Paterson	Manager
*MEDICINE HAT	W. A. Radcliff	Manager

BRITISH COLUMBIA

*NEW WESTMINSTER	G. H. Mathewson	Manager
VANCOUVER	J. M. Jellett	Manager
	N. L. Lauchland	Assistant Manager
Granville and Broadway Sts.	J. M. Jellett	Manager
(Fairview Branch)		
Granville St. Branch	J. M. Jellett	Manager
North Vancouver	J. M. Jellett	Manager
VICTORIA	C. E. Thomas	Manager

LONDON, ENGLAND

73 CORNHILL, E.C.	J. H. Horsey	Manager
	S. L. Jones	Assistant Manager

*Opened in January, 1913.

CHIEF CORRESPONDENTS

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.
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.

Progress of The Dominion Bank

PAID UP CAPITAL

1875.....	\$ 970,250
1880.....	970,250
1885.....	1,500,000
1890.....	1,500,000
1895.....	1,500,000
1900.....	1,500,000
1905.....	3,000,000
1910.....	4,000,000
1911.....	4,702,799
1912.....	5,000,000

RESERVE FUND

1875.....	\$ 225,000
1880.....	355,000
1885.....	980,000
1890.....	1,300,000
1895.....	1,500,000
1900.....	1,500,000
1905.....	3,500,000
1910.....	5,000,000
1911.....	5,702,799
1912.....	* 6,000,000

*Also undivided profits \$688,109.01.

NUMBER OF BRANCHES

1875.....	8
1880.....	10
1885.....	11
1890.....	16
1895.....	18
1900.....	22
1905.....	41
1910.....	80
1911.....	86
1912.....	93

Progress of the Dominion Bank—Continued

NET PROFITS

1875.....	\$138,310.83
1880.....	103,952.49
1885.....	203,496.51
1890.....	248,584.10
1895.....	189,561.53
1900.....	214,342.24
1905.....	490,495.20
1910.....	659,300.58
1911.....	704,045.94
1912.....	901,529.44

TOTAL DEPOSITS

1875.....	\$1,747,497
1880.....	3,246,832
1885.....	5,183,675
1890.....	8,116,875
1895.....	10,146,833
1900.....	15,790,401
1905.....	34,083,108
1910.....	49,302,784
1911.....	53,547,865
1912.....	59,342,436

TOTAL ASSETS

1875.....	\$ 3,653,007
1880.....	5,501,670
1885.....	8,950,580
1890.....	12,309,378
1895.....	14,289,165
1900.....	20,824,147
1905.....	44,403,739
1910.....	62,677,820
1911.....	70,179,552
1912.....	79,224,680

Progress of the Dominion Bank—Continued

LIQUID ASSETS

Specie, Dominion Government Demand Notes, Notes of and Cheques on other Banks, Balances due from other Banks in Canada and Foreign Countries, Provincial Government, Municipal and other Securities, and Loans on call secured by Stocks and Bonds.

1875.....	\$ 883,721
1880.....	1,855,070
1885.....	2,797,536
1890.....	4,157,142
1895.....	4,454,751
1900.....	7,728,675
1905.....	15,026,076
1910.....	22,041,300
1911.....	27,011,053
1912.....	29,241,840

GENERAL STATEMENT YEAR ENDING 31st DECEMBER, 1912

ASSETS

Specie.....	\$1,563,011.28	
Dominion Government Demand Notes	7,514,872.50	
Notes of and Cheques on other Banks	4,402,526.88	
Balances due from other Banks in Canada.....	440,021.20	
Balances due by Agents in the United Kingdom and Banks in foreign countries.....	2,043,299.32	
	15,963,731.18	
Provincial Government Securities.....	437,274.09	
Canadian Municipal Securities and British or Foreign or Colonial Pub- lic Securities other than Canadian.	607,677.56	
Railway and other Bonds, Debentures and Stocks.....	6,193,081.93	
Loans on call, secured by Stocks and Bonds.....	6,040,075.29	
	\$29,241,840.05	
Bills Discounted and Advances Current	46,415,841.57	
Deposit with Dominion Government for Security of Note Circulation...	231,420.00	
Overdue Debts (estimated loss pro- vided for).....	115,961.07	
Real Estate, other than Bank Premises	5,010.63	
Mortgages on Real Estate Sold.....	978,167.57	
Bank Premises.....	2,236,439.37	
	49,982,840.21	
	\$79,224,680.26	

LIABILITIES

Notes in Circulation.....		\$5,256,368.00
Deposits not bearing interest.....	\$9,564,569.61	
Deposits bearing interest (including interest accrued to date).....	49,777,866.86	
	59,342,436.47	
Deposits made by and balances due to other Banks in Canada.....		511,504.99
Balances due to Banks in foreign countries.....		1,984,196.15
	\$67,094,505.61	
Total Liabilities to the Public.....		5,000,000.00
Capital Stock paid up.....		
Reserve Fund.....	\$6,000,000.00	
Balance of Profits carried forward...	688,109.01	
Dividend No. 121, payable 2nd Janu- ary, 1913.....	149,092.50	
Bonus, Two per cent., payable 2nd January, 1913.....	100,000.00	
Former Dividends unclaimed.....	648.36	
Reserved for Rebate on Bills Dis- counted, Exchange, etc.....	192,324.78	
	7,130,174.65	
		\$79,224,680.26

CONTINGENT LIABILITIES
Acceptances under Commercial Letters of Credit
against Merchandise..... £174,789 10s. 8d.

C. A. BOGERT,
General Manager.

TORONTO, 31st December, 1912.

THE DOMINION BANK

PROCEEDINGS OF

THE FORTY-SECOND ANNUAL GENERAL MEETING OF THE SHAREHOLDERS

The Forty-second Annual General Meeting of the Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, 29th January, 1913.

Among those present were noticed:

J. J. MacLennan, G. N. Reynolds, J. E. Finkle, Thomas Crawford, M.P.P., Richard Brown, J. J. Dixon, Dr. Thomas Armstrong (Deer Park), W. C. Crowther, W. Gibson Cassels, Dr. Grasset, Allan McPherson (Longford), J. D. Warde, Wallace Jones, H. G. Mackenzie, Dr. Charles E. O'Reilly, J. Harry Paterson, M. S. Bogert (Montreal), Edward Burns, R. Wilkinson, N. Hockin (Lindsay), W. McAdie, Andrew Semple, F. J. Harris, P. Leadlay, James Matthews, Peter MacDonald, William Crocker, H. Crewe, Charles E. Lee, R. B. Morley, C. Walker, A. E. Gibson, William Ince, F. E. Dingle, Sir E. B. Osler, M.P., A. W. Austin, H. S. Harwood, Robert Ross (Lindsay), E. W. Hamber, H. W. Willcox (Whitby), W. E. Carswell, S. Jeffrey (Port Perry), R. J. Christie, James Carruthers (Montreal), J. F. Kavanagh (Hamilton), E. W. Langley, W. D. Matthews, A. R. Boswell, K.C., C. E. Van Norman, Aemilius Baldwin, James P. Bradt, H. S. McCoy, F. C. Snider, J. Gordon Jones, W. T. Kernahan, F. H. Gooch, F. D. Brown, Judge McIntyre (Whitby), C. S. Pim, J. G. Ramsey, J. T. Small, K.C., Alexander C. Morris, H. B. Hodgins, S. Samuel, C. McCollum, W. R. Brock, J. C. Eaton, Joseph Walmsley, C. A. Bogert, W. C. McFarlane (Fort William), G. E. Gross, Captain Dudley Jessopp, Rev. T. W. Paterson, David Kidd (Hamilton), Sylvester C. Halligan, H. S. Osler, K.C., W. K. Pearce, L. S. Hamilton, Harold W. A. Foster, Dudley Hill (Gravenhurst), John M. Baldwin, C. A. Ross (Hamilton), Col. Sir H. M. Pellatt, Thomas Meredith, W. C. Lee, R. M. Gray, C. H. Edwards, T. W. Forwood, T. O. Anderson, A. H. Black (Oshawa), W. C. Armstrong (Chatham), D. T. Hepburn (Uxbridge), N. F. Davidson, K.C., E. H. Osler (Cobourg), and others.

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

Messrs. A. R. Boswell, K.C., and W. Gibson Cassels were appointed scrutineers.

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 submit the Forty-Second Annual Report of the affairs of the Bank, and the result of its operations for the twelve months ended 31st December, 1912, which they feel will be received with satisfaction by the Shareholders:—

Balance of Profit and Loss Account, 30th December, 1911.....	\$ 500,116.10
Net profits for the year, after deducting all charges and making full provision for bad and doubtful debts...	901,529.44
Premium received on new Capital Stock.....	297,200.63
Making a total of.....	\$1,698,846.17
Which has been disposed of as follows:—	
Dividends (quarterly) at Twelve per cent. per annum.....	\$588,536.53
Bonus, Two per cent.....	100,000.00
Total distribution to Shareholders of	
Fourteen per cent. for the year.....	\$688,536.53
Contribution to Officers' Pension Fund..	25,000.00
Transferred to Reserve Fund—Premium on new Stock.....	297,200.63
	<u>\$1,010,737.16</u>
Balance of Profit and Loss carried forward.....	<u>\$688,109.01</u>

RESERVE FUND

Balance at credit of account, 30th December, 1911....	\$5,702,799.37
Transferred from Profit and Loss Account.....	297,200.63
	<u>\$6,000,000.00</u>

There has been a further gratifying increase in the business of the Bank, as evidenced by the figures in the Statement presented. The prosperity of the country, and the consequent demand for banking accommodation, permitted the employment of its funds to unusual advantage

throughout the year, resulting in earnings sufficient to enable the Directors to distribute a bonus of 2 per cent. in addition to the usual dividend of 12 per cent.

To meet the general expansion of business in Canada, in which this bank continues to participate, your Directors decided to issue to the Shareholders of record of the 15th of February, 1913, a further \$1,000,000 of new Capital Stock at a premium of 100.

This issue is a part of the \$5,000,000 of new stock authorized by the Shareholders at the Annual Meeting of the 26th January, 1910, and duly approved by the Treasury Board at Ottawa. Particulars of this allotment will be given forthwith to the Shareholders by circular. When payment of this issue has been made in full, the paid-up Capital of the Bank will amount to \$6,000,000, and of the total Authorized Capital of \$10,000,000 there will remain unissued \$4,000,000.

Owing to the growing importance of the Bank's business, the Directors considered it advisable to recommend an increase in their number from nine to eleven, and a By-law will be submitted to you covering this change.

You will also be asked to give your sanction to a By-law increasing the remuneration of the Directors, made necessary by these additions to the Board.

In connection with Bank Premises, the year just closed was one of unusual importance, several transactions of great moment having been brought to completion.

You were informed at the Annual Meeting in 1911 of the purchase of the property on the northeast corner of King and Yonge Streets, Toronto, for the purposes of Head Office premises, as your Directors were at that time unable to acquire sufficient land immediately adjoining the present site. Last year, however, they succeeded in purchasing the property directly south of that now occupied, and extending to Melinda Street. A sale of the northeast corner was subsequently effected at a satisfactory price.

Plans have been prepared, and it is the intention to begin active operations at an early date for the erection of a building that should meet the Bank's requirements for many years to come.

Necessary outlays have been made for improvements to several offices already established, for new Branches opened, and for the purchase of the premises which the Bank has for many years occupied at the corner of Queen and Sherbourne Streets, Toronto, and at Oshawa, Ont.

Sites were also secured at West Toronto, Edmonton South (formerly Strathcona), Elmwood (Winnipeg), and additional property was acquired adjoining our Windsor, Ont., Branch.

Branches of the Bank were opened in 1912, as follows: In Ontario—Dupont and Christie Streets, Roncesvalles and High Park Avenues, Dufferin Street and Lappin Avenue, Dufferin Street and St. Clair Avenue, Toronto; By-Ward Market Branch, Ottawa; and Port Arthur.

In the Western Provinces—Swift Current, Moose Jaw (South Hill Branch), Saskatchewan; Edmonton (First Street Branch), Calgary (Riverside Branch), Alberta; North Vancouver, British Columbia.

New Dundee and Malton, Ont., and Wawota, Sask., Branches were closed in 1912.

Every branch of the Bank has been inspected during the year by Head Office officials, specially qualified for such duties, and, as is customary, the Balance Sheet of the 31st December, 1912, including the Cash Assets and Investments of the Institution, has been verified by a Committee of your Directors.

E. B. OSLER,

President.

Toronto, 29th January, 1913.

PAGE
MISSING

ADDRESS BY THE PRESIDENT

In moving the adoption of the Report, the President, Sir Edmund B. Osler, M.P., made the following remarks:—

“The affairs of the Bank are in a very healthy condition and I am sure that the shareholders must feel that the past year has been a very satisfactory one in so far as they are concerned.

The profits were \$901,000, and no portion of this amount was obtained from the sale of the property at the north-east corner of King and Yonge Streets, Toronto. The opinion seems to be held generally that the Bank made a large sum of money from this sale, but the facts are that the property cost about \$760,000 and it was sold for approximately \$1,060,000, leaving a surplus of \$300,000, which amount has been used to reduce Bank Premises account.

This account always looks a formidable one, but I do not see how it is possible for a Bank doing a large business to avoid making considerable expenditures in this connection each year, and it is of course necessary to write off large amounts against it from time to time. During 1912 we were able to secure the property to the south of the Head Office on Yonge Street and extending to Melinda Street, which cost a large sum of money, not more however than a fair value as present prices obtain. In addition to this, premises were acquired at a number of smaller points, all of which are favourable to the Bank, as they give office accommodation at a less price than we would have to pay if we rented, and they are all very valuable acquisitions to our Banking facilities.

The Dominion Bank now has a very substantial amount at the credit of Reserve Fund—\$6,000,000—which is \$1,000,000 more than its Capital, and it is interesting to note that of this amount \$3,850,000 has been contributed by the shareholders themselves when taking up new stock, and is not money from the accumulation of profits. In 1882 there was an issue of stock at 50% premium of \$500,000; in 1900 \$1,000,000 was issued at 100% premium; in 1902 \$500,000 at 100% premium; in 1907 \$1,000,000 at 110% premium, and in 1911 \$1,000,000 at 100% premium.

With regard to the bonus recently paid—it has always been the feeling of the Directors that when the time came

when we were able to make further distributions to the shareholders they should be made in the form of a bonus, because profits, of course, vary and it is well to have a fixed limit for dividends each quarter. As our profits for last year were the largest in the history of the Institution, we think it was wise to make an extra distribution.

The Dominion Bank has paid not less than 10% per annum in dividends since 1882. Had we paid 8% our reserve would have been correspondingly larger, but we think the policy of giving the shareholders a fair portion of the earnings is a judicious one.

A great deal of discussion, as you know, is taking place in regard to the revision of the Bank Act. In this connection there seems to be much misunderstanding among the public generally as to the profits of Banks—many people say that they pay 3% interest on deposits and lend at 6% or more, and that there is a clear profit of 3% on all their transactions. This is, of course, an entirely wrong impression. Take our own case, for instance; our profits last year were \$901,000—the shareholders had money in the Bank—(Capital, Reserve and Profit and Loss accounts)—to the extent of \$11,500,000—surely it is not unreasonable to expect that they should get 6% on this money, particularly when they have a double liability. If we got 6% on \$11,500,000 it would realize \$690,000 or \$211,000 short of our total profits, so that it takes all of the profits on all the rest of the business of the Bank to enable it to earn \$211,000 over and above 6% on the shareholders' money.

There is also a general idea that Banks are not paying enough interest on deposits—the rate is 3%—if we paid 3½% it would mean an additional cost of \$250,000 or would leave us \$39,000 short of earning 6% on the shareholders' own money. I think these figures show that the profit a Bank makes is not an unreasonable one, and also that if 3½% were paid on deposits it would surely result in borrowers paying more for accommodation.

With regard to the suggested audit—it is a very difficult thing to get able and competent auditors, even if they are appointed by the Government, but so far as The Dominion Bank is concerned, I am sure we shall be satisfied with whatever decision Parliament arrives at. I do not think it will make much difference whether the Auditors are appointed by the shareholders or the Government.

\$25,000 has been transferred from Profit and Loss account to the Pension Fund—the Staff is increasing rapidly in number and this Fund, while now very substantial, will require further additions from the Bank for some years to come.

I wish here to bear testimony to the loyalty and efficiency of the General Manager, his assistants and the staff as a whole.

Mr. Bogert in his remarks referred to the increase in the number of Directors—our business in the West is growing so quickly and satisfactorily that we thought it expedient that two members be added to the Board, representing more especially our interests in Western Canada. We recommend the appointment of Mr. H. W. Hutchinson of the John Deere Plow Co., Ltd., Winnipeg, who represents a very large concern, and Mr. Eric W. Hamber (late Manager of our London, England, Branch) of Vancouver.

In connection with the new issue of a million dollars of Capital stock—circulars will be mailed to-day to the shareholders making an allotment of one share in five to holders as on the 15th of February, 1913, at a premium of 100%.

I have very much pleasure in moving the adoption of the Report."

REMARKS BY THE VICE-PRESIDENT

Mr. W. D. Matthews, Vice-President, in seconding the adoption of the Report, said:—

"The President and General Manager in presenting the Report have gone so thoroughly into the figures that to enlarge upon their statements is hardly necessary.

The year 1912 has been a period of great expansion, marked by undisturbed prosperity and steady development in every part of the Dominion. Continued large immigration into the country has been the means of giving confidence to expand operations in all lines, and railway and industrial enterprises have been extended on a large scale, thus giving employment to all who were able and willing to work.

This Bank has participated in the increased business, and the new Capital paid in during the year was kept well

employed. The outlook for favourable business results the coming year is, in my judgment, quite as good as what has been realized in the year just closed, and unless something unforeseen happens to disturb the confidence of the people, we are likely to continue in our prosperity.

The most important thing that appears likely to affect financial interests at present arises from the unusual discussion over the renewal of the Bank Charters. Some of the proposals put forward advocating changes indicate a lack of knowledge of the results that would follow if they were adopted. We have been credited with having a model banking system, and well adapted to the needs of a growing country. The Banks have done their full share in the development which has taken place up to the present.

I trust that good counsels will prevail and that the undue present criticism that is sometimes in evidence in the discussion, will not create a prejudice, as that would be a most unfortunate thing for business and the country generally. I hope the renewal of the Charters will be granted without attempt to make changes that will hinder the Banks in their business. There is no more valuable asset that a community or individual can possess than the full confidence of the people as a foundation for credit—there is no more sensitive asset, nor one which can be more easily frightened than credit, and it should be safely guarded.

I am very glad that the President touched upon this question for I think it is one of the most serious things that has been brought before the business community for many years. The data given by him with regard to the profits of a Bank show, I think, that sometimes this phase of the matter is not quite understood, even by shareholders. Take the profits of The Dominion Bank—the year 1912 was a good one, and yet the earnings for that period are only some \$200,000 over the amount distributed to the shareholders—this is a satisfactory showing, but at the same time not extraordinary—it is not more than anyone should expect.

The Banks must have the confidence of the people. They must have the privileges of doing business so that they are serving not only the interests of the Shareholders, but taking their full part in the development of the country, and we feel that up to the present time they have done so.

As has also been explained, of the Reserve Fund of this Bank the sum of \$3,850,000 has been contributed by the shareholders and this should be borne in mind very carefully when considering the actual dividends that are being paid.

The Dominion Bank is doing its share in the extension and development of the country. The number of offices which have been opened during the year 1912 shows that we appreciate the necessity of keeping pace with the growth and expansion which is going on.

The Board of Directors have a great deal of satisfaction in presenting this statement and they do so feeling that it is one that they as well as you can be proud of.

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

Mr. W. R. Brock—"I beg to move:

THAT WHEREAS by By-Law passed on the 1st day of May, 1872, as amended by By-Law passed on the 30th day of January, 1907, it is provided that the affairs of the Bank shall be under the control and management of a Board of nine Directors:

AND WHEREAS it is deemed expedient to increase the number of Directors from nine to eleven:

NOW THEREFORE BE IT ENACTED, and it is hereby enacted that the said By-Law shall be, and it is hereby further amended by striking out the word "nine" where it occurs in the said By-Law and by substituting therefor the word 'eleven.'"

The resolution was seconded by Mr. R. J. Christie and carried.

Mr. W. Gibson Cassels—"I beg to move that it be, and it is hereby enacted that the remuneration of the Directors of this Bank be, and the same is hereby fixed at a total amount of Eighteen Thousand Dollars (\$18,000) per annum, dating from the 1st day of February, 1913.

Mr. P. Leadlay—"I have pleasure in seconding the motion."—Carried.

Mr. A. R. Boswell—"I have pleasure in moving that the thanks of this Meeting be given to the President, Vice-President and Directors for their services during the year.

This is a mere formal Resolution which is passed

generally at all meetings of Shareholders. I know that the President of a Bank is a man who does not care much about compliments being paid him, and our President is particularly averse to them—I do not know about the other Directors—and therefore I am not going to indulge in anything that might hurt his or their feelings. I can only say that a Resolution being passed by a number of the Shareholders such as we are to-day, although it may be satisfactory, and show the confidence that we have in the Directors who are managing the affairs of the Bank, at the same time, it does not amount to much, for I do not suppose we represent a very large amount of the Capital, but when we consider the fact that the owners of nearly \$60,000,000 have deposited their cash with this Bank, it shows (and it should be a very great gratification to the President, Vice-President and Directors) that the community throughout this Dominion has the greatest confidence and faith in them, as President, Vice-President and Directors.

I am glad that the Directors took the Shareholders a little bit by surprise during the past year in giving them some extra cash in the shape of a bonus. May they long continue to do so, and I hope the affairs of the Bank will be in such a position hereafter that we may never pass another year without getting a similar return on the little we have invested."

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

I cannot second all my friend has said, because I do not think the officers of the Bank have given us a little return. The Shareholders have, on the average, received greater returns than from any other Bank in the country.

I am glad to know that our President does not oppose the suggestion that there should be an outside audit of Canadian Banks. I am, and I want to be understood as here speaking of Banks in general in Canada, not of The Dominion Bank in particular. We believe this Bank is managed most thoroughly and favourably in the interest of the Shareholders.

I think we all take a personal interest in The Dominion Bank—it has been an interest that has been taken entirely apart from any personal profit that any one Shareholder

can get. We have all a feeling of pride in its success.”
—Carried.

Mr. William Crocker—“I beg to move that the thanks of this meeting be given to the General Manager and other Officers for the performance of their respective duties.

It is a pleasure to me to move this Resolution—I think the officials have done a good deal during the past year to obtain such splendid results.”

The Resolution was seconded by Mr. J. J. Dixon and carried.

Mr. Bogert—

“While, as Mr. Boswell has said, resolutions of this character which are passed each year by the Shareholders are more or less of a formal nature, it is none the less a pleasure to me, and I am sure the whole Staff of The Dominion Bank, to feel that our labors are appreciated, and I have to thank you on their part and for myself for this Resolution.

We shall begin the year 1913 encouraged to renewed efforts in your behalf.”

Mr. J. C. Eaton—

“I have much pleasure in moving that the poll be now opened for the election of eleven 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.”

Mr. S. Samuel—“I have pleasure in seconding that Resolution.”—Carried.

The Scrutineers reported that the following gentlemen were 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., E.W. Hamber, H. W. Hutchinson, 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.

HISTORICAL SKETCH OF THE DOMINION BANK

From Incorporation up to 1912

By J. Castell Hopkins, F.S.S., and reprinted, by permission, from Special Supplement in “The Canadian Annual Review of Public Affairs, 1911.”



THE Dominion Bank is fortunate in having had a history conspicuous for steady and unbroken progress and, obviously, unmarked by any serious reverse. Founded by a group of Toronto business men, amongst whom James Austin and Sir Frank Smith were prominent, and fortunate in at once acquiring the trained services of Mr. R. H. Bethune—then Manager of the Quebec Bank in Toronto with 18 years of banking experience—as Cashier, the institution started in a small way but one which proved successful from the very beginning. Its Charter received the Royal Assent on June 22nd, 1869, and provided for an authorized capital of \$1,000,000 with \$400,000 to be paid up; the promoters named in the Charter were John Worthington, James Crowther, John W. Crawford, M.P., Hon. J. C. Aikins, Walter S. Lee, Joseph Gould, Hon. John Ross, James Holden and Aaron Ross. The organization meeting took place on January 10th, 1871, when the following Board was elected: James Austin (President), Peleg Howland (Vice-President), Frank Smith, James Crowther, James Holden of the Whitby and Port Perry Railway, J. H. Mead, and John Worthington. The brokers who had charge of placing the stock on the market were Messrs. Pellatt and Osler and of the first issue of \$1,000,000 there had been allotted on May 31st, 1872, \$970,252 at a premium of 5 per cent.

Business was commenced on February 1, 1871, on the North side of King Street East, near Toronto Street,

and the first Report was presented to the Shareholders on May 1st, 1872, for the term ended April 22nd. Despite a period of dullness in trade—a condition which prevailed more or less during the next seven years—net profits of \$107,488 were reported with a dividend at the rate of 8 per cent. and with the interesting statement that “no losses have been made at either Head Office or agencies since the Bank opened.” Mr. Bethune was in charge of the management during this preliminary period and Agencies had been opened at Whitby, Oshawa, Orillia, Uxbridge, and on Queen Street West, Toronto. This latter was the first City Branch opened in Toronto by any of our modern Banks and was succeeded by many more until in 1912 the Dominion had more than 20 Branches in Toronto alone. The Directors were all re-elected at the 1872 meeting, as above. During the next ten years the Bank management was carried on quietly, but with substantial yearly profits and a uniform dividend of 8 per cent. Even in the severe depression period of 1876–79 there was only a slight diminution in the net profits of the Bank. Few agencies were opened—Bowmanville (closed in 1881), Cobourg, Napanee, Belleville and Lindsay being the chief. Mr. Worthington died in 1873 and was succeeded on the Board by John Severn, Mr. Mead in 1879 and was succeeded by Edward Leadley, Mr. Severn in 1880 and was succeeded by James Scott.

An interesting reference was made in the 1879 Directors' Report to the sum of \$294,160 which was invested in Government securities. “They think it advisable to keep as much of the funds of the Bank, as the Rest amounts to, invested in this way. The rate of interest will of course be less than what might be made out of ordinary business, still the amount will be without risk and always available.” In 1880 it was noted that the total invested in these and Municipal securities was larger than the amount of the Rest. Ten years later (1890) changes in national development and the greater degree of municipal progress and

security were probably indicated in the fact of Government securities standing at \$277,511 and Municipal at \$1,257,525, while in 1896 the former total was \$96,081 and Municipal and other Debentures \$2,117,383. By 1911, the total investment in Municipal, British, Foreign and Colonial, and Railway Bonds, Debentures and Stocks was \$12,246,525.

Returning to 1878, it may be stated that the present Head Office site at the corner of King and Yonge Streets was then secured. The new building, in one of the most conspicuous business locations of Toronto, was occupied in 1879, while additional frontage was purchased and building improvements effected in 1884. The year 1882 had seen a notable financial appointment to the Board in the selection of Edmund B. Osler to replace the late James Holden. At the annual meeting in this year, also, the capital stock was increased by \$500,000 and allotted to the Shareholders at a premium of 50 per cent. At the succeeding meeting (May 30, 1883) the Hon. (afterwards Sir) Frank Smith, a member of the Dominion Government, was elected Vice-President in succession to the late Peleg Howland. W. D. Matthews was also added to the Board and the dividend was increased to 10 per cent. The progress of the institution up to this time will be seen in the following table:

Year	Capital Paid-up	Rest	Total Deposits	Loans and Discounts	Net Profits	Total Assets
1872. April 22	\$834,544	\$ 50,000	\$1,057,150	\$2,104,033	\$107,488	\$2,541,583
1873. April 30	862,686	105,000	1,110,730	2,386,558	123,813	2,813,164
1874.	944,468	164,000	1,482,043	2,786,635	129,252	3,368,570
1875.	970,250	225,000	1,747,497	2,983,938	138,310	3,653,007
1876.	970,250	270,000	2,040,753	3,211,041	123,226	4,121,746
1877.	970,250	290,000	2,132,451	3,380,213	99,487	4,129,133
1878.	970,250	310,000	2,192,972	3,528,385	97,957	4,277,201
1879.	970,250	310,000	2,162,031	3,227,720	94,554	4,348,005
1880.	970,250	330,000	2,246,832	3,834,182	103,952	5,501,670
1881.	970,250	355,000	3,380,554	4,490,104	143,930	5,939,422
1882.	1,000,000	415,000	4,753,306	5,416,179	190,916	7,704,193
1883.	1,499,172	500,000	4,984,892	6,425,253	263,972	8,942,286

During the next decade or so the Dominion Bank grew steadily. Its total assets and volume of business doubled; its Rest account slowly increased until in 1894 it

reached the condition, so important in financial opinion, of equalling the paid-up capital; its net profits remained at a high figure until the depression of 1893 caused a slight reduction but not enough to affect the dividends; the latter and substantial proof of financial success stood at 10 per cent. from 1883 to 1887, at 10 per cent. with a Bonus of 1 per cent. additional, from 1888 to 1894, and at 12 per cent., payable quarterly, from 1895 until 1900. In 1884 it was stated that the practice of yearly putting aside a certain sum out of profits for the credit of Bank Premises account would be continued. Mr. Crowther retired from the Board in this year and William Ince became a Director. In 1886 a Guarantee and Pension Fund for officials was established with \$5,000 set apart and a similar amount in succeeding years. The fact that in 1889 an arrangement was announced by the Board with the Bank of British North America for the redemption of Dominion Bank notes in British Columbia, with the Imperial Bank of Canada for Manitoba and the North-West Territories and with the Merchants Bank of Halifax for Nova Scotia, New Brunswick and Prince Edward Island recalls the time when Canadian bank-notes were not freely accepted throughout Canada.

At the annual meeting on May 25, 1892, the Directors were further authorized to pay the pensions of all officers and employees over the age of 35 years whose claims might become chargeable during the ten years ending June 1, 1901. This was afterwards extended to another ten years. There was little increase in the number of Branches during these years—the fifteen in 1888 were only 17 in 1897, when, however, an advance was made by opening at Winnipeg, and, in 1898, at Montreal. These two Branches were from the first successful, the former under the management of F. L. Patton, who in 1911, was promoted to the Superintendency of Western Branches. Mr. A. M. Nanton, a well-known financier, was associated with this Branch from 1907 as Resident Director. In 1892 Mr.

Bethune changed the old-fashioned designation of Cashier to that of General Manager; R. D. Gamble became Manager of the Toronto Branch and T. G. Brough, Inspector. At the annual meeting of May 29th, 1895, the Directors had to announce Mr. Bethune's death and a Resolution recorded the high esteem in which he had been held by the Bankers and business community of the country in general, together with the statement that it was to his "ability, energy and careful management" that the Bank was largely indebted for its splendid position. The institution, which had started under his control with, in 1872, total assets of \$2,500,000 had assets at this time over \$14,000,000. R. D. Gamble, who had served in the Bank since its inception was appointed General Manager. In 1896 W. R. Brock succeeded the late James Scott on the Board and in February, 1897, the institution lost another of its founders, and its President since the beginning, in the person of James Austin. Sir Frank Smith, the only survivor of the original Board, became President and E. B. Osler succeeded him as Vice-President. A. W. Austin was elected a Director. In 1900 Mr. Gamble passed away and was succeeded as General Manager by T. G. Brough who had been in the service of the Bank since 1875. The business of the institution from 1883 up to this time was as follows:

Yr	Capital Paid-up	Rest	Total Deposits	Loans and Discounts	Net Profits	Total Assets
184	\$1,500,000	\$ 930,000	\$ 5,067,585	\$6,112,526	\$233,357	\$8,999,478
185	1,500,000	980,000	5,183,675	5,935,497	203,496	8,950,580
186	1,500,000	1,020,000	5,887,226	6,613,861	201,287	9,609,658
187	1,500,000	1,070,000	5,898,597	6,693,135	202,426	9,973,465
188	1,500,000	1,150,000	7,223,750	7,655,851	254,532	11,328,427
189	1,500,000	1,220,000	7,954,741	8,213,472	242,293	12,152,896
190	1,500,000	1,300,000	8,116,875	7,922,964	248,584	12,309,378
191	1,500,000	1,350,000	8,576,955	8,544,720	220,423	12,731,841
192	1,500,000	1,400,000	9,063,367	8,918,691	220,261	13,454,996
193	1,500,000	1,450,000	9,844,665	9,175,192	215,040	14,273,664
194	1,500,000	1,500,000	9,676,458	9,177,180	214,350	13,989,193
195	1,500,000	1,500,000	10,146,833	9,417,660	189,561	14,289,165
196	1,500,000	1,500,000	10,251,011	9,407,318	189,862	14,611,278
197	1,500,000	1,500,000	10,718,918	9,781,679	184,173	15,011,018
198	1,500,000	1,500,000	13,027,160	10,709,000	182,462	17,671,093
199	1,500,000	1,500,000	15,294,042	13,524,891	205,326	19,956,529
190	1,500,000	1,500,000	15,790,401	12,710,912	214,342	20,824,147

With the accession of Mr. Brough to the Bank's management and the co-operating influence of national

growth and prosperity, there commenced a period of even greater progress than that of the past. At the annual meeting in 1900 (May 30) it was decided to double the capital stock by issuing \$1,500,000 additional at a premium of 100 per cent. The Vice-President (Mr. Osler) stated that it had been the policy of the Directors since the organization of the Bank to keep the capital stock at a comparatively small figure, but that the general expansion of trade and business in the country having forced the Bank to extend its operations to Manitoba and Montreal it was found, owing to the limit of circulation, that the Bank had been working at a disadvantage and the Directors felt that if they were to keep pace with the increasing and enlarging business of the country the capital of the institution must be increased. He added that the Shareholders were aware that the dividends paid by the Dominion Bank for many years had been at a high rate; the Bank had been able to pay these dividends in consequence of its small capital. "With the increase of capital it is felt that the true policy will be to pay a regular dividend of 10 per cent. and, from time to time, as earnings warrant, to pay a bonus to the Shareholders." At this meeting Timothy Eaton was elected a Director in place of the late Edward Leadley.

In January, 1901, Sir Frank Smith died, and Mr. (afterwards Sir) Edmund B. Osler was elected President with W. D. Matthews as Vice-President and J. J. Foy, K.C., M.L.A., as the new Director. In October, 1905, Mr. Ince passed away and was replaced on the Board by R. J. Christie. Mr. Brough died suddenly in May, 1906, after managing the Bank for seven years, and was succeeded by Clarence A. Bogert, who had been with the institution for 25 years and its Manager at Montreal for the preceding 8 years. The Directors at the annual meeting of Jan. 30, 1907, were increased to nine in number and A. M. Nanton of Winnipeg and James Carruthers added to the Board. Mr. Eaton died in this year and

was replaced as a Director by his son, John C. Eaton. In the Dec. 31 (1907) report of the Directors appeared a statement which was rather typical of the policy and practice of this institution: "In view of the financial stringency which prevailed throughout the world in 1907, and the unsettled monetary conditions existing in the United States, it has been necessary to exercise unusual caution and prudence in administering the affairs of the Bank. Our policy has been to restrict advances without interfering with the proper requirements of the customers of the Bank, and to assist in marketing the products of the country—more especially the crops of the North-Western districts—at the same time maintaining strong Cash Reserves." Conditions changed for the better, however, and at the meeting in January, 1908, it was stated that while the cash reserves had been kept exceptionally strong for months and the liquid assets unusually high, "a gradual expansion in business was now to be expected."

Meantime the capital had been steadily increased to meet the growing demands of business and national prosperity. In 1902 \$1,000,000 was authorized, bringing the total up to \$4,000,000, but was not issued; in 1907 another million was authorized and taken up at 110 per cent. premium; in 1910 the authorized capital was increased to \$10,000,000 and divided into shares of a par value of \$100 each—replacing the former shares of \$50. Of this new stock of \$5,000,000, \$1,000,000 was issued and subscribed for in 1911 and 1912 at a premium of 100 per cent. In view of the increasing business of the Winnipeg Branch it had been found necessary in 1899 to erect a larger and more suitable building at that growing centre of the West. There was a large expansion in Branches during the years between 1903 and 1912—the Dominion Bank in this respect following the course of a general development which made increasing demands upon all the larger institutions of Canada.

In the former year London and Madoc in Ontario,

Boissevain, Brandon, Deloraine and Selkirk in Manitoba, and Grenfell in the North-West Territories were established; in 1904 the Fort William and St. Thomas branches were opened in Ontario, in 1906 Chatham, Dresden, Peterborough, Tilbury, Windsor and two Toronto branches were opened, while the growing power of the West was recognized at Calgary, Edmonton and Regina. So, in 1908, when branches were opened at Ottawa, Hamilton and Berlin with additional ones at Montreal and Toronto, at Strathcona, Alta., and Vancouver, B.C. In 1909 six Ontario branches of the Sovereign Bank were taken over, two others were opened in Ontario and one at Wawota, Sask.; in 1910 a Victoria, B.C., branch was established with five in Saskatchewan, including Moose Jaw and Saskatoon, another in Montreal and four in Ontario. In 1911 branches were opened at several points in Ontario and the West and on July 1st at London, England, with E. W. Hamber as Manager. The total increase in these years was from 33 to 86 branches. Meanwhile the dividend in 1901 (April 30) had been $10\frac{1}{2}$ per cent.; in 1902 and 1903, 10 per cent.; in the 8 months ended Dec. 31, 1903, $6\frac{2}{3}$ per cent.; in 1904 and 1905, 10 per cent.; from 1906 to 1911, 12 per cent.

The business of the Bank during these latter years was as follows:

Year	Capital Paid-up	Rest	Total Deposits	Loans and Discounts	Net Profits	Total Assets
1901.....	\$2,440,291	\$2,440,291	\$18,577,617	\$13,245,420	\$275,192	\$25,623,245
1902.....	2,500,000	2,500,000	20,862,559	17,101,052	353,172	28,999,571
1903.....	2,983,865	2,983,865	23,389,680	19,192,349	445,567	33,791,703
Dec. 31						
1903.....	3,000,000	3,000,000	26,377,141	21,409,271	321,073	35,745,198
1904.....	3,000,000	3,500,000	29,700,043	23,689,045	459,870	39,225,789
1905.....	3,000,000	3,500,000	34,083,108	28,564,109	490,495	44,403,739
1906.....	3,000,000	3,900,000	36,876,156	32,915,267	539,360	49,694,379
1907.....	3,848,597	4,833,456	34,242,155	31,447,382	635,235	48,497,217
1908.....	3,983,392	4,981,731	37,913,096	30,960,438	641,318	50,881,381
1909.....	4,000,000	5,000,000	45,487,813	34,815,943	620,927	58,957,038
1910.....	4,000,000	5,000,000	49,302,784	37,920,928	659,300	62,677,820
1911.....	4,702,799	5,702,799	53,547,865	40,402,726	704,045	70,179,552

It may be added that the management of the Bank in these 40 years of its history was aided by a series of efficient inspectors—R. A. Helliwell, R. D. Gamble,

Walter Darling, T. G. Brough, H. J. Bethune and E. A. Begg. The latter retired in 1912 from what had become the Chief Inspectorate, to assume, with Mr. A. Pepler, the new post of Joint Assistant to the General Manager. For many years in the earlier history of the bank, J. Hamilton Kane, and then, for a time, R. D. Gamble, had held the position of Assistant Cashier, but the post was not continued. The Directors of The Dominion Bank, elected at its 1912 annual meeting, were as follows: Sir Edmund B. Osler, M.P. (President), W. D. Matthews (Vice-President), W. R. Brock, A. W. Austin, R. J. Christie, John C. Eaton, James Carruthers, Hon. J. J. Foy, K.C., M.L.A., and A. M. Nanton. It may be said in conclusion, that the notable point in the history of this institution is the fact of its unbroken career of prosperity. Its total Assets increased under Mr. Bethune's long career of management and in times of slow national development from \$2,541,000 to \$13,989,000; under Mr. Gamble's brief, but successful, period of control they grew from the latter figure to \$19,956,000; under Mr. Brough's seven years of later expansion they grew to \$44,403,000; under Mr. Bogert's period of management they had expanded to the large total of \$70,179,000. Three specific points in this development must also be mentioned. One is the care that has been taken to keep strong Cash reserves constantly available; another is the high character, the unusually high financial standing, of the individual members of its Board of Directors from the beginning to this year of 1912 when most of the names are household words in the Canadian financial world; still another is the exceptional condition, for Canada, of possessing for some years a Rest or Reserve Fund larger by a million dollars than the paid-up Capital stock.



LIST OF SHAREHOLDERS
OF
THE DOMINION BANK

31st DECEMBER, 1912

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
Acadia Sugar Refining Co., Ltd.	Halifax, N.S.	12
Aces, Mrs. Anne J.	St. Catharines, Ont.	20
Adams, John E.	Prescott, Ont.	20
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.	16
Alma, Miss Kate	Niagara-on-the Lake, Ont.	18
Ames, A. E., President, and F. J. Coombs, Secretary, in trust	Toronto, Ont.	7
Anderson, T. O., & Co.	Toronto, Ont.	2
Andrews, Miss Esther J. A.	Toronto, Ont.	5
Anning, Miss Edith A.	Belleville, Ont.	10
Applegath, L. J.	Toronto, Ont.	9
Ardagh, Miss Maude	Toronto, Ont.	8
Armstrong, D. N.	St. Louis, Mo.	16
Armstrong, Mrs. Elizabeth	Whitby, Ont.	14
Armstrong, Mrs. Letitia	Eglinton, Ont.	15
Armstrong, Thomas, M.D.	Toronto, Ont.	37
Armstrong, Thomas J.	Eglinton, Ont.	10
Arnoldi, Frank, K.C., in trust	Toronto, Ont.	20
Arnoldi, Frank, K.C., in trust for Mrs. E. P. Arnoldi	Toronto, Ont.	25
Arthurs, Mrs. Anne J.	Toronto, Ont.	59
Arthurs, Mrs. Anne J., trustee	Toronto, Ont.	149
Ashbridge, Mrs. Elizabeth	Toronto, Ont.	100
Ashbridge, Jesse	Toronto, Ont.	26
Ashmore, Mrs. Mary A.	Stratford, Ont.	3
Aston, Frederick	Grenfell, Sask.	5
Atkinson, A. A., in trust	Whitby, Ont.	1
Austin, Albert W.	Toronto, Ont.	225
Austin, Albert W., in trust	Toronto, Ont.	1,137
Aylesworth, Sir Allen, K.C.	Toronto, Ont.	85

Name	Address	Shares
Babcock, John	Bowmanville, Ont.	6
Bagnani, Mrs. Florence R.	Rome, Italy	56
Baillie, James E.	Toronto, Ont.	25
Baines, Allen M., M.D.	Toronto, Ont.	50
Baines, Mrs. Amelia	Toronto, Ont.	25
Baines, Mrs. Annie Z.	London, Eng.	15
Baines, E. H.	Toronto, Ont.	2
Baines, Mrs. R. J. Ella	Toronto, Ont.	9
Baker, Rev. Hibert R.	Newport, N.S.	9
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.	20
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, Ont.	3
Ball, Miss Marion E. A.	Niagara-on-the-Lake, Ont.	3
Band, C. W.	Toronto, Ont.	62
Barker, Samuel, M.P.	Hamilton, Ont.	20
Barnett, Mrs. C. M.	St. Marks, Barbados	2
Barnett, Francis	Montreal, Que.	1
Barnfield, Mrs. Mary C.	Hamilton, Ont.	10
Barnston, Miss Frances S. F.	Montreal, Que.	1
Barr, Walter J.	Toronto, Ont.	30
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	Kilmarnock, Scot.	5
Begg, John W., M.D.	San Jose, Costa Rica	100
Bell, Mrs. Annie	Ottawa, Ont.	10
Bell, Miss Bessie E., and Miss Mary M. Bell	Halifax, N.S.	37
Bell, Mrs. Jane L.	Halifax, N.S.	2
Bell, Miss Madeline E.	Hamilton, Ont.	25
Bell, Maria, Estate of late	Halifax, N.S.	6
Benjamin, Frank D.	London, Eng.	200
Bennet, Miss Amy K.	Peterborough, Ont.	5
Bennet, J. Williams	Peterborough, Ont.	2

Name	Address	Shares
Bennett, Mrs. Constance E.	Thetford Mines, Que.	1
Bennett, John H.	Barrie, Ont.	7
Benney, 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.	Waterdown, Ont.	52
Bethune, Henry J., trustee	Waterdown, Ont.	26
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.	18
Black, Arthur T.	New York, N.Y.	21
Black, Mrs. Kate B.	Toronto, Ont.	21
Blackwood, Mrs. E. C. R.	Toronto, Ont.	20
Blezard, Frank	Cobourg, Ont.	4
Blezard, The Misses Margaret J., Clara A. and Sara M.	Cobourg, Ont.	8
Blott, Miss Isabel M.	Vancouver, B.C.	2
Bogert, Clarence A.	Toronto, Ont.	100
Bogert, M. S.	Montreal, Que.	25
Boles, William	Stratford, Ont.	21
Bond, J. H. M.	Guelph, Ont.	5
Bone, William, Jr.	Wooler, Eng.	7
Bonus, Mrs. Mary J.	Peterborough, Ont.	5
Booth, Walter E., in trust	Toronto, Ont.	5
Booth, William	Toronto, Ont.	46
Borland, Joseph G.	Claremont, Ont.	25
Boswell, A. R., K.C.	Toronto, Ont.	28
Boswell, A. R., K.C., surviving trustee	Toronto, Ont.	4
Boswell, A. R., K.C., and G. F. Burton, trustees	Toronto, Ont.	20
Boswell, Andrew W.	Quebec, Que.	15
Boswell, Mrs. Ella	Toronto, Ont.	22
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.	11
Bradt, James P.	Toronto, Ont.	10
Brecken, Rev. E. R. M.	Toronto, Ont.	21
Brecken, P. R.	Toronto, Ont.	12
Breen, James	Toronto, Ont.	50
Brock, W. R.	Toronto, Ont.	270
Bromley-Wilson, Sir Maurice, Bart., and Capt. Henry William Tryon, Trustees, C. R. Tryon	Westmoreland, Eng.	50
Broom, Thomas W.	Clifton, Arizona, U.S.A.	15
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

Name	Address	Shares
Brown, Rev. Alfred	Halifax, N.S.	30
Brown, Fayette	Montreal, Que.	100
Brown, F. D.	Toronto, Ont.	150
Brown, George W.	Toronto, Ont.	20
Brown, Isaac H.	Blyth, Ont.	10
Brown, Miss Isabella	Peterborough, Ont.	5
Brown, Mrs. Isabella Jane, Estate of late	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.	Toronto, Ont.	15
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.	7
Burnet, Miss Sophia R.	Peterborough, Ont.	22
Burnett & Company	Montreal, Que.	50
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.	40
Burritt, A. P., & Co.	Toronto, Ont.	10
Burritt, Mrs. Jean B.	Toronto, Ont.	5
Burton, Mrs. Maude	Toronto, Ont.	5
Butler, Miss Ethel	Toronto, Ont.	5
Butterworth, Mrs. Catherina L.	Dunnville, Ont.	2
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.	1,525
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.	6
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, A. H., Jr., and C. S. MacInnes.	Toronto, Ont.	15
Campbell, Sir Alexander, Estate of late	Toronto, Ont.	50
Campbell, Archibald, Estate of late	Montreal, Que.	26
Campbell, Charles V.	Hornby, Ont.	1
Campbell, Mrs. Elizabeth	Milton, Ont.	10
Campbell, J. H. Mayne, and A. H. Campbell, Jr.	Toronto, Ont.	260
Campbell, John	Woodville, Ont.	6
Canada Life Assurance Co., The	Toronto, Ont.	250
Cannon, Miss Emma	Toronto, Ont.	12

Name	Address	Shares
Carey, William, Estate of late	Hamilton, Ont.	33
Cargill, Mrs. Margaret	Cargill, Ont.	47
Carleton, Hubert	Toronto, Ont.	5
Carleton, Mrs. Maria	Toronto, Ont.	40
Carmichael, Hugh	Port Perry, Ont.	15
Carnie, John	Paris, Ont.	17
Carolan, James	Toronto, Ont.	25
Carr, George W.	Wingham, Ont.	5
Carr, Miss Isabell W.	Wingham, Ont.	4
Carrie, Mrs. Catherine	Toronto, Ont.	36
Carrie, F. W.	Toronto, Ont.	25
Carruthers, James	Montreal, Que.	325
Carruthers, James N.	Toronto, Ont.	12
Carscallen, George G.	Hamilton, Ont.	25
Carswell, Richard E.	Tiverton, Ont.	10
Carswell, W. E.	Toronto, Ont.	20
Carty, Miss Mary E., and Miss Martha Carty	Toronto, Ont.	25
Case, C. A.	St. Catharines, Ont.	33
Casey, Elias	Cobourg, Ont.	2
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.	20
Cassels, Son & Co.	Toronto, Ont.	20
Cassels, W. Gibson	Toronto, Ont.	100
Cassels, Hon. W. G. P.	Ottawa, Ont.	70
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.	260
Cawthra, John Joseph	Toronto, Ont.	45
Cawthra, Joseph, Estate of late	Toronto, Ont.	70
Cayley, Claud T.	Tunbridge Wells, Eng.	206
Cayley, F. Osmund, in trust	Toronto, Ont.	7
Cayley, Mrs. Jane I.	Salt Lake City, Utah	8
Cayley, Miss Muriel I.	Salt Lake City, Utah	2
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
Chipman, John D., Vice-President, and Joseph Walmsley, Secretary, in trust	Toronto, Ont.	300
Chisholm, Miss Kate M.	Brampton, Ont.	12
Christie, Miss Elizabeth	Manchester, Ont.	20
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
Clarke, Mrs. Margaret	Cleveland, Ohio	8

Name	Address	Shares
Clarkson, E. R. C., and Joseph N. Shenstone, trustees	Toronto, Ont.	63
Cline, L. F., M.D.	Berlin, Ont.	5
Cluxton, William H.	Peterborough, Ont.	3
Coady, Miss Winifred	St. Catharines, Ont.	10
Cochrane, John	Ayr, Ont.	5
Cochrane, Miss Margaret	Ayr, Ont.	3
Cody, Ven. Archdeacon	Toronto, Ont.	50
Cody, Mrs. Florence L.	Toronto, Ont.	3
Collins, J. D.	Peterborough, Ont.	40
Colonial Investment & Loan Co., The	Toronto, Ont.	739
Colquhoun, Mrs. J. L.	Vancouver, B.C.	6
Confederation Life Association	Toronto, Ont.	375
Connell, Miss Sarah	Cobourg, Ont.	5
Connolly, Michael	Montreal, Que.	190
Cook, H. H., F. E. Macdonald and James S. Lovell, trustees	Toronto, Ont.	87
Cook, John L., Estate of late	Toronto, Ont.	200
Cook, Mrs. Maria I.	Toronto, Ont.	35
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.	12
Coulthard, Mrs. Myrtle D.	Oshawa, Ont.	2
Coulthard, R. A.	Oshawa, Ont.	16
Coulthard, Miss Sarah	Toronto, Ont.	15
Coulthard, W. W.	Peterborough, Ont.	50
Courtice, Mrs. A.	Port Perry, Ont.	5
Courtice, F. E.	Collingwood, Ont.	8
Cowdry, H. C., in trust	Winnipeg, Man.	2
Cox, Mark T., Estate of late	New York, N.Y.	85
Craw, William	Orillia, Ont.	9
Crawford, Mrs. Lucy	Hamilton, Ont.	1
Crawford, Mrs. Sarah A.	Barbados, B.W.I.	8
Crawford, Hon. Thomas	Toronto, Ont.	31
Creelman, A. R., K.C.	Montreal, Que.	200
Crewe, H.	Toronto, Ont.	5
Crocker, William	Toronto, Ont.	275
Crookshanks, Mrs. Eliza S. M.	Tweed, Ont.	5
Crowther, Mrs. Kate M.	Toronto, Ont.	3
Crowther, William C.	Toronto, Ont.	134
Crozier, Mrs. Annie I.	Cobourg, Ont.	5
Cruikshank, Mrs. F. E.	Baltimore, Ont.	8
Cruso, Miss C. M.	Cobourg, Ont.	12
Cruso, Mary, Estate of late	Cobourg, Ont.	13
Cunningham, Mrs. Ella	Brownsville, Ont.	2
Cunningham, Rev. Robert M.	Brownsville, Ont.	8
Cunnington, Miss M. A.	Toronto, Ont.	6
Cunnington, W. C.	Toronto, Ont.	13
Currie, Annie, Estate of late	Toronto, Ont.	7
Currie, Christina V., Estate of late	Port Perry, Ont.	31
Cuvillier, Luce, Estate of late	Montreal, Que.	30
Dalton, Charles C.	Toronto, Ont.	10

Name	Address	Shares
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.	33
Darling, Frank, in trust for Mrs. Jane Darling	Toronto, Ont.	5
Davey, Mrs. Caroline G.	Ottawa, Ont.	2
Davey, J. F.	Ottawa, Ont.	1
Davidson, Mrs. Clarice I.	Peterborough, Ont.	12
Davidson, John, M.A.	Richmond Hill, Ont.	10
Davidson, N. F., K.C., in trust	Toronto, Ont.	8
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.	3
Dean, Arthur C. H.	Yarmouth, Eng.	62
Dean, Percy H.	Brockenhurst, Eng.	55
Denison, Col. George T.	Toronto, Ont.	7
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, Mrs. Annie N.	Toronto, Ont.	50
Dixon, B. Homer, Estate of late	Toronto, Ont.	41
Dixon, Miss Elizabeth C.	Toronto, Ont.	5
Dixon, Mrs. Frances L.	Baltimore, Md.	12
Dixon, Frank I.	Toronto, Ont.	35
Dixon, John J.	Toronto, Ont.	70
Dixon, Sheldon H.	Toronto, Ont.	30
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
Dudley, John Herbert, Earl of Harrowby	Stafford, Eng.	50
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.	26
Eaton, J. C.	Toronto, Ont.	156
Eaton, Timothy, Estate of late	Toronto, Ont.	428
Eberts, A. L.	New York, N.Y.	96
Eberts, Mrs. Florence B.	Chatham, Ont.	5
Edwards, C. H.	Toronto, Ont.	10
Elliot, C. H.	Belleville, Ont.	17
Elliot, Mrs. Mary E.	Belleville, Ont.	4

Name	Address	Shares
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.....	25
Ellis, Miss Kate M.....	Brantford, Ont.....	5
Ellis, Mrs. Mary E.....	Toronto, Ont.....	10
Ellis, Miss Winifred H.....	Brantford, Ont.....	5
Emerson, Mrs. Percie S.....	Petrolia, Ont.....	5
Evans, Mrs. Emily E.....	Montreal, Que.....	35
Evans, George E.....	Toronto, Ont.....	2
Evans, Norman.....	Wingham, Ont.....	1
Evans, Norman, in trust.....	Wingham, Ont.....	5
Evely, Mrs. Mary E.....	Pontiac, Mich.....	3
Ewart, Capt. James.....	Toronto, Ont.....	5
Ewing, Miss Nina A.....	Toronto, Ont.....	2
Fair, George H.....	Brantford, Ont.....	6
Fair, George L., Estate of late.....	Peterborough, Ont.....	10
Fair, Mrs. Margaret Jane.....	Toronto, Ont.....	20
Fair, T. J.....	Brantford, Ont.....	20
Farncomb, Miss Dorothea.....	Toronto, Ont.....	12
Farncomb, Rev. F. E.....	Stayner, Ont.....	10
Farncomb, Rev. John.....	Toronto, Ont.....	5
Farncomb, Thomas S., M.D.....	Trenton, Ont.....	6
Farthing, John M., in trust.....	Aylmer, Ont.....	100
Featherstonhaugh, Mrs. C. L.....	Toronto, Ont.....	31
Fenn, James L., Sr.....	Bracebridge, Ont.....	5
Ferrie, A. E.....	Toronto, Ont.....	5
Ferrie, C.....	Hamilton, 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.....	13
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
Flagg, Rev. Edwin L.....	Warton, Ont.....	3
Fleming, Miss Mary A.....	Galt, Ont.....	5
Fletcher, Mrs. Isabel.....	Toronto, Ont.....	22
Fletcher, J.....	Toronto, Ont.....	13
Folger, B. W.....	New York, N.Y.....	15
Folingsby, Mrs. Elizabeth.....	Toronto, Ont.....	20
Ford, Walter J.....	San Jose, Costa Rica	25
Forrest, John A., W.S.....	Edinburgh, Scot.....	11
Forster, Harold E.....	Wilmer, B.C.....	10
Forwood, Thomas W., & Co.....	Toronto, Ont.....	77
Foster, Bertram N., and R. L. Defries, trustees Marriage Settlement of Major E. H. Foster.....	Toronto, Ont.....	18

Name	Address	Shares
Foster, Miss Ethel G. A.....	Toronto, Ont.....	8
Foster, Harold W. A.....	Toronto, Ont.....	8
Foster, John.....	Bowmanville, Ont.....	10
Foster, Richard.....	Bowmanville, Ont.....	40
Foster, Wrightson, Estate of late.....	Orono, Ont.....	8
Foulds, Mrs. Mary.....	Toronto, Ont.....	25
Fowke, Mrs. Flora.....	Oshawa, Ont.....	125
Fowlds, Miss Grace I.....	Hastings, Ont.....	4
Fowlds, Henry M.....	Hastings, Ont.....	6
Fowlds, Miss Louise V.....	Hastings, Ont.....	7
Fowlds, Miss Mary P.....	Hastings, Ont.....	1
Fowlds, Mrs. Mary V.....	Hastings, Ont.....	14
Fowlds, Walter M.....	Hastings, Ont.....	14
Fowler, Mrs. Florence C. M.....	Sidmouth, Eng.....	12
Fowler, Miss Nettie.....	Sprucedale, Ont.....	10
Foy, Miss Florence.....	Toronto, Ont.....	20
Foy, Hon. James J., K.C.....	Toronto, Ont.....	65
Foy, Miss Marie C.....	Toronto, Ont.....	20
Foy, Miss Mary.....	Toronto, Ont.....	5
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, P.Q.....	7
French, C. St. G.....	Duncan, B.C.....	4
Fry, Miss M. N.....	Selkirk, Ont.....	1
Fuller, Miss Mary E.....	Hamilton, Ont.....	12
Fulton, Mrs. Evelyn M.....	Toronto, Ont.....	3
Galbraith, Miss Annie M.....	Uxbridge, Ont.....	3
Galley, E.....	Toronto, Ont.....	70
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.....	51
Gates, H. G.....	Hamilton, Ont.....	6
Geikie, Mrs. Grace B.....	Toronto, Ont.....	2
George, Alfred W.....	Port Hope, Ont.....	6
Gibson, A. E.....	Toronto, Ont.....	12
Gibson, Miss Margaret.....	Berlin, Ont.....	2
Gilchrist, Mrs. Agnes S.....	Toronto, Ont.....	14
Gillbard, Edward B.....	East Orange, N.J.....	20
Gillbard, John W.....	Toronto, Ont.....	15
Gillies, Mrs. Emma A.....	Chatham, Ont.....	18
Girdlestone, Mrs. L. R.....	Winnipeg, Man.....	1
Girls Home, The.....	Toronto, Ont.....	10
Glasgow, Mrs. Jane.....	Redlands, Cal.....	20
Glasco, Ernest S.....	Oakville, Ont.....	65
Glenney, Edwin J.....	Ottawa, Ont.....	11
Glenney, George M.....	Pottstown, Pa.....	4
Glenney, Miss Theresa L.....	Oshawa, Ont.....	53
Goggin, Mrs. Maria.....	Port Credit, Ont.....	6
Goldie, Nora, Estate of late.....	Galt, Ont.....	15
Gooch, F. H.....	Toronto, Ont.....	5
Gooderham, Henry.....	Toronto, Ont.....	25

Name	Address	Shares
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.....	80
Graham, Mrs. Morwenna.....	Toronto, Ont.....	15
Grandy, Mrs. Annie.....	Port Hope, Ont.....	25
Grandy, Robert.....	Port Hope, Ont.....	13
Grasett, F. Le M., M.B.....	Toronto, Ont.....	62
Grasett, Lt.-Col. Henry J.....	Toronto, Ont.....	5
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.....	40
Gray, R. M.....	Toronto, Ont.....	45
Gray, Miss Violet.....	Toronto, Ont.....	2
Greig, E. R.....	Toronto, Ont.....	47
Grier, A. Monro.....	Niagara Falls, Ont.....	2
Grier, Mrs. M. C. B.....	Niagara Falls, Ont.....	10
Griffin, Mrs. Edith M.....	Hamilton, Ont.....	5
Groome, Mrs. Harriett A.....	St. Catharines, Ont.....	8
Gross, G. E.....	Toronto, Ont.....	52
Guillet, Miss Elise.....	Toronto, Ont.....	2
Gunn, Mrs. Mary D.....	Toronto, Ont.....	60
Gurd, Miss Elizabeth.....	Cobourg, Ont.....	4
Hagarty, John H. G., and S. Casey Wood, Jr., trustees.....	Toronto, Ont.....	5
Halligan, Sylvester C.....	Toronto, Ont.....	13
Halligan, Sylvester C., in trust.....	Toronto, Ont.....	50
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.....	30
Hamilton, Hon. Robert, Estate of late.....	Peterborough, Ont.....	10
Hamilton, Robert, Estate of late.....	Quebec, Que.....	135
Hamilton, William M.....	Cobourg, Ont.....	10
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, Mrs. Alice A.....	Oak Park, Ill.....	5
Hare, David Arthur.....	Chicago, Ill.....	20
Hargrave, Herbert H.....	Toronto, Ont.....	2
Harman, D. M.....	Toronto, Ont.....	5

Name	Address	Shares
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 Ldg., Ont.....	45
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
Hart, M. C., Acting Agent, and G. H. Hodgetts, Accountant, in trust.....	Toronto, Ont.....	272
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
Hatch, Fred.....	Whitby, Ont.....	30
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 Wilhelmina Baldwin.....	Toronto, Ont.....	26
Hendrie, Hon. John S.....	Hamilton, Ont.....	25
Hendrie, Lt.-Col. William.....	Hamilton, Ont.....	22
Henesey, Edward G.....	Dundrum, Ireland.....	25
Henry, Mrs. Elizabeth.....	Toronto, Ont.....	5
Hepburn, Mrs. Florence.....	Uxbridge, Ont.....	23
Hespeler, Hon. William.....	Winnipeg, Man.....	15
Hethrington, E. A.....	Toronto, Ont.....	66
Hethrington, Thomas S.....	Quebec, Que.....	100
Heward, George C.....	Toronto, Ont.....	31
Hewitt, Miss Clara A.....	Orrillia, Ont.....	2
Hewitt, Rev. William J., Estate of late.....	Warton, Ont.....	5
Hickson, Lady Catherine.....	Montreal, Que.....	80
Hight, Mrs. Elizabeth A.....	Cobourg, Ont.....	8
Hight, 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
Hindes, Mrs. Eva G. A.....	Denver, Col.....	5

THE DOMINION BANK

Name	Address	Shares
Hobson, Joseph	Hamilton, Ont.	45
Hobson, Mrs. Mary A.	Hamilton, Ont.	62
Hobson, R.	Hamilton, Ont.	16
Hockin, Nehemiah	Lindsay, Ont.	15
Hodgins, Frank E., K.C.	Toronto, Ont.	5
Hodgins, Harry B.	Toronto, Ont.	45
Holcroft, Mrs. M. S.	Toronto, Ont.	20
Holden, Mrs. Orilla	Whitby, Ont.	2
Holden, Mrs. Orilla	Whitby, Ont.	16
Holden, Mrs. Orilla, in trust	Whitby, Ont.	16
Holland, C.	London, Eng.	80
Holmes, Charles G.	Parry Sound, Ont.	3
Holmes, Mrs. Elizabeth	Parry Sound, Ont.	6
Holmes, Robert M.	Parry Sound, Ont.	5
Holt, Herbert S.	Montreal, Que.	250
Hopper, W. H.	Cobourg, Ont.	10
Horse, Henry Hodge, Estate of late	Ottawa, Ont.	22
Horton, Harry G.	Toronto, Ont.	5
Hoskin, Miss Mary	Toronto, Ont.	42
Houghton, Miss Emma M.	Toronto, Ont.	5
Howard, Theodore A.	Ottawa, Ont.	6
Howarth, E. J.	Glen Adelaide, Sask.	5
Howden, Miss Ella E.	Cavan, Ont.	5
Howell, The Hon. Chief Justice Hector M.	Winnipeg, Man.	20
Howie, Mrs. Helen	Goderich, Ont.	3
Hume, Miss Alice E.	Port Hope, Ont.	5
Hume, John	Port Hope, Ont.	51
Hume, Miss Margaret A.	Port Hope, Ont.	12
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.	5
Hyman, Mrs. Sophia	Brampton, Ont.	20
Hyslop, Mrs. Margaret I.	Toronto, Ont.	40
Ince, William, Estate of late	Toronto, Ont.	107
Inches, Dr. Charles	Scribner, Neb.	22
Ingersoll, G. G.	Sarnia, Ont.	10
Innes, Charles E.	Simcoe, Ont.	25
Innes, Hugh P.	Simcoe, Ont.	15
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
James, Mrs. Helen I.	Toronto, Ont.	14
Jamieson, Miss Jessie L.	Toronto, Ont.	10
Jeffrey, Mrs. A. B.	Port Perry, Ont.	15
Jeffrey, Samuel	Port Perry, Ont.	50
Jenkinson, Edwin	Wexford, Ont.	11
Jephcott, William, Estate of late	Toronto, Ont.	10
Jessopp, Capt. Dudley F.	Toronto, Ont.	12
Johnston, Andrew B.	Sarnia, Ont.	11
Johnston, Mrs. Sophie B.	Toronto, Ont.	10

THE DOMINION BANK

Name	Address	Shares
Johnston, W. R., Estate of late	Toronto, Ont.	200
Jones, Anson, Estate of late	Toronto, Ont.	142
Jones, J. Gordon	Toronto, Ont.	51
Jones, J. Gordon, in trust	Toronto, Ont.	23
Jones, J. Gordon, surviving trustee	Toronto, Ont.	16
Jones, Mrs. Margaret G.	Toronto, Ont.	128
Jones, Philip J., in trust	Toronto, Ont.	5
Jones, Miss W. C. C.	Quebec, Que.	20
Jordan, Rev. Louis H.	Toronto, Ont.	30
Jost, E., Estate of late	Halifax, N.S.	11
Julian, Mrs. Sallie	New York, N.Y.	110
Kane, Mrs. Jessie A.	Toronto, Ont.	24
Kane, J. Hamilton, Estate of late	Toronto, Ont.	55
Kavanagh, John F.	Hamilton, Ont.	10
Kemp, William A.	Toronto, Ont.	65
Kennedy, Miss Lillian M.	Toronto, Ont.	3
Kenny, J. B., and L. F. Kenny, trustees 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, Estate of late	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.	15
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	Holton, 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.	12
Knowlton, W. H.	Toronto, Ont.	65
Kyle, Mrs. Mary J.	Toronto, Ont.	100
Lake, William H.	Toronto, Ont.	15
Lally, Miss Constance	Barrie, Ont.	71
Lally, Miss Maude A. L.	New York, N.Y.	1
Lamb, Mrs. Elizabeth	Toronto, Ont.	12
Lambert, Arthur G.	Oshawa, Ont.	14
Lambert, Mrs. Bertha	Oshawa, Ont.	9
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.	197

THE DOMINION BANK

<i>Nam</i>	<i>Address</i>	<i>Shares</i>
Larkin, Miss Aimee 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 of Mrs. Jessie Osborne.	Toronto, Ont.	88
Lauchlai, N. L.	Vancouver, B.C.	25
Laurie, Major George B.	Carlton-on-Trent, Eng.	25
Laurie, Mrs. Frances, in trust.	London, Eng.	85
Lauster, Edward.	Prescott, Ont.	4
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.	Halifax, N.S.	7
Lawson, W.	Toronto, Ont.	2
Leach, Hugh.	Toronto, Ont.	20
Leadley, Edward, Estate of late.	Toronto, Ont.	190
Lear, M. Margaret A.	Belleville, Ont.	6
Lee, W. Cecil, and Charles E. Lee, trustees.	Toronto, Ont.	60
Leeson, William H.	Berlin, Ont.	6
Le Moir, Henriette M., Estate of late.	Quebec, Que.	25
Le Moir, Rene, and Mrs. Anne M. L. Remard, in trust.	Quebec, Que.	9
Leonard, W. H.	Port Perry, Ont.	75
Le Roy, Edmund B.	St. John, N.B.	17
Lester, Thomas W.	Hamilton, Ont.	11
Lewis, V. F.	Toronto, Ont.	2
Lindsey.	Orangeville, Ont.	15
Linghan, 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.	46
Long, Thomas.	Collingwood, Ont.	225
Long, Thomas P.	Collingwood, Ont.	50
Longmo, Mrs. M. H., trustees of.	Toronto, Ont.	50
Lott, Charles S.	Calgary, Alta.	10
Love, H. G.	Toronto, Ont.	125
Love, James L.	Toronto, Ont.	5
Lovell, James S., trustee.	Toronto, Ont.	67
Loverin, H. L.	Coldwater, Ont.	50
Lumsden, Miss Anna F.	Cobourg, Ont.	2
Lunan, Alexander L.	Toronto, Ont.	17
Lyle, W. H.	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, A. R.	Epsom, Ont.	40
Macdonald, J. Gordon.	Toronto, Ont.	20
Macdonald, J. Gordon & Co.	Toronto, Ont.	15
Macdonald, J. Gordon & Co., in trust.	Toronto, Ont.	65
Macdonald, J. H., K.C.	Toronto, Ont.	15

THE DOMINION BANK

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Macdonald, J. H., K.C., 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
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
MacMechan, Dr. Archibald, trustee.	Halifax, N.S.	2
Macnachten, Mrs. M. H.	Montreal, Que.	9
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
MacRae, Rev. Donald N.	Mitchell, Ont.	1
MacWatt, Miss Mary B.	Sarnia, Ont.	40
Main, T. A.	Orillia, Ont.	15
Mallory, W. Leigh.	Bowmanville, Ont.	6
Malone, James, Estate of late.	Toronto, Ont.	20
Manufacturers Life Insurance Co.	Toronto, Ont.	230
Mara, H. S., Estate of late.	Toronto, Ont.	115
Mara, Mrs. Mary P.	Toronto, Ont.	10
Marquis, Alexander W.	St. Catharines, Ont.	25
Marquis, Mrs. Alice M.	St. Catharines, Ont.	4
Martin, Edward K. C., and D'Arcy Martin, K.C., trustees.	Hamilton, Ont.	10
Martin, Mrs. Mariana M.	Hamilton, Ont.	5
Mason, Miss Bertha E.	Toronto, Ont.	1
Mason, George.	Wingham, Ont.	29
Massey, Chester D.	Toronto, Ont.	125
Massey, C. Vincent.	Toronto, Ont.	31
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.	Toronto, Ont.	212
Massey, Mrs. Susie D., trustee.	Toronto, Ont.	45
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.	38
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

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Meiklejohn, Robert	Stirling, Scotland	5
Meldrum, Mrs. Mary A.	Toronto, Ont.	5
Meredith, Thomas	Toronto, Ont.	150
Merritt, Thomas R., Estate of late	St. Catharines, Ont.	18
Merritt, W. H., M.D.	St. Catharines, Ont.	17
Merritt, Lt.-Col. William Hamilton	Toronto, Ont.	64
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
Miller, Miss Jessie R.	Orillia, Ont.	3
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.	31
Monro, Miss Amy	Toronto, Ont.	3
Monro, N. F.	Toronto, Ont.	3
Montague, Thomas	Newcastle, Ont.	77
Monteith, Hon. Nelson	Stratford, Ont.	7
Montgomery, Clarence H.	Toronto, Ont.	5
Montgomery, Prof. Henry	Toronto, Ont.	2
Montreal City and District Savings Bank	Montreal, Que.	926
Mooney, Mrs. Agnes	Toronto, Ont.	3
Mooney, John H.	Toronto, Ont.	2
Moore, Mrs. Isabell	St. Thomas, Ont.	13
Moore, John J., M.D.	Brooklin, Ont.	10
Moorhouse, W. G.	Sarnia, Ont.	11
Morley, R. B.	Toronto, Ont.	10
Morris, Hon. Alexander, Estate of late	Toronto, Ont.	45
Morris, Alexander C.	Toronto, Ont.	20
Morris, Miss C. V. K.	Toronto, Ont.	6
Morris, Edmund M.	Toronto, Ont.	4
Morris, James, and W. H. Collins, in trust for H. W. Mussen	Toronto, Ont.	2
Morris, Capt. Robert C.	London, Eng.	5
Morrison, Mrs. Martha	Brampton, Ont.	5
Morrison, William	Brampton, Ont.	13
Morrow, James C.	Toronto, Ont.	11
Mortimer, C. H.	Toronto, Ont.	22
Mulholland, R.	Toronto, Ont.	25
Mulock, Mrs. Adele B.	Toronto, Ont.	53
Mulock, Cawthra	Toronto, Ont.	835
Mulock, Cawthra & Co.	Toronto, Ont.	10
Mulock, Lady Sarah, Estate of late	Toronto, Ont.	185
Mulock, Sir William, K.C.M.G.	Toronto, Ont.	105
Mulock, William, Jr.	Toronto, Ont.	65
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

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Murphy, Miss Katherine	Seaforth, Ont.	2
Murphy, Michael	Toronto, Ont.	2
Murray, Harriet E., Estate of late	Belleville, Ont.	5
Murray, John S.	Toronto, Ont.	25
Mustard, Hugh	Uxbridge, Ont.	10
Mustard, Miss Isobel	Toronto, Ont.	2
McAdie, Mrs. Sarah J. V.	Oshawa, Ont.	10
McAdie, William F.	Oshawa, Ont.	10
McAndrew, Miss Annie M.	Toronto, Ont.	25
McAndrew, Miss Jane	Toronto, Ont.	20
McCallum, Mrs. Emma	Cobourg, Ont.	28
McCallum, Miss Georgina	Stromness, Ont.	58
McCallum, Miss Josephine	Stromness, Ont.	58
McCallum, Lachlan T.	Stromness, Ont.	47
McCallum, Miss Mary A., Estate of late	Stromness, Ont.	58
McCallum, Peter, Jr., Estate of late	Cobourg, Ont.	35
McCannell, J. S.	Milton, Ont.	15
McCarthy, Mrs. Agnes E.	Vancouver, B.C.	65
McCarthy, J. L. G., Estate of late	Toronto, Ont.	50
McCarthy, Leighton, K.C.	Toronto, Ont.	50
McCaul, Mrs. Margaret	Belfast, Ireland	18
McCaul, T. H.	Belfast, Ireland	53
McClellan, John	Bowmanville, Ont.	70
McConaghy, William	Toronto, Ont.	15
McCrimmon, Mrs. Helen K.	Whitby, Ont.	5
McCulloch, Hugh	Galt, Ont.	25
McCulloch, R. O.	Galt, Ont.	25
McCulloch, R. O., in trust	Galt, Ont.	10
McCurdy, Thomas H.	Stratford, Ont.	5
McDowell, D. K., C.M.G.	Bexhill-on-Sea, Eng.	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, Miss Clara	Toronto, Ont.	7
McGuire, Henry	Cobourg, Ont.	6
McHardy, Charles	Goderich, Ont.	10
McHardy, Miss Jane	Toronto, Ont.	20
McIntyre, Hon. Duncan J.	Whitby, Ont.	15
McIntyre, John	Tillsonburg, Ont.	6
McKechnie, James B.	Toronto, Ont.	5
McKerihon, Robert	Davisville, Ont.	26
McLachlin, Claude, Estate of late	Arnprior, Ont.	62
McLachlin, Hugh F., Estate of late	Arnprior, Ont.	62
McLaren, Mrs. Eliza L.	Toronto, Ont.	6
McLaren, Capt. Richard J.	Hamilton, Ont.	12
McLeish, Mrs. Mary Jane	Toronto, Ont.	25
McMahon, Miss Kathleen	Tacoma, Wash.	9
McMahon, Mrs. Sarah A.	Tacoma, Wash.	7
McMurray, Mrs. E. E.	Toronto, Ont.	10
McMurray, Mrs. Suzanne	Toronto, Ont.	5
McNaught, Thomas	Toronto, Ont.	12
McNaughton, Mrs. Agnes	Newcastle, Ont.	6

Name	Address	Shares
McNeil, Mrs. M. J.	Cavan, Ont.	5
McPherson, Allan	Longford Mills, Ont.	25
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.	25
Naftel, Daniel J.	Goderich, Ont.	5
Nanton, Augustus M.	Winnipeg, Man.	250
Nanton, Augustus M., President, in trust.	Winnipeg, Man.	350
Nanton, Mrs. Ethel C.	Winnipeg, Man.	20
National Life Assurance Co., of Canada, The	Toronto, Ont.	35
National Trust Co., Limited	Toronto, Ont.	163
National Trust Co., Limited, Executors Thomas Walmsley Estate	Toronto, Ont.	412
National Trust Co., Limited, Executors Thomas Walmsley Estate, in trust	Toronto, Ont.	198
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, K.C., Porter Trust.	Toronto, Ont.	8
Nichols Hospital Trust, The	Peterborough, Ont.	62
Nordheimer, Albert	Toronto, Ont.	100
Nordheimer, Samuel, Estate of late	Toronto, Ont.	100
Norris, Mrs. Elizabeth W., Estate of late	St. Catharines, Ont.	31
Norris, Miss Mary D.	St. Catharines, Ont.	3
North American Life Assurance Co.	Toronto, Ont.	998
Northway, John	Toronto, Ont.	125
Northway, John, President, and J. B. Rat- cliff, Secretary, in trust	Toronto, Ont.	70
Nunns, Arthur L.	Calgary, Alta.	15
Odell, John W.	Cobourg, Ont.	5
O'Flynn, E. D., Estate of late	Madoc, Ont.	4
O'Keefe, Eugene	Toronto, Ont.	300
Olmsted, Mrs. Edith H.	Hamilton, Ont.	35
O'Meara, Mrs. Gertrude M.	Thetford Mines, Que.	6
Ontario Loan & Savings Co.	Oshawa, Ont.	35
Ord, Lewis R.	Quebec, Que.	11
O'Reilly, Charles, M.D.	Toronto, Ont.	15
O'Reilly, Edward B., M.D.	Hamilton, Ont.	5
O'Reilly, Mrs. Sophia E.	Toronto, Ont.	5
Osler, Sir Edmund B., M.P.	Toronto, Ont.	1,400
Osler, Sir Edmund 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

Name	Address	Shares
Osler, H. S., K.C.	Toronto, Ont.	18
Osler, H. S., K.C., and F. W. G. Fitzgerald in trust	Toronto, Ont.	150
Osler, Mrs. Kate E.	Cobourg, Ont.	60
Osler, Mrs. Lily M.	Toronto, Ont.	10
Osler, Capt. Stratton H., R.C.E.	Halifax, N.S.	3
Osler, Sir William, Bart.	Oxford, Eng.	100
Osler & Hammond	Toronto, Ont.	89
Owen, Mrs. Elsie U.	Toronto, Ont.	10
Palen, Mrs. Jessie M.	Waupoos, Ont.	6
Pangman, Mrs. O. F.	Toronto, Ont.	4
Paquett, Isaac	Whitby, Ont.	4
Park, Miss Annie M.	Hamilton, Ont.	30
Parker, John T.	Toronto, Ont.	12
Pate, William J.	Toronto, Ont.	15
Pate, W. S.	Edmonton, Alta.	1
Paterson, J. Harry	Toronto, Ont.	25
Paterson, Miss Mary L.	Los Angeles, Cal.	6
Paterson, Thomas, Estate of late	Bowmanville, Ont.	20
Paterson, Rev. T. W.	Toronto, Ont.	10
Patton, F. L.	Winnipeg, Man.	15
Paul, Arthur C.	Toronto, Ont.	3
Pearce, Miss Jennie M.	Ottawa, 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.	4
Pellatt & Pellatt	Toronto, Ont.	21
Pension Fund Society of the Dominion Bank, The	Toronto, Ont.	1,000
Pepall, Mrs. Ethel B.	Toronto, Ont.	6
Pepler, A.	Toronto, Ont.	35
Phelan, T. P.	Toronto, Ont.	200
Phillips, F. J., Estate of late	Toronto, Ont.	125
Philp, James	Newcastle, Ont.	11
Pierce, Asher, in trust for Sidney D. Pierce	Montreal, Que.	1
Pierce, Sidney D.	Montreal, Que.	1
Pim, C. S.	Toronto, Ont.	1
Pim, George	Toronto, Ont.	1
Pipon, Mrs. Maude M.	Toronto, Ont.	20
Porritt, Fred R.	Barrie, Ont.	7
Porritt, Thomas H.	South Croydon, Eng.	4
Potts, Dr. James McCummings	Stirling, Ont.	6
Prentice, Miss Josephine H., Estate of late	Ottawa, Ont.	3
Prince, Mrs. Charlotte	Toronto, Ont.	75
Pringle, Clive	Ottawa, 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

THE DOMINION BANK

Name	Address	Shares
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, Alan R.	Toronto, Ont.	10
Ramsey, J. G.	Toronto, Ont.	117
Rand, W. E.	Arnprior, Ont.	10
Rankin, Mrs. Maud S.	Chatham, Ont.	31
Rastall, Mrs. E. V. C.	Toronto, Ont.	25
Ray, Mrs. Margaret J.	New Westminster, B.C.	5
Raynolds, Mrs. Annie S.	Toronto, Ont.	27
Reaves, George, Estate of late	Montreal, Que.	93
Rector and Wardens of Trinity Church	Galt, Ont.	11
Redmond, James	Montreal, Que.	100
Reed, Miss Annie T.	Toronto, Ont.	10
Reid, Mrs. Margaret	Toronto, Ont.	13
Reid, Mrs. Martha M.	St. George, Ont.	1
Remon, E. P., Estate of late	Winnipeg, Man.	30
Renwick, John, Estate of late	Newcastle, Ont.	10
Reynolds, George N., in trust	Toronto, Ont.	20
Reynolds, George N., trustee	Toronto, Ont.	45
Richardson, W. C.	Toronto, Ont.	5
Ridout, Mrs. Amy H.	Toronto, Ont.	2
Riordan, Bruce L., M.D.	Toronto, Ont.	20
Robert, F. A.	Chatham, Ont.	90
Roberts, Henry L.	Grimsby, Ont.	20
Robertson, Mrs. Helen	Toronto, Ont.	10
Robinson, Christopher, Estate of late	Toronto, Ont.	16
Robinson, Mrs. Elizabeth S.	Toronto, Ont.	40
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
Rogers, Frank E., M.D.	Denver, Col.	5
Rogers, Miss Mary S.	Brooklyn, N.Y.	5
Rohleder, Frederick	Berlin, Ont.	45
Romain, Miss Kate C.	Oakville, Ont.	20
Roper, Mrs. Fanny E.	Victoria, B.C.	50
Roper, Mrs. Jessie C.	Montreal, Que.	9
Rosebrugh, Mrs. Jessie W.	Toronto, Ont.	3
Rosebush, Mrs. Barbara J. McN.	Appleton, Wis.	5
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.	Hamilton, Ont.	80
Ross, Frederick	Springfield, Mass.	35
Ross, Mrs. Mabel K.	Quebec, Que.	82

THE DOMINION BANK

Name	Address	Shares
Ross, Robert	Lindsay, Ont.	25
Ross, Robert, Rev., D. C. Hossack and William Ross, in trust for Mrs. Sarah F. McIndoo	Toronto, 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.	37
Royal Trust Co., Montreal, trustee for E. H. G. Brown, Dorothy G. Brown and Evelyn G. Brown	Ottawa, Ont.	9
Royal Trust Co., trustee for Mrs. E. L. Pipon	Toronto, Ont.	6
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.	12
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
Sauer, George	Toronto, Ont.	20
Scates, Robert	Woodstock, Ont.	16
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.	84
Scott, J. C.	Toronto, Ont.	16
Scott, Mrs. Jessie	Toronto, Ont.	41
Scott, John	Windsor, Ont.	5
Scott, Miss K. S.	Toronto, Ont.	7
Seagram, Miss Florence A.	Toronto, Ont.	10
Seale, Miss Nancy G.	Bridgetown, Barbados	7
Selby, Mrs. Ida M.	Toronto, Ont.	40
Semple, Andrew	Toronto, Ont.	12
Semple, Miss Janet	Tottenham, Ont.	2
Semple, Robert	Tottenham, Ont.	15
Shaughnessy, Sir Thomas G.	Montreal, Que.	85
Shenstone, Joseph, N. and E. R. C. Clark-son, trustees	Toronto, Ont.	62
Sheppard, O. B.	Toronto, Ont.	200
Sheppard, Mrs. Sarah A.	Orillia, Ont.	50

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Sherrin, George A.	Toronto, Ont.	5
Shipman, Mrs. Mary A.	Cannington, Ont.	10
Shipman, Robert H.	Cannington, Ont.	5
Simpson, A. G.	Montclair, N.Y.	15
Skill, Mrs. Emma E. F.	Cobourg, Ont.	6
Small, John T.	Toronto, Ont.	21
Smith, Mrs. Alice Larratt	Toronto, Ont.	14
Smith, Prof. Andrew, Estate of late	Toronto, Ont.	125
Smith, Mrs. Catherine,	Toronto, Ont.	5
Smith, C. W.	Whitby, Ont.	11
Smith, David	Toronto, Ont.	15
Smith, Miss Elizabeth H.	Whitby, Ont.	5
Smith, Mrs. Ella M. G.	Cobourg, Ont.	3
Smith, Mrs. Emma A.	London, Eng.	27
Smith, Hon. Sir Frank, Estate of late	Toronto, Ont.	333
Smith, James H., and Mrs. Marion B. Blakewell, trustees.	Toronto, Ont.	16
Smith, Mrs. Lilian M.	Ottawa, Ont.	20
Smith, Miss Mary Jane	Whitby, Ont.	4
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.	4
Snell, John	Belleville, Ont.	10
Snider, F. C.	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.	13
Spellman, Mrs. Annie	Hastings, Ont.	30
Spence, John H.	Brantford, Ont.	6
Spencer, Miles	Montreal, Que.	3
Spratt, Mrs. Margaret J.	Hamilton, Ont.	32
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.	22
Square, John S., in trust	Stratford, Ont.	18
Staley, A. A., M.D.	Enterprise, Ont.	2
Staples, Miss Lillian M.	Cobourg, Ont.	1
Staples, Robert	Cobourg, Ont.	12
Starr, Mrs. Anne C. M.	Toronto, Ont.	7
Stayner, Mrs. Harriot R.	Toronto, Ont.	15
Stennett, Mrs. Julia A. V.	Eglinton, Ont.	55
Stewart, John, Estate of late	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.	Listowel, Ont.	5
Stoddart, John H.	New York, N.Y.	10
Stokes, Mrs. Margaret	Hamilton, Ont.	7
Stokes, Mrs. Maude	Kingston, Ont.	2

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Stratton, Hon. J. R.	Peterborough, Ont.	105
Strickland, Mrs. Mabel G.	Toronto, Ont.	5
Stripp, Miss Edna B.	St. Thomas, Ont.	3
Stripp, Mrs. Emma B.	St. Thomas, Ont.	11
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, Peter, M.D.	Guelph, Ont.	13
Sutton, Mrs. Alice	Bowmanville, Ont.	7
Swabey, Mrs. Florence	Toronto, Ont.	5
Sweetland, John, Estate of late	Ottawa, Ont.	62
Sweetman, George B.	Toronto, Ont.	1
Taft, Hulbert	Toronto, Ont.	45
Taylor, F. C.	Lindsay, Ont.	20
Taylor, John C.	Port Perry, Ont.	7
Teepie, S. W.	St. Thomas, Ont.	37
Temple, Mrs. Alice E. D.	Toronto, Ont.	60
Thacker, Mrs. Emily	Weston-Super-Mare, Eng.	15
Thom, J. H.	Toronto, Ont.	11
Thompson, Miss C. E.	Toronto, Ont.	2
Thompson, Mrs. Harriet	Kinnears Mills, Que.	3
Thompson, Mrs. Hester C.	Toronto, Ont.	17
Thompson, Mrs. Maria	Coaticook, Que.	6
Thompson, Mrs. Sussannah J.	Smiths Falls, Ont.	23
Thompson, Thomas, Estate of late	Uxbridge, Ont.	9
Thompson, William F.	Manchester, Ont.	5
Thomson, Mrs. Elizabeth	Stirling, Scotland	5
Thomson, George C.	Hamilton, Ont.	5
Thorburn, James, M.D., Estate of late	Toronto, Ont.	35
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.	17
Tingle, Miss Lilian E.	Portland, Ore.	6
Title and Trust Co., The	Toronto, Ont.	8
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.	107
Toronto General Trusts Corporation, The, in trust	Toronto, Ont.	40
Toronto General Trusts Corporation, The, trustee, Marriage Settlement, Crookshank-Heward Trust	Toronto, Ont.	18
Toronto General Trusts Corporation, The, Nadine, J. H. Osler Trust	Toronto, Ont.	25
Toronto Mortgage Company, in trust	Toronto, Ont.	237
Toronto Stock Exchange, The	Toronto, Ont.	30

Name	Address	Shares
Torrance, Baty M., Estate of late	Toronto, Ont.	5
Torrance, Miss Beatrice	Toronto, Ont.	4
Torrance, Miss Jessie T.	Toronto, Ont.	2
Torrance, Miss Madeline	Toronto, Ont.	5
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
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
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.	10
Van Norman, Mrs. Agnes E.	Winnipeg, Man.	5
Van Norman, Charles C.	Toronto, Ont.	35
Van Norman, Mrs. Isabella N.	Toronto, Ont.	40
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 Vlack, Miss Lillian	Picton, Ont.	6
Wait, Miss Annie	St. George, Ont.	5
Wait, Frank G., in trust	Ottawa, Ont.	1
Wakefield, Mrs. Elizabeth	Toronto, Ont.	26
Wakely, Mrs. Grace B.	Oshawa, Ont.	14
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
Walsh, E. H., in trust	Toronto, Ont.	17
Walsh, Mrs. Ellen M.	Toronto, Ont.	15
Walsh, Mrs. Elma M. B.	Toronto, Ont.	100
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.	Toronto, Ont.	2
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

Name	Address	Shares
Waterman, Mrs. Jean A.	Santa Barbara, Cal.	10
Webster, William M. P., and A. M. Bell	Halifax, N.S.	5
Weir, Mrs. M. M., Estate of late	London, Eng.	50
West, Mrs. Gertrude H.	Toronto, Ont.	12
Wheeler, Mrs. Anne L.	St. Paul, Minn.	36
Whelan, Mrs. Anna M. McL.	Donnybrooke, 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.	20
Whitney, Albert	Prescott, Ont.	200
Whitney, Mrs. Anne	Prescott, Ont.	5
Whitney, E. C.	Ottawa, Ont.	838
Whitney, George E.	Montreal, Que.	41
Wickett, Thomas	Port Hope, Ont.	10
Wicksteed, Henry K.	Toronto, Ont.	25
Wiehmayr, Mrs. Mary P.	Stuttgart, Germany.	12
Wilcox, C. S.	Hamilton, Ont.	100
Wilkes, Alfred J., K.C.	Brantford, Ont.	2
Wilkes, Mrs. Esther F.	Brantford, Ont.	5
Wilkie, D. R.	Toronto, Ont.	45
Wilkinson, Miss Jane	Eustis, Fla.	4
Wilkinson, Robert	Toronto, Ont.	20
Willard, Harper	Prescott, Ont.	15
Willcox, H. W.	Whitby, Ont.	60
Williams, Robert	Oshawa, Ont.	50
Williamson, James A.	Toronto, Ont.	25
Williamson, Mrs. Susan	Belleville, Ont.	3
Wilson, Charles S., Estate of late	Picton, Ont.	333
Wilson, David	Sherbrooke, P.Q.	2
Wilson, Mrs. Elizabeth C.	Belfast, Ireland	2
Wilson, Mrs. Emma K.	Sherbrooke, P.Q.	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, P.Q.	4
Wood, Mrs. Margaret L.	St. Catharines, Ont.	5
Wood, Miss Sara J.	Peterborough, Ont.	5
Woodruff, Thomas E.	Moose Jaw, Sask.	11
Woods, Mrs. Mary L.	Hamilton, Ont.	25

THE DOMINION BANK

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Wren, Christopher.....	Uxbridge, Ont.....	5
Wren, Mrs. Sarah S.....	Uxbridge, Ont.....	1
York, James A.....	Cobourg, Ont.....	5
Young, Mrs. Elizabeth.....	Bradford, Ont.....	3

