

THE DOMINION BANK



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

FORTY - NINTH
ANNUAL REPORT
31ST DECEMBER 1919

FORTY-NINTH
ANNUAL REPORT

And

LIST OF SHAREHOLDERS

THE
DOMINION BANK

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

31st DECEMBER

1919



HEAD OFFICE BUILDING
TORONTO, CANADA
ERECTED 1914

THE DOMINION BANK

ESTABLISHED 1871

HEAD OFFICE - TORONTO

CAPITAL PAID UP	-	-	-	-	\$ 6,000,000
RESERVE FUND	-	-	-	-	7,000,000
UNDIVIDED PROFITS	-	-	-	-	495,707
TOTAL DEPOSITS	-	-	-	-	111,414,057
TOTAL ASSETS	-	-	-	-	143,504,920

31ST DECEMBER, 1919.

DIRECTORS

PRESIDENT

SIR EDMUND B. OSLER

VICE-PRESIDENTS

A. W. AUSTIN SIR AUGUSTUS M. NANTON

JAMES CARRUTHERS	W. L. MATTHEWS
R. J. CHRISTIE	R. S. McLAUGHLIN
SIR JOHN C. EATON	W. W. NEAR
E. W. HAMBER	A. T. REID
H. W. HUTCHINSON	H. H. WILLIAMS

OFFICIALS

HEAD OFFICE: TORONTO

General Manager: - - C. A. BOGERT
 Assistant General Managers: W. K. PEARCE, Toronto
 F. L. PATTON, Winnipeg
 Superintendent of Branches: E. A. BEGG
 Chief Inspector: - - W. C. MacAGY
 Eastern Inspector: - - DUDLEY DAWSON
 Western Inspector: - - W. S. DARLING, Winnipeg

Assistant Inspectors

R. W. CROMPTON	W. H. LeROY
J. M. JELLETT	C. A. PACK
T. W. JOYCE	W. S. PATE, Winnipeg

Secretary - - - - A. H. BAILLIE
 Supervisor, Foreign Dept: - B. L. JOHNSTON

BRANCHES OF THE DOMINION BANK

ONTARIO

BADEN	D. B. Filsinger..Acting Manager
BELLEVILLE	Hugh Hall..... Manager
BRACEBRIDGE	H. Warren..... Manager
BRAMPTON	J. G. Hall..... Manager
BRANTFORD	J. M. Ferguson..Acting Manager
BROOKLIN	E. C. Cross...Acting Manager
CEDAR DALE	A. M. Bishop..Acting Manager
CHATHAM	W. Watts..... Manager
COBOURG	J. W. Spragge..... Manager
DRESDEN	J. S. Lord... Manager
FAIRBANK	W. E. Scott... Acting Manager
FORT FRANCES	E. C. McClelland.... Manager
FORT WILLIAM	N. B. Robinson.... Manager
GRAVENHURST	F. A. Boulden..... Manager
GUELPH	A. E. Gibson..... Manager
HAMILTON	A. M. Bethune..... Manager
“ East End Branch.....	
(King & Wentworth Sts)..	H. L. Polson..Acting Manager
“ Gage Ave. Branch.....	
(Gage Ave & Barton St.)..	J. R. Brethour..Acting Manager
“ Homeside Branch	
(Barton St. & Kenilworth	
Ave.)	A. M. Bethune..... Manager
HARROW	F. H. Cole....Acting Manager
HESPELER	W. E. Glenney..... Manager
HUNTSVILLE	W. A. Fisher..... Manager
KENILWORTH	G. L. Allen..... Manager
KITCHENER	R. D. Boughner..... Manager
LINDSAY	
LONDON	E. C. Bowker..... Manager
“ Rectory Street Branch...	J. G. Fraser...Acting Manager
MADOC	W. H. McBain..... Manager
MARMORA	S. L. Reade..... Manager
MOUNT ALBERT	W. T. Russell..... Manager
MOUNT FOREST	G. L. Allen..... Manager
NAPANEE	G. P. Carr..... Manager
NIAGARA FALLS	J. B. O'Neill..... Manager
ORILLIA	John Scott..... Manager
OSHAWA	C. N. Henry..... Manager
OTTAWA	C. O. Fellowes..... Manager
PETERBOROUGH	John Crane..... Manager
St. CATHARINES	B. B. Manning..... Manager
St. THOMAS	A. E. Colson..... Manager
“ East End Branch.....	
(Talbot & Horton Sts.)...	A. E. Colson..... Manager
SEAFORTH	R. M. Jones..... Manager
SPRUCEDALE	P. C. Marsh....Acting Manager
THAMESVILLE	R. W. M. Thomson..Acting Manager
TORONTO	C. D. Gordon..... Manager
Cor. King & Yonge Sts....	G. C. Marriott..Asst. Manager
Avenue & Davenport Rds...	P. J. Jones..... Manager

BRANCHES ONTARIO—Continued

TORONTO—Continued

Bloor & Bathurst Sts.....J. C. Wedd.....Manager
 Bloor St. & Runnymede Rd..F. W. Morrow..Acting Manager
 Broadview Ave. & Queen St..A. H. Black.....Manager
 City Hall BranchW. Walker.....Manager
 Danforth & Logan Aves....H. J. Hagarty.....Manager
 Deer Park Branch.....A. A. Atkinson.....Manager
 (Yonge St. & St. Clair Ave)
 Dovercourt Rd. & Bloor St...B. D. Saunders.....Manager
 Dufferin St. & Lappin Ave..F. R. Cochran.....Manager
 Dupont & Christie Sts.....C. E. Pepler.....Manager
 Earls court BranchM. Holmes.....Manager
 (Dufferin St. & St. Clair Ave.)
 Eglinton Ave. & Yonge St..T. W. Butler..Acting Manager
 John & Queen Sts.....S. F. Sloane.....Manager
 Lee Ave. & Queen St.....C. W. McMichael..Act. Manager
 Market BranchW. S. Gray.....Manager
 (King & Jarvis Sts.)
 McCaul & Dundas Sts.....W. C. Armstrong....Manager
 North Toronto Branch.....J. W. B. Walsh.....Manager
 (Opposite Yonge St. Subway)
 Queen St. & Augusta Ave..C. Walker.....Manager
 Queen St. & Ossington Ave..A. A. Helliwell.....Manager
 Roncesvalles & Howard Park Aves.....A. E. S. Thompson...Manager
 Rosedale BranchL. T. H. Ardiel.....Manager
 (Sherbourne & Bloor Sts.)..
 Sherbourne & Queen Sts....Robt. Ross.....Manager
 Spadina Ave. & College St..J. CrusoManager
 Victoria & Queen Sts.....N. F. Monro.....Manager
 West Toronto Branch.....R. W. H. Brough.....Manager
 Union Stock Yards Br.....R. W. H. Brough.....Manager
 Wychwood BranchA. K. Pringle.....Manager
 (St. Clair Ave. & Vaughan Road.
 Yonge & Bloor Sts.....J. T. Lownsbrough..Act. Manager
 TRENTONS. H. Jones...Acting Manager
 UXBRIDGED. T. Hepburn.....Manager
 WALKERVILLEC. W. Jones.....Manager
 WELLANDW. D. S. Fraser.....Manager
 WHITBYG. P. Lynd.....Manager
 WINDSORA. M. Cowie.....Manager
 WINGHAMR. D. Blomfield.....Manager

QUEBEC

MONTREALM. S. Bogert.....Manager
 E. C. Lindsay...Asst. Manager
 Bleury & St. Catherine Sts..Robert Rae.....Manager
 Guy & St Catherine Sts...M. E. Roberts..Acting Manager
 St. Lawrence Blvd. Branch..J. K. Muir.....Manager
 (St. Lawrence Blvd. & Prince Arthur St.)

BRANCHES—Continued

MANITOBA

BOISSEVAINA. T. Morton.....Manager
 BRANDONT. van Someren.....Manager
 DELORAINEA. E. Piercy.....Manager
 PETERSFIELDW. E. Gordon..Acting Manager
 St. BONIFACE,S. T. Galbraith..Acting Manager
 (Norwood Branch)
 (Union Stock Yards Br....W. N. Sheffield..Acting Manager
 SELKIRKW. E. Gordon..Acting Manager
 TEULON
 WINNIPEGR. K. Beairsto.....Manager
 C. S. Pim...Assistant Manager
 Arlington St. & Portage Ave.M. F. Jemmott.....Manager
 North End (Main St.)....W. S. Waugh.....Manager
 Notre Dame Ave. & Sherbrooke St.....P. B. Tucker.....Manager
 Portage Ave.....E. J. S. Townshend...Manager
 St. Johns Branch.....W. M. Punshon...Manager
 (Redwood Ave. & Main St.)

SASKATCHEWAN

CRAVENJ. SnowManager
 ESTLINJ. SnowManager
 GRENFELLA. V. Miller.....Manager
 MARQUISF. E. Hurd.....Manager
 MOOSE JAWM. C. Fraser.....Manager
 REGINAJ. SnowManager
 SASKATOONJ. L. Hunt.....Manager

ALBERTA

CALGARYM. S. Burger.....Manager
 EDMONTONH. Ransford.....Manager
 HIGH RIVERW. M. Hamilton.....Manager
 MEDICINE HATW. A. Radcliff.....Manager
 SEVEN PERSONSW. A. Radcliff.....Manager
 TOFIELDC. Smith.....Acting Manager

BRITISH COLUMBIA

SUMMERLANDO. F. Zimmerman.....Manager
 VANCOUVERR. C. Paton.....Manager
 J. A. H. Irving..Asst. Manager
 VICTORIAH. Morris.....Manager

LONDON, ENGLAND

73 CORNHILL, E.C.....S. L. Jones.....Manager

NEW YORK AGENCY, U.S.A.

51 BroadwayC. S. Howard.....Agent

CHIEF CORRESPONDENTS

GREAT BRITAIN	Bank of England. The Anglo-South American Bank, Limited. The British Overseas Bank, Limited. The National Bank of Scotland, Limited. Union Bank of Scotland, Limited.
FRANCE	- The Anglo-South American Bank, Limited. Comptoir National d'Escompte de Paris. Crédit Lyonnais.
ITALY	- Banca Commerciale Italiana. Credito Italiano.
HOLLAND	- Hope & Company.
SPAIN	- Crédit Lyonnais.
SWITZERLAND	Banque des Grisons. Banque Cantonale de Berne.
RUSSIA	- Crédit Lyonnais.
CHINA	- Asia Banking Corporation. Chartered Bank of India, Australia and China. Hong-Kong and Shanghai Banking Corpora- tion. International Banking Corporation.
JAPAN	- The Bank of Taiwan, Limited. The Mitsui Bank, Limited. The Yasuda Bank, Limited. The Yokohama Specie Bank, Limited.
AFRICA	- The National Bank of South Africa, Ltd.
AUSTRALIA	- The Union Bank of Australia, Ltd.
UNITED STATES	
BOSTON, MASS.	- The National Shawmut Bank of Boston The First National Bank of Boston.
BUFFALO, N.Y.	- The Marine Trust Co. of Buffalo.
CHICAGO, ILL.	- Continental & Commercial National Bank of Chicago.
CLEVELAND, OHIO	- First National Bank. Union Commerce National Bank of Cleveland.
DETROIT, MICH.	- First & Old Detroit National Bank.
DULUTH, MINN.	- American Exchange National Bank of Duluth.
MINNEAPOLIS, MINN.	- The Northwestern National Bank. First & Security National Bank of Min- neapolis.
NEW YORK, N.Y.	- The National City Bank of New York The National Park Bank of New York The Hanover National Bank. Central Union Trust Company of New York.
PHILADELPHIA, PA.	- Guaranty Trust Co., of New York. The Girard National Bank. The Central National Bank of Phila- delphia.
PITTSBURGH, PA.	- First National Bank at Pittsburg.
St. LOUIS, Mo.	- The National Bank of Commerce in St. Louis.
St. PAUL, MINN.	- The First National Bank.
SAN FRANCISCO, CAL.	- The Bank of California, N.A.
WASHINGTON, D.C.	- The Riggs National Bank of Washing- ton.

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
1913	.....	5,811,344
1914	.....	6,000,000
1915	.....	6,000,000
1916	.....	6,000,000
1917	.....	6,000,000
1918	.....	6,000,000
1919	.....	6,000,000

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
1913	.....	6,811,344
1914	.....	7,000,000
1915	.....	7,000,000
1916	.....	7,000,000
1917	.....	7,000,000
1918	.....	7,000,000
1919	.....	*7,000,000

*Also undivided profits, \$495,707.

PROGRESS OF THE DOMINION BANK—Continued

NUMBER OF BRANCHES

1875	8
1880	10
1885	11
1890	16
1895	18
1900	22
1905	41
1910	80
1911	86
1912	93
1913	99
1914	95
1915	90
1916	87
1917	88
1918	90
1919	115

NET PROFITS

1875	\$138,310
1880	103,952
1885	203,496
1890	248,584
1895	189,561
1900	214,342
1905	490,495
1910	659,300
1911	704,045
1912	901,529
1913	950,402
1914	925,364
1915	805,123
1916	893,502
1917	1,005,062
1918	1,086,498
1919	1,169,703

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

PROGRESS OF THE DOMINION BANK—Continued

1913	59,788,590
1914	57,766,996
1915	65,965,597
1916	70,473,614
1917	81,948,095
1918	96,107,711
1919	111,414,057

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
1913	80,506,462
1914	80,457,109
1915	87,475,126
1916	92,866,692
1917	109,436,145
1918	133,506,275
1919	143,504,920

LIQUID ASSETS

Specie, Dominion Government Demand Notes, Notes of and Cheques on other Banks, Deposit with Central Gold Reserves, Balances due from other Banks in Canada and Foreign Countries, Dominion and 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
1913	27,102,876
1914	27,312,110
1915	32,660,400
1916	37,625,896
1917	57,660,453
1918	63,528,850
1919	70,075,379

GENERAL STATEMENT YEAR

<u>ASSETS</u>	
Gold and Silver Coin.....	\$ 1,980,842.69
Dominion Government Notes.....	15,843,726.00
Deposit with Central Gold Reserves.....	4,100,000.00
Notes of other Banks.....	1,170,382.54
Cheques on other Banks.....	6,816,287.08
Balances due by other Banks in Canada.....	3,857.96
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	1,988,043.33
	31,903,139.60
Dominion and Provincial Government Securities, not exceeding market value.....	8,790,080.39
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	13,334,525.62
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	1,996,115.44
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks	9,352,534.25
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	4,698,984.25
	\$70,075,379.55
Other Current Loans and Discounts in Canada (less rebate of interest).....	65,396,248.68
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest)....	1,050,488.62
Liabilities of Customers under Letters of Credit, as per contra.....	1,168,405.41
Real Estate other than Bank Premises.....	5,469.57
Overdue Debts, (estimated loss provided for)...	74,566.85
Bank Premises, at not more than cost, less amounts written off.....	5,407,180.30
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	304,500.00
Mortgages on Real Estate sold.....	22,680.84
	73,429,540.27
	\$143,504,919.82

TORONTO, 31st December, 1919.

ENDING 31st DECEMBER, 1919

<u>LIABILITIES</u>	
Capital Stock paid in.....	\$6,000,000.00
Reserve Fund	\$7,000,000.00
Balance of Profit and Loss Account carried forward	495,707.05
Dividend No. 149, payable 2nd January, 1920.....	180,000.00
Bonus, one per cent., payable 2nd January, 1920.	60,000.00
Former Dividends unclaimed.....	4,089.00
	7,739,796.05
Total Liabilities to the Shareholders....	\$13,739,796.05
Notes in Circulation.....	9,525,809.00
Due to Dominion Government.....	5,000,000.00
Deposits not bearing interest.....	\$37,088,399.96
Deposits bearing interest, including interest accrued to date.....	74,325,657.59
	111,414,057.55
Balances due to other Banks in Canada.....	878,911.22
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	973,956.16
Bills Payable	197,532.96
Acceptances under Letters of Credit.....	1,168,405.41
Liabilities not included in the foregoing.....	606,451.47
	129,765,123.77
Total Public Liabilities.....	\$143,504,919.82

E. B. OSLER,
President.

C. A. BOGERT,
General Manager.

AUDITORS' REPORT TO SHAREHOLDERS

We have compared the above Balance Sheet with the books and accounts at the Chief Office of The Dominion Bank, and the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on December 31st, 1919, we certify that, in our opinion, such Balance Sheet exhibits a true and correct view of the state of the Bank's affairs, according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us at another time during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have, in our opinion, been within the powers of the Bank.

G. T. CLARKSON
R. J. DILWORTH
of Clarkson, Gordon & Dilworth, C.A.

Toronto, January 20th, 1920.

THE
DOMINION BANK

PROCEEDINGS

OF THE

Forty-Ninth Annual General Meeting

OF THE

SHAREHOLDERS

The Forty-Ninth Annual General Meeting of The Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, the 28th January, 1920.

Among those present were noticed:

W. Logan, A. Monro Grier, K.C., Sir Augustus M. Nanton (Winnipeg), Dr. R. M. Bateman, Edwin Roach, H. Gordon Mackenzie, Arthur Pepler, A. E. Ferrie, F. E. Macdonald, William Mulock, Campbell Reaves, G. H. Muntz, J. W. Spragge (Cobourg), Dr. A. J. Harrington, Wm. S. Kerman, C. A. Bogert; F. G. Inwood, Albert

W. Austin, H. C. Scholfield, Evan A. Begg, W. J. Fleury (Aurora), C. P. Van Norman, C. S. Pim, J. T. Parker, W. L. Matthews, L. Homfray Irving, Henry W. Evans, James O. Gadsby, Jesse Ashbridge, Charles P. Stuart, H. J. Bethune, Sir Edmund B. Osler, William McLeish, Nehemiah Hockin, John J. Dixon, W. H. LeRoy, R. J. Christie, Dr. John A. Couch, J. W. Murray, F. D. Brown, William C. Crowther, W. H. Knowlton, Dr. John F. Ross, H. J. Wright, F. H. Gooch, John C. Wedd, W. Cecil Lee, Hon. Sir Walter G. P. Cassels (Ottawa), S. Springer (Guelph), H. W. Hutchinson (Winnipeg), F. G. Osler, M. S. Bogert (Montreal), E. G. Gooderham, George McDonald, A. E. Gibson (Guelph), W. Stewart, Edmund B. LeRoy, F. L. Patton (Winnipeg), J. G. R. Gray, James Matthews, A. T. Reid, Joshua C. Moor, Robert Ross, Arthur C. Paull, Frank Arnoldi, K.C., L. A. Hamilton (Lorne Park), Rev. T. W. Paterson, William Crocker, D'Arcy Martin, K.C. (Hamilton), J. Harry Paterson, Dr. Allen C. Michell, W. K. Pearce, H. J. Wright, W. W. Near, H. Crewe, C. A. Ross, W. H. Cawthra, Dr. Charles O'Reilly, Joseph White, W. Gibson Cassels, James E. Baillie, R. S. McLaughlin (Oshawa), W. H. Edwards, Charles Edwards, James Edwards, N. Evans (Windsor), Thos. F. Nivin, Charles E. Lee, Graham Campbell, J. J. Cook, G. N. Reynolds.

On motion of Mr. R. S. McLaughlin, seconded by Mr. E. B. LeRoy, Sir Edmund B. Osler occupied the chair, and Mr. C. A. Bogert acted as secretary.

Messrs. Graham Campbell 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 present the following Statement of the result of the business of the Bank for the year ended 31st December, 1919:

Balance of Profit and Loss Account, 31st December, 1918.....	\$ 446,503.22
Profits for the year, after deducting charges of management and making full provision for bad and doubtful debts	\$1,256,053.83
<i>Less</i>	
Dominion Government War Tax (on circulation).....	\$60,000.00
Taxes paid to Provincial Gov- ernments	26,350.00
	<u>86,350.00</u>
Making net profits of.....	1,169,703.83
	<u>\$1,616,207.05</u>
Which amount has been disposed of as follows:	
Dividends (quarterly) at Twelve per cent. per annum.....	\$720,000.00
Bonus, one per cent.....	60,000.00
Total distribution to Shareholders of Thirteen per cent. for the year....	\$ 780,000.00
Contribution to Officers' Pension Fund..	30,000.00
Contributions to Patriotic and other Funds	10,500.00
	<u>820,500.00</u>
Written off Bank Premises.....	300,000.00
	<u>1,120,500.00</u>
Balance of Profit and Loss Account car- ried forward.....	495,707.05
	<u>\$1,616,207.05</u>

E. B. OSLER,
President.

C. A. BOGERT,
General Manager.

The Annual Balance Sheet of the Bank, as at the close of business on the 31st December, 1919, together with the Profit and Loss statement, should, we consider, be received with satisfaction by the Shareholders.

Since the last Annual Meeting it was thought advisable to open a number of new branches, selected after careful consideration, and the following were established:

In the Province of Ontario at—

Bracebridge	Niagara Falls
Brantford	Mount Forest
Brooklin	Thamesville
Cedar Dale	Toronto, Bloor & Runnymede
Fairbank	Walkerville
Harrow	

In the Province of Manitoba at—

Norwood, St. Boniface
Petersfield (sub to Selkirk)

In the Province of Saskatchewan at—

Craven (sub to Regina Branch)
Estlin (sub to Regina Branch)
Marquis

In the Province of British Columbia at—
Summerland

An important extension also took place in the opening of an Agency of the Bank in the City of New York in March last.

No Branches of the Bank were closed in 1919.

A number of expenditures were necessary in connection with Bank Premises account, but a substantial sum—\$300,000—has been written off from the year's profits.

At this the first meeting of the Shareholders since the death of Mr. W. D. Matthews, your Directors wish to record their very deep sense of the loss sustained. As a Director for 36 years, and as Vice-President since 1901, he was constantly in close touch with the Bank's affairs and the benefit of his experience and advice were of inestimable value. His death was a severe loss to the Bank, to his fellow-Directors and to the business community.

Mr. A. W. Austin and Sir Augustus M. Nanton were appointed Vice-Presidents, and a By-Law in this connection will be submitted to-day for your approval. Mr. W. L. Matthews was appointed a Director to fill the vacancy on the Board.

The Head Office and all Branches of the Bank were inspected during the past twelve months and the certificate of the Auditors, Messrs. G. T. Clarkson and R. J. Dilworth, accompanies the statement.

E. B. OSLER, President.

Toronto, 28th January, 1920.

COMMENTS BY MR. C. A. BOGERT,
GENERAL MANAGER

"An analysis of the statement which you will consider to-day shows many features of an encouraging character.

At the last Annual Meeting I gave the Shareholders some comparative figures of the Bank's position just prior to the outbreak of the War and as at the close of business on the 31st December, 1918. The changes which took place during that period were of a gratifying nature and the same remark applies to the Bank's activities and the results obtained during 1919.

Much the same conditions prevailed during the period under review as in the previous two or three years. The Bank's funds were well employed, and as no appropriations for doubtful accounts were necessary except for some very nominal amounts, the earnings show a considerable increase. The net profits—after careful revaluation of assets, including allowances for depreciations where necessary—were \$1,169,000, an increase of \$83,000 over the 1918 profits, being at the rate of 9 per cent. on the Bank's Capital and Reserve, as compared with 8.35 per cent. in 1918. After providing for the 12 per cent. dividend, extra disbursements to the Staff, various forms of taxation and other usual charges, your Directors were able to authorize the payment of a bonus of 1 per cent., and also to appropriate a larger amount to a reduction in Bank Premises account than in any previous year—\$300,000, was written off, as against \$250,000 in 1918 and \$200,000 in 1917. In addition, the balance carried forward in Profit and Loss account is, you will observe, approximately \$50,000 greater than the amount brought forward the previous year.

THE BANK'S PUBLIC LIABILITIES.

There have been some important changes in the Bank's Assets and Liabilities—all indicative of expansion and increased strength. The Bank's public liabilities—and I refer especially to the most important one, public deposits—show a notable increase; deposits not bearing interest are \$3,200,000 greater and deposits bearing interest have increased \$12,000,000. Apart from this, \$25,000,000 of deposits, representing payments on the 1919 Victory Loan, were transferred to the credit of the Dominion Government at our Ottawa Branch during the

month of December, and nearly half of this amount was disbursed by the Finance Department before the end of the year, otherwise the Bank's total deposits would have shown a greater increase than in any two previous years in its history. Total deposits, for the first time, passed the \$100,000,000 mark in 1919.

Note circulation shows little change. Advances from the Dominion Government under the Finance Act were \$6,000,000 less than on the 31st December, 1918; lessened demands from dealers in products chiefly cause the difference. Acceptances under Letters of Credit increased nearly \$900,000—an evidence of a resumption of the Bank's foreign activities following the cessation of hostilities.

THE BANK'S ASSETS.

The Cash Assets of the Bank, i.e., Specie, Dominion Government Notes and the equivalent, amount to \$31,900,000, an increase of \$3,400,000 over the previous year and equal to nearly 25 per cent. of the Bank's Public Liabilities. Adding to that total the Bank's investment and Call and Short Loans in Canada and Abroad, there are Immediately Available Assets of \$70,000,000, which amount represents an increase of \$6,500,000, and is equal to 54 per cent. of the Bank's Public Liabilities.

Dominion and Provincial Government securities show a decrease of \$1,176,000 from the 1918 figures. The Bank made Short Term advances to the Dominion Government during the last six months of the year of about \$12,000,000. On the other hand, the Government retired during the year other obligations amounting to over \$13,000,000. Canadian Municipal Securities and British, Foreign and Colonial Public Securities are practically unchanged, but it is noteworthy, and a gratifying indication of Great Britain's recuperative power, that of \$200,000,000 loaned by the Canadian Banks to the British Government early in the War, \$50,000,000 will be retired during the first five months of the present year, and it is expected that other further reductions will soon be made. Railway and other Bonds, Debentures and Stocks are nearly \$400,000 less. The other investments of the Bank, all of a high-grade character, have not materially changed. Call and Short Loans in Canada increased

nearly \$1,000,000 and Call and Short Loans Abroad increased \$3,500,000, occasioned chiefly by extended activities at our New York and London Offices.

The Bank's Commercial Loans in Canada show an increase, although our advances against Grain and other Products were somewhat lower than usual on the 31st December, and about \$8,000,000 of special commercial advances were retired during the twelve months under review.

Insofar as Commercial Loans are concerned, I do not hesitate to state that at no period of the Bank's history were they in as satisfactory or liquid position as at present, but we still continue to follow the policy of making ample provision for advances that give any indication of weakness. As to the future course of our loans for commercial purposes, it is our aim to give them continuous scrutiny, and with experienced officials to supervise them in all districts where we are established, supplemented by the judgment of the Head Office staff and your Directors—particularly where important transactions are concerned—we feel that every precaution has been taken for the Bank's protection, in anticipation of the period of deflation so far delayed, but which will inevitably arrive.

\$74,000 of Overdue Debts are very moderate figures and of no special significance.

During the War period, and particularly during the last year or two, with the cost of building steadily increasing, your Directors refrained from making any expenditures on Bank Premises Account not absolutely necessary, but in 1919 it was essential that certain construction be undertaken, not only to protect the Bank's present business, but to provide for ordinary expansion. The total expenditure for the year was \$580,000, including purchases of land, for new buildings, either now in course of erection or completed, and for remodelling or extension of old buildings, but as indicated in the statement \$300,000 was written off Bank Premises Account from the year's profits. The net total increase in the account for 1919 is \$280,000. The chief expenditures were at the following branches:

Queen and Bay Streets, Toronto.
Yonge and Hayden Streets, Toronto.
Fairbank.
Orillia.

Brantford.
Medicine Hat.
Winnipeg—Portage Avenue.
Winnipeg—Main and Redwood.
Vancouver.

Your Directors feel that all the Bank's properties, which are periodically revalued, are carried at very conservative figures; the great majority of the buildings could not be replaced for anything like the original cost. Ample allowances are made yearly for depreciation from usage—either actual or probable.

GENERAL REMARKS.

In the report reference is made to the number of branches opened by the Bank during 1919, all of which were decided on only after careful investigation of prospects. Outside of establishing several new offices in Canada at points already mentioned, an Agency of the Bank was opened in New York City on March 31st last. This extension has been in contemplation for some years past, but during the War period such an important step was neither feasible nor prudent. Desirable premises were obtained in a very central locality on Broadway near the head of Wall Street and already the move appears justified by results.

Early in 1919 an important link was made in connection with the Bank's foreign business, viz., the establishing of reciprocal relations with the British Overseas Bank, Limited, a new British corporation inaugurated in May last, chiefly to take advantage of and assist in the development of Great Britain's foreign trade. Seven leading institutions are concerned in this Corporation with assets of over \$900,000,000. It is the intention of the British Overseas Bank, Limited, to gradually establish branches and correspondents in important centres throughout the world and create a large international business of a lucrative character. Although this institution is still in its infancy, the Directors and Officials of The Dominion Bank feel that in the course of time the connection will provide valuable remunerative facilities and increased benefits for the Bank.

The opening of Branches by the Banks still continues on an unprecedented scale, with the result that at a large number of points banking machinery has been provided

far beyond any reasonable demands for some years to come. During the year 1919, following a period of necessary inactivity, 1,048 new branches were opened, and on the 31st December there were 4,326 branch banks in Canada, one for each 1,850 persons; by comparison, nearly double the percentage of any other country in the world with a modern banking system.

Although the Canadian banks now provide facilities for the public unsurpassed, either in the number of offices or banking machinery, by any other country that we know of, we find that the remuneration for actual services performed is less by comparison. Rates for commercial loans are practically the same as prevailed a decade ago, although in the meantime operating expenses have increased enormously, cost of building has nearly doubled in the last five years and the average remuneration of a bank's staff is at least thirty to fifty per cent. greater than five years ago. As a matter of fact, the Banks do not begin to receive adequate and fair compensation from the public for the facilities they provide and the risks which they take. For instance, aside from the lending of money, one of the ordinary and necessary functions of a Bank is the transfer of funds from one district to another. Perhaps owing to competition, and possibly by reason of unjustified criticism from certain sections of the community, a most moderate charge for such service as this is now resented by the public.

Under such conditions as these the Banks could not possibly show the results obtained during the past three or four years, had it not been for the fact that there has been a continuous demand for all surplus funds from our Governments; on account of the War all classes of people have made money, borrowers generally have greatly improved their financial position, and losses through bad debts have been less than at any time in the history of Canadian banking. Efforts should be made by the members of the Canadian Bankers' Association to bring about a better understanding between the banking community and the public, and an endeavour made to clearly demonstrate to the Canadian people that our Banks are performing valuable functions, which are steadily increasing and improving, with risks always attendant, at a minimum of remuneration. Canadian business people should

support the Banks in an endeavour to obtain reasonable charges.

The Canadian banking situation has been very ably and fully commented on recently by many other banking representatives, and perhaps people are getting a little tired of advice and admonition on general conditions. In addition, during the past five years, and particularly since the Armistice was signed, we have listened at short intervals to suggestions from various people of standing and experience from all quarters of the globe as to what should be done and what should not be done, but so far all warnings—no matter from what quarter they came—have had no apparent effect. As a matter of fact, the majority of the Canadian people, like all those of other countries whose usual activities were disturbed by the War, are still in an excitable and unsettled state of mind, and most of them are disinclined either to settle down to work or even to make serious plans for the future. We seem to be passing through a "jazz" period to the accompaniment of extravagance and recklessness and a little financial adversity is the only remedy. Even our Government will have to adopt a policy of rigid economy in order to provide for the interest on Canada's steadily increasing obligations. We all know that the funded debt of \$335,000,000 at the beginning of the War has now reached the enormous total of \$2,600,000,000. Interest charges on Government debt, which in 1914 were about \$13,000,000, have increased to \$135,000,000, and this is outside of any deficits that may have to be provided for in connection with Government-owned railways and provision for military pension lists. These are serious questions which should engage the constant attention not only of our Federal authorities, but our financial institutions, Canadian business men and every person who is concerned in Canada's future. If fair and prompt measures are taken for a justified, well-directed and far-reaching taxation, in which all should participate, according to means, and if the proper steps are adopted for the collecting of our taxes after they are levied, we need have no great apprehension for the future of Canada with her outstanding advantages.

I think the danger zone in Canadian banking at the present time is in commercial loans. It takes no

special ability to make judicious selection of a Bank's actual investments, which are, or should be, of high grades, subject to slight fluctuations, and losses or shrinkages—except of a temporary character—seldom occur under this heading, neither does the element of risk enter very greatly into a Bank's transactions of an international character, although depreciation in practically all foreign currencies, with one or two exceptions, has taken place and our financial institutions have been obliged to write down their European securities and balances accordingly. In a Bank's commercial loans, however, the human element always predominates, and at the present time, when practically every line of business has enjoyed three or four years of unequalled prosperity, there is a marked tendency—which is difficult to discourage—to continue purchasing goods and products of all descriptions at high figures, and losses, more or less serious, to individuals and, incidentally, to the Banks, are sure to occur.

Any banker can sit at his desk and decline applications for credits submitted if any element of risk is apparent. This policy will probably keep him from making bad debts, but in carrying it out, he will certainly fail in his duty, not only to the institution which he represents, but to the whole community. There is a risk in every commercial transaction—frequently unforeseen and unavoidable. Doubtful accounts will appear—not preventable either by ability, organization or caution. Manifestly the Canadian Banks, during the readjustment period, while perhaps scrutinizing credits with more than usual care, should refrain from leaning the other way. Legitimate development and production are more than ever necessary to prepare for meeting our obligations and to pay interest charges in the meantime. Fortunately the change from abnormal to normal conditions is taking place slowly and, so far, without unfavorable features. We still find extraordinary activity in practically every class of business; a demand for products of every description that cannot be met and a shortage in foodstuffs, raw materials and manufactured articles. It will certainly take a year or two for supplies to catch up to demands.

At the last Annual Meeting comment was made on Government control of our exportable foodstuffs, and it

is now apparent that much better results would have been obtained if pre-war channels had been used. Not only would better prices have been obtained, but a large quantity of wheat and flour would have gone across the line and would have greatly ameliorated the present adverse trade balance with the United States. It is sincerely to be hoped that before the 1920 crop is harvested Government control over exportable products will cease, with probably better results for everyone.

Judging from our experience of the past five years, the wise man will refrain from expressing himself too definitely as to future financial and commercial events. We have to make plans as new situations arise. Insofar as the affairs of The Dominion Bank are concerned, I think you may look forward to another satisfactory year. We feel that the business is in a healthy condition, and expanding steadily on a sound basis.

In the Directors' report to the Shareholders reference was made to the death of Mr. W. D. Matthews. I also wish to refer to the loss sustained by the Bank in this connection. It was my great privilege to know Mr. Matthews for a period of 40 years and very intimately for the last 13 years. Latterly I was in almost daily intercourse with him. He took an intense pride and interest in the affairs of the Bank and was always ready to lend his advice and assistance when called upon. I am sure you are all in accord with the expressions of regret that you have heard to-day. Personally, I have lost a valuable adviser and a good friend."

ADDRESS BY THE PRESIDENT

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

"The Annual Statement for the past year must, I think, be satisfactory to the Shareholders. The various changes in connection with the growth of the Bank's business have been referred to by the General Manager. The Bank has opened a certain number of new branches during the year, which policy is necessary if we are to keep in line with the expansion of the country.

The Shareholders received, in addition to the usual dividend, a bonus of 1 per cent. for the past year.

The Canadian banks have prospered in recent years, but operating expenses continue to steadily increase,—the returns which their shareholders receive, with very few exceptions, fall far short of those of the stockholders of the larger banks in the United States, Great Britain, South Africa, France, Spain and the countries in the Far East.

The work of the staff has, I think, been thoroughly appreciated by the Bank. The Christmas bonus distribution for 1919 amounted to nearly \$200,000—this quite aside from the bonus and the usual increases, both given earlier in the year.

The Bank has gladly taken back to the service all returned soldiers who wished re-engagement, and has made allowances to them for increases in salary they would have received had they not volunteered.

During the war period 436 of the staff volunteered for active service,—over 200 have rejoined the staff, 54 lost their lives, and 12 were permanently disabled and could not return to their duties.

The remuneration of Canadian bank staffs generally is steadily increasing, and the Pension Fund makes provision for them in their later years.

For some years past the Bank has contributed to the Pension Fund annually a substantial sum, the maximum amount authorized by the shareholders being fixed at \$30,000. Owing to the larger membership which the fund now embodies, it has become necessary that this limit be increased, and a resolution is to be proposed at this meeting to sanction such payment to the fund each year as the Directors may consider advisable, the maximum not to exceed \$50,000 annually.

Reliable estimates of the position of 100 average men at the time they have reached the age of 55 years indicate that one is wealthy, three well-to-do, three able to retire on their earnings, 46 absolutely dependent upon their daily earnings, and 23 wholly dependent on others for their living.

Total salaries now paid by the Bank amount to considerably over \$1,000,000 per annum.

The Bank has sustained a severe loss in the death of Mr. W. D. Matthews, its Vice-President. Mr. Matthews had been a Director for over thirty-six years, and

Vice-President for eighteen years. He was a man of exceptional judgment, and was cautious in business matters, without being in any way timid.

The Bank's activities have, in recent years, become so widespread that it was considered advisable to elect two Vice-Presidents, one of whom should be representative of Western Canada, where our operations are now so very extensive. Sir Augustus M. Nanton, of Winnipeg, has therefore been elected one of the Vice-Presidents, and Mr. A. W. Austin, of Toronto, who is so intimately connected with business affairs in the East, has been elected to the other Vice-Presidency.

While the past year has been a prosperous one for the banks, the future must cause anxiety to all financial institutions. The exchange conditions are serious, and in Canada we must expect a very large amount of money to be withdrawn which has been borrowed from England and from Scotland by the various mortgage companies and loaned on mortgage in Canada. There is no inducement now to send money here from England, and there is every inducement for the English lenders to have their funds returned to England, and take advantage of the very low rate of exchange. I should say between \$50,000,000 and \$75,000,000 would be a very conservative figure at which to place the amount loaned to the various companies here from Great Britain for investment in mortgages. Some of these companies have already arranged to close up their business on account of these conditions, and this state of affairs, I think, must become more accentuated during the next year or two. No money can be expected from Great Britain for investment in this country until the exchange situation improves.

The larger banks must continue to expand to meet the new trade conditions of the world. Already some have opened foreign offices or made affiliations with foreign banks or financial corporations, and I think this policy will continue.

From all quarters—the pulpit, the managers of financial concerns, railway presidents, the press—comes a warning that there must be economy practised, but so far this warning has not had the slightest effect. Extravagance is the order of the day, and, in my opinion, will continue to be until conditions change and hard times

come upon us. Meanwhile all financial institutions should, I think, bear in mind that the existing conditions cannot last, and they must watch closely the trend of events for the next year or two.

Canadian banks are at present in a strong position and well able to cope with future problems.

I have pleasure in moving the adoption of the report."

REMARKS BY VICE-PRESIDENT,
MR. A. W. AUSTIN.

"It is a privilege and a pleasure to second the adoption of this Annual Statement and Report.

In accepting the position of one of the Vice-Presidents of The Dominion Bank, I felt that it would be a difficult task to perform the attendant duties as well as did the late Mr. W. D. Matthews, who was, I consider, one of the best all-round business men of his day. Mr. Matthews never failed to give of his time and exceptional judgment in the interests of the Bank, and his services were always in demand.

Making special reference to the Province of Ontario, I may say that while crops throughout the province last year were below the average yield, higher prices have made up for the shortage. Ontario farmers did wonders in food production during the war, but now that the war is over there is a tendency to go easier among them, as well as among non-agriculturists. Large sums have been expended, however, in the common cause in connection with the war, and the loans floated to provide for this expenditure and the interest thereon must be met, and this fact will tend to stimulate agricultural expansion and increase production. The people of Ontario feel a deep pride in their development of agriculture and manufacturing. One helps the other in establishing our province as easily the greatest economic force within the Dominion; a force capable of generating as much financial power as all the other provinces together. This was clearly demonstrated when in the last drive of the Victory Loan Ontario subscribed for double the amount of all the other provinces.

The success of the Sixth War Loan, which was over-subscribed, even though not tax exempt, shows the

soundness of Canada's economic and financial position. Now we know Canada can finance more of its own undertakings than was dreamed of heretofore. Not only are Canadians absorbing Canadian securities, but Americans are taking them on account of the exceptional profits through the discount in Canadian currency.

The past year will, I am sure, be a memorable one for our General Manager, for under his able guidance the affairs of the Bank have been brought to a splendid state of efficiency, and we have been able to resume the payment of a bonus to the Shareholders.

The great success of the Bank throughout the year is also due to the keen interest taken by all connected with it, from the President down to the junior clerks."

The Report was adopted.

It was moved by Mr. J. J. Cook, seconded by Mr. William McLeish, and unanimously resolved, "that Messrs. Geoffrey T. Clarkson and Robert J. Dilworth, the retiring Auditors, be and they are hereby appointed Auditors to hold office until the next Annual General Meeting, and that their remuneration be fixed at a sum not to exceed \$6,000."

It was moved by Mr. F. G. Inwood, seconded by Rev. T. W. Paterson, and resolved, "that whereas owing to the death of Mr. Wilmot D. Matthews, late Vice-President of the Bank, it was deemed expedient by the Board of Directors to elect two Vice-Presidents, namely, Mr. A. W. Austin and Sir Augustus M. Nanton, thereby necessitating an increase in the amount of remuneration of the Directors now authorized;

Be it therefore enacted by the Shareholders of The Dominion Bank, assembled in Annual General Meeting, that By-law No. 6 of the Shareholders' By-laws be, and the same is hereby amended, by striking out the amount "\$20,000" where it occurs in the said By-law, and by substituting therefor "\$22,000," and that as amended the said by-law shall read as follows:

"The remuneration of the President, Vice-Presidents and Directors of the Bank is hereby fixed at the total amount of \$22,000 per annum."

It was moved by Mr. W. W. Near, seconded by Mr. William Mulock, and resolved, "that whereas owing to the increase in the number of the members of the

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harvests that were equal to, if not better than, any we have ever had in Manitoba or the other Prairie Provinces. The cattle in Alberta have been suffering somewhat this year on account of the poor condition of the grazing ground. The losses, however, are not going to be nearly as great as was at first anticipated. Thousands of cattle have been sold and thousands have been removed to other parts of the country where they have been foddered. As an example of the number that have been removed from that Province during less than the last four months, one Railway Company loaded and moved from points South of Calgary over 135,000 head of cattle. The hog industry in Alberta is one of importance but has been on the decline within the last year or so because, so I am advised by competent people, of the fact that the Food Controllers, or Board of Commerce which was created in this Province, put the price down to a figure at which those who are raising hogs claim they cannot make a profit. I would like to remind you of what we hope will be a great asset, not only of Alberta but of the Dominion as well—oil. Systematic boring is now going on throughout the Province of Alberta for oil, where it is believed it will be found, and if it is found, it will mean a source of wealth to the Dominion almost second to none. Irrigation has proved at last to be a great success. It is now being utilized not only by corporations but is under consideration by the Government.

Saskatchewan is largely a grain-growing country. Last year we grew wheat to the value of about four hundred millions of dollars in the whole Dominion. Of this practically half was grown in the Province of Saskatchewan; the value of that produced west of the Great Lakes being some \$340,000,000, as against \$60,000,000 in Eastern Canada. A few years ago the West was not considered of very great importance in the matter of grain-growing, but things have changed in this respect.

In Manitoba the crops have been fair, but that Province does not now depend upon its wheat. It has gone into mixed farming, and the farmers and business men generally in Manitoba are prosperous. It is only recently that the great mineral wealth of the Northern part of Manitoba has been discovered. Another thing that is of vast importance to that Province is its water power.

I think you will find that within a very short period water power in addition to what is now in existence on the Winnipeg River, only some 60 miles from Winnipeg, will be developed to the extent in one instance alone of over 170,000 horse power, and at a figure considerably less than any other that has taken place, that I can trace, on the continent of North America.

I would like to refer to the live stock business of Western Canada. The stock yards in Winnipeg are about on a par with those of Toronto, while in Calgary and Edmonton they far exceed in volume of business those of Montreal. We have in the West practically half the beef cattle of Canada. Of course you in the East largely exceed us in dairy cattle. To give you an example of how business has gone ahead, the Bank clearings of Winnipeg to-day are equal to what they were in Montreal in 1911 and far exceed what they were in Toronto in 1915. We are growing somewhat. The immigration to our country is improving, and I am glad to report that the greater number who are now taking up homesteads in Western Canada are of British descent. You wonder why I am speaking of the West and only of the West. My reason is that the business of The Dominion Bank, which comes from Western Canada, now forms a very important portion of that done by the Bank. The President and General Manager will bear me out in stating that the result of the Western business has been satisfactory. You have heard from our worthy President and the General Manager regarding the position of the Bank. They have not given advice directly, but in an indirect way they have given warning, so that I will merely tell you that we in Western Canada are trying to be cautious, but we think the prospects are good.

On behalf of the President, Vice-Presidents, and Directors I beg to thank you for the resolution that has just been passed."

Mr. H. C. Scholfield: "I beg to move that the thanks of this meeting be given to the General Manager and other Officers of the Bank for the efficient performance of their respective duties.

It gives me great pleasure to make this motion because I was a member of the staff of the Bank for about twenty years myself. While the policy of the

Directors no doubt has brought about the excellent statement presented to-day, the efficient work and loyal support they have received from their Officers has helped in no small measure towards the successful results shown. I may say, too, that I am very much pleased to hear the President state that they have given the staff a larger bonus than they have hitherto done because I feel that their work has been more arduous during the last four or five years than ever before."

Mr. J. J. Dixon: "I second this resolution with much pleasure." Carried.

Mr. C. A. Bogert: "It is always a pleasing thing to know that the efforts of the Officers of the Bank have been satisfactory to the Shareholders. As the President in his remarks stated to you, probably the most interesting matter in connection with the staff this year is the return to their duties of so many who had been serving Overseas. We are very glad to have them back with us again, and we have endeavored to make them comfortable, and to make their surroundings congenial and their work not too arduous.

At the Annual Meeting of another Bank a few days ago at which I was invited to be present, a gentleman remarked, in connection with a similar resolution, that some opportunity to do so ought to be given to those Officers from outside points who desire occasionally to comment on staff matters. As he expressed it, the men in the Head Office can take care of themselves. Well, I agree with that, and to-day, I want to ask three of our outside officers to make a few remarks to you. I will call on Mr. Patton, who so ably and successfully looks after your interests in Western Canada, Mr. Cowie, who is our manager at Calgary, and who a few years ago was a member of the staff in Ontario, and who has, during the last few years, cultivated a Western optimistic and democratic attitude—I am sure he will have something to say that will be interesting and pointed—and lastly (and perhaps in a measure more important) on one of our returned officers, Captain Carr, who, immediately after the outbreak of the war, left his position with The Dominion Bank as one of our managers, and served Overseas continuously until he returned to his duties, after the war was over, and is now manager of one of our im-

portant branches in Ontario—Napanee. I again wish to thank you most sincerely for the resolution you have passed, and also for the kindly expressions of Sir Augustus Nanton, Mr. Scholfield and the seconder of the resolution."

Mr. F. L. Patton: "It is a great pleasure to me, I am sure, to be asked to respond on behalf of the staff. I sincerely wish to express the deep appreciation of the staff to the Directors of the Bank for their handsome and generous treatment of us during the past year, more particularly with respect to the bonus and the larger contribution to the Pension Fund. I am sure the staff appreciates it, and in these strenuous times, with the greater expense of living, I think the additional sum will be very useful. I am sure the staff is very loyal and sacrificing, and the members have worked very hard. I have had the pleasure of attending the Annual Meetings for several years, and it has always had a very sobering effect on me on account of the words of caution uttered by the Directors and Officials. Of course, out in the West, optimism is our middle name, and it is hard to get down to the Eastern level, but I think I can say in a general way that we have a very fine staff of Officials, and while in the West we have not as many branches as some of our competitors, I think we have a better name than any of them. I simply wish to say, and I say it advisedly, that the whole staff from the highest to the lowest, is solidly behind our General Manager in his very successful efforts on behalf of The Dominion Bank."

Mr. A. M. Cowie: "I assure you it is a pleasure to me to speak on behalf of the staff, but you know what the feeling of unpreparedness is. We are told in the West that we have an abundance of optimism, and we do try to put our best foot forward in regard to our particular part of the country. A number of very nice things have been said of the staff. In mentioning the merely nominal amount put aside to provide for bad debts during the past year, that is saying something on behalf of the staff as well as the executive. The increase in the amount of the donation to our Pension Fund is a matter we greatly appreciate. Some few years ago there were certain murmurings amongst the staff, but of late we feel that our positions have been greatly improved, and

the bonus and this additional payment to the Pension Fund are in line with the general treatment we have received, which has made us all feel very much better. I am sure I can speak for all the Western staff when I say we greatly appreciate what you have done for us.

Captain G. Patten Carr: "In reference to this resolution, I may say that the General Manager has asked me to speak on behalf of the returned members of the Expeditionary Force. I was one of the senior members of the staff to go Overseas. When I came back here last year, I think I felt the same as practically every other member of the Expeditionary Force that came back—unsettled. There was a spirit of restlessness amongst us, and we didn't know whether we could settle down to the old work again or not, but probably what had more effect on me personally than anything else was the fact that I belonged to The Dominion Bank's staff, and that I had been a member of that staff when I enlisted. I joined the Bank's staff about 20 years ago, when the Bank's paid-up capital, I think, was \$1,500,000. Loyalty was then the keynote of the staff. We were always ready to work because we felt we had a personal interest in the Bank, and I certainly think that that spirit has been perpetuated, and it has been recognized by the Directors and Shareholders in granting us such a substantial bonus during the past year. Personally, I do not consider I earned it, for I wasn't here, except for three months, but I got it. It leaves a very, very pleasant feeling to have your services recognized in that way. There are some of those who went Overseas, of course, who have not come back to the Bank, but those of us who have are the ones, I think you will find, who have been longest in the Bank, and those who have not come back are those who have not been in the Bank's service very long and have not been imbued with the spirit of The Dominion Bank. I wish to add my word of thanks to the Shareholders of the Bank for their attitude towards the Staff."

Mr. G. N. Reynolds: "I beg to submit the following Resolution: That the poll be now opened for the election of thirteen 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."

Dr. Charles O'Reilly: "I have much pleasure in seconding the motion." Carried.

The Scrutineers reported that the following gentlemen were elected Directors for the ensuing year:

Messrs. A. W. Austin, James Carruthers, R. J. Christie, Sir John C. Eaton, E. W. Hamber, H. W. Hutchinson, W. L. Matthews, R. S. McLaughlin, Sir Augustus M. Nanton, W. W. Near, Sir Edmund B. Osler, A. T. Reid, and H. H. Williams.

At a subsequent Meeting of the Directors Sir Edmund B. Osler was elected President and Mr. A. W. Austin and Sir Augustus M. Nanton, Vice-Presidents, for the ensuing term.

The General Statement, copy of the Profit and Loss Account, and of the Minutes of the Annual Meeting, are sent to the Shareholders in accordance with the provisions of Section 54 of the Bank Act.

LIST OF SHAREHOLDERS
OF
THE DOMINION BANK
31st DECEMBER, 1919

SHARES \$100 EACH

Name	Address	Shares
Abbott, Mrs. Eva I.	Smith's Falls, Ont.	14
Abell, Henry	Winnipeg, Man.	50
Abraham, Rev. John	Toronto, Ont.	6
Acadia Fire Insurance Company	Halifax, N.S.	18
Acres, Mrs. Anne J.	St. Catharines, Ont.	16
Adams, Mrs. Annie S. C.	Oshawa, Ont.	8
Adams, Dr. Henry J. M.	Victoria, B. C.	15
Adams, John E.	Prescott, Ont.	50
Adams, Mrs. Julie Ogden	Caulfields, B. C.	15
Adams, W., D.D.S., Estate of late.		
Executors: Dr. Allan, Huston		
Adams, Mrs. Clara Ellen McIntyre.	Whitby, Ont.	12
Aikins, M. H., M.D.	Burnhamthorpe, Ont.	30
Aird, Mrs. Margaret	Barrie, Ont.	19
Aitchison and Company, D.	Hamilton, Ont.	5
Alcorn, Samuel	Lindsay, Ont.	1
Alexander, David	Alfred, N. Da., U. S.	5
Alexander, George	Alfred, N. Da., U. S.	5
Alexander, Miss Margaret	Alfred, N. Da., U. S.	4
Alexander, Miss Robina	Alfred, N. Da., U. S.	4
Alexander, William, Estate of late.		
Executors: Arthur Alexander, A. T.		
Ogilvy	Santa Barbara, Cal.	30
Allan, George William, K.C.	Winnipeg, Man.	25
Allaster, Miss Jean	London, Ont.	11
Allen, James K.	Whitby, Ont.	10
Allen, Samuel	Deseronto, Ont.	12
Allen, William R.	Deseronto, Ont.	2
Allin, A. H.	Whitby, Ont.	60
Alma, Miss Kate	Niagara-on-the-Lake, Ont.	18
Ambrose, Mrs. Isobel M.	Hamilton, Ont.	50
Anderson, Donald	Stratford, Ont.	10
Andrew, John Alexander	Stratford, Ont.	10
Andrews, Miss Esther J. A.	Toronto, Ont.	6
Anning, Miss Edith A.	Belleville, Ont.	10
Archer, Dr. Robert	Port Perry, Ont.	43
Ardagh, H. H.	Toronto, Ont.	10
Ardagh, Mrs. Margaret A.	Orillia, Ont.	15
Ardagh, Miss Maude	Toronto, Ont.	8
Armstrong, D. N.	St. Louis, Mo.	19
Armstrong, Elizabeth, Estate of late.		
Executors: Edward Armstrong,		
Mrs. Minnie Teresa Wishart	Toronto, Ont.	15

THE DOMINION BANK

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Name	Address	Shares
Armstrong, Mrs. Letitia	Toronto, Ont.	18
Armstrong, Thomas, M.D.	Toronto, Ont.	42
Armstrong and Cook	Toronto, Ont.	150
Arnoldi, Frank, K.C., in trust	Toronto, Ont.	24
Arnoldi, Frank, K.C., in trust for		
Mrs. E. P. Arnoldi	Toronto, Ont.	30
Arthurs, Mrs. Anne J.	Toronto, Ont.	61
Arthurs, Mrs. Anne J., trustee	Toronto, Ont.	152
Ashbridge, Jesse	Toronto, Ont.	260
Ashbridge, Wellington Thomas	Toronto, Ont.	60
Ashforth, Alfred	Toronto, Ont.	5
Ashmead, Mrs. Martha L.	Brighton, England.	20
Ashmore, Mrs. Mary A.	Stratford, Ont.	3
Asling, Chester	Epsom, Ont.	2
Aston, Frederick	Grenfell, Sask.	6
Atkinson, A. A., in trust	Toronto, Ont.	1
Austin, Albert W.	Toronto, Ont.	744
Austin, Albert W., in trust	Toronto, Ont.	505
Aylesworth, Sir Allen, K.C.M.G., K.C.	Toronto, Ont.	102
Babcock, John	Bowmanville, Ont.	7
Bachrack, Benjamin	Toronto, Ont.	176
Bachrack, Emanuel	Toronto, Ont.	84
Bachrack, Emanuel, in trust	Toronto, Ont.	114
Badgerow, George W., M.B., F.R.C.S.	London, England	5
Bagnani, Mrs. Florence Ruby	Rome, Italy	66
Baillie, James E.	Toronto, Ont.	40
Bain, Mrs. Elizabeth F.	Toronto, Ont.	20
Bain, Mrs. Lilian E.	Walkerville, Ont.	20
Bainard, Mrs. Edna Blanche	Glanworth, Ont.	4
Baines, Allen M., M.D.	Toronto, Ont.	65
Baines, Mrs. Annie Z.	London, England	15
Baines, E. H.	Toronto, Ont.	4
Baines, Mrs. R. J. Ella, Estate of late.		
Executor: Allen M. Baines, M.D.	Toronto, Ont.	9
Baker, Rev. Hibert R.	Victoria, B. C.	12
Baker, John	Gaspe, Que.	21
Baldwin, Miss Alice Maud	Toronto, Ont.	5
Baldwin, Miss Edith Julia	Toronto, Ont.	5
Baldwin, Miss Ethel I.	Toronto, Ont.	5
Baldwin, Mrs. E. M. S.	Toronto, Ont.	5
Baldwin, Rev. H. Grasett	Willey Park, Farnham, Surrey, England	35
Baldwin, H. St. G., Estate of late.		
Surviving Executor: Harold Augustus Baldwin	Toronto, Ont.	30
Baldwin, J. B., Estate of late. Trustee: J. O. Buchanan	Toronto, Ont.	11
Baldwin, Lawrence H.	Toronto, Ont.	10
Baldwin, Lawrence H., in trust for		
Miss Bessie M. Baldwin	Toronto, Ont.	20

Name	Address	Shares
Baldwin, W. A., M.D., Estate of late. Executor: John T. Small, K.C.	Toronto, Ont.....	78
Ball, Miss Emma Louisa	Niagara-on-the-Lake, Ont.....	3
Ball, Miss Florence S.	Toronto, Ont.....	19
Ball, Francis James, M.D.....	Regina, Sask.....	25
Ball, Miss Louise A.	Toronto, Ont.....	24
Ball, Miss Maria Eliza	Niagara-on-the-Lake, Ont.....	3
Ball, Miss Marion E. A.	Niagara-on-the-Lake, Ont.....	3
Band, Charles S., in trust for Barbara Crosby Band.....	New York, N.Y....	5
Band, Charles S., in trust for John Trumbell Band	New York, N.Y....	5
Band, Charles S., in trust for Margaret Alden Band	New York, N.Y....	5
Band, C. W.	New York, N.Y....	174
Band, Percy Carruthers	Toronto, Ont.....	25
Barker, Charles Garton	Hamilton, Ont.....	3
Barker, Miss Florence Isabella.....	Hamilton, Ont.....	3
Barker, Miss Frances Eleanor.....	Hamilton, Ont.....	3
Barker, Mrs. Helen	Hamilton, Ont.....	8
Barnett, Mrs. C. M.	St. Marks, Barbados, B.W.I.....	2
Barnett, Francis	Winnipeg, Man....	1
Barnhart, Samuel A.	Deseronto, Ont.....	44
Barnum, Miss Harriet C. E.	Quebec, Que.....	2
Barnum, Mrs. Margaret	Grafton, Ont.....	30
Barr, Walter J.	Toronto, Ont.....	60
Barthelmes, A. A.	Toronto, Ont.....	132
Barwick, Mrs. Alice Bovell	Toronto, Ont.....	5
Barwick, Frederick A.	Toronto, Ont.....	6
Bateman, Mrs. Mary E.	Toronto, Ont.....	1
Bateman, Dr. R. M.	Toronto, Ont.....	6
Baugh, Mrs. Florence	Toronto, Ont.....	19
Baxter, Dighton W.	Toronto, Ont.....	24
Baxter, Dighton W., in trust	Toronto, Ont.....	24
Bealey, Mrs. Hélène	Toronto, Ont.....	25
Bealey, Henry B.	Toronto, Ont.....	12
Beatty, Mrs. L. M.	Toronto, Ont.....	18
Beaty, John W.....	Toronto, Ont.....	25
Beck, John	Sebringville, Ont..	14
Becker, Mrs. Jane M.	Tillsonburg, Ont...	3
Beemer, Frank, M.D.	Vittoria, Ont.....	12
Beer, Mrs. Nettie E. H.	Toronto, Ont.....	6
Begg, Mrs. Blanche Eugenie	Bristol, England...	120
Begg, Charles G.	Toronto, Ont.....	10
Begg, Evan A.	Toronto, Ont.....	10
Bell, Mrs. Annie	Ottawa, Ont.....	12
Bell, Miss Bessie E. and Miss Mary Morton Bell	Halifax, N. S.....	10
Bell, Mrs. Jane L.	Halifax, N. S.....	2

Name	Address	Shares
Bell, John P.	Hamilton, Ont.....	13
Bell, John P. and Miss Madeleine E. Bell, trustees A. M. Park Estate....	Hamilton, Ont.....	14
Bell, Miss Madeleine E.	Hamilton, Ont.....	39
Bell, Mrs. Sarah Rebecca.....	Toronto, Ont.....	25
Bennet, Miss Amy K.	Ottawa, Ont.....	6
Bennet, J. Williams	Peterborough, Ont..	2
Bennett, Mrs. Constance Edith	Thetford Mines, Que	1
Bennett, Mrs. Elizabeth O.	Maple Grove, Que..	2
Bennett, John H.	Barrie, Ont.....	12
Bennett, Mrs. Margaret A.	Midland, Ont.....	20
Ben-Oliel, Mrs. Margaret L.	Liverpool, England.	2
Benson, Hon. T. M., Estate of late. Executors: Mrs. Laura A. Benson, Mrs. Ethel M. Blake, Thomas B. F. Benson, Frederic A. Benson	Port Hope, Ont.....	6
Berard, Mlle. Irma	Paris, France.....	36
Bernath, Alfred C.	Huntsville, Ont.....	6
Berry, Miss Christena J.	Corinth, Ont.....	10
Berry, H. L.	Walkerville, Ont....	1
Bethune, Henry J.	Toronto, Ont.....	4
Bethune, Miss Jessie Beatrice	Toronto, Ont.....	35
Bethune, Miss Margaret V.	Toronto, Ont.....	64
Bethune, Miss Marion Louisa	Toronto, Ont.....	50
Beulah, Miss Jennie E.	Prescott, Ont.....	12
Bickford, Mrs. Minnie Fry.....	Simcoe, Ont.....	3
Bidwill, Miss Fannie E.	Colborne, Ont.....	10
Bingham, Roy William	Eau Claire, Wis., U.S.A.	10
Bissonnette, Louis	St. Catharines, Ont.	130
Black, A. H.	Toronto, Ont.....	21
Black, Arthur T.	New York, N.Y....	36
Black, Frederick John	Tweed, Ont.....	13
Black, Mrs. Margaret A.	Sacramento, Cal., U. S. A.	1
Blackburn, Russell	Ottawa, Ont.....	10
Blackwood, Mrs. E. C. R.	Toronto, Ont.....	20
Blain, Miss Helen Kathleen	Gilford, Ont.....	1
Blain, James A.	Gilford, Ont.....	15
Blain, Thos. Wilson	Gilford, Ont.....	10
Blakely, John P.	Picton, Ont.....	6
Blezard, Frank	Baltimore, Ont.....	6
Blezard, Miss Margaret J., Miss Clara A. Blezard and Miss Sara M. Blezard	Cobourg, Ont.....	11
Bloom, Mrs. Mary S.	Toronto, Ont.....	6
Blott, Miss Isabel M.	Wardsville, Ont. ...	2
Blyberg, O. A. E.	Pelican Rpd., Minn.	40
Bogert, Clarence A.	Toronto, Ont.....	200
Bogert, M. S.	Montreal, Que.....	30
Boles, Mrs. Sarah L.	Stratford, Ont.....	6
Boles, William	Stratford, Ont.....	24
Bond, J. H. M.	Guelph, Ont.....	5

Name	Address	Shares
Bone, Miss Jessie	Wooler, England...	26
Bone, William, Jr.	Wooler, England...	16
Bonus, Mrs. Mary Jane	Toronto, Ont.....	7
Booth, Gerald Roy	Huntsville, Ont.....	2
Booth, Mrs. Katie	Huntsville, Ont.....	7
Booth, Mrs. Rebecca N.	Toronto, Ont.....	15
Booth, William	Toronto, Ont.....	50
Borland, Joseph Gordon	Claremont, Ont.....	30
Boswell, A. R., K.C.	Toronto, Ont.....	39
Boswell, Andrew William	Quebec, Que.....	18
Boswell, Mrs. Ella, Estate of late. Administrator: Arthur R. Boswell, K.C.	Toronto, Ont.....	22
Botsford, William A.	Windsor, Ont.....	18
Boullee, W. H.	New Hamburg, Ont.	10
Boulton, Christopher R., administrator Estate of late John Boulton	Toronto, Ont.....	50
Bourlier, Mrs. Nellie Goulding	Toronto, Ont.....	5
Bowlby, Ward Hamilton, K.C., Estate of late. Executors: Toronto General Trusts Corporation	Kitchener, Ont.....	50
Bowns, Miss Felice M.	Brooklyn, N.Y.....	5
Boyd, Mrs. Alice E.	Toronto, Ont.....	5
Boyd, Mrs. Blanche	Hamilton, Ont.....	5
Boyd, Miss Elena	Toronto, Ont.....	15
Boyd, John	Toronto, Ont.....	40
Boyd, William Edington	Hamilton, Ont.....	5
Boyer, Mrs. Emily H.	Barrie, Ont.....	30
Bradfield, Charles	Niagara-on-the-Lake, Ont.....	5
Brecken, Rev. E. R. M.	Toronto, Ont.....	30
Brecken, Paul Ralph	Calgary, Alta.....	5
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y..	4
Britton, George C.	Whitby, Ont.....	2
Brock, Mrs. Anna Maude	Toronto, Ont.....	78
Brock, W. R., Estate of late. Executors: Mrs. Margaret Anna Brock, Henry Brock, Wm. L. Brock, Reginald A. Brock	Toronto, Ont.....	324
Brockbank, Miss Julia Nettie	Paris, Ont.....	13
Brooks, Robert	Gores Landing, Ont.	1
Brough, R. W. H., Capt. H. S. Walker and Miss M. S. Brough, trustees	Toronto, Ont.....	12
Brough, T. G., Estate of late. Executrix: Mrs. Mary Caroline Brough	Toronto, Ont.....	60
Brown, Estate of late Alfred. Executors and Trustees: William E. Brown, William L. Brown	Wolfville, N.S.....	41
Brown, Miss Elizabeth Isabel	Toronto, Ont.....	5
Brown, F. D.	Toronto, Ont.....	180
Brown, George V.	Chicago, Ill.....	5
Brown, George W.	Toronto, Ont.....	24
Brown, Isaac H.	Toronto, Ont.....	24

Name	Address	Shares
Brown, Miss Isabella	Peterborough, Ont..	5
Brown, J. Hunter	Toronto, Ont.....	10
Brown, Miss Margaret M.	Oak Park, Ill., U.S.A.	6
Brown, Richard	Toronto, Ont.....	48
Brown, W. E.	Toronto, Ont.....	6
Brown, Mrs. Winifred	Toronto, Ont.....	9
Brownscombe, Felix	Peterborough, Ont..	6
Bruce, John A.	Hamilton, Ont.....	50
Brumell, Walter B.	Toronto, Ont.....	35
Buchan, Jane, Estate of late. Executrix: Miss Maria Buchan	Toronto, Ont.....	4
Buck, Mrs. Mary E. Roe	Cobourg, Ont.....	50
Bunting, Miss Ida B.	Pickering, Ont.....	1
Burbank, F. D.	Toronto, Ont.....	6
Burchill, Mrs. Ida J.	Toronto, Ont.....	7
Burk, Miss Charlotte A.	Toronto, Ont.....	10
Burnet, Miss Sophia R.	Peterborough, Ont..	26
Burnham, Miss Ethel Maud	Cobourg, Ont.....	4
Burnham, Mrs. Helena Frances	Toronto, Ont.....	78
Burnie, Mrs. Annie	Chatham, Ont.....	10
Burns, Edward	Toronto, Ont.....	144
Burns, Miss Jessie Alexander	Toronto, Ont.....	24
Burns, Mrs. Priscilla	Toronto, Ont.....	30
Burns, William	Caracas, Venezuela.	6
Burritt, Mrs. Jean B.	Toronto, Ont.....	5
Burton, Edward C.	Port Perry, Ont....	29
Burton, Joseph W.	Port Perry, Ont....	3
Burton, Mrs. Maude	Toronto, Ont.....	6
Butler, Miss Ethel	Kincardine, Ont....	7
Butler, Miss Jessie C.	Toronto, Ont.....	7
Butler, R. P., Estate of late. Executors: Toronto General Trusts Corporation	Newcastle, Ont....	12
Butterworth, Mrs. Catherina L.	Dunnville, Ont.	2
Butterworth, Charles A., Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Ottawa, Ont.....	44
Butterworth, Miss Maria E.	Ottawa, Ont.....	18
Cahoon, Miss Zillah Eliza	Belfast, Ireland...	23
Cairns, Mrs. Katherine B.	Woodsville, N. H..	3
Caisse d'Economie de Notre Dame de Quebec, in trust	Quebec, Que.....	812
Caldbeck, Mrs. Margaret	Toronto, Ont.....	20
Calder, Mrs. Ada C.	Toronto, Ont.....	5
Calder, Douglas	Toronto, Ont.....	7
Calder, Mrs. Mary Jane	Toronto, Ont.....	7
Calder, William Martin	Grafton, Ont.....	5
Caldwell, William, M.D., Estate of late Executors: Toronto General Trusts Corporation, Samuel Henderson	Peterborough, Ont..	12
Cameron, Mrs. Annie	Toronto, Ont.....	24

Name	Address	Shares
Cameron, Miss Chessie C.	Collingwood, Ont....	15
Cameron, Eliza, Estate of late. Executrix: Mrs. Margaret Barnum	Grafton, Ont.....	15
Cameron, Mrs. Jennie P.....	Collingwood, Ont...	21
Cameron, J. W.	Strathroy, Ont.....	11
Campbell, A. H.	Toronto, Ont.....	46
Campbell, A. H., Graham Campbell and Leighton McCarthy, K.C.	Toronto, Ont.....	100
Campbell, Sir Alexander, Estate of late. Trustees: C. S. Campbell, K.C., Gerald Bogert and Royal Trust Company	Montreal, Que.....	60
Campbell, Archibald, Estate of late. Executrices: Mrs. Maude Jarvis, Miss Winnifred Campbell, Miss Katherine Campbell	Montreal, Que.....	26
Campbell, Graham	Toronto, Ont.....	50
Campbell, Miss Isabella A.....	Snelgrove, Ont.....	5
Campbell, Miss Jessie	Snelgrove, Ont.....	5
Campbell, Mrs. Jessie	Woodville, Ont.....	10
Campbell, J. H. Mayne	London, England...	46
Campbell, J. H. Mayne and A. H. Campbell, "M" Account	Toronto, Ont.	45
Canada Life Assurance Company, The	Toronto, Ont.....	271
Cannon, Miss Emma	Mimico, Ont.....	36
Carey, William, Estate of late. Exec- utors: Frederic Roper, Mrs. Mar- garet Carey	Hamilton, Ont.....	30
Cargill, Miss Juanita A.	Cargill, Ont.....	6
Cargill, Miss Phyllis E.	Cargill, Ont.....	6
Cargill, Wellington David, William Humphrey Bennett and Wilson Mills Southam, trustees of Mar- garet Cargill, deceased (in trust for Margaret, William, Jean, John and Donald Southam of Ottawa).....	Cargill, Ont.....	11
Carleton, Hubert	Toronto, Ont.....	6
Carleton, Estate of late Mrs. Maria. Administrators: Miss Mabel A. Carleton, Rev. Hubert Carleton....	Toronto, Ont.	60
Carmichael, Hugh	Port Perry, Ont....	18
Carnahan, Mrs. Mabel A.	Toronto, Ont.....	3
Carolan, James.....	Toronto, Ont.....	30
Carr, Alfred M.	Wingham, Ont.....	3
Carr, George W.	Wingham, Ont.....	12
Carr, Miss Isabell W.	Wingham, Ont.....	6
Carrie, Mrs. Catherine	Toronto, Ont.....	35
Carrie, F. W.	Toronto, Ont.....	25
Carruthers, James	Montreal, Que.....	390
Carruthers, James N.	Toronto, Ont.....	18
Carscallen, George G.	Hamilton, Ont.....	30
Carswell, Mrs. Annie E.....	Oshawa, Ont.....	25
Carswell, W. E.	Toronto, Ont.....	20

Name	Address	Shares
Carter, Mrs. Mabel	Toronto, Ont.....	2
Carter, William Fredrick	Richmond Hill, Ont..	8
Carty, Miss Mary E. and Miss Mar- tha Carty	Toronto, Ont.....	30
Case, C. A.	St. Catharines, Ont.	40
Casey, Mrs. Elizabeth	Cobourg, Ont.....	2
Cassels, Mrs. Elizabeth M., trustee for C. L. Cassels and L. M. Cassels	Oshawa, Ont.....	1
Cassels, Miss Jessie S.	Toronto, Ont.....	10
Cassels, John T.	Quebec, Que.....	2
Cassels, Mrs. Maude.....	Seaford, Sussex, England	6
Cassels, Robt.	Listowel, Ont.....	1
Cassels, R. S.	Toronto, Ont.....	35
Cassels, W. Gibson	Toronto, Ont.....	90
Cassels, The Hon. Sir Walter G. P..	Ottawa, Ont.....	84
Cawthra, Mrs. Elizabeth J.	Toronto, Ont.....	50
Cawthra, Mrs. Elizabeth J. Trustees: Mrs. A. Mabel Adamson, Mrs. Eli- zabeth J. Cawthra, W. H. Cawthra.	Toronto, Ont.....	50
Cawthra, Mrs. Elizabeth J., and W. H. Cawthra, in trust.....	Toronto, Ont.....	100
Cawthra, Miss Grace Millicent K....	Toronto, Ont.....	78
Cawthra, Henry V. H.....	Toronto, Ont.....	78
Cawthra, John Joseph	Toronto, Ont.....	54
Cawthra, Joseph, Estate of late. Trustees: J. J. Cawthra, Sir Wil- liam Mulock, K.C.M.G., Sir H. L. Drayton, K.C.	Toronto, Ont.....	84
Cayley, Claud T.	London, England...	235
Cayley, William H.....	Salt Lake City, Utah	10
Chadburn, Herbert B.	Montreal, Que.....	30
Champion, Henry T., Estate of late. Executors: Northern Trusts Com- pany	Winnipeg, Man....	3
Chartered Trust & Executor Co.	Toronto, Ont.....	22
Chase, Mrs. Margaret	Ayr, Ont.	8
Chellew, Mrs. Carrie Malissa	Santa Barbara, Cal.	15
Cherry, Mrs. Jennie Alberta	Toronto, Ont.....	5
Cherry, George A., and William Cherry	Preston, Ont.....	37
Child, William A.	Hamilton, Ont.....	48
Chisholm, Miss Kate McM	New York, N. Y....	13
Chisholm, Thos. A.	Toronto, Ont.....	15
Christie, Mrs. Edith H.	St. Paul, Minn....	5
Christie, Miss Elizabeth	Manchester, Ont....	24
Christie, R. J.....	Toronto, Ont.....	114
City Trust Company	Buffalo, N. Y.....	385
Clark, Mrs. Fanny L.	Toronto, Ont.....	25
Clarke, Desmond	Clarke City, Que....	6
Clarke, Miss Emma	Belleville, Ont.....	25
Clarke, Miss Ida R.	Belleville, Ont.....	11
Clarke, Joseph D.	Belleville, Ont.....	36

Name	Address	Shares
Clarke, Mrs. Margaret	Cleveland, Ohio....	9
Clarke, Mrs. Miranda Florence	Toronto, Ont.....	10
Clarke, Rupert Joseph	Colborne, Ont.....	5
Clarkson, Edward R. C., and Joseph N. Shenstone, trustees	Toronto, Ont.....	125
Clarkson, F. C., trustee	Toronto, Ont.....	4
Cline, L. F., M.D.	Kitchener, Ont.....	42
Clute, Mrs. Laurine Adele	Toronto, Ont.....	9
Cochrane, John	Ayr, Ont.....	6
Cochrane, Miss Margaret	Ayr, Ont.....	3
Cody, Mrs. Florence L.	Toronto, Ont.....	6
Cody, Hon. H. J., M.A.	Toronto, Ont.....	60
Cohen, Miss Adelaide	Toronto, Ont.....	3
Coleman, James	St. Thomas, Ont....	3
Coleman, Mrs. Maud M., in trust	Toronto, Ont.....	5
Collins, J. D.	Peterborough, Ont.	48
Colquhoun, Mrs. J. L.	Vancouver, B.C.....	6
Complin, Mrs. Ruby S.	Vancouver Island, B.C.	6
Confederation Life Association	Toronto, Ont.....	560
Connell, Miss Sarah	Cobourg, Ont.....	5
Connolly & Co., H. M.	Montreal, Que.....	1
Connolly, Michael	Montreal, Que.....	250
Conway, Charles A.	Acton, Ont.....	20
Cook, John L., Estate of late. Trustees: Mrs. Lucy Cook, Mrs. Florence M. McCoy, James W. Bain. K.C.	Toronto, Ont.....	13
Cook, Mrs. Maria Isabel	Toronto, Ont.....	40
Cook, Mrs. Mary M.	Toronto, Ont.....	26
Cooke, Mrs. Elizabeth	Uxbridge, Ont.....	10
Cooper, Hubert Ashton	Toronto, Ont.....	12
Cormack, Miss Isabella	Whitby, Ont.....	16
Cossitt, Miss Cora W.	Brockville, Ont....	7
Couch, John A., M.D.	Toronto, Ont.....	14
Coulthard, Mrs. Eva E.	Peterborough, Ont.	12
Coulthard, Mrs. Mariam A.	Peterborough, Ont..	6
Coulthard, Mrs. Myrtle D.	Oshawa, Ont.....	2
Coulthard, R. A.	Oshawa, Ont.....	16
Coulthard, Miss Sarah	Peterborough, Ont..	18
Coulthard, W. W.	Peterborough, Ont..	45
Courtice, Miss A. B.	Toronto, Ont.....	2
Courtice, A. R.	Toronto, Ont.....	2
Courtice, F. E.	Collingwood, Ont...	11
Cowdry, Miss Elizabeth T. H.	Cobourg, Ont.....	2
Coyle, Rev. Patrick J.	Toronto, Ont.....	12
Craig, Norval R.	Toronto, Ont.....	1
Cranston, L. L.	Toronto, Ont.....	1
Craw, William	Orillia, Ont.....	12
Crawford, Mrs. Lucy	Hamilton, Ont.....	6
Crawford, Hon. Thomas	Toronto, Ont.....	100
Cresswell, Mrs. Charlotte	Toronto, Ont.....	14
Crewe, H.	Toronto, Ont.....	6

Name	Address	Shares
Crocker, William	Toronto, Ont.....	330
Crocker, William, in trust for James W. Crocker	Toronto, Ont.....	1
Crookshanks, Mrs. Eliza S. M.	Peterborough, Ont..	5
Cross, Mrs. Florinda	Toronto, Ont.....	7
Crosthwaite, Harvey Franklin	Bartonville, Ont....	5
Crowther, Mrs. Kate M.	Toronto, Ont.....	3
Crowther, William C.	Toronto, Ont.....	132
Croyebert Limited	Toronto, Ont.....	43
Crozier, Mrs. Annie I.	Cobourg, Ont.....	6
Crozier, Rev. Hugh	Guelph, Ont.....	10
Cruikshank, Albert Edward	Cobourg, Ont.....	5
Cruikshank, Mrs. F. E.	Cobourg, Ont.....	9
Cruso, Miss C. M.	Cobourg, Ont.....	10
Cruso, Mary, Estate of late. A. R. Boswell, K.C., surviving executor	Cobourg, Ont.....	16
Cunningham, Mrs. Ella	Brownsville, Ont....	2
Cunningham, Mrs. Fanny Elizabeth	Belfast, Ireland....	11
Cunningham, Miss Mary Ann	Belfast, Ireland....	2
Cunningham, Rev. Robert M.	Brownsville, Ont....	8
Cunnington, Miss M. A.	Orangeville, Ont....	4
Cunnington, W. C.	Toronto, Ont.....	15
Curren, Miss Mary M.	Toronto, Ont.....	40
Currie, Annie, Estate of late. Executors: James Steller Lovell, Garnett H. Meldrum	Toronto, Ont.....	3
Currie, Christina Victoria, Estate of late. Executors: William M. Currie, Sr., William M. Currie, Jr.	Port Perry, Ont....	31
Cuthbertson, George J., in trust	Montreal, Que.....	42
Cuvillier, Luce, Estate of late. Trustees: George S. Cuvillier, Frank C. Routh, T. L. Monahan	Montreal, Que.....	36
Dalton, Charles C.	Toronto, Ont.....	12
Daly, Sir Malachy Bowes, K.C.M.G., and The Eastern Trust Co., Trustees for Mrs. Mary C. Primrose	Halifax, N. S.....	8
Daly, Miss Mary C.	Halifax, N. S.....	18
Daniel, Mrs. Emma Jane	St. Agathe des Monts, Que.....	10
Darling, Mrs. Annie M.	Toronto, Ont.....	33
Darling, Frank, in trust for Mrs. Jane Darling	Toronto, Ont.....	5
Darlington, Miss Grace	Toronto, Ont.....	3
Darlington, Josiah	Todmorden, Ont....	1
Davey, J. Fred	Ottawa, Ont.....	1
Davidson, N. F., K.C., in trust	Toronto, Ont.....	14
Davidson, Miss Sadie Beatrice	Wingham, Ont.....	1
Davidson, Mrs. Sophia E.	Peterborough, Ont..	15
Davie, George T., & Sons	Levis, Que.	10
Davies, Emma, Estate of late. Executors: Robert Holtby Davies, Harry Lorimer Stark	Toronto, Ont.....	110

Name	Address	Shares
Davies, Mrs. Rosa B.	Toronto, Ont.....	10
Davies, William	Toronto, Ont.....	511
Davis, Mrs. Frances J.	Windsor, Ont.....	72
Davis, R. Reade	Toronto, Ont.....	5
Davis, Mrs. Sarah	Huntsville, Ont....	25
Davis, William Hugh	Huntsville, Ont....	25
Dean, Arthur Cecil Hamilton	Yarmouth, Isle of Wight, England..	60
Dean, Mrs. Eloise W.	Flushing, L. I.....	7
Dean, Percy Hamilton	Brockenhurst, Hants, Eng.....	55
Defries, Robt. Leo and Arthur James Ernest Kirkpatrick, trustees marriage settlement of Major Edward H. Foster	Toronto, Ont.....	24
DeLany, Mrs. Clara A.	Cobourg, Ont.....	3
Denison, Col. G. T.	Toronto, Ont.....	8
Denison, Mrs. Helen A.	Toronto, Ont.....	7
Desalliers, Mrs. Philomene	St. Hyacinthe, Que.	2
Dimock, Mrs. C. Annie	Windsor, N. S.....	5
Dimock, J. Wesley	Windsor, N. S.....	6
Dingle, Mrs. Maggie C.	Toronto, Ont.....	24
Dixon, Mrs. Annie N.	Toronto, Ont.....	100
Dixon, B. Homer, Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.....	49
Dixon, Miss Elizabeth C.	Toronto, Ont.....	6
Dixon, Mrs. Frances Lyndon	Toronto, Ont.....	14
Dixon, Frank I.	Toronto, Ont.....	42
Dixon, Mrs. Frieda K.	Toronto, Ont.....	8
Dixon, John J.	Toronto, Ont.....	64
Dixon, Sheldon H.	Toronto, Ont.....	35
Dobson, William Francis	Manchester, Ont....	16
Dodds, Mrs. Agathe	Toronto, Ont.....	2
Dominion Fire Insurance Company, The	Toronto, Ont.....	50
Dorman, Mrs. Jennie E.	Pembroke, Ont.....	5
Doran, William L.	Niagara Falls, Ont..	25
Doubt, Henry	Oshawa, Ont.....	6
Doubt, John H.	Port Perry, Ont....	6
Douglas, Donald Henry	Chatham, Ont.....	9
Dover, Mrs. Annette	Peterborough, Ont..	5
Downey, Mrs. Annie M.	Peterborough, Ont..	4
Downey, Roscoe F.	Peterborough, Ont..	2
Dowsley, J.K., trustee for Mrs. Fannie M. Wattie	Prescott, Ont.....	37
Drayton, Sir H. L., K.C., and John J. Cawthra, trustees under marriage settlement of Charlotte Grace Caw- thra Campbell-Renton	Toronto, Ont.....	13
Drynan, Mrs. Alice Marian	Hamilton, Ont....	38
Dudley, John Herbert, Earl of Har- rowby	Stafford, England...	50
Duggan, Robert B.	Brampton, Ont.....	50

Name	Address	Shares
Dumble, Thomas W., Jr., Estate of late. Surviving Executor: David W. Dumble. Trustee: John D. Hay- den	Peterborough, Ont..	29
Dunbar, W. B.	Dunbarton, Ont....	2
Dunbar, W. T.	Dunbarton, Ont....	22
Dundas, Alfred R.	Cobourg, Ont.....	15
Dunn, Jesse W.	Toronto, Ont.....	35
Dunn, Wesley	Toronto, Ont.....	20
Dunnet, Mrs. Jessie	Toronto, Ont.....	14
Durnford, Emily, Estate of late. Executrix: Mrs. Constance Doro- thy Durnford-Slater	Instow, North Dev- on, England.....	5
Dutton, William Paine	Winnipeg, Man....	102
Dwyer, Mrs. Florence	Toronto, Ont.....	26
Eager, Mrs. Annie A.	Toronto, Ont.....	18
Easton, Miss Ethel	Galt, Ont.....	2
Easton, Miss Margaret I.	Toronto, Ont.....	2
Eaton, Sir John C.	Toronto, Ont.....	156
Eaton, Timothy, Estate of late. Exec- utors: Sir John Craig Eaton, Mrs. Josephine Smith Eaton Burnside, Robert Young Eaton	Toronto, Ont.....	428
Eberts, A. L.	Chatham, Ont.....	115
Eberts, Mrs. Florence B.	Chatham, Ont.....	15
Eberts, Mrs. Mary M.	Chatham, Ont.....	5
Eden, James	Charlottetown, P.E.I.	13
Edwards, C. H.	Toronto, Ont.....	4
Edwards, Charles	Toronto, Ont.....	25
Edwards, James	Toronto, Ont.....	25
Edwards, William Henry	Toronto, Ont.....	25
Egleston, Miss Clara	Ancaster, Ont.....	6
Elliot, Estate of late C. H. Exec- utors and Trustees: Toronto General Trusts Corporation	Belleville, Ont.....	28
Elliott, W. G., Estate of late. Exec- utors: John A. Colter, A. E. Watts..	Brantford, Ont....	14
Elliott, W. J.	Toronto, Ont.....	2
Elliott, W. J., in trust	Toronto, Ont.....	5
Ellis, Miss Agnes R.	Hespeler, Ont.....	6
Ellis, Albert N.	Oshawa, Ont.....	5
Ellis, Mrs. Blanche	Barachois, Gaspé Co., Que.	5
Ellis, H. T. W., K.C.	Windsor, Ont.....	16
Ellis, Miss Kate M.	Brantford, Ont....	6
Ellis, Mrs. Mary Emma	Toronto, Ont.....	5
Ellis, Dr., Stayner	Windsor, Ont.....	7
Ellis, Miss Winifred H.	Brantford, Ont....	6
Emerson, Percie Stuart, Estate of late. Executor: Charles Henry Stuart	Hamilton, Ont....	5

Name	Address	Shares
Errington, Mrs. Margaret A.	Peterborough, Ont.	2
Evans, Mrs. Emily E.	Westmount, Que.	48
Evans, George E.	Toronto, Ont.	20
Evans, Henry W.	Toronto, Ont.	30
Evans, Norman, in trust	Windsor, Ont.	5
Evans, William Joseph	Toronto, Ont.	4
Evely, Martin L.	Pontiac, Mich.	10
Evely, Mrs. Martha L.	Oshawa, Ont.	2
Evely, Mrs. Mary E.	Pontiac, Mich.	5
Everett, Mrs. Ada	Toronto, Ont.	6
Ewing, Miss Nina Alice	Toronto, Ont.	2
Fair, George H.	Brantford, Ont.	6
Fair, George L., Estate of late. Ad- ministratrix: Mrs. Margaret J. Fair	Peterborough, Ont.	6
Fair, H. Allen	Toronto, Ont.	2
Fair, Mrs. Margaret Jane	Toronto, Ont.	24
Fair, T. J.	Brantford, Ont.	20
Faragher, Mrs. Charlotte E.	Toronto, Ont.	4
Farncomb, Miss Dorothea	Toronto, Ont.	12
Farncomb, Rev. Frederick E.	Toronto, Ont.	10
Farncomb, Miss Helen Dorothea	Pittsburgh, Pa.	2
Farncomb, Miss Marjorie Caroline	Toronto, Ont.	2
Farncomb, Thomas S., M.D.	Trenton, Ont.	7
Farthing, John Murray	Aylmer, Ont.	125
Featherstonhaugh, Mrs. Catherine Louisa	Toronto, Ont.	37
Fells, Thomas	Wingham, Ont.	5
Felt, Mrs. Mary R., and H. A. Felt, executors, E. O. Felt Estate	Oshawa, Ont.	10
Fenn, James L., Sr.	Bracebridge, Ont.	10
Ferguson, John	Toronto, Ont.	25
Ferrie, A. E.	Toronto, Ont.	10
Ferrie, Campbell, Estate of late. Exe- cutors: Mrs. Maud Ferrie, Alexan- der Ewing Ferrie	Hamilton, Ont.	15
Ferrie, Mrs. Maud	Hamilton, Ont.	14
Ferris, R. H.	Toronto, Ont.	7
Field, Miss Emma J.	Cobourg, Ont.	12
Field, Martha Ann, Estate of late. Administrators: John Pearse Field, Harry Field	Cobourg, Ont.	1
Field, Miss Matilda M.	Cobourg, Ont.	10
Finkle, Jacob E.	Toronto, Ont.	8
Finlay, Robert McNaughton	Montreal, Que.	15
Firstbrook, Mrs. Annie	Toronto, Ont.	6
Firstbrook, Mrs. Mary Alice	Toronto, Ont.	37
Fisher, Alfred B.	Ashburn, Ont.	9
Fisher, Miss Caroline	Hamilton, Ont.	5
Fisher, Edward T.	Ashburn, Ont.	22
Fisher, Mrs. Margaret A.	Toronto, Ont.	7
FitzGibbon, Miss Frances	Vancouver, B.C.	12
Fleming, Miss Mary A.	Galt, Ont.	10

Name	Address	Shares
Fletcher, Mrs. Isabel	Toronto, Ont.	42
Fleury, Herbert W.	Aurora, Ont.	30
Fleury's Sons, J.	Aurora, Ont.	25
Fleury, Mrs. Margaret E.	Aurora, Ont.	33
Folger, B. W.	Bronxville, N.Y.	20
Folingsby, Mrs. Elizabeth	Toronto, Ont.	40
Ford, Mrs. Victoria	San Jose, Costa Rica	30
Forrest, John A., W.S.	Edinburgh, Scotl'd.	13
Forsythe, Samuel	Huntsville, Ont.	2
Foster, Miss Elma Alzina	Orono, Ont.	2
Foster, Miss Ethel Georgina Adelaide	Toronto, Ont.	6
Foster, Harold William Alexander	Toronto, Ont.	8
Foster, Hubert B.	Bowmanville, Ont.	5
Foster, John	Bowmanville, Ont.	12
Foster, Miss Mary Beatrice	Orono, Ont.	2
Foster, Mrs. Olive N.	Listowel, Ont.	2
Foulds, Mrs. Mary	Toronto, Ont.	25
Fowke, Everett William	Toronto, Ont.	6
Fowke, Mrs. Flora	Oshawa, Ont.	180
Fowke, Miss Florence A.	Oshawa, Ont.	1
Fowlds, Miss Grace Isabell	Hastings, Ont.	9
Fowlds, Henry M., Estate of late. Executors: W. M. Fowlds, Miss Louise V. Fowlds	Hastings, Ont.	6
Fowlds, Miss Louise Victoria	Hastings, Ont.	8
Fowlds, Miss Mary P.	Hastings, Ont.	11
Fowlds, Walter M.	Hastings, Ont.	16
Fowler, Mrs. Florence C. M.	London, England	12
Fowler, John M.	Orillia, Ont.	10
Fowler, Miss Nettie	Toronto, Ont.	12
Fox, Mrs. Catherine	Cobourg, Ont.	1
Foy, Hon. James J., K.C., M.L.A., Es- tate of late. Executors and Trus- tees: Toronto General Trusts Cor- poration	Toronto, Ont.	55
Foy, Miss Marie C.	Toronto, Ont.	24
Foy, Miss Mary	Toronto, Ont.	5
Frame, Miss Mary	Manchester, Eng.	10
Francis, Mrs. Barbara M.	Hamilton, Ont.	2
Francis and Wardrop, in trust	Toronto, Ont.	150
Fraser, Alexander S.	Buffalo, N. Y.	5
Fraser, Mrs. Jean M. Fowlds	Outlook, Sask.	4
Freeland, Miss Jessie A.	Montreal, Que.	7
French, C. St. G.	Duncan, B.C.	4
Fuller, Miss Mary Emma	Hamilton, Ont.	14
Gadsby, James Oscar	Toronto, Ont.	75
Gage, Miss Violet V. S.	Brampton, Ont.	2
Gage, William L.	Hamilton, Ont.	20
Galbraith, Miss Annie May	Uxbridge, Ont.	3
Gallant, Mrs. Elizabeth	Charlottetown, P.E.I.	6
Gamble, Miss Bertha G.	Toronto, Ont.	2

Name	Address	Shares
Gamble, R. D., Estate of late. Trustees: C. A. Bogert, H. D. Gamble, K.C.	Toronto, Ont.	45
Gamble, Miss Sarah	Toronto, Ont.	10
Gardineer, Mrs. Cordelia	Oshawa, Ont.	51
Gardner, Mrs. Amy Inglis	Maidenhead, Berks, Eng.	85
Gates, F. W.	Hamilton, Ont.	2
Gates, Mrs. Georgina K.	London, Ont.	2
Geary, George Reginald, K.C.	Toronto, Ont.	5
George, Alfred W.	Port Hope, Ont.	12
George, Lloyd	Kitchener, Ont.	2
George, Mrs. Mary	Kitchener, Ont.	1
George, W. C.	Orillia, Ont.	5
Gerrie, Mrs. Carrie E.	Chicago, Ill.	3
Gershaw, Dr. F. W.	Medicine Hat, Alta.	20
Gianelli, Victor E.	Toronto, Ont.	25
Gibbons, Mrs. Catherine	Lucknow, Ont.	5
Gibson, A. E.	Guelph, Ont.	14
Gibson, Miss Margaret	Kitchener, Ont.	2
Gibson, R. E.	Toronto, Ont.	50
Gilchrist, Mrs. Agnes S.	Toronto, Ont.	14
Gill, Jacob C.	Victoria Harbour, Ont.	10
Gill, James Millard	Victoria Harbour, Ont.	4
Gillbard, Edward B.	East Orange, N.J.	24
Gillbard, John W.	Toronto, Ont.	15
Gillies, Mrs. Emma A.	Windsor, Ont.	15
Girdlestone, Mrs. Louisa R.	Windsor, Ont.	1
Girls' Home, The	Toronto, Ont.	12
Givens, Miss May	Boston, Mass.	25
Glenney, Edwin J.	Ottawa, Ont.	11
Glenney, George M.	Pottstown, Pa.	5
Glenney, Miss Theresa L.	Toronto, Ont.	54
Goggin, Mrs. Maria	Port Credit, Ont.	4
Goldie, A. R.	Galt, Ont.	8
Goldie, Lincoln	Guelph, Ont.	35
Goldie, Nora, Estate of late. Executor: Alexander Rogers Goldie	Galt, Ont.	18
Gooch, F. H.	Toronto, Ont.	6
Gooderham, E. G.	Toronto, Ont.	45
Gooderham, E. G., in trust	Toronto, Ont.	20
Gooderham, Henry, Estate of late. Executors: David Fasken, Henry F. Gooderham, Mrs. Florence G. Huestis	Toronto, Ont.	30
Gooderham, Mrs. Lillie Phillips	Toronto, Ont.	20
Gooderham, Mrs. Margaret	Toronto, Ont.	132
Gordon, Colin F., and E. D. Armour, K.C., trustees	Toronto, Ont.	8
Gordon, D. S.	Toronto, Ont.	11
Gorman, Henry	Sarnia, Ont.	9

Name	Address	Shares
Gould, Miss Alma M.	Uxbridge, Ont.	5
Gould, Mrs. Annie Jane	Uxbridge, Ont.	5
Gould, Miss Mary	Uxbridge, Ont.	6
Goulding, Mrs. Dorothy Massey	Toronto, Ont.	15
Gow, Alexander	Windsor, Ont.	6
Gow, Dr. George	Toronto, Ont.	7
Gow, Dr. James	Windsor, Ont.	6
Gow, Miss Janet Steven	Windsor, Ont.	8
Gow, John Eckford	Kingston, Ont.	6
Gow, Miss Margaret Christie	Windsor, Ont.	6
Gow, Walter	Toronto, Ont.	35
Gowans, John, Estate of late. Executors: Toronto General Trusts Corporation, Eliza Thornton Gowans	Toronto, Ont.	71
Grabowsky, J. W.	Bay City, Mich.	33
Graham, Mrs. Clara M.	Port Hope, Ont.	20
Graham, John	Biggar, Scotland	7
Graham, Mrs. Morwenna	Toronto, Ont.	18
Graham, Robt. James	Belleville, Ont.	5
Grandy, Mrs. Annie	Port Hope, Ont.	30
Grandy, Robt.	Port Hope, Ont.	20
Grant, Robert P.	Clayton, N.Y.	10
Grasett, F. LeM., M.B.	Toronto, Ont.	72
Grasett, Lt.-Col. Henry J., C.M.G.	Toronto, Ont.	10
Gray, Miss Agnes M.	Port Credit, Ont.	5
Gray, Mrs. Jessie	Port Credit, Ont.	10
Gray, J. G. R.	Toronto, Ont.	10
Gray, R. M.	Toronto, Ont.	54
Gray, Miss Violet	Eastbourne, Sussex, Eng.	6
Greacen, Wilson	Toronto, Ont.	2
Great West Life Assurance Company, The	Winnipeg, Man.	100
Greey, William & J. G.	Toronto, Ont.	50
Greeys', William & J. G., Employees Savings and Emergency Society	Toronto, Ont.	5
Greig, E. R.	Toronto, Ont.	49
Grier, A. Monro, K.C.	Toronto, Ont.	8
Grier, D. E. Monro	Toronto, Ont.	6
Griffin, Mrs. Edith M.	Hamilton, Ont.	1
Gripton, Charles M.	St. Catharines, Ont.	1
Groome, Mrs. Harriett A.	St. Catharines, Ont.	8
Groves, Mrs. Edith Lelean	Toronto, Ont.	5
Guess, Mrs. Eva Y.	Long Island, N.Y.	6
Guild, Mrs. Sarah A.	Ottawa, Ont.	8
Guillet, Miss Elise	Toronto, Ont.	1
Gunn, Mrs. Mary Douglas	Toronto, Ont.	72
Gunn, Mrs. Nellie	Toronto, Ont.	7
Gurd, Miss Elizabeth	St. Thomas, Ont.	5
Hagarty, Mrs. Florence A. G.	Toronto, Ont.	2
Hagarty, John H. G., and S. Casey Wood, trustees	Toronto, Ont.	6
Hall, Mrs. Maud A. L.	Sunderland, Ont.	3

Name	Address	Shares
Halligan, Mrs. Ellen M.	Toronto, Ont.	8
Halligan, Sylvester C.	Toronto, Ont.	76
Hamber, E. W.	Vancouver, B.C.	120
Hamel, Mrs. Clarissa	Collingwood, Ont.	12
Hamilton, Estate of late Rt. Rev. Charles, D.D. Executors: Mrs. Lillian M. Smith, Rev. Harold F. Hamilton	Ottawa, Ont.	24
Hamilton, Mrs. Constance E.	Lorne Park, Ont.	6
Hamilton, James	Port Colborne, Ont.	5
Hamilton, Rev. Harold F.	Ottawa, Ont.	54
Hamilton, John	Quebec, Que.	180
Hamilton, L. A.	Lorne Park, Ont.	42
Hamilton, Miss Mary Frances Vera.	Quebec, Que.	20
Hamilton, Robert, Estate of late. Executors and Trustees: John Hamilton, Hon. Sir Walter G. P. Cassels, K.C.	Quebec, Que.	162
Hamlin, Mrs. Elizabeth	Oshawa, Ont.	50
Hamlin, Rupert S.	Oshawa, Ont.	5
Hanning, Mrs. Lucy	Clarkson, Ont.	3
Harcourt, Frederick W., K.C., and F. C. L. Jones, trustees	Toronto, Ont.	10
Harding, Mrs. Ida King	St. Pacome, Que.	36
Hardy, Hon. A. S., Estate of late. Trustees: Mrs. Mary Hardy, Hon. A. D. Hardy, E. A. P. Hardy, M.D., A. C. M. Hardy	Toronto, Ont.	16
Hardy, James, trustee	Toronto, Ont.	30
Hare, Mrs. Alice A.	Oak Park, Ill.	14
Hare, David Arthur	Oak Park, Ill.	30
Hare, David Arthur, in trust for Arthur Gordon Hare	Oak Park, Ill.	1
Hare, Miss Susanna H.	Cobourg, Ont.	4
Hargrave, Herbert H.	Toronto, Ont.	2
Harman, George F., surviving trustee Hon. James Morris Estate	Toronto, Ont.	42
Harman, S. Bruce	Toronto, Ont.	30
Harmer, Mrs. Emily	Toronto, Ont.	3
Harper, Samuel	Toronto, Ont.	14
Harrington, Dr. A. J.	Toronto, Ont.	12
Harrington, Mrs. Elizabeth	Toronto, Ont.	12
Harris, Mrs. Beatrice Phillips	Toronto, Ont.	22
Harris, Edwin	Gores Landing, Ont.	48
Harris, Miss Frances J.	Hamilton, Ont.	115
Harris, Fred J.	Hamilton, Ont.	110
Harris, John M.	Hamilton, Ont.	10
Harris, Lawren S.	Toronto, Ont.	30
Harris, Mrs. Mary L.	Toronto, Ont.	75
Harrison, James, Estate of late. Executors: W. A. Holliday, Mrs. M. E. Holliday	Uxbridge, Ont.	11
Hart, Dr. Jacob W.	Huntsville, Ont.	50

Name	Address	Shares
Harvey, Miss Esther H.	Whitby, Ont.	8
Harvey, Isabella Orr, Estate of late. Sole Executor: T. A. Harvey	Cobourg, Ont.	4
Harwood, H. S.	Toronto, Ont.	24
Hatch, Mrs. Fannie	Whitby, Ont.	10
Hatch, Fred	Whitby, Ont.	100
Hatch, William Henry	Deseronto, Ont.	25
Hawkey, Miss Eva E.	Cobourg, Ont.	4
Hay, Edward, G. G. LeMesurier and Mrs. Marion A. Kerr	Toronto, Ont.	54
Hay, Mrs. Laura Elizabeth	Duns, Scotland.	125
Hayes, Miss E. Belle	Clayton, N.Y.	5
Hayes, Mrs. Ida Ellis	Grosse Point Village, Mich.	7
Hayward, Miss Mary M.	Oshawa, Ont.	2
Haywood, Alfred	Toronto, Ont.	50
Heal, Mrs. Mary Ann	Port Perry, Ont.	14
Heggie, Dr. D. L., in trust for David Colin Heggie	Brampton, Ont.	1
Heggie, Dr. D. L., in trust for Miss Helen Hope Heggie	Brampton, Ont.	3
Heggie, Dr. D. L., in trust for Miss Mary Margaret Heggie	Brampton, Ont.	2
Heggie, Mrs. Margaret Edith	Brampton, Ont.	75
Heintzman, George C.	Toronto, Ont.	100
Heintzman Herman	Toronto, Ont.	100
Hemming, Mrs. Margaret	Kingston, Ont.	18
Henderson, Mrs. Charlotte W.	Cannington, Ont.	6
Henderson, David	Toronto, Ont.	18
Henderson, Mrs. Joan Anderson	Toronto, Ont.	5
Henderson, R. B.	Toronto, Ont.	6
Henderson, William and John. Executors of Estate of late Helen E. Henderson, Administratrix, Estate of late William Henderson	Cobourg, Ont.	9
Henderson & Small, in trust	Toronto, Ont.	88
Henderson & Small, in trust for C. W. A. Baldwin, R.N.	Toronto, Ont.	5
Hendrie, Sir John S., K.C.M.G., C.V.O.	Hamilton, Ont.	24
Henesey, Edward G.	Dundrum, Co. Down, Ireland	30
Henry, Mrs. Elizabeth	Toronto, Ont.	6
Henry, Mrs. Margaret Elizabeth	Hornby, Ont.	6
Hepburn, Mrs. Florence	Uxbridge, Ont.	30
Herteis, Mrs. Mary	Kitchener, Ont.	10
Hespeler, Hon. William	Winnipeg, Man.	18
Hethrington, Major E. A.	Toronto, Ont.	79
Hethrington, Thomas S.	Quebec, Que.	100
Heward, George C.	Toronto, Ont.	37
Heward, George C., trustee	Toronto, Ont.	18
Hewett, Miss Clara A.	Orillia, Ont.	2

Name	Address	Shares
Hewitt, Rev. William J., Estate of late. Executors: Mrs. Joanna L. D. Hewitt, Rev. Edwin L. Flagg	Rhos. North Wales.	5
Hickson, Lady Catherine	Montreal, Que.	96
Highet, Elizabeth A., Estate of late. Administrators: Ernest R. Highet, Miss Mary E. Highet, Miss Mabel Roberta Highet	Cobourg, Ont.	10
Highet, Miss Mary E.	Cobourg, Ont.	10
Hildebrandt, Edward G.	Toronto, Ont.	10
Hill, Mrs. Edith M. T.	Toronto, Ont.	6
Hill, Francis Henry	Southend, Ont.	16
Hill, Samuel	Orillia, Ont.	5
Hindes, A.	Oshawa, Ont.	100
Hindes, George R.	Bowmanville, Ont.	6
Hinkley, Mrs. Margaret Georgina	New York, N.Y.	66
Hislop, Miss Agnes	Whitby, Ont.	5
Hobson, Miss Agnes	Hamilton, Ont.	14
Hobson, Miss Elizabeth	Hamilton, Ont.	14
Hobson, Miss Jean	Hamilton, Ont.	14
Hobson, Joseph Irvine	Montreal, Que.	12
Hobson, Mrs. Mary A.	Hamilton, Ont.	82
Hobson, R.	Hamilton, Ont.	19
Hockin, Nehemiah	Toronto, Ont.	20
Hodgins, Cecil W.	Toronto, Ont.	5
Hodgins, The Hon. Frank E.	Toronto, Ont.	6
Hodgins, Harry B., Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.	69
Hodgkinson, Miss Kitty Ada Frances	Toronto, Ont.	10
Hodgson, Miss Ada Blanche Agnes	Toronto, Ont.	15
Hodgson, Jane, Estate of late. Executors: Frederick T. Wharton Hodgson, Edwin George Hodgson, Miss Ada Blanche Agnes Hodgson	Toronto, Ont.	10
Hogle, Miss Alma C.	Cleveland, Ohio	1
Holcroft, Charles F., Estate of late. Executrix: Mrs. Edith Blagdon Holcroft	Oakville, Ont.	6
Holcroft, Henry S.	Orillia, Ont.	12
Holden, Mrs. Orrilla	Whitby, Ont.	4
Holden, Mrs. Orrilla, in trust for Estate of late James Holden	Whitby, Ont.	14
Holland, Charles	London, England	70
Holmes, Arthur J.	Keewatin, Ont.	1
Holmes, Miss Eunice Evelyn	Parry Sound, Ont.	3
Holmes, Robert M.	Keewatin, Ont.	12
Holms, John Mitchell	London, Eng.	25
Holt, Sir Herbert S.	Montreal, Que.	300
Hopper, W. H.	Cobourg, Ont.	12
Hornby, Mrs. Eva Sophia	Toronto, Ont.	4
Horning, Mrs. Margaret	Hamilton, Ont.	4

Name	Address	Shares
Horse, Albert A.	Toronto, Ont.	4
Horse, Miss Amey	Ottawa, Ont.	13
Horse, Henry Herbert	Ottawa, Ont.	13
Horton, Harry G.	Toronto, Ont.	15
Hoskin, Miss Mary	Toronto, Ont.	42
Hoskins, Alexander	Cold Springs, Ont.	10
Houghton, Miss Emma M.	Toronto, Ont.	10
Howard, Miss Lucy Maclean	Toronto, Ont.	5
Howard, Theodore Arnold, B.A.	Ottawa, Ont.	6
Howden, Miss Ella E.	Los Angeles, Cal.	6
Howell, Hon. Chief Justice Hector M., Estate of late. Executrices: Mrs. Annie L. Kenny, Mrs. Constance L. Pentland, Miss Sybil L. Howell	Winnipeg, Man.	330
Hudson, Mrs. Lela G.	Hamilton, Ont.	1
Hudson, William S.	Preston, Ont.	15
Huffman, Mrs. Mary E.	Aylmer, Ont.	8
Hume, Miss Alice E.	Port Hope, Ont.	10
Hume, Harry	Port Hope, Ont.	10
Hume, John	Port Hope, Ont.	53
Hume, Miss Margaret A.	Port Hope, Ont.	25
Hunt, Miss Helena	Belleville, Ont.	4
Hunt, Henry Bleecker	Belleville, Ont.	4
Huron & Erie Mortgage Corp.	London, Ont.	100
Hussey, W. J.	Espanola, Ont.	10
Hutcheson, Mrs. Blanche E.	Oshawa, Ont.	8
Hutcheson, V. H. E.	Toronto, Ont.	30
Hutchinson, Hodgson Wilberforce	Winnipeg, Man.	120
Hutton, Mrs. Annie	Toronto, Ont.	24
Hyland, Mrs. Margaret	Toronto, Ont.	1
Hyman, Mrs. Sophia	Brampton, Ont.	26
Hyslop, Mrs. Margaret I.	Toronto, Ont.	48
Ince, Gordon	Toronto, Ont.	5
Ince, William, Estate of late. Executors: William Ince, James Ince	Toronto, Ont.	106
Inches, Dr. Charles	Scribner, Neb., U.S.A.	22
Ingersoll, G. G.	Sarnia, Ont.	12
Ingles, Mrs. Helen	Hagersville, Ont.	20
Innes, Charles E.	Simcoe, Ont.	38
Innes, Hugh P.	Simcoe, Ont.	26
Innes, Mrs. M. Aileen	Hamilton, Ont.	2
Innes, Robert Livingstone	Hamilton, Ont.	8
Innes, William L.	Simcoe, Ont.	26
Inwood, Frederick G.	Toronto, Ont.	10
Irving, Mrs. Eleanor Phillips	Toronto, Ont.	22
Irving, L. Homfray	Toronto, Ont.	20
Irwin, Col. De La Cherois T., C.M.G.	Ottawa, Ont.	38
Irwin, Mrs. Isabella	Ottawa, Ont.	93
Jackson, Mrs. Lily	Simcoe, Ont.	3
Jackson, Mrs. T. Griffin	St. Thomas, Ont.	10
James, Mrs. Helen I.	Smith's Falls, Ont.	14

Name	Address	Shares
Jamieson, Herbert John	Lemberg, Sask.	3
Jamieson, Miss Jessie Louisa	Toronto, Ont.	12
Jarvis, Aemilius & Company	Toronto, Ont.	5
Jarvis, Mrs. Augusta	Toronto, Ont.	10
Jarvis, John B.	Toronto, Ont.	1
Jeffrey, Mrs. Ada Ellena	Port Perry, Ont.	6
Jeffrey, Cyril C.	Port Perry, Ont.	13
Jeffrey, Samuel	Port Perry, Ont.	45
Jeffrey, Samuel and Cyril C. Jeffrey	Port Perry, Ont.	2
Jenkinson, Edwin	Wexford P.O., Ont.	13
Jenkinson, Miss Gertrude	Toronto, Ont.	2
Jephcott, William, Estate of late. Executors: William C. Jephcott, Alfred Jephcott, Miss Mary Jephcott	Toronto, Ont.	12
Jessopp, Capt. Dudley F., Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.	14
Jewell, Mrs. Jane E.	Ottawa, Ont.	10
Johnston, Alfred	Toronto, Ont.	40
Johnston, Andrew B.	Sarnia, Ont.	12
Johnston, Miss Evelyn Hazel	Stratford, Ont.	6
Johnston, H. B.	Toronto, Ont.	40
Johnston, Mrs. Margaret	Sarnia, Ont.	3
Johnston, Mrs. Sophie B.	Toronto, Ont.	10
Johnston, Strachan, K.C.	Toronto, Ont.	40
Johnston, William Robert	Toronto, Ont.	11
Johnston, W. R., Estate of late. Executors: William R. Johnston, John S. Johnston, K.C., Frank B. Johnston	Toronto, Ont.	40
Jones, Edward Coursolles	Toronto, Ont.	49
Jones, E. K.	Toronto, Ont.	3
Jones, J. Gordon, Estate of late. Executors: Henry Gordon MacKenzie, William Wallace Jones, George Watson	Toronto, Ont.	104
Jones, J. Gordon, in Trust, Estate of late. Executors: Henry Gordon MacKenzie, William Wallace Jones, George Watson	Toronto, Ont.	10
Jones, Philip J., in trust	Toronto, Ont.	6
Jordan, Rev. Louis H.	Eastbourne, England	36
Jost Wesleyan Methodist City Mission, Trustees of the: W. A. Hart, J. A. MacInnes, T. Harold Johnson, Charles Bell	Halifax, N. S.	13
Julian, Rice Lewis	New York, N.Y.	66
Kane, Mrs. Jessie A.	Toronto, Ont.	25
Kane, J. Hamilton, Estate of late. Executrix: Mrs. Jessie A. Kane	Toronto, Ont.	55
Kavanagh, John F.	Hamilton, Ont.	12

Name	Address	Shares
Keenan, Mrs. Emily M.	Los Angeles, Cal.	2
Kelly, John	Toronto, Ont.	5
Kendrey, Estate of James in Trust. Executors and Trustees: Toronto General Trusts Corporation, Mrs. Elizabeth Kendrey	Peterborough, Ont.	30
Kennedy, W. C.	Windsor, Ont.	35
Kenny, J. B. and L. F. Kenny, trustees for Mrs. M. J. Kenny	Halifax, N.S.	7
Kerman, William S.	Toronto, Ont.	5
Kernahan, W. T.	Toronto, Ont.	60
Kernahan, W. T., in trust	Toronto, Ont.	6
Kerr, Mrs. Grace E.	Toronto, Ont.	5
Kerr, Margaret, Estate of late. Executors: William Kerr, George E. Keith, Miss Olive Kerr	Terrace, B.C.	8
Ketchum, Margaret J., Estate of late. Surviving Executor: Nicholas Ferrar Davidson, K.C.	Toronto, Ont.	1
Kidd, David	New York, N.Y.	180
Kiely, G. W., Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.	199
Kiely, Maurice Miles	Toronto, Ont.	8
Kiely, W. T., Estate of late. Executors: Mrs. Elizabeth Long, Thomas Long	Goderich, Ont.	132
Killoran, Miss Katharine C.	Toronto, Ont.	3
King, Emma, Estate of late. Executors: The Royal Trust Co.	Quebec, Que.	60
King, Mrs. Katherine Margaret	Waterville, Que.	16
King, Mrs. Marie Courcy	St. Pacome, Que.	50
King, Mary Everett, Estate of late. Executors and Trustees: Royal Trust Company, Arthur Robert Maxwell Boulton	Quebec, Que.	150
King, Sydney	St. Pacome, Que.	22
Kingstone, Miss Edith Henrietta	Toronto, Ont.	12
Kingstone, George Alexander	Toronto, Ont.	12
Kingstone, Mrs. Wilhelmina R.	Toronto, Ont.	39
Kinnear, Mrs. Elizabeth	Montreal, Que.	1
Kinnear, Rev. George F.	Montreal, Que.	22
Kinnear, Rev. G. F., and J. W. Moon-ey, in trust for Rev. George F. Kinnear	Montreal, Que.	19
Kinnear, John L.	Inverness, Que.	7
Kinnear, Mrs. Lydia	Quebec, Que.	1
Kinnear, Mrs. Tamsin J.	High River, Alta.	3
Kinnear, William	Toronto, Ont.	20
Kippax, Miss Helen Mary	Brantford, Ont.	14
Kirkpatrick, George D.	Toronto, Ont.	5
Knell, Henry	Kitchener, Ont.	24

Name	Address	Shares
Knight, Mrs. Frederica	Peterborough, Ont.	7
Knight, Mrs. Gertrude	St. Catharines, Ont.	3
Knight, Henry	St. Catharines, Ont.	9
Knowles, Miss Phyllis A.	New York, N.Y.	4
Knowlton, W. H.	Toronto, Ont.	42
Knox, Mrs. Madeline Massey	Toronto, Ont.	15
Kyle, Mrs. Mary J.	Toronto, Ont.	40
Laidlaw, Robert	Toronto, Ont.	100
Lake, William H.	Toronto, Ont.	18
Lally, Miss Constance	Barrie, Ont.	85
Lamb, Mrs. Elizabeth	Toronto, Ont.	12
Lambert, Arthur G.	Oshawa, Ont.	55
Lambert, Mrs. Bertha	Oshawa, Ont.	12
Lambert, Miss Kate	Niagara Falls, Ont.	2
Lander, Newton J.	Toronto, Ont.	1
Landon, Mrs. Mamie M.	Chatham, Ont.	10
Lane, Mrs. Sarah	Baltimore, Ont.	5
Langford, Charles B., M.D.	Blenheim, Ont.	5
Langmuir, Mrs. Georgina H.	Toronto, Ont.	8
Langmuir, A. D., General Manager and W. G. Watson, Assistant Gen- eral Manager, in trust	Toronto, Ont.	71
Larkin, Miss Aimée T.	St. Catharines, Ont.	6
Larkin, Miss Ellen M.	St. Catharines, Ont.	5
Larkin, Miss Maria E.	St. Catharines, Ont.	5
Lash, Z. A., K.C., and Miller Lash, trustees for Mrs. Harriet Russell, under will of the late Daniel Mc- Lachlin	Toronto, Ont.	23
Lash, Z. A., K.C., and Rev. John Us- borne, trustees for Mrs. Jessie Us- borne, under the will of late Daniel McLachlin	Toronto, Ont.	89
Lauchland, N. L.	Vancouver, B.C.	1
Laurie, Mrs. Agnes Strang	Montreal, Que.	15
Lauster, Edward	Prescott, Ont.	5
Laver, A. W.	Toronto, Ont.	1
Law, Miss Alice	Oshawa, Ont.	9
Law, Miss Miriam C.	Oshawa, Ont.	17
Lawler, Miss Annie Lee	Toronto, Ont.	25
Lawler, Miss Elizabeth Gertrude	Toronto, Ont.	25
Lawrence, Mrs. Marie E.	Toronto, Ont.	48
Lawson, Miss Sarah M.	West Newport, Fife- shire, Scotland.	9
Leach, Frederic Hugh	Toronto, Ont.	30
Leadlay, Edward, Estate of late. Executors: Mrs. Mary Isobel Lead- lay, Percy Leadlay	Toronto, Ont.	168
Leadlay, Percy	Toronto, Ont.	30
Lear, Mrs. Margaret A.	Belleville, Ont.	8
Lee, Frederick William	Toronto, Ont.	10

Name	Address	Shares
Lee, Thomas Somerville Charters	London, England	13
Lee, W. Cecil and Charles E. Lee, trustees	Toronto, Ont.	51
Leeson, William H.	Kitchener, Ont.	3
Leigh, Mrs. Charlotte E.	Lakefield, Ont.	2
Leistikow, Frederick W.	Pasadena, Cal.	200
LeMoine, Henriette M., Estate of late. Executors: Gaspard LeMoine, Jules LeMoine	Quebec, Que.	30
LeMoine, René and Mrs. Anne Marie L. Remillard in trust	Quebec, Que.	9
Leonard, W. H.	Port Perry, Ont.	90
Leonard, William J.	Hamilton, Ont.	50
LeRoy, Edmund B.	Toronto, Ont.	20
Le Roy, W. H., in trust	Toronto, Ont.	6
Leslie, Mrs. Marion	Toronto, Ont.	20
Lester, Thomas W.	Hamilton, Ont.	13
Letcher, William Henry	Port Perry, Ont.	15
Lewis, W. F.	Toronto, Ont.	2
Lindsay, William, Sr., Estate of late. Executors: Wm. Lindsay, Jr., Robt. Peel	Miniota, Man.	5
Lindsey, J.	Orangeville, Ont.	18
Lindsey, Miss Margaret Elizabeth	Monro Road, Ont.	3
Lingham, Mrs. Esther	Belleville, Ont.	13
Little, Miss Elizabeth	Guelph, Ont.	10
Little, George F.	Toronto, Ont.	10
Little, Joseph Frederick	Vancouver, B.C.	10
Livingstone, H. E.	Toronto, Ont.	17
Livingstone, Robt.	Portland, Ore.	50
Lloyd, Henry H.	Toronto, Ont.	20
Lockhart, Mrs. Susan I.	Toronto, Ont.	7
Logan, William	Toronto, Ont.	10
Long, Charles T., Estate of late. Administrators: Toronto General Trusts Corporation	Toronto, Ont.	46
Long, Mrs. Clarissa R.	Toronto, Ont.	50
Long, Thomas	Collingwood, Ont.	228
Long, Thomas P.	Collingwood, Ont.	60
Longmore, M. H., trustees of. Trus- tees: Major C. P. Dean, H. F. Ham- ilton, R. C. H. Cassels	Toronto, Ont.	60
Lott, Charles S., Estate of late. Exec- utors: Sir Augustus Meredith Nan- ton, Ernest Dupin Adams	Calgary, Alta.	12
Lounsbury, Mrs. Mary S.	Hermosa Beach, Cal., U. S.	2
Love, Mrs. Emma	Toronto, Ont.	120
Love, James L.	Toronto, Ont.	23
Love, John	Bournemouth, Eng.	18
Love, Miss Marion	Kilbarchan, Scotland	10
Lovell, James S., trustee	Toronto, Ont.	78

Name	Address	Shares
Lovering, H. L.	Coldwater, Ont.	125
Lowden, J. S. and J.	Toronto, Ont.	25
Lownsbrough, J. T.	Toronto, Ont.	5
Lucas, James	Port Perry, Ont.	5
Luke, Mrs. Anna E.	Oshawa, Ont.	14
Luke, Miss Hilda Louise	Oshawa, Ont.	1
Lummis, William D.	Toronto, Ont.	13
Lumsden, Miss Anna Frances	Cobourg, Ont.	2
Lunan, Alexander Lawson	Toronto, Ont.	24
Lundy, Estate of late Mrs. Letitia. Executrices: Mrs. Elizabeth L.		
Lundy, Mrs. Mary Armstrong	Toronto, Ont.	7
Lyle, Morley Wilfred	Peterborough, Ont.	16
MacArthur, Mrs. Mary A. Prescott	Chicago, Ill.	30
MacCoy, Mrs. Jessie W. Lawson	Brighton, England	4
Macdonald, Alan Holmes	Toronto, Ont.	7
Macdonald, Arthur	Toronto, Ont.	18
MacDonald, A. R.	Uxbridge, Ont.	70
Macdonald, Miss Beatrice	Toronto, Ont.	8
Macdonald, Mrs. Edith C.	Ottawa, Ont.	63
Macdonald, F. E., and James S. Lovell, trustees	Toronto, Ont.	85
Macdonald, F. Harold	Toronto, Ont.	10
Macdonald, Mrs. Jessie	Hamilton, Ont.	17
Macdonald, J. H., K.C., and R. C. Donald, trustees for Mrs. Jane El- wood	Toronto, Ont.	72
Macdonald, Mrs. Maggie G.	Toronto, Ont.	30
Macdonald, Peter	Toronto, Ont.	48
Macdonald, Mrs. Sarah A.	Toronto, Ont.	18
Macdougall, Mrs. Emily A.	Toronto, Ont.	12
Macdougall, Miss Isabella J.	Cannington, Ont.	6
Macfarlane, Mrs. Helen S.	Chatham, Ont.	5
Mac Garvey, Mrs. Mary, Estate of the late. Executors and Trustees: Tor- onto General Trusts Corporation	Cassadaga, Fla., U.S.	21
MacGregor, Miss Bessie Ann	Riverport, N.S.	2
MacInnes, Col. Duncan S., Estate of the late. Executors: William Rob- inson MacInnes, Archibald H. Campbell	Toronto, Ont.	15
Mackelvie, Robert Scott	Outremont, Que.	1
MacKenzie, H. Gordon	Toronto, Ont.	35
MacKenzie, H. Gordon, and A. W. Grasett, in trust	Toronto, Ont.	72
Macklem, T. C. Street, Provost, and Sydney H. Jones, Bursar, trustees	Toronto, Ont.	60
Macklin, Miss Nora H.	Stratford, Ont.	21
Maclean, Gerald A.	Toronto, Ont.	1
MacLean, J. Duncan	Edmonton, Alta.	1
MacLean, Mrs. Jennie G.	Toronto, Ont.	15

Name	Address	Shares
MacLennan, Mrs. Marion	Toronto, Ont.	6
MacMahon, H. W.	Toronto, Ont.	6
MacMechan, Dr. Archibald, trustee	Halifax, N.S.	2
MacNab, John Charles	Uxbridge, Ont.	20
Macnachten, Mrs. Margaret H.	Westmount, Que.	9
MacNamara, Miss Florence	Toronto, Ont.	10
MacNamara, Frank	Toronto, Ont.	12
Macpherson, Mrs. Sophie E. M.	Eastbourne, England	3
Macpherson, William Molson and R. L. Defries, trustees, the marriage settlement of Helen Bankes	Toronto, Ont.	12
Macpherson, William Molson and William M. Dobell and Robert L. Defries, trustees of the will of Sir David Lewis Macpherson	Toronto, Ont.	60
Macpherson, William Molson, William M. Dobell and Robert L. Defries, trustees of the Macpherson trust	Toronto, Ont.	60
MacWilliam, Mrs. Jane	Buffalo, N.Y., U.S.A.	7
Magee, William James	Toronto, Ont.	6
Maher, James P.	Toronto, Ont.	3
Main, T. A.	Orillia, Ont.	15
Mallory, W. Leigh	Bowmanville, Ont.	7
Malone, James, Estate of late. Ex- ecutor and Trustee: Charles L. Sivers	Toronto, Ont.	24
Manitoba College of Winnipeg	Winnipeg, Man.	20
Mann, Mrs. Margaret A.	Peterborough, Ont.	2
Manufacturers Life Insurance Com- pany, The	Toronto, Ont.	300
Mara, Mrs. Mary P.	Toronto, Ont.	10
Marquis, Alexander William	St. Catharines, Ont.	45
Marquis, Mrs. Alice Maude	St. Catharines, Ont.	1
Marsden, Mrs. Margaret Alice	Toronto, Ont.	1
Marshall, Rev. D. H.	Huntsville, Ont.	1
Marsland, Mrs. Alice G.	New York, U.S.A.	10
Martin, Edward K. C., and D'Arcy Martin, K.C., trustees (Estate Ed- ward Martin)	Hamilton, Ont.	12
Martin, Edward Kirwan Counsell, M.A., and D'Arcy Richard Charles Martin, K.C., administrators, Estate of Mariana Mary Martin	Hamilton, Ont.	6
Mason, Miss Bertha E.	Toronto, Ont.	1
Mason, George	Wingham, Ont.	44
Mason, Mrs. Harriet	Wingham, Ont.	19
Massey, Mrs. Alice Vincent	Toronto, Ont.	15
Massey, Chester D.	Toronto, Ont.	200
Massey, C. Vincent	Toronto, Ont.	22
Massey, John, Manager and W. Cecil Lee, treasurer, in trust	Toronto, Ont.	569
Massey, Mrs. Susie D., trustee	Toronto, Ont.	15

Name	Address	Shares
Matheson, Alan Frederick	Perth, Ont.	16
Matheson, Miss Anna	Perth, Ont.	13
Matheson, Miss Eliza Jean	Perth, Ont.	13
Matheson, Mrs. Harriet A.	Ottawa, Ont.	11
Mathews, George H.	Lawrence, Mass., U.S.A.	5
Mathison, Miss Annie	Toronto, Ont.	3
Matthews, Mrs. Annabel M.	Toronto, Ont.	48
Matthews, James	Toronto, Ont.	80
Matthews, William A.	Calpoy Bay, Ont.	6
Matthews, Wilmot D., Estate of late. Executors: Wilmot L. Matthews, Arnold C. Matthews, John K. L. Ross	Toronto, Ont.	1048
Matthews, Wilmot D., in trust, Estate of late. Executors: Wilmot L. Matthews, Arnold C. Matthews, John K. L. Ross	Toronto, Ont.	36
Matthews, W. L.	Toronto, Ont.	150
Maxwell, Mrs. Mabel M.	Toronto, Ont.	1
Meadows, Mrs. May	Cobourg, Ont.	1
Meiklejohn, Robert	Stirling, Scotland	6
Melady, John	New York, N.Y.	100
Melady, Miss Lucy	Toronto, Ont.	50
Meldrum, Mrs. Mary A.	Toronto, Ont.	4
Mellow, F. E., M.D.	Uxbridge, Ont.	5
Meredith, Thomas	Toronto, Ont.	180
Merner, Mrs. Caroline	New Hamburg, Ont.	10
Merritt, W. H., M.D.	St. Catharines, Ont.	17
Merritt, Col. Wm. Hamilton, Estate of late. Executor: James Hamilton Ingersoll	St. Catharines, Ont.	9
Metcalf, E. S.	Sidcup, Kent, Eng.	10
Meyers, Mrs. Martha	Belleville, Ont.	7
Michell, Albert Von Holt, Dr.	Toronto, Ont.	3
Michell, Allen C., D.D.S.	Toronto, Ont.	93
Michell, Miss Catharine	Toronto, Ont.	6
Michell, Mrs. S. J. May	Toronto, Ont.	1
Michell, William Charles	Toronto, Ont.	30
Michie, Miss Euphemia	Toronto, Ont.	6
Miles, Mrs. Elsie	Toronto, Ont.	54
Millar, Mrs. Elsie I.	Orillia, Ont.	4
Miller, Coleman	Toronto, Ont.	16
Miller, Frederick F.	Napanee, Ont.	36
Miller, George Leathern	Carrickfergus, Co. Antrim, Ireland	4
Miller, Miss Jessie R.	Orillia, Ont.	4
Millichamp, Mrs. V. Maude	Toronto, Ont.	20
Mills, Robert	Hamilton, Ont.	60
Milne, George A.	Lindsay, Ont.	10
Minaker, Calvin, Estate of late. Executors and Trustees: Mrs. Eva Irene Staples and W. Arnold Staples	Cobourg, Ont.	6

Name	Address	Shares
Missionary Society of the Methodist Church in Canada, The	Toronto, Ont.	12
Mitchell, Mrs. Myra E.	Toronto, Ont.	10
Mitchell, Miss N. A.	Whitby, Ont.	5
Mitchell, Miss R. J.	Whitby, Ont.	5
Mitchell, W. A.	Toronto, Ont.	72
Moir, Miss Winnifred Agnes	Huntsville, Ont.	4
Monro, Miss Amy	Toronto, Ont.	6
Monro, N. F.	Toronto, Ont.	6
Montague, Thomas	Newcastle, Ont.	90
Monteith, Hon. Nelson	Stratford, Ont.	8
Montreal City and District Savings Bank	Montreal, Que.	625
Montreal Trust Company and H. G. Budden, trustees marriage settlement; Ernest Frederick Budden and Jessie Irene Hamilton	Montreal, Que.	20
Mooney, Mrs. Agnes	Toronto, Ont.	6
Moor, Joshua C.	Toronto, Ont.	10
Moore, Miss Catherine Maud	Brooklin, Ont.	4
Moore, Mrs. Isabell	St. Thomas, Ont.	13
Moore, John J., M.D.	Brooklin, Ont.	19
Moore, Robert J.	Uxbridge, Ont.	2
Moore, Mrs. Ruth	Uxbridge, Ont.	5
Moorhouse, W. G.	Sarnia, Ont.	18
Morgan, J. G.	Independence, Mo., U.S.A.	5
Morley, R. B.	Toronto, Ont.	1
Morris, Hon. Alexander, Estate of late. Trustees: W. Morris, Miss C. V. K. Morris	Toronto, Ont.	45
Morris, Alexander C.	Toronto, Ont.	22
Morris, Miss Christine V. K.	Toronto, Ont.	6
Morris, Mrs. Margaret Jane	Toronto, Ont.	1
Morris, Pryce	Toronto, Ont.	7
Morris, Lt.-Col. Robert C., R.G.A., Estate of late. Administratrix: Mrs. Ethel Mary Blake	Toronto, Ont.	5
Morris, William	Toronto, Ont.	1
Morris, Miss Christine V. K.		
Morris, Alexander C., Trustees of the Hon. Alexander Morris Estate		
Morrison, Miss Alverda Jane	Brampton, Ont.	5
Morrison, Miss Bertha Lauretta	Brampton, Ont.	5
Morrison, Miss Elizabeth	Mono Road P.O., Ont.	3
Morrison, Mrs. Martha	Brampton, Ont.	6
Morrison, William	Brampton, Ont.	9
Morrison, William	Toronto, Ont.	70
Morrow, James C., Estate of late. Executors: George J. Morrow, James J. Morrow, M.D., Francis E. Morrow	Toronto, Ont.	25

Name	Address	Shares
Morrow and Jellett	Toronto, Ont.....	27
Morton, Miss Christina	Ayr, Ont.....	3
Morton, Miss Jeannie	Ayr, Ont.....	3
Morton, Miss Katherine	Ayr, Ont.....	6
Mosley, Alfred Millett	Guelph, Ont.....	10
Moss, Mrs. Adele B.	Toronto, Ont.....	100
Moyle, Mrs. Elizabeth H. Page	Leominster, Eng....	23
Moyle, J. R.	Bobcaygeon, Ont....	2
Mulholland, Mrs. Louisa	Buffalo, N.Y., U.S.A.	5
Mulholland, Robert Alexander	Port Hope, Ont.....	14
Mulock, Lady Sarah E. C., Estate of late. Executor: William Mulock, Jr.	Toronto, Ont.....	26
Mulock, Sir William, K.C.M.G.	Toronto, Ont.....	115
Mulock, William, Jr.	Toronto, Ont.....	78
Munro, Mrs. Mary	Uxbridge, Ont.....	18
Muntz, G. H.	Toronto, Ont.....	3
Murdoch, Mrs. Margaret E.	Hamilton, Ont.....	5
Murray, David	Montreal, Que.	7
Murray, Sir George Sheppard	London, England...	50
Murray, Harriet E., Estate of late. Executor: J. W. Murray	Belleville, Ont.....	6
Murray, J. W.	Belleville, Ont.....	90
Mustard, Miss Isobel	Toronto, Ont.....	7
Mustard, Miss Ruth	Toronto, Ont.....	4
Mustard, Wilfred P.	Baltimore, Md., U.S.A.	40
McAdie, Mrs. Sarah J. V.	Oshawa, Ont.....	12
McAdie, William F.	Oshawa, Ont.....	12
McAndrew, Miss Annie M.	Toronto, Ont.....	25
McAndrew, Miss Jane	Toronto, Ont.....	20
McBride, Miss Clara Beatrice	Toronto, Ont.....	2
McBride, Miss Nellie	Willowdale, Ont....	2
McBride, Norman	Willowdale, Ont....	2
McBride, Mrs. Sarah	Willowdale, Ont....	4
McCallum, Mrs. Emma	Cobourg, Ont.....	30
McCallum, Miss Georgina	Stromness, Ont.....	74
McCallum, Miss Josephine	Stromness, Ont.....	74
McCallum, Lachlan T.	Stromness, Ont.....	47
McCallum, Mary Ann, Estate of late. Administratrix: Miss Josephine McCallum	Stromness, Ont.....	6
McCallum, Peter, Jr., Estate of late. Executrices: Mrs. Mary McCallum, Mrs. Margaret C. Armstrong, Mrs. Elizabeth Ferris	Cobourg, Ont.....	42
McCamus, Mrs. Catherine E.	Oshawa, Ont.....	1
McCarthy, Mrs. Agnes E.	Vancouver, B.C.....	67
McCarthy, J. L. G., Estate of late. Executors: Leighton McCarthy, K.C., Frank McCarthy	Toronto, Ont.....	50
McCarthy, Leighton, K.C.	Toronto, Ont.....	106
McCaul, Mrs. Margaret	Belfast, Ireland....	30
McCaul, T. H.	Belfast, Ireland....	92
McClellan, John	Bowmanville, Ont...	84
McClelland, John	Toronto, Ont.....	9

Name	Address	Shares
McCullom, Mrs. Sarah Wilson	Arkona, Ont.....	2
McCullum, Allan C., in Trust	Toronto, Ont.....	20
McCullum, Miss Edith M.	Toronto, Ont.....	60
McCormack, Robert L., Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.....	35
McCrimmon, Mrs. Helen K.	Toronto, Ont.....	10
McCulloch, Alexander Leslie	Galt, Ont.....	14
McCulloch, Hugh, Estate of late. Executors: Robert Osborne McCulloch, Mrs. Agnes Henderson	Galt, Ont.....	30
McCulloch, R. O.	Galt, Ont.....	50
McCullough, Thomas L.	Deseronto, Ont.	2
McCurdy, Thomas H.	Stratford, Ont.....	4
McDonald, Mrs. Ethelyn C.	Whitby, Ont.....	3
McDonald, George	Toronto, Ont.....	15
McDonald, Mrs. Mildred	Toronto, Ont.....	3
McDonell, Mrs. Mary, Estate of late. Executors: Toronto General Trusts Corporation	Cassadaga, Fla., U.S.A.	25
McDowell, D. K., C.M.G.	London, England...	12
McFarren, James	Toronto, Ont.....	62
McFarren, Miss Martha, Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.....	37
McGee, Mrs. Elizabeth	Ottawa, Ont.....	42
McGie, Mrs. Emma	Belleville, Ont.....	4
McGiffin, Mrs. Anna B.	Toronto, Ont.....	13
McGrath, Miss Clara	Toronto, Ont.....	8
McGregor, Mrs. Mamie E.	Toronto, Ont.....	6
McGuire, Henry	Cobourg, Ont.....	7
McHardy, Charles	Goderich, Ont.....	16
McIntosh, Miss Jane E.	Whitby, Ont.....	5
McIntyre, Gilbert H., Estate of late. Executors and Trustees: Toronto General Trusts Corporation	St. Marys, Ont.....	10
McIntyre, John	Tillsonburg, Ont.....	7
McKague, Mrs. Florence J.	Ogema, Sask.....	1
McKay, Mrs. Jessie D.	Toronto, Ont.....	6
McKerihon, Robert	Davisville, Ont.....	26
McLachlin, Claude, Estate of late. Executors: J. H. Burwash, D. M. Finnie	Arnprior, Ont.....	74
McLachlin, Hugh F., Estate of late. Executors: Daniel McLachlin, John H. Burwash, David M. Finnie	Arnprior, Ont.....	74
McLaren, Mrs. Eleanor Margurite	Hamilton, Ont.....	18
McLaren, Mrs. Eliza L.	Toronto, Ont.....	6
McLaughlin, Miss Eleanor Victoria	Oshawa, Ont.....	5
McLaughlin, Miss Hilda Frances	Oshawa, Ont.....	5
McLaughlin, Miss Isabel Grace	Oshawa, Ont.....	5
McLaughlin, John W.	Bowmanville, Ont...	11
McLaughlin, Lt.-Col. Lorne T.	Tyrone, Ont.....	15

Name	Address	Shares
McLaughlin, Miss Mildred Adelaide..	Oshawa, Ont.....	5
McLaughlin, Robert Samuel	Oshawa, Ont.....	206
McLeish, William	Toronto, Ont.....	30
McMahon, Miss Kathleen.....	Tacoma, Wash., U. S. A.....	11
McMahon, Mrs. Sarah A.	Tacoma, Wash., U. S. A.....	8
McMichael, Mrs. Ada H.	Toronto, Ont.....	3
McMillan, Arthur Nelson.....	Bowmanville, Ont..	10
McMillan, David, in trust.....	Toronto, Ont.....	5
McMurray, Mrs. Euphemia E.	Toronto, Ont.....	10
McMurray, Mrs. Suzanne S.	Toronto, Ont.....	15
McNaught, Thomas	Toronto, Ont.....	20
McNaughton, Mrs. Agnes	Newcastle, Ont.....	6
McNeil, Mrs. Margaret J.	Millbrook, Ont.	6
McPherson, Mrs. Annie	Longford Mills, Ont.	5
McPherson, Edgar Allan	Prescott, Ont.....	12
McQuire, Gloss Crysler	London, Ont.....	10
McSloy, Hugh E.	St. Catharines, Ont.	100
McSloy, James A.	St. Catharines, Ont.	60
McVean, Miss Helen	Dresden, Ont.....	5
McVean, James H.	Dresden, Ont.....	18
McVean, Mrs. Maggie M.....	Dresden, Ont.....	10
McVean, O. and W., Limited	Dresden, Ont.....	20
McVean, Sandy	Dresden, Ont.....	40
McVean, William M.	Dresden, Ont.....	15
Naftel, Miss Emily Cecilia Lilian	Goderich, Ont.....	5
Nanton, Sir Augustus M.	Winnipeg, Man.....	300
Nanton, Lady	Winnipeg, Man.....	24
National Life Assurance Company of Canada, The	Toronto, Ont.....	42
National Trust Company, Limited...	Toronto, Ont.....	3
National Trust Company, Limited, The, in trust for Mrs. Maud Mac- Kenzie	Toronto, Ont.....	1
National Trust Company, Limited, in trust for Miss Elizabeth G. Mac- donald	Toronto, Ont.....	17
National Trust Company, Limited, in trust for Mrs. Georgina A. Pem- berton	Toronto, Ont.....	8
National Trust Company, Limited, Executors: Thomas Walmsley Es- tate	Toronto, Ont.....	94
National Trust Company, Limited, Trustees, Estate Anson Jones	Toronto, Ont.....	140
National Trust Company, Limited, Trustees for Mary Prue Mara Trust	Toronto, Ont.....	12
Nattress, Thomas	Weston, Ont.....	25
Near, W. W.	Toronto, Ont.....	200
Neelin, James M.	Port Arthur, Ont..	50

Name	Address	Shares
Nelles, Mrs. Christie Anna	Toledo, Ohio.....	32
Nelson, Mrs. Emily	Cobourg, Ont.....	26
Nerlich, Emil	Toronto, Ont.....	10
Nerlich, Mrs. Hedwig	Toronto, Ont.....	7
Nesbitt, Hon. Wallace, K.C.....	Toronto, Ont.....	2
Nesbitt, Hon. Wallace, K.C., (Porter Trust)	Toronto, Ont.....	10
Nichols Hospital Trust, The	Peterborough, Ont..	74
Nichols, Mrs. Janet.....	Fergus, Ont.	3
Nichols, Mrs. Janet E.	Fergus, Ont.....	7
Nicol, Miss Henrietta S.	Leamington, Ont...	5
Nicol, Mrs. Minnie E.	Summit, New Jersey, U. S. A.....	5
Nivin, Thomas F.	Toronto, Ont.....	40
Noble, Mrs. Isabel.....	Toronto, Ont.....	1
Norcross, J. W.	Montreal, Que.....	100
Nordheimer, Albert	Toronto, Ont.....	100
Nordheimer, Samuel, Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.....	100
Norris, Mrs. Elizabeth W., Estate of late. Executors: A. W. Marquis, Mrs. Alice M. Marquis	St. Catharines, Ont.	21
North American Life Assurance Company	Toronto, Ont.....	932
Northcote, Mrs. Isabella G.	Toronto, Ont.....	8
Northway, John	Toronto, Ont.....	150
Notman, Mrs. Grace G.	St. Catharines, Ont.	20
Nunns, Arthur Lysaght	London, England...	30
Odell, Lt.-Col. John W.	Cobourg, Ont.....	12
O'Flynn, E. D., Estate of late. Exe- cutors: Wareham Tuller, W. H. O'Flynn, F. E. O'Flynn, F. W. O'Flynn	Madoc, Ont.....	4
Ogden, Miss Bradda L.	Sandgate, Kent, Eng	5
Ogden, Miss Isalen L.	Toronto, Ont.....	10
O'Keefe, Eugene, Estate of late. Exe- cutors: Toronto General Trusts Corporation, Hon. H. T. Kelly	Toronto, Ont.....	410
Olmsted, Mrs. Edith H.	Hamilton, Ont.....	51
O'Meara, Mrs. Gertrude M.	Quebec, Que.....	10
O'Reilly, Charles, M.D.	Toronto, Ont.....	15
O'Reilly, Edward B., M.D.	Hamilton, Ont.....	6
O'Reilly, Mrs. Sophia E.	Toronto, Ont.....	6
Orishaw, Sophia M.	Hastings, Ont.....	8
Orr, Miss Caroline.....	Toronto, Ont.....	3
Osler, Sir Edmund B.	Toronto, Ont.....	1,500
Osler, Sir Edmund B., General Sir W. D. Otter, K.C.B., C.V.O., and Sir Henry M. Pellatt, C.V.O., trustees.	Toronto, Ont.....	15
Osler, F. G.	Toronto, Ont.....	50

Name	Address	Shares
McLaughlin, Miss Mildred Adelaide..	Oshawa, Ont.....	5
McLaughlin, Robert Samuel	Oshawa, Ont.....	206
McLeish, William	Toronto, Ont.....	30
McMahon, Miss Kathleen.....	Tacoma, Wash., U. S. A.....	11
McMahon, Mrs. Sarah A.	Tacoma, Wash., U. S. A.....	8
McMichael, Mrs. Ada H.	Toronto, Ont.....	3
McMillan, Arthur Nelson.....	Bowmanville, Ont..	10
McMillan, David, in trust.....	Toronto, Ont.....	5
McMurray, Mrs. Euphemia E.	Toronto, Ont.....	10
McMurray, Mrs. Suzanne S.	Toronto, Ont.....	15
McNaught, Thomas	Toronto, Ont.....	20
McNaughton, Mrs. Agnes	Newcastle, Ont.....	6
McNeil, Mrs. Margaret J.	Millbrook, Ont. ...	6
McPherson, Mrs. Annie	Longford Mills, Ont.	5
McPherson, Edgar Allan	Prescott, Ont.....	12
McQuire, Gloss Crysler	London, Ont.....	10
McSloy, Hugh E.	St. Catharines, Ont.	100
McSloy, James A.	St. Catharines, Ont.	60
McVean, Miss Helen	Dresden, Ont.....	5
McVean, James H.	Dresden, Ont.....	18
McVean, Mrs. Maggie M.....	Dresden, Ont.....	10
McVean, O. and W., Limited	Dresden, Ont.....	20
McVean, Sandy	Dresden, Ont.....	40
McVean, William M.	Dresden, Ont.....	15
Naftel, Miss Emily Cecilia Lilian	Goderich, Ont.....	5
Nanton, Sir Augustus M.	Winnipeg, Man.....	300
Nanton, Lady	Winnipeg, Man.....	24
National Life Assurance Company of Canada, The	Toronto, Ont.....	42
National Trust Company, Limited...	Toronto, Ont.....	3
National Trust Company, Limited, The, in trust for Mrs. Maud Mac- Kenzie	Toronto, Ont.....	1
National Trust Company, Limited, in trust for Miss Elizabeth G. Mac- donald	Toronto, Ont.....	17
National Trust Company, Limited, in trust for Mrs. Georgina A. Pem- berton	Toronto, Ont.....	8
National Trust Company, Limited, Executors: Thomas Walmsley Es- tate	Toronto, Ont.....	94
National Trust Company, Limited, Trustees, Estate Anson Jones	Toronto, Ont.....	140
National Trust Company, Limited, Trustees for Mary Prue Mara Trust	Toronto, Ont.....	12
Nattress, Thomas	Weston, Ont.....	25
Near, W. W.	Toronto, Ont.....	200
Neelin, James M.	Port Arthur, Ont...	50

Name	Address	Shares
Nelles, Mrs. Christie Anna	Toledo, Ohio.....	32
Nelson, Mrs. Emily	Cobourg, Ont.....	26
Nerlich, Emil	Toronto, Ont.....	10
Nerlich, Mrs. Hedwig	Toronto, Ont.....	7
Nesbitt, Hon. Wallace, K.C.....	Toronto, Ont.....	2
Nesbitt, Hon. Wallace, K.C., (Porter Trust)	Toronto, Ont.....	10
Nichols Hospital Trust, The	Peterborough, Ont..	74
Nichols, Mrs. Janet.....	Fergus, Ont.	3
Nichols, Mrs. Janet E.	Fergus, Ont.....	7
Nicol, Miss Henrietta S.	Leamington, Ont....	5
Nicol, Mrs. Minnie E.	Summit, New Jersey, U. S. A.....	5
Nivin, Thomas F.	Toronto, Ont.....	40
Noble, Mrs. Isabel.....	Toronto, Ont.....	1
Norcross, J. W.	Montreal, Que.....	100
Nordheimer, Albert	Toronto, Ont.....	100
Nordheimer, Samuel, Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.....	100
Norris, Mrs. Elizabeth W., Estate of late. Executors: A. W. Marquis, Mrs. Alice M. Marquis	St. Catharines, Ont.	21
North American Life Assurance Company	Toronto, Ont.....	932
Northcote, Mrs. Isabella G.	Toronto, Ont.....	8
Northway, John	Toronto, Ont.....	150
Notman, Mrs. Grace G.	St. Catharines, Ont.	20
Nunns, Arthur Lysaght	London, England...	30
Odell, Lt.-Col. John W.	Cobourg, Ont.....	12
O'Flynn, E. D., Estate of late. Exe- cutors: Wareham Tuller, W. H. O'Flynn, F. E. O'Flynn, F. W. O'Flynn	Madoc, Ont.....	4
Ogden, Miss Bradda L.	Sandgate, Kent, Eng	5
Ogden, Miss Isalen L.	Toronto, Ont.....	10
O'Keefe, Eugene, Estate of late. Exe- cutors: Toronto General Trusts Corporation, Hon. H. T. Kelly	Toronto, Ont.....	410
Olmsted, Mrs. Edith H.	Hamilton, Ont.....	51
O'Meara, Mrs. Gertrude M.	Quebec, Que.....	10
O'Reilly, Charles, M.D.	Toronto, Ont.....	15
O'Reilly, Edward B., M.D.	Hamilton, Ont.....	6
O'Reilly, Mrs. Sophia E.	Toronto, Ont.....	6
Orishaw, Sophia M.....	Hastings, Ont.....	8
Orr, Miss Caroline.....	Toronto, Ont.....	3
Osler, Sir Edmund B.	Toronto, Ont.....	1,500
Osler, Sir Edmund B., General Sir W. D. Otter, K.C.B., C.V.O., and Sir Henry M. Pellatt, C.V.O., trustees.	Toronto, Ont.....	15
Osler, F. G.	Toronto, Ont.....	50

Name	Address	Shares
Osler, F. G. E. F. Osler, H. F. Osler, W. L. Matthews, George S. Gibbons, trustees	Toronto, Ont.....	150
Osler, Harriet, Estate of late. Exe- cutors: Edward Henry Osler, Ar- thur Ernest Osler	Toronto, Ont.....	10
Osler, H. S., K.C.	Toronto, Ont.....	107
Osler, H. S., K.C., and F. W. G. Fitz- gerald, in trust	Toronto, Ont.....	42
Osler, Mrs. Kate E.	Cobourg, Ont.....	50
Osler, Mrs. Lily M.	Toronto, Ont.....	10
Osler, Major Stratton H., R.C.E.	Cobourg, Ont.....	1
Osler, Sir William, Bart.	Oxford, England....	100
Osler & Hammond	Toronto, Ont.....	80
Owen, Mrs. Elsie Una	Toronto, Ont.....	12
Owen, Mrs. Enid S. H.	Montreal, Que.....	5
Owens, Charles W.	Oshawa, Ont.....	20
Owens, Mrs. Elizabeth A.	Toronto, Ont.....	30
Palen, Mrs. Jessie May	Waupoos, Ont.....	7
Pangman, Mrs. O. F.	Toronto, Ont.....	4
Parker, John T.	Toronto, Ont.....	14
Parrish, W. L.	Port Perry, Ont.....	2
Parsons, Mrs. Minnie Weldon	Regina, Sask.....	10
Parsons, Mrs. Nellie Broughton H.	Regina, Sask.....	20
Pate, William J.	Toronto, Ont.....	20
Pate, W. S.	Winnipeg, Man.....	1
Paterson, J. Harry	Toronto, Ont.....	75
Paterson, Miss Mary Louise	Los Angeles, Cal., U. S. A.....	7
Paterson, Rev. T. W.	Toronto, Ont.....	18
Patterson, Dr. James, in trust for Harriett L. Patterson and Kathleen J. Dufresne	Perth, Ont.....	25
Patton, F. L.	Winnipeg, Man.....	20
Paulin, George	Calgary, Alta.....	10
Paul, Arthur Charles	Toronto, Ont.....	9
Peaker, Kenneth, D.D.S.	Toronto, Ont.....	10
Pearce, Miss Jennie M.	Toronto, Ont.....	2
Pearce, W. K.	Toronto, Ont.....	10
Pearse, Miss B. A.	Uxbridge, Ont.....	10
Pearman, Mrs. Elizabeth K.	Halifax, N.S.....	2
Pellatt, Henry, Estate of late. Exe- cutors and trustees: Sir Henry M. Pellatt, C.V.O., Norman Macrae ...	Toronto, Ont.....	84
Pellatt, Sir Henry M., C.V.O., and Rev. T. C. S. Macklem, D.D., D.C.L., in trust	Toronto, Ont.....	44
Pennefather, Mrs. Edith Anne.	Toronto, Ont.....	3
Pension Fund Society of The Domin- ion Bank, The	Toronto, Ont.....	1,200
Pepler, Arthur	Toronto, Ont.....	11
Perdue, Mrs. Mary	Toronto, Ont.....	5

Name	Address	Shares
Peterson, Francis J., in trust for Mrs. Annie Ross Peterson	Los Angeles, U.S.A.	28
Pew, Oliver S.	Chicago, Ill., U.S.A.	34
Phelan, T. P.	Toronto, Ont.....	240
Phillips, Heber Bacon	Toronto, Ont.....	20
Phillips, William Frank	Toronto, Ont.....	22
Philp, James	Newcastle, Ont.....	11
Phippen, Mrs. Louisa J.	Belleville, Ont.....	10
Pierce, Asher	Montreal, Que.....	11
Pierce, Mrs. Ella	Montreal, Que.....	11
Pierce, Sidney D.	Westmount, Que....	16
Pim, C. S., in trust	Toronto, Ont.....	4
Pipon, Mrs. Maude M.	Toronto, Ont.....	24
Pirie, Charles N.	Dundas, Ont.....	25
Pirie, Miss Elvie	Collingwood, Ont..	1
Playtner, Henry Richard	Preston, Ont.....	10
Pollock, Mrs. Christina A.	Montreal, Que.....	15
Pontifex, Bryan	Toronto, Ont.....	1
Porritt, Fred R.	Barrie, Ont.....	9
Porritt, Thomas H.	South Croydon, Eng.	4
Potts, Dr. James McCummings	Stirling, Ont.....	6
Powell, C. B.	Toronto, Ont.....	25
Prentiss, Miss Josephine H., Estate of late. Executors: Toronto Gen- eral Trusts Corporation	Ottawa, Ont.....	3
Presgrave, Mrs. Frances M. C.	London, England..	12
Prince, Mrs. Charlotte	Toronto, Ont.....	100
Pringle, Clive	Ottawa, Ont.....	30
Prudential Trust Company, Limited, in trust	Montreal, Que.....	10
Pullen, Ernest Fleetwood	Oakville, Ont.....	5
Purser, Miss Adelaide Ann	Cobourg, Ont.....	1
Purser, Mrs. Annie	Cobourg, Ont.....	6
Purser, John, Estate of late. Surviv- ing executrix: Mrs. A. Purser	Cobourg, Ont.....	3
Purser, John Grandy	Cobourg, Ont.....	2
Purser, Mrs. Leila	Cobourg, Ont.....	3
Purser, Norman Roderick Alexander.	Toronto, Ont.....	1
Purser, Stanford S. E.	Cobourg, Ont.....	2
Purser, Miss Violet Helena	Cobourg, Ont.....	1
Purslow, Julia G., Estate of late. Exe- cutors: Charles Needler, Seth So- per Smith	Port Hope, Ont.....	10
Pyne, Hon. Robert A.	Toronto, Ont.....	10
Quantz, A. Edgar	Langstaff, Ont.....	10
Quantz, George H.	Langstaff, Ont.....	20
Quin, Mrs. Edith H. and Miss Edith deLisle Quin	Toronto, Ont.....	12
Radley, Mrs. Elizabeth J.	Toronto, Ont.....	24
Ramsay, William	Stow, Scotland....	102
Ramsey, Alan R.	Toronto, Ont.....	10

Name	Address	Shares
Ramsey, George R.	Brooklyn, N.Y., U. S. A.	25
Ramsey, Henry A. M.	Brooklyn, N.Y., U. S. A.	25
Ramsey, J. G.	Toronto, Ont.	110
Rand, Miss Ella	Brantford, Ont.	3
Rand, W. E.	Listowel, Ont.	16
Rankin, Mrs. Maud S.	Brooklyn, N.Y., U. S. A.	50
Rastall, Mrs. E. V. C.	Toronto, Ont.	24
Rastall, Mrs. E. V. C., in trust	Toronto, Ont.	6
Ratcliff, Mrs. Fannie C.	Toronto, Ont.	10
Ray, Mrs. Margaret J., Estate of late. Executors: John Malcolm Gray, William Thos. Gray, Alexander Gray	St. Paul, Minn., U. S. A.	5
Raynolds, Mrs. Annie S.	Toronto, Ont.	62
Reaves, George, Estate of late. Executors: Mrs. Alma D. Reaves, James W. Pyke, Campbell Reaves	Montreal, Que.	111
Reburn, Mrs. Alice	Orangeville, Ont.	7
Rector and Wardens of Trinity Church	Galt, Ont.	9
Redmond, James	Montreal, Que.	120
Redmond, Mrs. Mary E.	Wingham, Ont.	10
Reed, Miss Annie T., B.A.	Toronto, Ont.	12
Reid, Alexander Thomas	Toronto, Ont.	100
Reid, Mrs. Ephie	Prescott, Ont.	20
Reid, Hon. John Dowsley, M.D.	Prescott, Ont.	10
Reid, Mrs. Martha M.	St. George, Ont.	1
Remon, E. P., Estate of late. Executors: Mrs. Marie Evelyn Remon, Morley Donaldson	Ottawa, Ont.	30
Renshaw, Alan James	Toronto, Ont.	1
Renwick, John, Estate of late. Executors: Mrs. R. S. Renwick, H. W. Renwick	Newcastle, Ont.	12
Revell, Harold Bertram	Toronto, Ont.	20
Reynolds, Miss Annie E.	Uxbridge, Ont.	4
Reynolds, Mrs. Catherine	Uxbridge, Ont.	12
Reynolds, George N., in trust	Toronto, Ont.	24
Reynolds, George N., trustee	Toronto, Ont.	54
Rhubottom, Mrs. Alma V.	Fenton, Mich., U.S. A.	10
Richards, Arnold J.	Cobourg, Ont.	20
Richardson, George C. B.	Chatham, Ont.	3
Richardson, Miss Grace M.	Chatham, Ont.	4
Richardson, W. C.	Grimsby, Ont.	6
Rickard, Mrs. Martha J.	Newcastle, Ont.	7
Ridout, Mrs. Amy H.	Toronto, Ont.	2
Riley, Edgar J.	Bay City, Mich.	40
Riordan, Mrs. Maria Isabel	Toronto, Ont.	25
Ritchie, C. F.	Toronto, Ont.	1

Name	Address	Shares
Roach, Edwin	Toronto, Ont.	75
Robert, F. A.	Chatham, Ont.	120
Roberts, Fred T.	St. Thomas, Ont.	3
Roberts, Henry L.	Grimsby, Ont.	20
Roberts, Mrs. Jessie	Oshawa, Ont.	7
Roberts, Joseph H.	Cobourg, Ont.	4
Robertson, Miss Agnes Lillian	Toronto, Ont.	5
Robertson, Mrs. Elizabeth M. B.	Toronto, Ont.	5
Robertson, Miss Isabella Roberta	Toronto, Ont.	5
Robertson, James Sutherland	St. Thomas, Ont.	3
Robinson, Dr. Edward H.	Toronto, Ont.	20
Robinson, Mrs. Elizabeth S.	Toronto, Ont.	72
Robinson, George	Toronto, Ont.	25
Robinson, Henry	Toronto, Ont.	7
Robinson, Mrs. Lydia A. E.	Hamilton, Ont.	50
Robinson, Sarah, Estate of late. Executrices and trustees: Miss Hannah M. Robinson, Miss Alice A. Robinson	Toronto, Ont.	40
Robinson, Mrs. Sophia	Toronto, Ont.	6
Robinson, William Aspley	Hamilton, Ont.	65
Rodger, Thomas Thyne	Edinburgh, Scotland	1
Roe, Barbara M., Estate of late. Executor: Dr. J. H. Holdcroft	Havelock, Ont.	10
Rogers, Dr. Frank E.	Denver, Col., U.S.A.	6
Rogers, Miss Mary Susana	Denver, Col., U.S.A.	6
Rogerson, William	Toronto, Ont.	48
Rohleder, Frederick	Kitchener, Ont.	60
Romain, Miss Kate C.	Oakville, Ont.	24
Root, Estate of late Arthur A., in trust for Russell Root (Mercantile Trust Co. of Canada, Ltd., Executor and Trustee)	Dunnville, Ont.	4
Root, Estate of late Arthur A., in trust for Florence Root (Mercantile Trust Co. of Canada, Ltd., Executor and Trustee)	Dunnville, Ont.	7
Root, Estate of late Arthur A., in trust for Stella Root, (Mercantile Trust Co. of Canada, Ltd., Executor and Trustee)	Dunnville, Ont.	31
Root, Mrs. Esther A.	Dunnville, Ont.	15
Roper, Mrs. Fanny Ewart	Ottawa, Ont.	66
Roper, Mrs. Jessie C.	Montreal, Que.	9
Rosebrugh, Mrs. Jessie Whyborn	Toronto, Ont.	3
Rosebush, Mrs. Barbara J. McNaughton	Appleton, Wis., U.S. A.	10
Ross, Aaron, Estate of late. Executors: Robt. Ross, William Ross, D. C. Hossack	Port Perry, Ont.	19
Ross, Alexander B.	Toronto, Ont.	20
Ross, Mrs. Adelaide M.	Toronto, Ont.	37
Ross, Miss Caroline S.	Toronto, Ont.	6

Name	Address	Shares
Ross, Charles A.	Toronto, Ont.	96
Ross, Mrs. Jane C.	Montreal, Que.	15
Ross, Dr. John F.	Toronto, Ont.	37
Ross, Mrs. Mabel Kate	Quebec, Que.	100
Ross, Robert	Toronto, Ont.	25
Ross, Robert, D. C. Hossack and William Ross, in trust for Mrs. Sarah F. McIndoo	Toronto, Ont.	50
Ross, Dr. William K.	Kingston, Ont.	12
Rowe, Miss Leila Cordelia	Toronto, Ont.	50
Roy, Mrs. Mary Ann A.	Hamilton, Ont.	62
Royal Loan and Savings Company, The, in trust	Brantford, Ont.	7
Royal Trust Company, in trust, The	Montreal, Que.	24
Royal Trust Company, The, trustees for Edmund H. G. Brown, Dorothy G. Brown and Evelyn G. Brown.	Montreal, Que.	9
Royal Trust Company, The, trustees for Mrs. Annie S. Hill	Toronto, Ont.	4
Royal Trust Company, The, trustees for Mrs. E. L. Pison	Toronto, Ont.	7
Rudlen, George	Toronto, Ont.	10
Rudolf, Mrs. Edna H.	Brookline, Mass, U. S. A.	10
Rule, Mrs. Susan Webster Dodge	Mewburyport, Mass. U. S. A.	45
Rush, Harry	Peterborough, Ont.	15
Russell, Miss Elsie	Cobourg, Ont.	9
Russell, Mrs. Harriet	Arnprior, Ont.	16
Russell, Miss Margaret	Cobourg, Ont.	4
Russell, Mrs. Mary T. and John Percy Russell, Executors Estate of Frank J. Russell.	Toronto, Ont.	20
Russill, Frank J. B.	Toronto, Ont.	125
Rutherford, Miss Amy E.	Toronto, Ont.	4
Rutherford, Miss Fannie	Toronto, Ont.	12
Rutherford, Mrs. Sadie	Ashburton, Devonshire, Eng.	20
Ruthven, Mrs. Adah V.	Toronto, Ont.	1
Ruthven, Henry	Niagara-on-the-Lake, Ont.	3
Ryerson, Mary A., Estate of late. Executors: Surgeon General George Sterling Ryerson. James Eric Egerton Ryerson, John Austin Worrell, K.C.	Toronto, Ont.	72
Sager, Mrs. Stella Irene	Cobourg, Ont.	8
Sailsbury, Mrs. Mary G.	Toronto, Ont.	25
St. John, Mrs. Isabella	Uxbridge, Ont.	6
Samuel, Miss Kathleen May	Toronto, Ont.	40
Samuel, Sigmund	Toronto, Ont.	119
Sanders, Henry W.	Stouffville, Ont.	7

Name	Address	Shares
Sanders, William Blake	Stouffville, Ont.	10
Sauer, George	Toronto, Ont.	24
Savage, Mrs. Marion D.	Montreal, Que.	25
Schoeler, Pierre	Toronto, Ont.	5
Scholefield, Mrs. Muriel	Salt Lake City, Utah U. S. A.	2
Scholfield, Mrs. A. L., in trust	Toronto, Ont.	24
Scholfield, H. C.	Toronto, Ont.	106
Scott, C. S., Vice-President, and C. W. Cartwright, Manager, in trust	Hamilton, Ont.	155
Scott, James, Estate of late. Executors: Robert Scott, James Scott, Mrs. Jessie Scott	Toronto, Ont.	84
Scott, J. C.	Toronto, Ont.	19
Scott, Mrs. Jessie	Toronto, Ont.	41
Scott, John	Windsor, Ont.	6
Scott, Miss K. S.	Toronto, Ont.	3
Scott, Robert and James Scott, in trust	Toronto, Ont.	25
Scott, Walter E.	Toronto, Ont.	3
Scottish Northern Investment Trust, Limited, The	Aberdeen, Scotland.	100
Second Scottish Northern Investment Trust, Ltd., The	Aberdeen, Scotland.	25
Scougall, Mrs. Charlotte	Kincardine, Ont.	2
Scully, Miss Elizabeth	Toronto, Ont.	10
Scully, Miss Mary		
Scully, Miss Norma		
Seagram, Miss Florence A.	Toronto, Ont.	12
Segsworth, R. F.	Toronto, Ont.	20
Selby, W. T. H.	Toronto, Ont.	30
Semple, Miss Gertrude M.	Toronto, Ont.	3
Semple, Miss Janet	Tottenham, Ont.	2
Semple, Miss Margaret Lydia	Ottawa, Ont.	3
Semple, Robert	Tottenham, Ont.	18
Semple, William H. A.	Cobourg, Ont.	2
Sharpe, Walter	Toronto, Ont.	15
Shaughnessy, Rt. Hon. Lord, K.C. V.O.	Montreal, Que.	102
Shaw, Hedley	Toronto, Ont.	50
Shea, John F.	Hamilton, Ont.	100
Shee, Mrs. Mary Ann	Quebec, Que.	10
Sheppard, O. B.	Toronto, Ont.	250
Sheppard, Mrs. Sarah A.	Toronto, Ont.	80
Shier, Mrs. Jane S.	Sunderland, Ont.	5
Shipman, Mrs. Mary Alberta	Cannington, Ont.	12
Shipman, Robert H.	Cannington, Ont.	13
Sibbitt, Estate of late Mrs. Jane E. Executors and Trustees: Edward Blake Duncan, Frederick J. Bishopp	Brantford, Ont.	5
Simpson, A. G.	Montclair, N.J., U. S. A.	15
Simpson, Miss Elizabeth A.	Toronto, Ont.	4

Name	Address	Shares
Simpson, Miss Ethel B.	Toronto, Ont.	10
Sivers, Charles L.	Toronto, Ont.	7
Six, Mrs. Jane M.	Port Perry, Ont.	10
Slater, Robert Nicholas, and Sir Arthur Percy Sherwood, Executors and Trustees Estate of late Esther Slater	Ottawa, Ont.	10
Small, Estate of late John T., K.C. Executors and Trustees, Hamilton Cassels, K.C., James William Carrick	Toronto, Ont.	25
Smith, Miss Alice J.	Toronto, Ont.	4
Smith, Mrs. Alice Larratt, Estate of late. Administrator: G. Larratt Smith	Toronto, Ont.	6
Smith, Prof. Andrew, V.S., Estate of late. Executors and trustees: Toronto General Trusts Corporation, Dr. David King Smith	Toronto, Ont.	150
Smith, Mrs. Catharine	Toronto, Ont.	6
Smith, Mrs. Catherine	Marksville, Ont.	8
Smith, C. W.	Whitby, Ont.	32
Smith, Mrs. Charlotte L. G.	Toronto, Ont.	6
Smith, Miss Elizabeth H.	Whitby, Ont.	6
Smith, Mrs. Ella M. G.	Cobourg, Ont.	7
Smith, Mrs. Emma A.	London, England	40
Smith, Ernest Herbert	Blenheim, Ont.	12
Smith, Hon. Sir Frank, Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.	399
Smith, Dr. Frank Roy, and Edgar E. N. Smith	Cobourg, Ont.	10
Smith, George Young	Whitby, Ont.	5
Smith, James H., and Miss Marion B. Smith, trustees	Toronto, Ont.	19
Smith, Mrs. J. Lucretia	Stratford, Ont.	1
Smith, Mrs. Lilian M.	Ottawa, Ont.	24
Smith, Miss Mary Jane	Whitby, Ont.	6
Smith Robt.	Toronto, Ont.	62
Smith, Sydney F.	Devonport, Auckland, New Zealand	14
Smyth, Albert	Blenheim, Ont.	20
Smyth, Mrs. Julia S. M.	Lindsay, Ont.	4
Snell, John	Belleville, Ont.	20
Snowball, George M.	Toronto, Ont.	20
Snowball, Thomas, M.B.	Burnley, England	18
Somerset, William Francis	Port Sydney, Ont.	25
Somerville, George	Toronto, Ont.	25
Somerville, Mrs. Mary Amelia	Toronto, Ont.	15
Southam, Mrs. Henrietta A.	Ottawa, Ont.	8
Spellman, Mrs. Annie	Hastings, Ont.	31
Spencer, Charles C.	Picton, Ont.	10

Name	Address	Shares
Spencer, Estate of late Miles. Executrix: Mrs. Edith Spencer	Southampton, Ont.	3
Spragge, George W.	Cobourg, Ont.	6
Spragge, Mrs. Jessie	Toronto, Ont.	10
Spragge, J. W.	Cobourg, Ont.	20
Spratt, Mrs. Margaret J.	Hamilton, Ont.	32
Spratt, W. A., in trust	Hamilton, Ont.	22
Springer, Miss Iva Myrtle	Guelph, Ont.	10
Springer, S.	Guelph, Ont.	15
Springer, Miss Violet Olive	Guelph, Ont.	10
Square, John S.	Stratford, Ont.	34
Square, John S., in trust for Mrs. M. A. Hattie Frank	Stratford, Ont.	18
Stanley, Mrs. Margaret Viola	Nipegon, Ont.	2
Staples, Mrs. Jane and Mrs. Jane B. Haig	Cobourg, Ont.	4
Staples, Miss Laura A.	Cobourg, Ont.	4
Staples, Miss Lillian M.	Cobourg, Ont.	5
Stark & Company, John, trustees	Toronto, Ont.	284
Starr, Mrs. Anne C. M.	Toronto, Ont.	8
Starr, Mrs. Georgie	Toronto, Ont.	5
Stayner, Mrs. Harriot Rose	Toronto, Ont.	18
Stephan, Charles S.	Walkerton, Ont.	9
Stephens, Henry	Mt. Clemens, Mich., U. S. A.	122
Stevenson, J. M.	Rochester, N.Y., U. S. A.	30
Stewart, Alexander Mitchell	Winnipeg, Man.	50
Stewart, Charles R.	Port Perry, Ont.	9
Stewart, Mrs. Fannie E.	Toronto, Ont.	50
Stewart, Robert, Estate of late. Executor: John Duncan	Toronto, Ont.	7
Stewart, William	Toronto, Ont.	30
Stewart, John, Estate of late. Executor: William Stewart	Toronto, Ont.	39
Stobart, Frank E.	Honslow, Eng.	45
Stobart, F. W.	Bedford, England	45
Stocks, W. S.	Tillsonburg, Ont.	6
Stoddart, John H.	New York City, N. Y., U.S.A.	15
Stokes, Mrs. Margaret	Emsworth, Hants, England	12
Stokes, Mrs. Maude	Kingston, Ont.	2
Stone, Mrs. Edna A.	Port Perry, Ont.	22
Stone, George	Port Perry, Ont.	12
Storie, James D.	Oshawa, Ont.	50
Storie, Fred Thomas	Oshawa, Ont.	25
Strang, Mrs. Williamina C. C.	Quebec, Que.	24
Strathy, A. G.	Toronto, Ont.	6
Strathy, Miss Elizabeth M. L.	Toronto, Ont.	4
Strickland, Mrs. Mabel G.	Hamilton, Ont.	6
Stripp, Mrs. Emma B.	LaPorte, Ind., U.S.A.	12
Stuart, Charles P.	Toronto, Ont.	125

Name	Address	Shares
Stuart, Miss Clara M.	Caledonia, Ont.....	6
Stuart, Miss Edith E. A.	Montreal, Que.....	74
Stuart, Mrs. Elizabeth	Guelph, Ont.....	15
Stuart, Miss Maggie H.	Caledonia, Ont.....	7
Stuart, Dr. Peter	Guelph, Ont.....	15
Suckling, Mrs. Clarice I.	Peterborough, Ont..	14
Sulman, Charles N.	Belleville, Ont.....	10
Sun Life Assurance Company of Canada	Montreal, Que.....	50
Sutherland Mrs. Annie	Guelph, Ont.....	15
Sutherland, Mrs. Bertha	Montreal, Que.....	10
Sutherland, Mrs. Daisy E.	Dayton, Ohio, U.S.A.	2
Sutherland, William	Orillia, Ont.....	5
Sutton, Mrs. Alice	Bowmanville, Ont..	8
Swabey, Mrs. Florence	Toronto, Ont.....	6
Swart, Henry T.	Winnipeg, Man....	94
Swayze, William Keith	Lindsay, Ont.....	5
Sweetland, John, Estate of late. Trustees; Charles J. R. Bethune, Mrs. Selina F. Geddes	Ottawa, Ont.....	74
Sweetnam, Miss Alice E.	Toronto, Ont.....	20
Switzer, Mrs. Evelyn E.	Dresden, Ont.....	11
Taft, Hulbert	New York, N.Y., U. S. A.....	54
Tait, Andrew	Toronto, Ont.....	25
Tandy, Mrs. Gertrude L.	Toronto, Ont.....	10
Tane, Mrs. Catherine	Oshawa, Ont.....	25
Tassie, Mrs. May E.	Toronto, Ont.....	6
Tatham, Edward	Guelph, Ont.....	5
Taylor, Miss Annie M. and Miss Mary B. Taylor	Simcoe, Ont.....	10
Taylor, Mrs. Florence E.	Winnipeg, Man....	5
Taylor, George W.	Cobourg, Ont.....	5
Taylor, Mrs. Mary A.	Port Perry, Ont....	6
Taylor, Thomas Wardlaw and J. J. Charteris Thomson, Executors Estate of late Sir Thomas W. Taylor	Hamilton, Ont.....	5
Teeple, Mrs. Ella M.	St. Thomas, Ont....	44
Temple, J. Algernon, M.D.	Toronto, Ont.....	25
Tessier, The Hon. Auguste	Rimouski, Que.....	10
Thacker, Mrs. Emily	Wimbledon, Eng....	20
Thom, Miss Agnes B.	Pickering, Ont.....	5
Thom, Estate of late J. H., Executors Mrs. Elizabeth Thom, Robert Scott.	Toronto, Ont.....	21
Thomas, Mrs. Amy L.	Toronto, Ont.....	3
Thompson, Mrs. Agnes R.	Brooklin, Ont.....	5
Thompson, Mrs. Elvira F.	Manchester, Ont....	3
Thompson, Mrs. Harriet	Kinnears Mills, Que.	3
Thompson, Mrs. Hester C.	Toronto, Ont.....	24
Thompson, James, Jr.	Cold Springs, Ont..	12
Thompson, Joseph J.	Brooklin, Ont.....	5

Name	Address	Shares
Thompson, Mrs. Maria	Coaticook, Que....	7
Thompson, Samuel H.	Toronto, Ont.....	55
Thompson, Mrs. Sussannah Jane	Toronto, Ont.....	27
Thompson, William	Uxbridge, Ont.....	9
Thompson, William Francis	Manchester, Ont....	10
Thompson, Miss Zella	Uxbridge, Ont.....	5
Thomson, Mrs. Elizabeth	Stirling, Scotland..	6
Thorburn, James, M.D., Estate of late. Executors: Toronto General Trusts Corporation, William George Watson	Toronto, Ont.....	42
Thorburn, Mrs. Jane	Toronto, Ont.....	7
Thorne, Miss Elsie M.	Toronto, Ont.....	12
Thornton, Mrs. Edith	Toronto, Ont.....	14
Thornton, Mrs. Edith, in trust	Toronto, Ont.....	3
Thornton, Miss Josephine M.	Toronto, Ont.....	17
Tilt, Capel	Winnipeg, Man....	70
Tilt, Capel, in trust for Luzetta Tilt.	Winnipeg, Man....	25
Tobin, C. A.	Fergus, Ont.....	6
Tobin, Miss Emily H.	Fergus, Ont.....	8
Todd, J. Watson	Spital, Cheshire, England	42
Todhunter, Mrs. Jessie S.	Columbus, Ohio....	163
Toronto General Trusts Corporation, The	Toronto, Ont.....	158
Toronto General Trusts Corporation, The, in trust	Toronto, Ont.....	46
Toronto General Trusts Corporation, The, in trust for Mrs. Harriett S. Bacque	Toronto, Ont.....	9
Toronto General Trusts Corporation, The, executors J. W. Langmuir Estate	Toronto, Ont.....	30
Toronto General Trusts Corporation, The, trustees for Paul W. Litchfield	Toronto, Ont.....	44
Toronto General Trusts Corporation, The, Nadine J. H. Osler trust	Toronto, Ont.....	25
Toronto General Trusts Corporation and Captain J. S. Alston, in trust..	Toronto, Ont.....	50
Toronto General Trusts Corporation and George E. Watson, in trust....	Toronto, Ont.....	10
Toronto Mortgage Co., The, in trust.	Toronto, Ont.....	508
Torrance, Baty M., Estate of late. Administrators: Royal Trust Company	Ottawa, Ont.....	5
Torrance, Miss Beatrice	Toronto, Ont.....	6
Torrance, Miss Jessie T.	Toronto, Ont.....	4
Torrance, Miss Madeline	Toronto, Ont.....	6
Treble, Arthur W.	Hamilton, Ont.....	10
Trees, Capt. Christopher F.	Toronto, Ont.....	6

Name	Address	Shares
Trees, James D. Miss Charlotte E.		
Trees, Miss Edith J. Trees, Samuel		
L. Trees and Christopher F. Trees, trustees	Toronto, Ont.....	204
Trotter, Noel	London, England...	90
Trumbo, Mrs. Gladys F. B. Murton..	Havana, Cuba.....	10
Tuller, Wareham	Madoc, Ont.....	1
Turnbull, Miss Isabel G.	Toronto, Ont.....	1
Turnbull, William F., Estate of late. Executors: Mrs. Lizzie M. Turnbull, Miss Isabel Grace Turnbull, William Henry Turnbull	Toronto, Ont.....	2
Turner, Mrs. Elizabeth A.	Chatham, Ont.....	7
Turner, Miss Ethel H.	Toronto, Ont.....	15
Turner, Mrs. Florence	Brockville, Ont.....	2
Turner, Miss Florence M. C.	Toronto, Ont.....	6
Turner, Mrs. Florence P.	Detroit, Mich.....	22
Turner, Walter S. M.	Hastings, Ont.....	20
Turner, Walter S. M., in trust for Walter Martin Turner, Jr.	Hastings, Ont.....	5
Tuttle, Mrs. Mary Edith	Tweed, Ont.....	10
Twohey, William James	Chatham, Ont.....	34
Tyrwhitt, Mrs. Emma	Toronto, Ont.....	7
University of Mount Allison College.	Sackville, N.B.....	12
Ure, Alexander	Toronto, Ont.....	15
Vail, Miss Phebe A.	Whitby, Ont.....	8
van Cutsem, Henry Harcourt and Sir John Alexander Arnott, Bart.	London, England...	30
Van Norman, Mrs. Agnes E.	Winnipeg, Man.....	1
Van Norman, C. P.	Toronto, Ont.....	2
Van Norman, Mrs. Isabella N.	Toronto, Ont.....	100
van Someren, Miss Flora Cullin	Brantford, Ont.....	1
Vanstone, Mrs. Elizabeth	Toronto, Ont.....	3
Vanstone, Miss Ida May	Toronto, Ont.....	24
Van Tassel, Mrs. Phoebe E.	Newark, N.J., U.S.A.	13
Van Vlack, Miss Lilian	Picton, Ont.....	7
Vere-Laurie, Mrs. Florence C. V.	Carlton-on-Trent, Eng.	30
Virgil, W. Turner	Galt, Ont.....	10
Wadsworth, Dr. James L. C.	Simcoe, Ont.....	15
Wait, Miss Annie	St. George, Ont.....	6
Wakefield, Elizabeth, Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.....	26
Wakely, Mrs. Grace B.	Oshawa, Ont.....	18
Waldie, Frederick N.	Toronto, Ont.....	70
Walker, C. C.	Yarmouth, N.S.....	5
Walker, Miss Charlotte Emily.	Aylmer, Ont.....	1
Walker, Capt. H. S.	Toronto, Ont.....	100
Walker, Mrs. Helena	Toronto, Ont.....	18
Walker, James, Estate of late. Executors: Mrs. Helena Walker, Chas. Walker	Toronto, Ont.....	24

Name	Address	Shares
Walker, Mrs. Jessie	St. John, N.B.....	19
Walker, John A.	Toronto, Ont.....	48
Walker, John Archibald, K.C.	Chatham, Ont.....	30
Walker, Mrs. Josephine	Chatham, Ont.....	15
Wallace, W. T., M.D.	Kitchener, Ont.....	10
Wallbridge, Mrs. Phyllis M.	Belleville, Ont.....	2
Walley, F. G.	Ingersoll, Ont.....	3
Walley, Mrs. Minerva M.	Ingersoll, Ont.....	6
Walley, Miss Minnie Estelle.	Ingersoll, Ont.....	5
Walmsley, David C.	Conconully, Wash., U. S. A.....	8
Walsh, E. H., in trust	Toronto, Ont.....	21
Walsh, Mrs. Ellen M.	Toronto, Ont.....	18
Walsh, Mrs. Elma M. B.	Toronto, Ont.....	95
Ward, Alfred, Estate of late. Executors: Alfred Hadley Ward, Mrs. Margaret Jane Ward, Mrs. Alice Margaret Griffith	Hamilton, Ont.....	6
Ward, Miss Harriet W.	Williams, Montana, U. S. A.....	1
Ward, William J.	Lennoxville, Que....	6
Ward, William J., tutor	Lennoxville, Que....	10
Warde, J. D.	Toronto, Ont.....	10
Warde, J. D., in trust	Toronto, Ont.....	24
Warde, Paul	Toronto, Ont.....	5
Warner, J. A., Estate of late. Executors: Mrs. Minnie R. Warner, T. A. Harvey.	Cobourg, Ont.....	10
Warner, Miss Kathleen	Cobourg, Ont.....	4
Warren, Ven. Archdeacon George.	Toronto, Ont.....	14
Warren, Mrs. Margaret S.	Chicago, Ill., U.S.A.	19
Waterman, Mrs. Jean A.	Santa Barbara, Cal., U. S. A.....	12
Watkins, Miss Alice	Toronto, Ont.....	11
Watkins, Miss Annie	Toronto, Ont.....	11
Watson, J. G.	Huntsville, Ont.....	7
Watson, J. P.	Toronto, Ont.....	25
Waugh, W. J.	Hamilton, Ont.....	40
Webber, Mrs. Bella	Toronto, Ont.....	2
Webster, George H.	Calgary, Alta.....	25
Webster, Mrs. Margaret Louise	Cobourg, Ont.....	5
Webster, Mrs. Margaret Louise and James Thompson, Executors, Estate of late J. T. Webster	Cobourg, Ont.....	8
Webster, William M.P., and A. M. Bell	Halifax, N.S.....	5
Weir, M. M., Estate of late. Surviving Executor: Brig-Gen. Harry George Weir	London, England...	50
Wellington Fire Insurance Co. Mutual and Stock	Toronto, Ont.....	24
West, Mrs. Gertrude H.	Toronto, Ont.....	14
Wheeler, Mrs. Anne L.	St. Paul, Minn., U.S. A.....	33

Name	Address	Shares
Whelan, Mrs. Anna Maria McLeod and Charles P. Whelan	Donnybrook, Ireland	12
Whitby, Oliver R.	Paris, Ont.....	14
White, Joseph	Toronto, Ont.....	45
White, Joseph William.....	Oshawa, Ont.....	3
White, Mrs. Sarah	Whitby, Ont.....	1
Whitehead, Alfred Botterell	Quebec, Que.....	8
Whitehead, Arthur Whiston	Eastbourne, Eng....	8
Whitehead, Benjamin James	Eastbourne, Eng....	8
Whitehead, Joseph Louis	Eastbourne, Eng....	9
Whitehead, William Morley	Toronto, Ont.....	25
Whiteway, Mrs. Alice	Chicago, Ill., U.S.A.	10
Whiting, Miss T. Adda B.	Toronto, Ont.....	5
Whitney, Albert	Prescott, Ont.....	240
Whitney, Lady Alice	Toronto, Ont.....	72
Whitney, Mrs. Ann.....	Prescott, Ont.....	5
Whitney, E. C.	Ottawa, Ont.....	1,005
Whitney, Mrs. Mary A.....	Westmount, Que....	49
Wickett, John, Estate of late. Execu- tors: Mrs. Edith Maria Wickett, Thomas Wickett	Port Hope, Ont.....	35
Wickett, Miss Olive B.	Port Hope, Ont.....	5
Wickett, Thomas	Port Hope, Ont....	30
Wicksteed, Henry K.	Toronto, Ont.....	25
Widden, Mrs. Elizabeth	Port Perry, Ont....	5
Wiehmayr, Mrs. Mary P.	Stuttgart, Germany	20
Wigmore, Alfred S.	Toronto, Ont.....	10
Wilcox, C. S.	Hamilton, Ont.....	25
Wilkes, Alfred J., K.C.	Brantford, Ont.....	6
Wilkes, Mrs. Esther F.	Brantford, Ont.....	6
Wilkinson, Miss Jane	Eustis, Fla., U.S.A.	5
Wilkinson, Robert	Galt, Ont.....	25
Willard, Harper	Prescott, Ont.....	32
Willcox, H. W.	Los Angeles, Cal., U. S. A.....	72
Williams, Mrs. Hattie M.	Oshawa, Ont.....	20
Williams, A. L.	Clayton, N.Y., U.S. A.	10
Williams, H. H.	Toronto, Ont.....	100
Williams, Robert	Oshawa, Ont.....	50
Williams, Dr. William Thomas	Toronto, Ont.....	6
Williamson, Miss Cecile.....	Toronto, Ont.....	15
Williamson, James A.	Toronto, Ont.....	65
Wilson, Charles S., Estate of late, Executors and Trustees: Fred S. Wilson, Stephen Noxon, Harry L. Stark	Toronto, Ont.....	170
Wilson, David	Sherbrooke, Que....	2
Wilson, Miss Elizabeth Catherine ...	Chicago, Ill., U.S.A.	24
Wilson, Mrs. Elizabeth C.....	Belfast, Ireland....	2
Wilson, Mrs. Emma K.	Sherbrooke, Que....	2
Wilson, James A.	Toronto, Ont.....	6
Wilson, Mrs. Kate L.	Toronto, Ont.....	28

Name	Address	Shares
Wilson, Miss Margaret B., in trust ..	Markham, Ont.....	6
Wilson, Miss Margaret Egan	Cobourg, Ont.....	5
Wilson, Murray F.	Toronto, Ont.....	1
Wilson, Richard Wornall	Cobourg, Ont.....	5
Wilson, Solomon	Port Perry, Ont....	10
Wise, Mrs. Clara J.	Redlands, Cal., U.S. A.	41
Wood, Mrs. Margaret L.	St. Catharines, Ont..	5
Wood, Thomas H.	Toronto, Ont.....	10
Woodruff, Thomas E.	Moose Jaw, Sask...	13
Woods, Mrs. Mary Lavinia	Hamilton, Ont.....	25
Woods, T. Ambrose, Estate of late. Executors and Trustees: Toronto General Trusts Corporation, Har- court Ferguson	Toronto, Ont.....	100
Worthington, Mrs. Edith A.....	Toronto, Ont.....	8
Wragg, Mrs. Amelia	Hamilton, Ont.....	5
Wren, Christopher	Uxbridge, Ont.....	5
Wren, Mrs. Sarah S.	Uxbridge, Ont.....	1
Wright, Mrs. Charlotte Phillips.....	Toronto, Ont.....	22
Wright, Henry J.	Toronto, Ont.....	10
Wright, Mrs. Lucy Lockridge.....	Kingston, Ont.....	1
Wright, William Hennell	Aylesbury, England	4
Wrighton, Ralph R.	London, Ont.....	5
Würtele, Ernest F.	Montreal, Que.....	5
Yarker, Mrs. Margaret G.	Toronto, Ont.....	10
Yates, Porter B.	Beloit, Wis., U.S.A.	100
York, Thomas John	Cobourg, Ont.....	2
Young, Aaron N., Estate of the late. Executors and Trustees: Mrs. Anna M. Young, William Sanborn Young, Edward Keasbey Hardy, John A. Orb	Chicago, Ill., U.S.A.	25
Young, Mrs. Elizabeth	Toronto, Ont.....	3
Young, Hugh A.	Buffalo, N.Y., U.S.A.	10
Young, Hugh A., administrator	Buffalo, N.Y., U.S.A.	8

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