# THE DOMINION BANK



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

FIFTIETH
ANNUAL REPORT
31 DECEMBER 1920

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# FIFTIETH ANNUAL REPORT

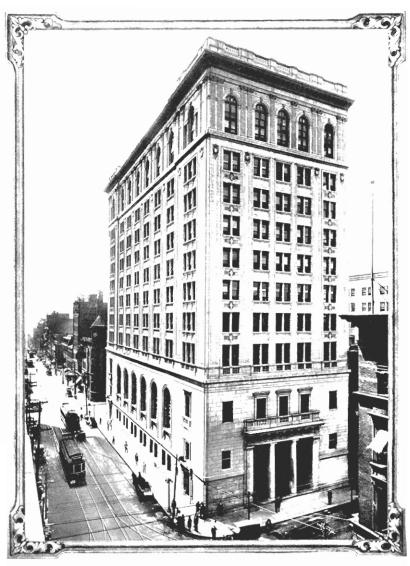
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LIST OF SHAREHOLDERS

# THE DOMINION BANK

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

31st DECEMBER 1920



HEAD OFFICE BUILDING TORONTO, CANADA ERECTED 1914

## THE DOMINION BANK

ESTABLISHED 1871

HEAD OFFIC	Œ	-	TO	RON	TO
-					
CAPITAL PAID UP	-	-	-	-	\$ 6,000,000
RESERVE FUND -	-	-	-	-	7,000,000
UNDIVIDED PROFITS	-	-	-	-	669,218
TOTAL DEPOSITS -	-	-	-	-	104,941,256
TOTAL ASSETS -	-	-	-	-	139,263,093
31sт Г	DECE	MBER,	1920		

### **DIRECTORS**

### President SIR EDMUND B. OSLER

### VICE-PRESIDENTS A. W. AUSTIN SIR AUGUSTUS M. NANTON

JAMES CARRUTHERS W. L. MATTHEWS R. J. CHRISTIE SIR JOHN C. EATON E. W. HAMBER H. W. HUTCHINSON H. H. WILLIAMS

R. S. McLAUGHLIN W. W. .NEAR A. T. REID

## HEAD OFFICE: TORONTO

### **OFFICIALS**

General Manager: - - C. A. BOGERT Assistant General Manager: W. K. PEARCE Superintendent of Branches: E. A. BEGG Chief Inspector: - - W. C. MacAGY

### Assistant Inspectors

R. W.CROMPTON W. H. LeROY J. M. JELLETT C. A. PACK T. W. JOYCE

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

### WESTERN OFFICIALS—WINNIPEG

Assistant General Manager: F. L. PATTON Western Inspector: - - W. S. DARLING Assist. Western Inspector: W. S. PATE

### BRANCHES OF THE DOMINION BANK

### ONTARIO

ONTARIO
Ameliasburg
AMELIASBURG
Baden l. G. Trask Manager Belleville Hugh Hall Manager
DELLEVILLE
Bracebridge
Brantford J. G. Hall
Brantford J. M. Ferguson. Acting Manager
Brooklin E. C. CrossManager
CEDAR DALE J. A. Allen Acting Manager CHATHAM W. Watts Manager
CHATHAM
COBOURG J. W. Spragge Manager DRESDEN J. S. Lord Manager FAIRBANK W. E. Scott Manager
Dresden J. S. Lord Manager
FAIRBANK
FORT FRANCES E. C. McClelland Manager
FORT WILLIAM N. B. Robinson Manager
Gravenhurst F. A. Boulden Manager
GUELPH A. E. Gibson Manager
Hamilton
" East End Branch
" East End Branch
" Gage Ave Branch
" Gage Ave. Branch (Gage Ave. & Barton St.)J. R. BrethourActing Manager
" Homeside Branch
(Barton St. & Kenilwofth
Ave.)
HARROW F. H. Cole Acting Manager
Harring W. F. Clanner Manager
HESPELER W. E. Glenney Manager HUNTSVILLE W. A. Fisher Manager
HUNTSVILLE W. A. FISHER Manager
KENILWORTH
KITCHENER
LINDSAY
London E. C. Bowker Manager
" Rectory Street BranchJ. G. FraserActing Manager MADOCW. H. McBainManager
MADOCManager
MARMORA
MOUNT ALBERT W. T. RussellManager
MOUNT FOREST
NAPANEE
NEW TORONTO
NIAGARA FALLSJ. B. O'Neill
ORILLIA John Scott Manager
OSHAWA C. N. Henry Manager OTTAWA C. O. Fellowes Manager
OTTAWA
PeterboroughJohn CraneManager
ROBLIN G. P. Carr. Manager
ROBLIN G. P. Carr. Manager St. Catharines B. B. Manning Manager
St. Thomas A. E. Colson Manager
" East End Branch
(Talbot & Horton Sts.)John A. WallaceManager
SARNIA H. F. Smith Acting Manager
SEAFORTH R. M. Jones Manager
SPRUCEDALE P. C. Marsh Manager
THAMESVILLE R. W. M. Thomson Acting
THAMESVILLE
Manager TIMMINS
5

### BRANCHES ONTARIO—Continued

TORONTO
Cor. King & Yonge Sts C. D. Gordon Manager G. C. MarriottAsst. Manager
G. C. Marriott Asst. Manager
Avenue & Davenport RdsP. J. Jones
Bloor & Bathurst Sts J. C. WeddManager
Bloor St. & Runnymede Rd., F. W. Morrow Manager
Broadview Ave. & Queen St. A. H. Black
Broadview Ave. & Queen St. A. H. Black. Manager City Hall Branch. W. Walker. Manager Danforth & Logan Aves. H. J. Hagarty. Manager
Deer Park Branch
(Yonge St. & St. Clair Ave.). A. Atkinson Manager
Dovercourt Rd. & Bloor St., B. D. Sauuders Manager
Dufferin St. & Lappin Ave F. R. CochranManager
Dufferin St. & Lappin Ave F. R. Cochran Manager Dupont & Christie Sts C. E. Pepler Manager
Earlscourt Branch
(Dufferin St. & St. Clair
Ave.)
East Danforth Branch (Danforth Ave. & Danforth
Rd.)
Eastern Harbour Branch
(Cherry & Commissioner
Sts.) A. M. Slatter Acting Manager Eglinton Ave. & Yonge St., T. W. Butler
Eglinton Ave. & Yonge St., T. W. ButlerManager
John & Queen Sts S. F. Sloane Manager Lee Ave. & Queen St C. W. McMichael Manager
Lee Ave. & Queen St C. W. McMichael Manager
Market Branch
McCaul & Dundas Sts W. C. Armstrong Manager
North Toronto Branch
(Opposite Vonge St. Sub-
way)
way) J. W. B. Walsh Manager Queen St. & Augusta Ave C. Walker Manager
Queen St. & Ossington Ave., A. A. Hemwen Manager
Roncesvalles & Howard
Park Aves
Rosedale Branch
(Sherbourne & Bloor Sts.), L. T. H. Ardiel
Spading Ave & College St. I. Cruso Manager
Spadina Ave. & College St. J. Cruso
West Toronto Branch R. W. H. Brough Manager
West Toronto Branch R. W. H. Brough Manager Union Stock Yards Branch, R. W. H. Brough Manager
Wychwood Branch
(St. Clair Ave. & Vaughan
Rd.)
Yonge & Hayden Sts J. T. LownsbroughManager
Trenton S. H. Jones Acting Manager
Uxbridge D. T. Hepburn Manager
WALKERVILLE
Welland W. D. S. Fraser Manager

### BRANCHES ONTARIO—Continued **QUEBEC** Montreal ...... M. S. Bogert ...... Manager E. C. Lindsay .. Assist. Manager Bleury & St. Catherine Sts., A. P. Kertland, Acting Manager Guy & St. Catherine Sts..., M. E. Roberts.......... Manager St. Lawrence Blvd. Branch. (St. Lawrence Blvd. & Prince Arthur St.) ......J. K. Muir ............Manager MANITOBA Norwood Branch .... A. V. Grant....Acting Manager Union Stock Yards Branch, W. N. Sheffield.......Manager TEULON ......L. C. Brown ... Acting Manager THE PAS ...... J. R. Scoby ...... Manager C. S. Pim......Asst. Manager Arlington St. & Portage Ave. M. F. Jemmott.....Manager North End (Main St.).....W. S. Waugh.......Manager Notre Dame Ave. & Sher-Portage Ave. & Sherbrook ..... E. J. S. Townshend.... Manager St. Johns Branch..... (Redwood Ave. & Main St.). W. M. Punshon ...... Manager SASKATCHEWAN CANORA ...... Manager MARQUIS ......Manager REGINA ...... J. Snow ....... Manager YORKTON ...... H. Cameron .... Acting Manager

### BRANCHES—Continued

ALBERTA			
CALGARY M. S. Burger Manager CALGARY, ALBERTA STOCK YARDS B. E. Elmore Acting Manager EDMONTON H. Ransford Manager EDMONTON STOCK YARDS H. Ransford Manager HIGH RIVER W. M. Hamilton Manager MEDICINE HAT W. A. Radcliff Manager SEVEN PERSONS W. A. Radcliff Manager TOFIELD C. Smith Acting Manager			
BRITISH COLUMBIA			
SUMMERIAND O. F. Zimmerman Manager WEST SUMMERIAND O. F. Zimmerman Manager VANCOUVER Dudley Dawson Manager J. A. H. Irving Asst. Manager VICTORIA II. Morris Manager			
LONDON, ENGLAND			
73 CORNHILL, E.C S. L. Jones			
NEW YORK AGENCY, U.S.A.			
51 Broadway			

### 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. Credit Lyonnais.
ITALY	-	Banca Commerciale Italiana. Credito Italiano.
HOLLAND	-	Hope & Company Amsterdamsche Bank.
SPAIN	-	Credit Lyonnais. Anglo-South American Bank, Limited.
SWITZERLAND -		Banque des Grisons. Banque Cantonale de Berne. Banque Populaire Suisse.
RUSSIA	-	Credit Lyonnais.
CHINA	-	Asia Banking Corporation. The Chartered Bank of India, Australia and China. Hong Kong and Shanghai Banking Corporation. International Banking Corporation.
JAPAN	-	The Bank of Taiwan, Limited. The Mitsui Bank, Limited. The Yasuda Bank, Limited. The Yokohama Specie Bank, Limited. International Banking Corporation.
AFRICA	-	The National Bank of South Africa, Limited.
AUSTRALASIA -	-	The Union Bank of Australia, Limited. Bank of New Zealand.
SOUTH AMERICA	-	The Anglo-South American Bank, Limited. The National City Bank of New York.
UNITED STATES BOSTON, MASS	-	The National Shawmut Bank of Boston.
BUFFALO, N.Y CHICAGO, ILL	-	The First National Bank of Boston. The Marine Trust Co. of Buffalo. Continental and Commercial National Bank of Chicago.
CLEVELAND, O DETROIT, MICH DULUTH, MINN	-	Union Trust Company. First and Old Detroit National Bank. American Exchange National Bank of Du- luth.

### CHIEF CORRESPONDENTS-Continued

UNITED STATES- Continued

MINNEAPOLIS, MINN. - The Northwestern National Bank. First National Bank.

New York, N.Y.

- The National City Bank of New York.
The National Park Bank of New York.
The Hanover National Bank of New York.
Central Union Trust Company of New York
Guaranty Trust Company of New York.

Philadelphia, Pa. - The Girard National Bank.
The Central National Bank.

PITTSBURG, 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 Washington.

### PROGRESS OF THE DOMINION BANK

PAID UP CAPITAL

970,250

970,250

1.500,000

1,500,000

1875

1880

1885

1890

### 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 1920 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 7.000.0001917 7,000,000 1918 7,000,000 1919 7.000,000 1920 \*7.000,000 \*Also undivided profits, \$669,218. 11

	PROGRESS OF THE DOMINION BANK	— Continued
	NUMBER OF BRANCHES	3
1875 1880 1885 1890 1895 1900 1905 1910 1911 1912 1913 1914 1915 1916 1917	NUMBER OF BRANCHES	8 10 10 11 16 18 80 86 93 99 95 95 90 87 88
1918		
1919 1920		. 20
1/20	NET PROFITS	
1875		\$ 138.310
1880 1885		
1890		
1895		139,561
1900		
1905 1910		4.50.000
1911		F0464
1912		0.04 4.00
1913		950,402
1914		925,364
1915 1916		002 703
1917		4 00 0 0 40
1918		4 00 4 400
1919		
1920	,	1,188,511
	TOTAL DEPOSITS	
1875		
1880		
1885		
1890 1895		10111000
1900		4 5 500 404
1905		
1910		49,302,784
1911		53,547,865
1912		59,342,436

### PROGRESS OF THE DOMINION BANK-Continued

	57.766,996 65,965,597 70,473,614 81,948,095 96,107,711 111,414,057 104,941,256
TOTAL ASSETS	
1918 1919	3,653,007 5,501,670 8,950,580 12,309,378 14,289,165 20,824,147 44,403,739 62,677,820 70,179,552 79,224,680 80,506,462 80,457,109 87,475,126 92,866,692 109,436,145 133,506,275 143,504,920 139,263,093
LIQUID ASSETS	
Specie, Dominion Government Demand Notes, Note Cheques on other Banks, Deposit with Central serves, Balances due from other Banks in Can Foreign Countries, Dominion and Provincial Go Municipal and other Securities, and Loans on ca by Stocks and Bonds.	Gold Re- ada and vernment,
1875 \$ 1880 \$ 1885 \$ 1890 \$ 1895 \$ 1900 \$ 1905 \$ 1910 \$ 1911 \$ 1912 \$ 1913 \$ 1914 \$ 1915 \$ 1916 \$ 1917 \$ 1918 \$ 1919 \$ 1920	883,721 1.855,070 2.797,536 4.157,142 4,454,751 7,728,675 15,026,076 22,041,300 27,011,053 29,241,840 27,102,876 27,312,110 32,660,400 37,625,896 57,660,453 63,528,850 70,075,379

### GENERAL STATEMENT YEAR

ASSETS		
Gold and Silver Coin	2,092,477.15 18.052,783.25 4,000,000.00 1,104,306.27 7,530.033.85	
Balances due by other Banks in Canada Balances due by Banks and Banking Correspon-	1,005.25	
dents elsewhere than in Canada	1,881,011.95	
Dominion and Provincial Government Securities.	34,661,617.72	
not exceeding market value	5,106,158.31	
than Canadian, not exceeding market value. Railway and other Bonds, Debentures and	9,956,980. <b>78</b>	
Stocks, not exceeding market value Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and	1,810,680.54	
Stocks	7,646,420.30	
Loans elsewhere than in Canada	5,139,899.60	\$64,321,757.25
Other Current Loans and Discounts in Canada (less rebate of interest)	66,216,946.21	
than in Canada (less rebate of interest) Liabilities of Customers under Letters of Credit,	523,395.60	
as per contra	1,823,472.17	
Real Estate other than Bank Premises	5,408.76	
Overdue Debts (estimated loss provided for) Bank Premises, at not more than cost, less	80,913.40	
amounts written off	5,631,453.83	
purposes of the Circulation Fund	309,575.00	
Mortgages on Real Estate sold	19,326.41	
Other Assets not included in the foregoing	330,844.52	74,941,335.90
		\$139,263,093.15

### ENDING 31st DECEMBER, 1920

LIABILITIES		
Capital Stock paid in	00.00	6,000,000.00
ward	18.16 00.00 00.00 21.00	
		7,910,139.16
Total Liabilities to the Shareholders  Notes in Circulation	86.00	13,910,139.16
104,941,2		
Balances due to Banks and Banking Correspondents elsewhere than in Canada	17.59 16.78 04.20 72.17 01.08	
Total Public Liabilities	1	25,352,953.99

\$139,263,093.15

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, 1920, 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 vertified 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

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.

Toronto, January 20th, 1921. G. T. CLARKSON R. J. DILWORTH of Clarkson, Gordon & Dilworth, C.A.

TORONTO, 31st December, 1920.

# DOMINION BANK

### **PROCEEDINGS**

OF THE

# Fiftieth Annual General Meeting

OF THE

### **SHAREHOLDERS**

The Fiftieth Annual General Meeting of The Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, the 26th January, 1921.

Among those present were noticed:

Dr. B. O'Reilly, J. Harvey Bone, Sir Augustus M. Nanton (Winnipeg), Henry Eastbury, Sir Edmund B. Osler, Leighton McCarthy, K.C., Frank Darling, H. W. Hutchinson (Winnipeg), A. H. Black, Major G. R. Geary, John Edwards, Robt. Ross, Jas Scott, P. Leadlay, T. P. Phelan, C. A. Bogert, E. G. Gooderham, W. T. Kernahan, W. L. Matthews, Norman Evans, G. N. Reynolds, Dr. J. F. Ross, F. H. Gooch, Sigmund Samuel, Dr. R. M. Bateman, S. C. Halligan, W. K. Pearce, J. O. Gadsby, Jos. White, R. S. McLaughlin (Oshawa), F. L. Patton (Winnipeg), Graham Campbell, W. A. Holliday. T. Lownsbrough, F. G. Inwood, William W. Langley, Evan A. Begg, H. H. Williams. R. J. Christie. L. H. Baldwin, C. A. Thomas F. Nivin, Sir William Mulock, John J. Cook, A. W. Austin, H. Crewe, Chas. P. Stuart, C. Walker, N. M. Paterson (Fort William), W. H. Knowlton, W. A.

Medland, R. H. Ferris, E. P. Beatty, G. Patten Carr (Napanee), Allan McPherson (Longford Mills), C. E. Lee, J. Barry, A. A. Atkinson, W. C. Crowther, H. Foster. Mrs. S. McMurray, R. M. Gray, A. J. Murray, Rev. J. dePencier Wright (Kingston), W. Gibson Cassels, Jno. C. Wedd, Dr. Thos. Armstrong, A. E. Ferrie. W. H. LeRoy, Frank McCarthy, S. Jeffrey (Port Perry). Jas. Matthews, A. Monro Grier, K.C., Jas. Ince, H. B. Phillips, J. J. Dixon, J. H. Paterson, H. J. Bethune, Wm. Logan, R. B. Morley, H. A. Cooper, J. J. Cawthra, F. G. Osler, W. M. Stewart, A. C. Paull, Edmund B. LeRoy, John Crane (Peterborough), Hon. Thos. Crawford, Jesse Ashbridge, F. E. Dingle, C. M. Gripton (Niagara-on-the-Lake, Ont.), W. H. Edwards, H. W. Fleury (Aurora, Ont.), W. J. Fleury, Hume Brough, Wm. Kinnear, R. Mills (Hamilton), S. Mills (Hamilton), Rev. T. W. Paterson, J. E. Finkle, W. E. Scott, W. A. Mitchell, Henry Brock, J. W. Spragge (Cobourg), George Mc-Donald, A. Nordheimer, H. R. Playtner (Preston, Ont.). A. T. Reid, W. W. Near, S. L. Reade (Lindsay), Wm. Crocker, M. S. Bogert (Montreal, Que.), W. H. Cawthra. Dr. F. LeM. Grasett, David Henderson, J. P. Bell (Hamilton, Ont.) D'Arcy Martin, K.C. (Hamilton, Ont.), R. S. Cassels, A. W. Laver, Frederic Roper, E. C. Jones, E. W. Hamber (Vancouver, B.C.), J. G. R. Gray.

On motion of Mr. R. J. Christie, seconded by Mr. H. W. Hutchinson, Sir Edmund B. Osler occupied the chair, and Mr. W. K. Pearce acted as secretary.

It was moved by Mr. E. W. Hamber, seconded by Mr. Jesse Ashbridge, and resolved that Messrs. Graham Campbell and W. Gibson Cassels be appointed Scrutineers.

The Secretary read the Report of the Directors to the Sharholders and submitted the Annual Statement of the affairs of the Bank.

### TO THE SHAREHOLDERS:

President.

The Directors beg to present the following Statement of the result of the business of the Bank for the year ended 31st December, 1920:

Balance of Profit and Loss Account, 31st December, 1919  Profits for the year, after deducting charges of management and making full provision for bad and doubtful debts	
Less Dominion Government Taxation	
tion 38,500.00	158,500.00
Making net profits of	1,188,511.11
	\$1,684,218.16
Which amount has been disposed of as follows:  Dividends (quarterly) at Twelve per cent. per annum\$720,000.00  Bonus—one per cent	780,000.00
Contribution to Officers' Pension Fund	35,000.00
Written off Bank Premises	815,000.00 200,000.00
Balance of Profit and Loss Account carried forward	1,015,000.00 669,218.16 \$1,684,218.16
E. B. OSLER, C.	A. BOGERT,

The financial year, which closed 31st December, 1920, was marked by a steady demand for credit, and our funds were in consequence continuously employed. We feel that the results, as reflected in the Annual Balance Sheet and Profit and Loss Statement, will be received by the Shareholders with satisfaction.

General Manager.

The Head Office and Branches have been regularly inspected by our Inspection staff during the past twelve months. The Bank's Auditors, Messrs. G. T. Clarkson and R. J. Dilworth, have made the usual examination of the Bank's affairs, and their certificate is appended to the Statement submitted herewith.

During 1920 seventeen Branches and three Sub-Branches were opened at points which promised, after careful investigation, that we were warranted in entering the territory: In ONTARIO—Ameliasburg (Sub to Belleville); Hamilton, Gage Ave. Branch. Homeside Branch; Kenilworth (Sub to Mount Forest); New Toronto; Roblin (Sub to Napanee); St. Thomas, East End Branch; Sarnia; Sprucedale; Timmins; Trenton. In MANITOBA—Dauphin; The Pas; Winnipeg, Portage Avenue and Kennedy Street Branch. In ALBERTA—Calgary, Alberta Stock Yards Branch; Edmonton, Edmonton Stock Yards Branch; Tofield. In SASKATCHE-WAN—Canora; Yorkton. In BRITISH COLUMBIA—West Summerland. Two Branches were closed—Craven, Sub to Regina, and Petersfield, Sub to Selkirk, Man.

In order to provide for the increased business of some of our long established Branches, several new buildings were completed and occupied during the past twelve months. New quarters have been provided for our Branches at the corner of Queen and Bay Streets, the corner of Dupont and Christie Streets, and the corner of Yonge and Hayden Streets, Toronto, and at Orillia, Ont. In addition, suitable offices have been erected for Fairbank, New Toronto and Cherry and Commissioner Streets (Toronto) Branches. Your Directors, as is customary, have made a substantial appropriation for reduction in Bank Premises Account.

Owing to the continued expansion in the Bank's business, your Directors consider it expedient to request your authorization of an increase in the number of members on the Board from thirteen to sixteen members: the relative By-laws will be submitted for your approval.

E. B. OSLER. President.

Toronto, 26th January, 1921.

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

"Respecting the Statement for the year submitted for consideration to-day, expansion in the Bank's business has been satisfactory and the results are encourag-

ıng.

The Net Profits are the highest yet recorded, and after providing for a distribution of 13% to the Shareholders, a contribution of \$35,000, to the Pension Fund Society and writing \$200,000 off Bank Premises Account, \$669,000 is carried forward—\$174,000 more than the year previous.

### THE BANK'S PUBLIC LIABILITIES.

No change of moment has taken place in the Share-holders' Liabilities. Respecting Public Liabilities, Notes in Circulation show little alteration. The amount due the Dominion Government on the 31st December, \$7,000,000, has been retired in full since that date. Deposits not bearing interest show a decrease of \$17.000,000, but this is almost entirely accounted for by the gradual withdrawal of Dominion Government deposits during the year. Deposits bearing Interest increased \$10.500,000 during the same period—a very satisfactory showing under the circumstances.

### THE BANK'S ASSETS.

On the Assets side, actual Cash on hand, Gold, Dominion of Canada Notes and our deposit with the Central Gold Reserves amounted to over \$24,000,000 The Total Cash Assets, which include as well, Notes and Cheques of other Banks. Balances due by other Banks at Home and Abroad, amounted to nearly \$35,000,000—27.65% of the Bank's liabilities to the public. Dominion and Provincial Government Securities are \$3,700,000 less than at the end of 1919—caused by repayments from the proceeds of the last Victory Loan of advances by the Bank to the Dominion Government during the War. Canadian Municipal Securities and British, Foreign and Colonial Public Securities have decreased by \$3,400,000 and this is occasioned by the retirement in part of our proportion of the loans made during

the War by the Canadian Banks to the British Government. A satisfactory arrangement was completed in 1920 under which full repayment of the balance of the whole \$200,000.000 will be made in monthly instalments ending in April, 1922. The balance of such loans is at date \$8,148.000. Railway and other Bonds, Debentures and Stocks, \$1,810,000, show little change. Call and Short Loans in Canada, \$7.646,000, have been reduced by \$1.700,000, and this was almost wholly accomplished by payments on account of loans made to original subscribers to the 1919 Victory Loan. Call and Short Loans outside of Canada. \$5,000,000, are somewhat larger than at the end of 1919. Total Immediately Available Assets, \$64,000,000, are 51.31% of the Bank's Public Liabilities.

Current Loans and Discounts in Canada at one time during 1920 reached an unusually hight point—\$75,000,000—but towards the end of the year after the proceeds of our crops had been distributed, were satisfactorily reduced and on the last day of the year the total was \$66.217,000, as compared with \$65,400,000 on the same date in 1919. Overdue Debts, \$80,000, show a nominal figure.

In the report of the Directors to the Shareholders mention is made of the opening of a number of new branches in 1920 and these in some cases necessitated outlays for land and buildings.

During the year the following offices were either wholly constructed or completed when construction had commenced the previous year:

Cherry and Commissioner Streets, Toronto. Dupont and Christie Streets, Toronto. Queen and Bay Streets, Toronto. Yonge and Hayden Streets, Toronto. Brantford, Ontario. Fairbank, Ontario. New Toronto, Ontario. Orillia, Ontario. Teulon, Manitoba.

Premises at Guelph, Ont., and Huntsville, Ont., which the Bank had occupied as tenants for some years past, were purchased on advantageous terms.

Land was also acquired at the following points and buildings will be erected when justified:

Danforth Ave. and Danforth Rd., Toronto.

Long Branch, Ontario.

Hamilton—Gage Ave.

Fort Frances.

Mount Forest.

Oshawa (additional purchased).

Winnipeg-Main and Higgins Ave.

Winnipeg—Portage Ave. and Kennedy St.

Bank Premises Account, on the other hand, was reduced through the disposal of a property in Vancouver purchased some years ago and not now required for our purposes, at a price of \$200,000 and was further reduced by writing off \$200,000 from Profit and Loss Account, after which our total Bank Premises Account stood at \$5,631,000, against \$5,407,000 at the end of 1919.

An exhaustive and accurate valuation of all the Bank's premises, land, buildings and equipment has recently been completed by a competent, independent Appraisal Company, and the Shareholders will doubtless learn with satisfaction that they are entered on the Statement on the most conservative basis—as they should be

### GENERAL REMARKS.

It is idle now to comment on advice unheeded or lessons that have been learned, but by referring to the proceedings, the Shareholders will observe that at the last two Annual Meetings frequent reference was made to the expected period of deflation that would inevitably follow the conclusion of the War. We may assume that a very large percentage of Canadian business people were convinced that a marked decrease in commodity values would take place, but, unfortunately, just as large a percentage were unprepared for the situation when the very sudden drop in prices of practically all classes of merchandise took place in 1920. Fortunately, in almost every line of business substantial profits had been made during the past three or four years, otherwise the situation would have been far more serious. As it is, in many cases profits will disappear and inroads will be made on capital. In view of all these conditions, the inspection and valuation of the Bank's Assets by its officers and Auditors, has been more than usually thorough and drastic. So far as it is possible to do so, every provision was made for business of a doubtful character before the final figures in the Annual Statement were compiled. That the present year will bring many further commercial complications is obvious, but insofar as the commercial loans of The Dominion Bank are concerned, we feel that they are, on the whole, of an exceptionally good class and that the great majority of borrowers are in a position to stand any reverses that may arise through shrinkages in values of commodities or other business contingencies which are sure to occur at such a time as this

During the past few weeks we have had a plethora of comments and views from financial and commercial authorities and from the press, on the unusual features of finance and commerce that have arisen during the past twelve months. All these matters have been exhaustively and intelligently dealt with by many competent authorities. There are two or three questions, however, that might be referred to with advantage.

With the cessation of the activities of the Canadian Wheat Board in the closing months of 1920 the last form of Government control instituted during the War period has ceased, and business people can without hindrance complete their own definite plans for the conducting of their own affairs. The effect of this was evidenced by the ability of our exporters to successfully dispose of such portions of our products as were offered for sale. Had it not been for the unfortunate attitude of some producers, who failed to take advantage of the excellent prices which prevailed in the Autumn of 1920, the greater portion of Canada's products would now have been marketed, with a further general decrease in individual debts and a strengthening of the country's financial position.

At a time when Canadians are seeking in every way to strengthen their foreign trade and to increase exports. it is vexatious and disturbing to find that, largely from political causes, embargoes against shipments of live stock and certain products to the United States are threatened. Such a policy from our neighbors to the South appears ill-advised and can only result in a heavy

decrease in our own purchases in the United States. Another cause of general irritation amongst the Canadian business public, and perhaps more justified, is the continuance of Great Britain's embargo against the importation of Canadian cattle, notwithstanding an intimation from the British authorities that it would be discontinued when the War was over. It is admitted on the other side that the danger from disease has practically disappeared and we are surely entitled to reasonable consideration from the mother country in this matter, failing which and in view of the threatened action of the United States, a serious blow will be dealt at the whole Canadian cattle industry. Strong pressure has been brought to bear from many quarters for the removal of the embargo but so far without success.

The functions and activities of the Canadian Banks are still the subject of comment and some criticism from various sections of the community, but the fact remains that they have handled the financial affairs of this country, and are still continuing to do so, through a most trying period with practically no serious disturbances. The outery for small local Western Banks, and Provincially-owned Banks, still continues but those who promulgate such measures would do well to take a lesson from the conditions which have arisen in some of the border States: Bank failures have been numerous and it has been clearly demonstrated that institutions with small capital and operating in restricted areas, cannot successfully carry on during times of stress when by reason of territorial restrictions, they are forced to employ their earning power in the same districts in which it is obtained.

The Federal Reserve Board of the United States was recently called upon to furnish a statement of all the agricultural loans made during the past year and the report was startling. It showed that the Reserve Banks in 1919 had loaned \$713,000,000 on agricultural and live stock paper, but that during the first eleven months of 1920 they had loaned the huge sum of \$1,980,000,000. This was an increase from \$102,000,000 to \$325,000,000 at Richmond, Va., from \$75,000,000 to \$225,000,000 at Minneapolis—where the financing of most of the small Banks in Minnesota and the Dakotas is arranged—and

from \$220,000,000 to \$665,000,000 in St. Louis. This enormous expansion was largely caused by the disinclination of farmers and dealers in live stock to sell on falling markets and without the assistance and facilities of the Federal Reserve Bank wide financial disaster would inevitably have taken place. To a lesser degree, the same conditions prevailed in Western Canada, but we find that notwithstanding the scarcity of money, advances by the Canadian Banks to borrowers in the Provinces of Manitoba, Alberta and Saskatchewan alone increased by \$90,000,000 in 1920 as compared with the previous year. This is a striking illustration of the soundness and elasticity of the Canadian banking system under which the Banks successfully dealt with a situation which could not possibly have been handled by small local banking corporations.

Last Autumn a number of your Directors—with the General Manager and other Officials—made an extensive trip through Western Canada, visiting every branch of importance and conferring with our representatives in these districts. I am sure that such trips of inspection, at reasonable periods, are of great value to the institution, enabling your Directors—and through them the Shareholders—to become more closely informed on the Bank's business, to more clearly understand conditions in the various districts in which the Bank is established and to better deal with the different questions which are submitted for their consideration from time to time.

The Meeting of the Shareholders of The Dominion Bank to-day is of more than usual interest and importance. On the 31st of January the Bank will complete its Fiftieth year, and it is opportune, therefore, that the remarks of those who address you should be largely of a reminiscent character, dealing with the men who were responsible for the founding of the Bank, its activities and development during the half century drawing to a close, some reference to those who have represented the Shareholders on the Directorate during that period and those who have been the Executive heads of the institution.

A history of the Bank is now being prepared and will shortly be issued to the Shareholders—an interesting book which we think will be well worthy of perusal

and preservation. This will deal more fully, and in an interesting form, with the founding of the Bank and its activities for the past fifty years.

After the necessary negotiations and the securing of the required legislation, which extended over a period of nearly two years, business was commenced on February 1st. 1871. on the North side of King Street East, near Toronto Street, in what was then known as the Harris shop. The provisional Directors of the Bank were Messrs. John Worthington, James Crowther, John Crawford, M.P., Hon. J. C. Aikens, Walter Sutherland Lee, Joseph Gould. Hon. John Ross, James Holden, Aaron Ross.

Of the original shareholders, 250 in number, 3 are still living—Sir Edmund B. Osler, Sir William Mulock and Mr. A. R. Boswell—and 2 are present at this Meet-

ing.

We find by our records that Sir William Mulock, who at the time of the Bank's incorporation was a member of the firm of Ross, Lauder & Mulock, the Bank's first Solicitors, took an active part in securing the necessary legislation and was for a long time engaged in other matters appertaining to the Bank's earlier development. From that time on he has never failed to take a warm interest in the Bank's affairs and progress.

The first Board of Directors elected by the Shareholders was as follows: Messrs. James Austin, James Crowther, James Holden. Peleg Howland, J. H. Mead. Frank Smith (afterwards Sir). John Worthington. The minutes of the preliminary meetings of the Provisional Directors show that great care was taken in the selection of the first General Manager of the Bank—or, as he was styled in those days—the Cashier, and they were fortunate in securing the services of the late R. H. Bethune, who was at that time Manager of the Quebec Bank in Toronto, with 18 years' previous banking experience. A great measure of credit must be given to him for his successful management of the Bank's affairs for a period of 24 years.

The first report to the Shareholders was presented on May 1st, 1872, and, notwithstanding a period of dullness, net profits of \$107,488 were reported, and this intitial Profit and Loss Statement is most interesting by comparison with the reports that are presented to Shareholders during the present period of expansion. larger earnings and increased distribution to Shareholders.

During the first year the Bank opened Agencies at Whitby, Oshawa, Orillia and Uxbridge and on Queen Street West, Toronto, all of which offices are at present in existence and show very substantial growth. Whitby was the first office of the Bank to be opened outside of Toronto, and the Branch at Queen Street West, Toronto, was the first City branch to be opened by any Bank in Canada.

During the first ten years moderate, but satisfactory development took place and even during the depression which occurred in the years 1876-1879 there was only a slight falling off in the net profits of the Bank. In 1873 Mr. John Worthington died and was succeeded on the Board by Mr. John Severn. In 1879 Mr. J. H. Mead died and his place was filled by Mr. Edward Leadlay. During that year the Bank acquired property at the South-west corner of King and Yonge Streets and erected what was considered in those days ,and was indeed, a pretentious and striking edifice. In 1880 Mr. Severn passed away and was succeeded on the Board by Mr. James Scott. During this period very few Agencies were opened—Cobourg, Napanee, Belleville and Lindsay being the chief ones. The progress of the Bank during that decade was as follows:

Year	Total Deposits	Net Profits	Total Assets
1871	\$1,057,150	\$107,488	\$2,541,583
1881	3.380.554	143,930	5.939.422

In the year 1882 a notable appointment was made to the Board in the election of Edmund B. Osler to the place of the late James B. Holden. At the Annual Meeting in 1882 the Capital Stock was increased by \$500,000, and at the succeeding meeting, in May, 1883, the Hon. (afterwards Sir) Frank Smith was elected Vice-President in succession to the late Peleg Howland. The late W. D. Matthews was also added to the Board and the dividend was increased to 10%. In 1884 Mr. Crowther retired from the Board and Mr. William Ince became a Director. That year an additional frontage on Yonge Street was purchased and building improvements

made. During the second ten year period the progress of the Bank was steady and its Total Assets doubled:

Year	Total Deposits	Net Profits	Total Assets
1881	\$3,380,554	\$143,930	\$5,939,422
1891	8,576,955	220,423	12,731,841

It is interesting to note that the total amount written off Bank Premises Account for the first twenty years of its existence was \$45,000, as against \$200,000 in 1920.

The earnings were well maintained until the depression of 1893 caused a slight reduction but not sufficient to affect the dividend which was paid at the rate of 10% from 1883 to 1887; at 10% with a bonus of 1% additional, from 1888 to 1894, and at 12%, payable quarterly, from 1895 to 1900.

The Rest Account was slowly increased until in 1894 it reached the goal which all well conducted banking institutions aim for-the Rest Account equalled the Paid-up Capital. In 1895 Mr. Bethune's death took place and we find a resolution at the Annual General Meeting referring to the event with great regret, and making reference to his outstanding ability, energy and careful management. The Bank, which had started under his supervision in 1871, and the first year had Total Assets of \$2,500,000, at the time of his death had Assets of \$14,000,000. R. D. Gamble, who had served in the Bank since its inception, was then promoted from the Management of the Main Office in Toronto to succeed Mr. Bethune. He conducted the Bank's affairs through a difficult period with marked ability and judgment until the time of his death in 1899. During his period of Management the Assets of the Bank grew from \$14.-289,165 to \$19,956,529.

In 1896 the late W. R. Brock succeeded the late James Scott on the Board. In February, 1897, the Bank suffered a great loss in the death of its founder and first President, James Austin. Sir Frank Smith then became President and E. B. Osler, Vice-President. Mr. A. W. Austin at the same time succeeded his father on the Directorate.

Branch extension by Canadian Banks all this time was at a very moderate pace. To 15 branches in 1888 The Dominion Bank only added 5 in the following ten years, when a notable expansion was made by the open-

ing of the first branch in the Canadian Northwest, at Winnipeg, Man., in 1897, and in the East at Montreal, Que., in 1898. Owing to the gratifying increase in business at Winnipeg, a large and more suitable building was erected in 1899.

Mr. Gamble had been succeeded by the late T. G. Brough, formerly Manager of the Toronto Main Office, and during a time of great national prosperity and expansion, the Bank entered a period of even greater progress than in the past. At the Annual Meeting in 1900 it was decided to double the Capital Stock by issuing \$1,500,000 additional, at a premium of 100%, and at the same meeting the late Timothy Eaton was elected a Director in the place of the late Edward Leadlay. In 1901 Hon. Sir Frank Smith died, and Mr. (now Sir) Edmund B. Osler was elected President and Mr. W. D. Matthews, Vice-President, and the late J. J. Foy, K.C., M.L.A., filled the vacancy on the Board.

During this period the progress of the Bank was as follows:

Year	Total Deposits	Net Profits	Total Assets
1891	\$ 8.576,955	\$220,423	\$12,731,841
1901	18.577.617	275.192	25.623.245

It is worthy of note that from 1903 to 1912, following the general development of the country, a number of branches were established; in 1903 London and Madoc, Ont., Boissevain, Brandon, Deloraine and Selkirk, Man., and Grenfell, in the North-west Territories, were opened. In 1904 Fort William and St. Thomas Branches were opened. In 1905 the late William Ince passed away and was replaced by Mr. R. J. Christie. Mr. Brough died suddenly in May, 1906, after most successfully conducting the Bank's affairs for the brief period of seven years. and his place was filled by the present General Manager, who for eight years previously had been the Bank's Manager at Montreal. In 1906, Chatham, Dresden, Peterborough, Tilbury, Windsor and two Toronto branches were opened in Ontario, and in the West at Calgary, Edmonton and Regina. Mr. James Carruthers of Montreal, and Mr. A. M. Nanton, of Winnipeg, were added to the Board in 1907. Mr. Eaton died in 1907 and his son-now Sir John C. Eaton-took his place. During that year branches were opened at Ottawa. Hamilton and Kitchener and additional offices at Toronto, Montreal, Strathcona, Alta., and Vancouver, B.C. In 1908 six Ontario branches of the Sovereign Bank were taken over, two others were opened in Ontario and one in Wawota, Sask. On July 1st, 1911, London, Eng., Branch was opened with Mr. E. W. Hamber, now a Director of the Bank, as Manager. The number of branches of the Bank increased in this particular period from 33 to 86. Comparative statement of assets for this period is as follows:

Year	Total Deposits	Net Profits	Total Assets
1901	\$18,577,617	\$275,192	\$25,623,245
1911	53,547,865	704,045	70,179,552

During the past ten years the Bank has continued to show steady growth in all departments and many Branches have been opened, notwithstanding the fact that during the last two years of the War period no special efforts were made for unusual branch extension by reason of staff conditions and other adverse circumstances. An important move was made in 1919 when an Agency of the Bank was opened in New York—our first office in the United States—completing the chain of International communication between Canada, the United States and Great Britain.

The comparative figures for the past decade are interesting and are as follows:

Year	Total Deposits	Net Profits	Total Assets
1911	\$ 53,547,865	\$ 704,045	\$ 70,179,552
1920	104,941,256	1,188,511	139,263,093

A notable event in the history of the Bank took place in November, 1914, shortly after the opening of hostilities, when the present Head Office Building, which had been in course of construction for more than two years, was finished and occupied, providing accommodation for the Head Office staff and the Toronto Main Office business, which should be adequate for many years to come. It was a fortuitous circumstance that the building was erected during a period when labour and material were cheaper than for many previous years. Had the erection of a building been delayed for another year or two the cost would have been almost prohibitive. Our building stands on what is probably the busiest and most important corner in British North America, and

on looking over some historical records of the City of Toronto, it is of great interest to find that the land now occupied by your Head Office building was in 1826 described as "a meadow" with a very offensive pool of water thereon, and was sold in that year for £750.

It can truthfully be stated that The Dominion Bank has always been a strong and successful institution, and, with equal truth, it can be said that these circumstances can largely be attributed to the integrity, intelligence and business acumen of that small group of men, headed by James Austin, who started the Bank on its career and directed its policy for the first years of its existence. Their policy has been continued, with some periodical changes, to meet the country's expansion, but it is obvious that your Directors have always selected men of the highest standing and integrity for their associates on the Board. It has been said that that country is happy that has no history, and looking through the story of Canadian banking, may we not add that fortunate is the Bank that has been in existence for fifty years without a reverse of some character.

I think that the Shareholders of the Bank may join with the Directors and Officials in a feeling of pride that during the fifty years of the Bank's career—

It has never had a really serious reverse from the day it opened, even during the many periods of unsettlement and depression through which it has passed;

The capital has never been reduced;

It has never failed to make regular and substantial distributions to the Shareholders;

Its assets and resources have reached the present figures through steady and natural expansion;

The totals have never been swelled by amalgamations with other institutions.

On the 1st of February next The Dominion Bank will start the second long period of its history. In the ordinary course of events, changes in your Directorate and in the personnel of the executive heads of the Bank, are sure to take place during the next few years, but let us hope that those who are in charge of the Bank's affairs, whether on the Board or the Executive, will con-

tinue the supervision of the Shareholders' interests on the lines that have been successful in the past. It should be a source of gratification to the Shareholders of The Dominion Bank—as it is to the Directors and its Officials—to feel that it is beginning a new era with a well established and profitable business, in a strong position and enjoying the confidence of the Canadian public.

### ADDRESS BY THE PRESIDENT.

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

"Gentlemen, you have heard the report read by the General Manager and you have listened to his very able and exhaustive remarks in connection with the matters referred to, so that it falls upon me to say very little. The Bank has been exceedingly prosperous; it has had the loyal support of its staff in the very fullest degree, and the hearty co-operation of all concerned. The number of shareholders when the Bank opened was 250; in 1872 they numbered 340 and to-day 1,923, showing a steadily widening demand for investment in Dominion Bank stock. Of the original 250 shareholders, there are three alive to-day. Two are at this meeting-Sir William Mulock and myself—the other, Mr. A. R. Boswell, who has acted as Scrutineer for many years, is in the South for the Winter. There has, therefore, been a great weeding out of the original shareholders. The Bank, I think, has paid proportionately larger dividends than any other Bank in Canada for the past fifty years, in that it has paid them continuously. As the General Manager remarked, there has never been a serious reverse in the history of the Bank from the day it opened. Its assets and resources have been, I think, as carefully scrutinized by the Board of Directors as is possible, and they have written off and made provision, as far as in their judgment is necessary, for any possible loss. He would be a bold man who would not anticipate considerable losses here and there during the next two or three years, and we must expect to take our share of them.

Three years ago I gave you an extract from Poor Richard's Almanac. I was reading it to-day and his advice is so much more valuable now than it was then

that I thought I would read an extract or two. The old gentleman was addressing an audience that had come to an auction sale of all sorts of things and they were asking his advice. He was evidently the oracle and adviser of the community and this is what he said: "Friends," said he, "the taxes are indeed very heavy, and if those laid on by the Government were the only ones we had to pay, we might more easily discharge them, but we have many others and much more grievous to some of us. We are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly, and from these taxes the commissioners cannot ease or deliver us by allowing an abatement. However, let us hearken to good advice and something may be done for us; God helps them that help themselves."...."If we are industrous we shall never starve for at the working man's house hunger looks in but dares not enter. Nor will the bailiff nor the constable enter, for industry pays debts, while despair increaseth them. What though you have found no treasure, nor has any rich relation left you a legacy. Diligence is the mother of good luck, and God gives all things to industry. Then plough deep while sluggards sleep, and you shall have corn to sell and to keep.".... "Buy what thou hast no need of, and ere long thou shalt sell thy necessaries.".... Thus the old gentleman ended his harangue. The people heard it and approved the doctrine, and immediately practised the contrary. just as if it had been a common sermon; for the auction opened, and they began to buy extravagantly.

I think that is a very good description of what has happened in this country for the last three or four years. We have all talked about extravagance. Every institution at its Annual Meeting has talked against extravagance and all have gone way as if they had been listening to a "common sermon."

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

"We have listened with much interest to the statement regarding the position of the Bank after half a century of endeavour, and I think you will agree with me, that it is most satisfactory, considering the "after-the-war" conditions. Keeping bank funds properly em-

ployed during the past year, especially with many declining values, has been a great anxiety to the officers. The coming year is likely to be less trying, in that business is becoming more settled, and that there seems to be guite a movement from the cities back to the land, as the Ontario Government is giving more attention to good roads and is assisting the farmer in many other ways, more than ever before, the life should become more attractive. The greater use of machinery and electricity makes farm work less laborious than it was a few years ago. It is also reassuring to know that the local Government is interesting itself in the better marketing of crops; the Minister of Agriculture is doing excellent work in making provision for the shipping to Great Britain, in cold storage, of our fruits, and there has lately been found a new market for our grapes in the United States for the manufacture of native wines and for other uses, whereby prices for grapes will be greatly increased-several hundred tons were sold to that country in the past year. The prospects for our fall wheat are, thus far, very encouraging, but should this crop not be all we expect, the farm products of Ontario are so varied that the farmers seldom experience a total loss.

Who is not proud of Canada with its three Transcontinental railways; its new naval unit; its merchant marine giving an impetus to foreign trade; its incomparable sea and lake fisheries; its renowned wheat belt, as well as pulpwood, minerals and other natural resources. Indeed, we have a great heritage.

As you remember, the position of Vice-President was divided about a year ago, and as most of you live in Ontario, you know what is going on here but not so much about the West and my colleague, Sir Augustus Nanton, I know will feel jealous if I should uphold Ontario more than the West; in fact, I am sure that if he had his way he would like to move the Head Office out to the "Bull's Eye" of the Dominion, which is Winnipeg.

It is with great pleasure that we have listened to the words of our worthy President. We are all delighted to know that he is able to be with us to-day on this Fiftieth Anniversary. I started in the Bank as a junior so many years ago I feel that if we had not his company to-day it would not have appeared the same to me—I know it would not seem the same to you.

I know that my friend, Sir Augustus Nanton, wants to tell you how much better the West is than the East so I will not detain you with any further remarks. I have very great pleasure in seconding the motion for the adoption of the report.

On a vote being taken, the motion was declared carried.

It was moved by Mr. J. H. Paterson, seconded by Mr. W. C. Crowther, and unanimously resolved, "that Mr. Geoffrey T. Clarkson and Mr. 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."

Sir William Mulock-"Mr. President and gentlemen, I have been asked to present to you the following resolution, that the thanks of this meeting be given to the President, Vice-Presidents and Directors for their services during the year. I have much pleasure in moving this resolution. The most interesting address read to us a short time ago by the General Manager. Mr. Bogert, reminds us that now some fifty years have rolled by since this Bank opened its doors for business and many congratulatory remarks have been made with regard to the financial success of the institution. I share in those congratulations, both because of the great prosperity that has come to the institution and also because that prosperity testifies to what may be accomplished. It is a splendid object lesson to show to the public what may be attained when fidelity and efficiency of Directors and officers, employers and employees, unite for the attainment of some great and common purpose.

The chairman suggested, as did also Mr. Austin. that some of us who knew of the past should indulge in some reminiscences and I am sorry to say that I am about the oldest man in this room, having less than a week ago, reached my 77th year. Nevertheless I claim to be going strong yet, and I do not despair of moving

a resolution like this at the next jubilee.

I am reminded that I was their original legal adviser and they came to me and asked me to prepare the heading for the subscriptions to be signed by the shareholders. I did so, and if it is not too late, I would remind you, Mr. General Manager, that that bill for fifty cents is still unpaid. Allusion has been made to the opening of the agencies. I recall the first rural agency of this Bank and I also recall the report made to me by the inspector of his first inspection of that branch. The Agent was province bred, he was the son of a Quaker, and had been brought up on the farm. The Inspector when visiting the branch found that business being rather slack, the Agent thought he could very much better use the private office assigned to him for his own use and so when the inspector went in to see him he found instead of the Agent some twenty-five chickens. He called the agent to account and said 'what are these doing here?' The agent replied-well, there is no need of the office and it ought to be utilized. The Inspector told him that could not be. Well, said the Agent, you have to choose either to let me keep the chickens or give me an increase in salary. I do not know how that trouble ended.

I am not going to trespass upon your time but when I see the portrait of the first President hanging before me it does remind me of something. It reminds me of the time he became President and how he came to be President of this Bank. He had been a Director of the Bank of Commerce. Mr. James Holden, of Whitby, who was a friend of Mr. Austin's and a friend of mine, had, with me, for a couple of years been trying to get stock subscribed for this Bank but it was heavy going, in fact it did not go at all. At last a bit of good fortune happened. For some reason of a personal nature. Mr. Austin withdrew from the Bank of Com-That was the psychological moment. Holden, a very shrewd man, seized upon it and went to Mr. Austin and asked him to join the Board. Austin was not anxious to go into banking again, but there was a little of the old Irishman in him and he was good for a fight. From that time things went ahead. The stock list closed the next day—perhaps Sir Edmund Osler does not remember it but I do-and the moment

the stock books closed, when a little over half a million dollars was subscribed, the stock rose to a premium of nine and never went below that figure.

The Bank was fortunate in the personnel of its first Board. They were men of business acumen and great personal probity and they carried those qualities into the affairs of the Bank—when a vacancy occurred they took care to fill it with a man like the man who had gone, and so it has continued from the beginning until now. The same characteristics have persisted and have guided the affairs of this Bank from the commencement to the present time and while, therefore, congratulating the Shareholders upon the Board of to-day, we must bear in mind that they are representative in their character, their integrity, their business acumen and skill, of this whole ancestry of Directors who have preceded them in these responsible positions. I have very great pleasure in moving this resolution."

Honourable Thomas Crawford—"I rise to second this resolution, so very ably and eloquently moved by Sir William Mulock. I think that the Shareholders of this Bank have more reasons than one for rejoicing today. The history of this Bank, as given to us by the General Manager, is one, I am sure, that interests every Shareholder and gives us an idea of the class of men who have had to do with the institution from its incep-Fortunately, or otherwise, though not then a Shareholder, I am among the few who remember the opening of The Dominion Bank in the King Street office some fifty years ago. Although as I say, I was not a Shareholder, the very same year or the following year, I happened to be one of the individuals who opened an account in the first City branch of the Bank to be established, at what is now the corner of Queen Street and Augusta Avenue. I have the good luck to still have an account in that branch. The gentleman who had to do with the laying of the foundation and the establishment of business principles in connection with The Dominion Bank, the late Mr. Bethune, was then the General Manager and he always treated me-as I have always been treated when doing business in this institution—with the utmost confidence.

Let me say just this regarding the chapter that has been added to the history of this Bank-I am sure that I am only voicing the sentiment of every Shareholder when I say that the resolution moved by Sir William Mulock in reference to the thanks of the Shareholders assembled being given to the President, Vice-Presidents and Directors of this Bank, should meet with hearty approval. The history of the past warrants us in thinking that they are deserved. Those Presidents who have passed away are deserving of every consideration, but in no case can we say that the present occupant of that chair is not one of the men who by his integrity, his straightforwardness and his ability has distinguished himself as one of the greatest citizens that Canada has produced, and I think that we, as Shareholders, cannot help but endorse to the fullest extent the work that he has done and the service he has rendered to this institution. I would like also to say that the President, Vice-Presidents and Directors have been guided wisely by suggestions of the sanest and best plans from a most able General Manager and body of co-workers—from men who have filled and are filling responsible positions in the branches of this Bank throughout the Dominion of Canada, and may we not say in all fairness and truthfulness to the Shareholders, your investment is a good one, the past record is a noble one and the present gentlemen are capable of carrying it on and results will follow. I have much pleasure in seconding the motion.

On a vote being taken, the motion was declared carried.

Sir Augustus Nanton—Gentlemen, on behalf of the President, Vice-Presidents and Directors. I beg to thank you for the resolution just passed and we especially desire to thank the mover and seconder for their extremely kind remarks. I cannot go back to the beginning of The Dominion Bank but my first connection with this institution dates back almost forty-eight years when I carried messages to and from the first Cashier. Later on, however, I became more closely connected with the Bank, having entered the service of your President over forty-five years ago. I feel that I have been specially honoured and privileged by the fact

that in my early life I had the benefit of the advice and guidance of those connected with The Dominion Bank. I happen to have kept in the early days the personal accounts of the first President of The Dominion Bank, Mr. Austin. I, therefore, knew all or nearly all his private affairs, and with Sir Edmund, as I said, I have been for more than forty-five years. Most people put Sir Edmund down as being connected with the Bank since 1882, but I know from personal knowledge, although not on the Board, his advice was sought and given from the very beginning of the Bank.

Now, I am not going to make any extended remarks but Mr. Austin has referred to the fact that the interests of the Bank are large in the West. When I left Toronto I felt that I was going to a place without a branch of The Dominion Bank and I was somewhat lost. For many years I advocated—both by letter and by verbal argument-that The Dominion Bank should open a branch in Winnipeg. At last I succeeded in getting the Directors to view the matter from my point of view and they not only opened the branch, but they appointed the Manager whom I had strongly recommended. The position of the Bank to-day is, that all we have to do is to open one more branch in the city of Winnipeg and we will then have in greater Winnipeg as many branches as the whole Dominion Bank had when I left Toronto. I again thank you, on behalf of the President, Vice-Presidents and Directors, for the resolution just passed.

Mr. A. Monro Grier, K.C.—Gentlemen, it is now my honour to propose a vote of thanks, but before doing so I should like to say that when I was asked to propose the vote it was intimated that this was the fiftieth anniversary of the Bank, and although that seems to be rather an argument against myself, rather than in my favour, I consented to propose the vote of thanks and I now have the honour of proposing 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.

We have been told something of the growth of the Bank and I shall only refer to the personnel. For instance in 1871 the total membership of the staff was.

I think, six. The membership to-day, I am informed, is over twelve hundred. The original membership, I believe, included one single woman and to-day there are three hundred and thirty. I should like to say this, if I may, that I am in accord and agreement with those who have spoken of the way in which the Bank has progressed by reason largely of the loyalty of those who have served. May I make this point, that in my judgment you can only get loyalty from below if you get loyalty extending downwards from above. I feel that it is of the utmost importance that we should always bear this quality in mind, not only by reason of the beauty of the quality itself, but because in all human judgment it is one of the greatest commercial assets you can possibly have in any institution whatever. I venture to remind all of us that right at the top of the Bank is that loyalty which radiates all through the institution and I do wish, if I may, to suggest to you, as well as to myself, that we who have the good fortune to be here at this delightful gathering should perhaps bear in mind those who by reason of their distance from us, or possibly by reason of their position. are not with us to-day. What is the value of a gathering such as this? It is largely commercial, I admit, and properly so, but there is a value quite outside of that. If you ask me my individual judgment it is the opportunity of getting together, the opportunity of men who usually are removed from each other to actually get together and to meet, in order to realize that they are serving together in loyalty in one institution, and to clasp hand with hand. In my judgment I say, that is perhaps the greatest benefit that is derived from these gatherings. We have heard of the great things done since 1871 and I should like to remind you as we are being reminiscent, of a saying by Carlyle-"How have these things been done?" This quotation from a great writer and thinker will not be misunderstood, when I say that there is a vast truth in this fact, that we have arrived where we have arrived to-day because those in 1871, no matter how great their vision may have been of the future, did a great deal of the work which had to be done. I, therefore, give you the sentiment expressed in the lines, "Our main business undoubtedly is not to see the things dimly which lie far away, but to see clearly and do the things which are close at hand." The work has been done faithfully by all concerned from the top to the bottom of this institution and I am of the view, as doubtless we all are, it will

go on from greater to greater times.

I suggest that we to-day should evidence our interest, not alone in those who are near and in the very centre of this institution, but in those who are in the far outlying parts and who, therefore, have not the opportunities that we have of gathering together. We, as Shareholders, should indicate to them as they have been loyal to us so we should display our loyalty to them, and, therefore, it is with absolute sincerity and with a feeling of real affection that I move this resolution 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.

Mr. P. Leadlay-I take pleasure in seconding this resolution.

The motion was declared carried.

Mr. C. A. Bogert—Last night in this room 155 senior representatives of the Bank gathered to celebrate the Bank's Fiftieth Anniversary, and I think it is a sufficient reply to the very eloquent remarks of Mr. Grier to tell you that the remarks made by the members of the staff who addressed us were so expressive of loyalty to your interests, and pride in the achievements of the institution that no other response is required from me. I want to assure Mr. Grier for myself, and for all the members of the staff, that we thoroughly appreciate what he has said to-day, at the commencement of the second long period of the Bank's history, and to further assure you of our renewed and, if possible, greater efforts on behalf of the Shareholders.

Mr. Bogert then asked Mr. W. K. Pearce, the Assistant General Manager at Toronto, and Mr. F. L. Patton, the Assistant General Manager at Winnipeg, to

reply to the resolution.

Mr. Pearce—Speaking for the General Manager. Officials and members of the staff, I can assure you that your vote of thanks is received with keen appreciation. Last night we had a gathering here of a great many

of our Western Managers and a larger number of our Eastern Managers. It was a very delightful reunion. The Dominion Bank, whose service I joined in 1885, has always been particularly fortunate, I think, in having a staff that was most loyal and most faithful at all times, and the staff of to-day is just as loyal and enthusiastic in the Bank's service and as faithful to its interests as any staff it has had in the past. The past year has presented new problems and increasing business has made additional demands upon the judgment of the Bank's Officers and the ability and industry of the We have met those conditions as well as we could, but it would have been impossible for the Head Office Officials to carry on as we have carried on without the efficiency and loyalty and, as I said before, the faithfulness of the staff. I thank you very much on their behalf for your kind expressions.

Mr. Patton—Mr. Chairman, I feel a particular sense of honour in being asked to reply on behalf of the staff of the Bank because after all the best interests of all Banks are more or less controlled by its Managers and its staff. Although in our grand old institution we have Directors that cannot be beaten and a General Manager who cannot be surpassed. I want to say the staff also should be considered. After having had the pleasure of attending the meeting last night in this large room —which I certainly didn't recognize as the same when I came in—and after looking at the 150 faces of the Managers from the East and the West, I have no hesitation in saying, and I say it boldly, there is no institution in Canada with a body of such high class and high grade personality as was here last night. As time is going on, I just want to express on behalf of the staff the deep appreciation we felt in the presentation of a Christmas gift of a very handsome bonus; we are glad to know that the Board of Directors have formed the habit. I simply want to say that in these times of high cost of living, anything in the way of a bonus is very greatly appreciated, and I am sure that if possible it will add to the loyalty and devotion of the staff.

It was moved by Mr. James Ince, seconded by Mr. L. H. Baldwin, and resolved: "That whereas it is deemed

expedient to increase the number of Directors from thirteen to sixteen;

"Be it therefore enacted by the Shareholders of The Dominion Bank assembled in Annual General Meeting, that By-law No. 4 of the Shareholders' By-laws be, and the same is hereby repealed, and that By-law No. 3 of the Shareholders' By-laws be, and the same is hereby amended, by striking out the word "thirteen" where it occurs in the said By-law, and by substituting therefor the word "sixteen," and also by adding thereto the following sub-section, and that as amended the said By-law shall read as follows:—

- 1. The number of the Directors of the Bank shall be sixteen, of whom three shall form a quorum.
- 2. The Board of Directors at any duly called meeting may fill vacancies if and when in the opinion of the Directors present at the meeting it shall be in the best interests of the Bank that any vacancy shall be filled, provided that vacancies caused by the death or resignation of any Director elected at any Annual Meeting of Shareholders shall be filled by the Directors without unnecessary delay."

It was moved by Mr. Graham Campbell, seconded by Mr. William Ross, and resolved: "That By-law No. 6 of the Shareholders' By-laws be and the same is hereby amended by striking out the amount "Twenty-two thousand Dollars (\$22,000)" where it occurs in the said By-law, and by substituting therefor "Twenty-five thousand Dollars (\$25,000)," 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 Twenty-five Thousand Dollars (\$25,000) per annum."

It was moved by Mr. James Scott, seconded by Mr. Leighton McCarthy, K.C., and resolved: "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."

The Scrutineers declared the following gentlemen duly 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

## THE DOMINION BANK

31st DECEMBER, 1920

#### SHARES \$100 EACH

Name	Address	Sh	ares
Abbott, Mrs. Eva I	Smith's Fal	ls, Ont	14
Abell, Estate of late Henry		,	
Executors: Toronto General Trusts			
Corporation, Charles James Agar	Toronto, C	nt	50
Abraham, Rev. John	Toronto, (	Ont	Ü
Acadia Fire Insurance Company			18
Acres, Mrs. Anne J			16
Adams, Mrs. Annie S. C			11
Adams, Dr. Henry J. M	Victoria, B	C	15
Adams, Mrs. Julie Ogden	Vancouver,	B.C	15
			50
Adams, John E			
Executors: Dr. Allan, Huston			
Adams, Mrs. Clara Ellen McIntyre.	Whitby, O	nt	12
Aikins, M. H., M.D.	Burnhamth		30
Aird, Mrs. Margaret	Barrie, On		19
Aitchison and Company, D	Hamilton,		5
Alcorn, Samuel	Lindsay, O	nt	ĭ
Alexander, David	Alfred, N.	Da II S	
Alexander, George	Alfred, N.	Da., U. S.	5 5
Alexander, Miss Margaret	Alfred, N.	$D_2$ , $U$ , $S$ .	4
Alexander, Miss Margaret	Alfred, N.	Da., U. S.	4
Alexander, Miss Robina	Airied, 14.	Da., O. S.	7
Executors: Arthur Alexander, A. T.			
	Santa Bark	oara Cal	30
Ogilvy			25
Allan, George William, K.C.	Winnipeg, London, O		11
Allaster, Miss Jean	Whitby, O		10
Allen, James K.	Descripto	Ont	15
Allen, Samuel	Deseronto,	Ont	2
Allen, William R.			65
Allin, A. H	Whitby, O Niagara-on	the	05
Alma, Miss Kate	Lake, On	-1116-	18
Ambana Mas Taskal M	Hamilton,		50
Ambrose, Mrs. Isobel M.			10
Andrew, John Alexander	Stratford, (		6
Andrews, Miss Esther J. A	Toronto, O Belleville,		10
Anning, Miss Edith A			3
Applegath, Mrs. Elizabeth Z	Toronto, O		10
Ardagh, H. H.	Toronto, (	<sup>Jnt</sup> .	15
Ardagh, Mrs. Margaret A	Orillia, Ont		
Ardagh, Miss Maude	Toronto, (	JII (	8 19
Armstrong, D. N.		MO	19
Armstrong, Elizabeth, Estate of late.			
Executors: Edward Armstrong,	T	2-4	15
Mrs. Minnie Teresa Wishart	. Loronto, (	Jnt	15

Name	Address .	Shares
Armstrong, Mrs. Letitia Armstrong, Thomas, M.D. Armstrong and Cook Arnoldi, Mrs. Emily P. Arthurs, Mrs. Anne J. Arthurs, Mrs. Anne J., trustee Ashbridge, Jesse Ashbridge, Wellington Thomas. Ashmead, Mrs. Martha L. Ashmore, Mrs. Mary A. Asling, Chester Aston, Frederick Atkinson, A. A., in trust Austin, Albert W. Austin, Albert W., in trust Aylesworth, Sir Allen, K.C.M.G., K.C.	Toronto, Ont Toronto, Ont Ottawa, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Brighton, England Stratford, Ont Epsom, Ont Grenfell, Sask Toronto, Ont	. 42 . 150 . 54 . 61 . 152 . 260 . 69 . 20 . 3 . 2
Babcock, John Bachrack, Benjamin Bachrack, Emanuel Bachrack, Emanuel, in trust Badgerow, George W., M.B., F.R.C.S. Bagnani, Mrs. Florence Ruby Bain, Mrs. Lilian E. Bainard, Mrs. Edna Blanche Baines, Allen M., M.D. Baines, Mrs. Annie Z. Baines, E. H. Baines, Mrs. R. J. Ella, Estate of late. Executor: Allen M. Baines, M.D. Baker, Rev. Hibert R. Baker, John Baldwin, Miss Alice Maud Baldwin, Miss Edith Julia Baldwin, Miss Ethel I. Baldwin, Mrs. E. M. S. Baldwin, Rev. H. Grasett	Toronto, Ont. Toronto, Ont. Toronto, Ont. London, England. Rome, Italy. Windsor, Ont. Glanworth, Ont. Toronto, Ont. London, England. Toronto, Ont  Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Willey Park, Farn ham, Surrey, Eng	. 176 . 84 . 114 . 5 . 66 . 20 . 10 . 65 . 15 . 4 . 9 . 12 . 21 . 5 . 5 . 5
Baldwin, H. St. G., Estate of late Surviving Executor: Harold Augus-		. 35
tus Baldwin	•	
tee: J. O.Buchanan	Toronto, Ont Toronto, Ont	. 10
Miss Bessie M. Baldwin	. Toronto, Ont . Toronto, Ont	. 20 . 78
Ball, Miss Florence S	Lake Ont	. 3 . 19 . 25

47

13

Name	Address	Shares
Bell, John P. and Miss Madeleine E. Bell, trustees A. M. Park Estate Bell, Miss Madeleine E. Bell, Mrs. Sarah Rebecca Bennet, Miss Amy K. Bennet, Estate of late J. Williams. Executors: Rev. Dr. Bennet, Miss Amy K. Bennet	Toronto, Ont Ottawa, Ont	. 25
Bennett, Mrs. Constance Edith Bennett, Mrs. Elizabeth O Bennett, John H Bennett, Mrs. Margaret A Ben-Oliel, Mrs. Margaret L Benson, Hon. T. M., Estate of late. Executors: Mrs. Laura A. Benson.	Thetford Mines, Que Maple Grove, Que Barrie, Ont Midland, Ont	ue 1 2 12 20
Mrs. Ethel M. Blake, Thomas B. F. Benson, Frederic A. Benson Berard, Mademoiselle Irma Bernath, Alfred C. Berry, Miss Christena J. Berry, H. L. Bethune, Henry J. Bethune, Miss Margaret V. Bethune, Miss Marion Louisa Beulah, Miss Jennie E. Bickell, John P., in trust Bickford, Mrs. Minnie Fry Bidwill, Miss Fannie E.	Toronto, Ont	50 6 10 1 4 64 50 12 10 3 10
Bingham, Roy William  Bissonnette, Louis Black, A. H.  Black, Arthur T. Black, Frederick John Black, Dr. Malcolm C. Black, Mrs. Margaret A. Blackburn, Russell Blackwood, Mrs. E. C. R. Blain, Miss Helen Kathleen Blain, James A. Blain, Thos. Wilson Blakely, John P. Blezard, Frank Blezard, Miss Margaret J., Miss Clara A. Blezard and Miss Sara M. Ble-	Ottawa, Ont Toronto, Ont Toronto, Ont Toronto, Ont Gilford, Ont	10 t. 130 21 36 13 5 I. 1 10 20 10 20 10
A. Blezard and Miss Sara M. Blezard Bloom, Mrs. Mary S. Blott, Miss Isabel M. Blyberg, O. A. E. Bogert, Clarence A. Bogert, M. S. Boles, Mrs. Sarah L. Boles, William	Toronto, Ont	n. 40 200 30

Name	Address	Shares
Bond, J. H. M. Bone, Miss Jessie Bone, William, Jr. Bonus, Mrs. Mary Jane Booth, Gerald Roy Booth, Mrs. Katie Booth, Mrs. Rebecca N. Booth, William Borland, Joseph Gordon Boswell, A. R., K.C. Boswell, Andrew William Boswell, Mrs. Ella, Estate of late.	Wooler, England. Wooler, England. Toronto, Ont Huntsville, Ont Toronto, Ont Toronto, Ont Claremont, Ont Toronto, Ont	26 16 7 2 7 15 50 30 39
Administrator: Arthur R. Boswell, K.C. Botsford, William A. Boullee, W. H. Boulton, Christopher R., administra-	Toronto, Ont Windsor, Ont New Hamburg, On	22 18 t. 10
tor Estate of late John Boulton Bourlier, Mrs. Nellie Goulding Bowlby, Ward Hamilton, K.C., Estate of late. Executors: Toronto Gen-	Toronto, Ont	50 5
eral Trusts Corporation Bowns, Miss Felice M. Boyd, Mrs. Alice E. Boyd, Mrs. Blanche. Boyd, Miss Elena	Brooklyn, N.Y Toronto, Ont Hamilton, Ont	5 5
Boyd, Mrs. Ida I., and Mrs. Maud MacKenzie Boyd, John Boyd, William Edington Boyer, Mrs. Emily H. Bradfield, Charles	Toronto, Ont Hamilton, Ont Barrie, Ont Niagara-on-the-	40 5 30
Brecken, Rev. E. R. M. Brett, Richard Jenkins Briggs, Mrs. Arabella V. Brock, Miss Anna Lilian Brock, Mrs. Anna Maude Brock, Henry	Brampton, Ont Niagara Falls, N.Y	30 15 4 64 78
Brock, Miss Margaret Gertrude Brock, Miss Murial Louisa Brock, Reginald Arthur Brockbank, Miss Julia Nettie	Toronto, Ont Toronto, Ont Montreal, Que Paris. Ont.	64 64 68
Brooks, Robert		
Brown, Estate of late Alfred. Executors and Trustees: William E. Brown, William L. Brown Brown, Mrs. Ethel Brown, Miss Elizabeth Isabel	Wolfville, N.S	41

Name	Address	Shares
Brown, F. D. Brown, George V. Brown, George W. Brown, Isaac H. Brown, Miss Isabella Brown, J. Hunter Brown, Miss Margaret M. Brown, Estate of late Richard Thomas A. Brown, Richard Norman Brown, Mrs. Mary Edith	Chicago, Ill. Toronto, Ont. Toronto, Ont. Millbrook, Ont. Toronto, Ont. Oak Park, Ill., U.S.	5 24 24 5
Fisher, Executors Brown, W. E Brown, Mrs. Winifred. Brownlee, William H.	Toronto, Ont Toronto, Ont Toronto, Ont Gooding, Goodin	. 1 . 9
Brownscombe, Felix	Co., Idaho, U.S.A. Peterborough, Ont.	6 6
tors	Toronto, Ont	. 35
Buchan, Jane, Estate of late. Executrix: Miss Maria Buchan. Buck, Mrs. Mary E. Roe. Bull, Duncan Ontario Bunting, Miss Ida B. Burbank, F. 'D. Burchill, Mrs. Ida J. Burdett, Mrs. Annie Elizabeth Burk, Miss Charlotte A. Burnet, Miss Sophia R. Burnham, Miss Ethel Maud Burnham, Mrs. Helena Frances. Burnie, Mrs. Annie Burns, Edward Burns, Miss Jessie Alexander Burns, Mrs. Priscilla Burns, William. Burritt, Mrs. Jean B. Burton, Edward C. Burton, Joseph W. Burton, Mrs. Maude Butler, Miss Ethel. Butler, Miss Jessie C.	Brampton, Ont Pickering, Ont Toronto, Ont Toronto, Ont Stratford, Ont Toronto, Ont Peterborough, Ont. Cobourg, Ont Toronto, Ont Chatham, Ont Toronto, Ont Toronto Ont Port Perry, Ont Port Perry, Ont Toronto, Ont	50 10 10 10 10 10 10 10 10 10 1
Butler, R. P., Estate of late. Executors: Toronto General Trusts Corporation  Butterworth, Mrs. Catherina L.  Butterworth, Charles A., Estate of late. Executors and Trustees:	Newcastle, Ont Dunnville, Ont	. 12
Toronto General Trusts Corporation Butterworth, Miss Maria E	Ottawa, Ont Ottawa, Ont	. 44 . 18
Cahoon, Miss Zillah Eliza	Belfast, Ireland Woodsville, N. H	. 23

Name	Address	Shares
Caisse d'Economie de Notre Dame de Quebec, in trust	Ouebec, Que Toronto, Ont Toronto, Ont Toronto, Ont	20 5 7
Calder, William Martin	Grafton, Ont	5
Cameron, Mrs. Annie	Toronto, Ont Collingwood, Ont	24
Executrix: Mrs. Margaret Barnum Cameron, Mrs. Jennie P	Collingwood, Ont., Strathroy, Ont.,	21
Campbell, Mrs. A. B	Toronto, Ont	
and Leighton McCarthy, K.C Campbell, Sir Alexander, Estate of late. Trustees: C. S. Campbell, K.C., Gerald Bogert and Royal	Toronto, Ont	118
Trust Company Campbell, Archibald, Estate of late. Executrices: Mrs. Maude Jarvis, Miss Winnifred Campbell, Miss Katherine Campbell		
Katherine Campbell Campbell, Graham Campbell, Miss Isabella A Campbell, Miss Jessie	Toronto, Ont Snelgrove, Ont	59
Campbell, Mrs. Jessie Campbell, J. H. Mayne Cannon, Miss Emma Carey, William, Estate of late. Exec-	Woodville, Ont London, Eng	10
utors: Frederic Roper, Mrs. Margaret Carey	Cargill, Ont	6
Margaret, William, Jean, John and Donald Southam of Ottawa) Carleton, Hubert, M.A., D.C.L Carleton, Estate of late Mrs. Maria. Administrators: Miss Mabel A.	Toronto, Ont	
Carleton, Hubert Carleton, M.A., D.C.L.  Carmichael, Hugh Carnahan, Mrs. Mabel A	Toronto, Ont, Port Perry, Ont	18

Name	Address	Shares
Carolan, James	Toronto, Ont	30
Carr, Alfred M	Wingham, Ont	3
Carr, G. Patten	Napanee, Ont	16
Carr, George W	Wingham, Ont	12
Carr, Miss Isabell W.	Wingham, Ont	6
Carrie, Mrs. Catherine	Toronto, Ont	25
Carruthers, James	Montreal. Que	390
Carruthers, James N	Toronto, Ont	18
Carruthers, John	Toronto, Ont	10
Carscallen, George G	Hamilton, Ont	30
Carswell, Mrs. Annie E		
Carswell, W. E	Toronto, Ont	20
Carter, Mrs. Mabel	Toronto, Ont	2
Carter, William Fredrick	Richmond Hill, Ont	8
tha Carty	Toronto, Ont.	30
Case, C. A	St. Catharines. On	t. 40
Casey, Mrs. Elizabeth	Cobourg, Ont	2
Cassels, Hamilton, K.C., and J. W.		
Carrick, in trust	Toronto, Ont	3
Cassels, Miss Jessie S	Toronto, Ont	10
Cassels, John T. Cassels, Leith M.	Quebec, Que	2
Cassels, Mrs. Maude	Seaford Succes	. 1
Cassers, Mrs. Madde	England	. 6
Cassels, Robt	Listowel, Ont	. ĭ
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.	Toronto, Ont	. 50
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. Uta	h 10
Chadburn, Herbert B	Montreal, Oue	. 30
Chambers, Mrs. Annie I	Cobourg, Ont	. 6
Chambers, Mrs. Annie I	Montreal, Que	3
Executors: Northern Trusts Com-		
	Winnipeg, Man	. 3
Chapman, Dr. George E	Kitchener Ont.	. 10
Chartered Trust & Executor Co	Toronto, Ont	. 22

Name	Address	Shares
Chase, Mrs. Margaret Chellew, Mrs. Carrie Malissa Cherry, Mrs. Jennie Alberta Cherry, George A. Cherry, William Child, William A. Chisholm, Miss Kate McM.	Galt, Ont	15 5 18 19 48
Chisholm, Thos. A. Christie, Mrs. Edith H. Christie, Miss Elizabeth Christie, R. J. City Trust Company Clark, Mrs. Fanny L. Clarke, Desmond Clarke, Miss Emma Clarke, Miss Ida R. Clarke, Joseph D. Clarke, Mrs. Margaret	U.S.A. Toronto, Ont St. Paul, Minn., U.S. Manchester, Ont Toronto, Ont Buffalo, N.Y., U.S. Toronto, Ont Clarke City, Que Belleville, Ont Belleville, Ont Cleveland, O., U.S.	15 S.A. 5 . 24 . 114 \(\) 385 . 25 . 6 . 25 . 11 . 36
Cody, Ven. Archdeacon H. J., M.A Cohen, Miss Adelaide Coleman, James	Toronto, Ont Toronto, Ont Toronto, Ont Kitchener, Ont Toronto, Ont Ayr, Ont Ayr, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont St. Thomas, Ont	. 125 . 4 . 42 . 9 . 6 . 3 . 6 . 60 . 4
Coleman, Mrs. Maud M., in trust Collins, J. D Colquhoun, Mrs. J. L Complin, Mrs. Ruby S	Toronto, Ont Peterborough, One Vancouver, B.C Vancouver Island B.C.	t. 48 . 6 l,
Confederation Life Association Connell, Miss Sarah Connolly & Co., H. M. Connolly, Michael Conway, Charles A. Cook, John L., Estate of late. Trustees: Mrs. Lucy Cook, Mrs. Florence M. McCoy, James W. Bain.	Toronto, Ont Cobourg, Ont Montreal, Que Montreal, Que	560 5 1 250
K.C. Cook, Mrs. Maria Isabel Cook, Mrs. Mary M. Cooke, Mrs. Elizabeth. Cooper, Hubert Ashton Copeland, Watson H. Cormack, Miss Isabella	Toronto, Ont Elmvale, Ont	40 35 10 12

Name	Address	Shares
Cossitt, Miss Cora W	Brockville, Ont Toronto, Ont	
Coulthard, Mrs. Eva E	Peterborough, Or	nt. 12
Coulthard, Mrs. Mariam A	Peterborough, On	t 6
Coulthard, Mrs. Myrtle D	Whitby, Ont	2
Coulthard, R. A	Whitby, Ont	16
Coulthard, Miss Sarah	Peterborough, Ont	18
Courtice, A. R.	Peterborough, Or	
Courtice, F. E.	Toronto, Ont Collingwood, Ont.	
	Courtice, Ont	8
Courtice, Mrs. Frances J	Cobourg, Ont	
Coyle, Rev. Patrick J	Toronto, Ont	12
Craig, Norval R	Toronto, Ont	1
Cranston, L. L	New York, N.Y	
Craw, William	Orillia, Ont	19
Crawford, Mrs. Helen M	Toronto, Ont	
Crawford, Mrs. Lucy	Hamilton, Ont	
Crawford, Hon. Thomas		
Crewe, H.	Toronto, Ont	
Crocker, William		
Crocker, William, in trust for James	20101110, 0111111111	000
W. Crocker	Toronto, Ont	1
Crookshanks, Mrs. Eliza S. M	Peterborough, On	t 5
Cross, Mrs. Florinda	Toronto, Ont	
Crosthwaite, Harvey Franklin Crowther, Mrs. Kate M	Bartonville, Ont	5
Crowther, Mrs. Kate M	Toronto, Ont	3
Crowther, William C	Toronto, Ont	132
Croyebert Limited	Toronto, Ont	43
Crozier, Rev. Hugh	Guelph, Ont	15
Cruikshank, Albert Edward Cruikshank, Mrs. F. E	Cohourg, Ont	5
Cruso, Miss C. M.	Cobourg, Ont	
Cruso, Mary, Estate of late. A. R.	Cobourg, Ont	10
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. Execu-		
tors: James Steller Lovell, Garnett H. Meldrum		3
Currie, Christina Victoria, Estate of	Toronto, Ont	3
late. Executors: William M. Cur-		
rie, Sr., William M. Currie, Jr		31
Cuvillier, Luce, Estate of late. Trus-		
tees: George S. Cuvillier, Frank C.		
Routh, T. L. Monahan	Montreal, Que	36
Dalton, Charles C	Toronto, Ont	12

Name	Address	Shares
Daly, Sir Malachy Bowes, K.C.M.G. (deceased), and the Eastern Trust Co., Trustees for Mrs. Mary C.		
Primrose Daly, Miss Mary C. Daniel, Mrs. Emma Jane	Halifax, N. S	. 18
Darling, Mrs. Annie M		
Jane Darling	Toronto, Ont Wingham, Ont Peterborough, Ont.	. 1
Davie, George T., & Sons	Levis, Que	
Davies, Mrs. Rosa B	Toronto, Ont Toronto, Ont	. 10
Davies, William	Toronto, Ont Windsor, Ont	. 511
Davis, R. Reade	Toronto, Ont Simcoe, Ont Simcoe, Ont	. 25
Davis, William Hugh Deacon, F. H., & Co  Dean, Arthur Cecil Hamilton	Toronto, Ont. Yarmouth, Isle	. 20
Dean, Mrs. Eloise W	Wight, England. Flushing, L.I., U.S.A	. 60 A. 7
Dean, Percy Hamilton	Brockenhurst, Hants, Eng	
Defries, Robt. Leo and Arthur James Ernest Kirkpatrick, trustees marri- age settlement of Major Edward H.	_	
Poster DeLany, Mrs. Clara A.	Cobourg, Ont	. 3
Denison, Col. G. T.  Denison, Mrs. Helen A.  Desalliers, Madame Philomene	Toronto, Ont Toronto, Ont Montreal, Que	. 7
Dimock, Mrs. C. Annie Dimock, J. Wesley	Windsor, N. S Windsor, N. S	
Dingle, Mrs. Maggie C. Dixon, Mrs. Annie N.	Toronto, Ont	25
Dixon, B. Homer, Estate of late. Executors and Trustees: Toronto	T	40
General Trusts Corporation  Dixon, Miss Elizabeth C  Dixon, Mrs. Frances Lyndon	Toronto, Ont	. 6
Dixon, Frank I.  Dixon, Mrs. Frieda K	Toronto, Ont	. 42
Dixon, John J	Toronto, Ont	. 64
Dobson, William Francis  Dodds, Mrs. Agathe		
Dominion Fire Insurance Company, The Donald, R. C., and G. W. Mason,	Toronto, Ont	. 50
Trustees for Mrs. Jane Elwood Dorman, Mrs. Jennie E	Toronto, Ont Pembroke, Ont	. 72

Name	Address Si	hares
Doran, William L.  Doubt, Henry  Doubt, John H.  Douglas, Donald Henry  Dover, Mrs. Annette  Downey, Mrs. Annie M.  Downey, Roscoe F.	Oshawa, Ont Port Perry, Ont Chatham, Ont Peterborough, Ont Peterborough, Ont	25
Dowsley, J.K., trustee for Mrs. Fan- nie M. Wattie		37
settlement of Charlotte Grace Caw- thra Campbell-Renton	Hamilton, Ont Oil Springs, Ont	13 38 10 4
den Dunbar, W. B. Dunbar, W. T. Dundas, Alfred R. Dunn, Jesse W. Dunn, Wesley Dunnet, Mrs. Jessie Durnford, Emily, Estate of late.	Dunbarton, Ont Dunbarton, Ont Cobourg, Ont Toronto Ont	29 22 22 15 40 20 14
Executrix: Mrs. Constance Dorothy Durnford-Slater  Dutton, Mrs. Jane W  Dwyer, Mrs. Florence	Instow, North Devon, England Sycamore, Ill., U.S.A. Toronto, Ont	102 26
Eastbury, Henry Easton, Miss Ethel	Toronto, Ont Galt, Ont Toronto, Ont	18 1 2 2 156
Robert Young Eaton Eberts, A. L. Eberts, Mrs. Florence B. Eberts, Mrs. Mary M. Eden, James Edwards, Charles Edwards, James Edwards, John Edwards, William Henry Egleston, Miss Clara Ellard, Mrs. Mary	Chatham, Ont	428 115 15 5 . 13 25 25 25 26 6 2
Ellard, Michael Limited	Winning Man	65

Name	Adaress	Shares
Elliott, W. J. Elliott, W. J., in trust Ellis, Miss Agnes R. Ellis, Albert N. Ellis, Mrs. Blanche Ellis, H. T. W., K.C. Ellis, Miss Kate M. Ellis, Mrs. Mary Emma Ellis, Dr., Stayner Ellis, Miss Winifred H. Errington, Mrs. Margaret A. Etienne, Myron E., and Mrs. Lucile	Oshawa, On Montreal, Q Windsor, On Brantford,	1t
Etienne, in trust for Wm. J. Bettingen Etienne Evans, Mrs. Emily E. Evans, George E. Evans, Henry W. Evans, Norman, in trust Evans, William Joseph Evely, Martin L. Evely, Mrs. Martha L. Evely, Mrs. Mary E. Everett, Mrs. Ada Ewing, Miss Nina Alice	Toronto, On Pontiac, Mic Oshawa, On Pontiac, Mic Toronto, On	Que     48       tt     20       t     35       tt     4       h., U.S.A.     10       t     3       h., U.S.A.     5       t,     6
Fair, George H.	Brantford, C	nt 6
Fair, Estate of late George L. Administratrix: Mrs. Margaret J. Fair Fair, H. Allen Fair, Mrs. Margaret Jane Fair, T. J. Faragher, Mrs. Charlotte E. Farmer, Mrs. Georgie Macdonald Farncomb, Miss Dorothea Farncomb, Rev. Frederick E. Farncomb, Miss Helen Dorothea Farncomb, Miss Marjorie Caroline. Farncomb, Thomas S., M.D. Farthing, John Murray Featherstonhaugh, Estate of late Mrs. Catherine Louisa. Executors and Trustees: The Toronto General	Brantford, () Toronto, Or Detroit, Mic Toronto, Or Toronto, Or Toronto, Or Toronto, Or Toronto, Or Aylmer, On	nt
Trusts Corporation	Toronto, On Wingham, O	t
Felt, Mrs. Mary R., Executrix of E. O. Felt Estate. Fenn, James L., Sr Ferguson, John Ferrie, A. E. Ferrie, Campbell, Estate of late. Executors Mrs. Moud Farrie, Alexander	Oshawa, On Bracebridge, Toronto, Or Toronto, Or	ıt 25
cutors: Mrs. Maud Ferrie, Alexan- der Ewing Ferrie	Hamilton, C	Ont 15 Ont 14

Name	Address	Shares
Ferris, R. H	Toronto, Ont Cobourg, Ont	7 12
Harry Field	Cobourg, Ont	10
Finlay, Robert McNaughton Firstbrook, Mrs. Annie Firstbrook, Mrs. Mary Alice Fisher, Alfred B.	Toronto, Ont	6
Fisher, Miss Caroline Fisher, Edward T. Fittings, Limited	Hamilton, Ont Ashburn, Ont Oshawa, Ont	. 22
FitzGibbon, Miss Frances Fleming, Miss Mary A. Fletcher, Mrs. Isabel	Vancouver, B.C Galt, Ont Toronto, Ont	. 12 . 10 . 42
Fleury, Herbert W. Fleury's Sons, J. Fleury, Mrs. Margaret E.	Aurora, Ont	. 25
Folger, B. W. Folingsby, Mrs. Elizabeth Forrest, John A., W.S. Forrester, Mrs. Elizabeth	Edinburgh, Scotl'd.	13
Forster, Mrs. Margaret Harriet Forsythe, Mrs. Winnifred Agnes	Winchmore Hil London, Eng Huntsville, Ont	1, . 20 . 7
Foster, Miss Elma Alzina	Orono, Ont Toronto, Ont Toronto, Ont	. 2
Foster, Hubert B. Foster, John Foster, Miss Mary Beatrice Foster, Mrs. Olive N.	Bowmanville, Ont	. 12
Foulds, Mrs. Mary	Toronto, Ont Toronto, Ont Chester, N.S	. 25 . 6 . 180
Fowke, Miss Florence A	Oshawa, Ont	. 1
Louise V. Fowlds	Hastings, Ont	. 3
Fowler, Mrs. Florence C. M	Hastings, Ont Kandy, Ceylon Orillia Ont	. 16
Fowler, Miss Nettie	Toronto, Ont Toronto, Ont	. 12
tate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont	. 55

Name	Address	Shares
Foy, Miss Marie C. Foy, Miss Mary Frame, Miss Mary Francis, Mrs. Barbara M. Francis and Wardrop, in trust Fraser, Alexander S. Fraser, Mrs. Jean M. Fowlds Freeland, Miss Jessie A. French, C. St. G. Fuller, Miss Mary Emma	Toronto, Ont Manchester, Eng Hamilton, Ont Toronto, Ont Buffalo, N.Y., U.S Outlook, Sask Montreal, Que Duncan, B.C	5 10 2 150 A. 5 4 7
Gadsby, James Oscar Gage, Miss Violet V. S. Gage, William L. Galbraith, Miss Annie May. Gallant, Mrs. Elizabeth Gamble, Miss Bertha G. Gamble, R. D., Estate of late. Trustees: C. A. Bogert, H. D. Gamble,	Hamilton, Ont Uxbridge, Ont Charlottetown, P.E Toronto, Ont	20 3
Gamble, Miss Sarah Gardineer, Mrs. Cordelia Gardner, Mrs. Amy Inglis	Toronto, Ont Toronto, Ont Oshawa, Ont Maidenhead, Berk	10 51
Gates, F. W. Gates, Mrs. Georgina K. Geary, George Reginald, K.C. George, Alfred W. George, Lloyd George, Mrs. Mary George, W. C. Gerow, Cornelius B., and Mrs. Melissa	Kitchener, Ont Kitchener, Ont	2 5 12 2 1
J. Gerow Gerrie, Mrs. Carrie E. Gershaw, Dr. F. W. Gianelli, Victor E. Gibbons, Mrs. Catherine Gibson, A. E. Gibson, Miss Margaret Gibson, R. E.	Medicine Hat, Alt Toronto, Ont Lucknow, Ont Vancouver, B.C. Kitchener, Ont Toronto, Ont	ta. 20 25 5 14 2
Gifford, Fairfax M. Gilchrist, Mrs. Agnes S. Gill, Jacob C.	Toronto, Ont Victoria Harbou	14 ir, 10
Gill, James Millard Gillbard, Edward B. Gillbard, John W. Gillies, Mrs. Emma A. Girdlestone, Mrs. Louisa R. Girls' Home, The Givens, Miss May Glenney, Edwin J.	Ont. E. Orange, N.J., U. Toronto, Ont Windsor, Ont Toronto, Ont	S.A. 24 15 15 1

Name	Address	Shares
Glenney, George M. Glenney, Miss Theresa L. Gnam, Rev. John J., in trust. Goggin, Mrs. Maria Goldie, A. R. Goldie, Lincoln Goldie, Nora, Estate of late. Execu-	Port Credit, Ont Galt, Ont	5 4 8
tor: Alexander Rogers Goldie Gooch, F. H. Gooderham, E. G. Gooderham, E. G., in trust Gooderham, Henry, Estate of late. Executors: David Fasken, Henry F. Gooderham. Mrs. Florence G.	Toronto, Ont Toronto, Ont Toronto, Ont	6 45 20
Huestis	Toronto, Ont Toronto, Ont Toronto, Ont	30 20 132
K.C., trustees Gordon, D. S. Gorman, Henry Gould, Miss Alma M. Gould, Mrs. Annie Jane Gould, Miss Mary Goulding, Mrs. Dorothy Massey Gow, Alexander Gow, Dr. George Gow, Dr. James Gow, Miss Janet Steven Gow, John Eckford Gow, Miss Margaret Christie Gow, Walter Gow, Walter Gow, Walter	Sarnia, Ont	11 9 5 5 6 15 7 6 6 7 6 30
Melvin	Toronto, Ont	5
poration, Mrs. Eliza Thornton Gowans Grabowsky, J. W. Graham, Mrs. Agnes E. Graham, Mrs. Clara M. Graham, Edward G. Graham, John Graham, Mrs. Morwenna Graham, Robt. James Grandy, Mrs. Annie Grandy, Robt. Grant, Robert P. (deceased) Grasett. F. LeM., M.B. Grasett, Col. Henry J., C.M.G. Gray, Miss Agnes M. Gray, Mrs. Jessie Gray, J. G. R.	Bay City, Mich Winnipeg, Man Port Hope, Ont Brampton, Ont Biggar, Scotland Hamilton, Ont Port Hope, Ont Clayton, N.Y. Toronto, Ont Toronto, Ont Port Credit, Ont Port Credit, Ont	66 1 20 20 7 18 30 20 10 72 10

Name	Address	Shares
Gray, R. M	Eastbourne, Susse	x,
Greacen, Wilson	Toronto, Ont	6 2
The	Winnipeg, Man Toronto, Ont	. 100
Greeys', William & J. G., Employees Savings and Emergency Society Gregory, Mrs. Mae E	Toronto, Ont	5
Greig, E. R. Grier, A. Monro, K.C. Grier, D. E. Monro	Toronto, Ont Toronto, Ont	49
Griffin, Mrs. Edith M	Hamilton, Ont	1
Gripton, Charles M.	St. Catharines, On	it. 1
Groome, Mrs. Harriett A	Toronto, Ont	5
Guess, Mrs. Eva Y. Guillet, Miss Elise Gunn, Mrs. Mary Douglas	Toronto, Ont	1
Gunn, Mrs. Nellie	Toronto, Ont	7
Hagarty, Mrs. Florence A. G		
Wood, trustees	Toronto, Ont	6
Hall, James Hall, Mrs. Maud A. L.	Sunderland, Ont.	3
Hall, Thomas  Halligan, Mrs. Ellen M.  Halligan, Sylvester C	Toronto, Ont	. 8
Halligan, Sylvester C. Hamber, E. W. Hamel, Mrs. Clarissa	Collingwood, Ont.	12
Hamilton, Charles Robert	Nelson, B.C Lorne Park, Ont	4
Hamilton, LieutCol. George T., D.S.O., R.F.A. Hamilton, James	Ottawa, Ont	3 t. 5
Hamilton, Estate of late Rev. Harold F. Executors: Toronto General	Tort Condorne, On	. 3
Trusts Corporation	Quebec, Que	180
Hamilton, L. A	Onebec, One	42
Hamilton, Robert, Estate of late. Executors and Trustees: John Hamilton, Hon. Sir Walter G. P.		
Cassels, K.C.	Ouebec, Oue	162
Hanning, Mrs. Lucy Harcourt, Frederick W., K.C., and F. C. L. Jones, trustees	Toronto, Ont	10
Harding, Mrs. Ida King	St. Pacome, Que	36

Name	Address	hares
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., U.S.A	
Hare, David Arthur	Oak Park, Ill., U.S.A	
Hare, David Arthur, in trust for	Oak I alk, III., O.S.A	. 50
Arthur Gordon Hare	Oak Park, Ill., U.S.A	. 1
Hare, Miss Susanna H.	Cobourg, Ont	
Hargrave, Herbert H.	Toronto, Ont	
Harman George F Surviving Trus-	Totolito, Ont	2
Harman, George F. Surviving Trus- tee of Hon. James Morris Estate	Toronto, Ont	11
Harman, S. Bruce, Estate of. Execu-	Toronto, Ont	11
tors: Davidson M. Harman, Mrs.		
Elizabeth Harman.	Toronto, Ont	30
Harmer Mrs Emily	Cedarvale, Ont	
Harmer, Mrs. Emily Harper, Samuel Harrington, Dr. A. J	Toronto, Ont	
Harrington Dr A I	Toronto, Ont	12
Harrington Mrs Elizabeth	Toronto, Ont	
Harrington, Mrs. Elizabeth	Toronto, Ont	
Harris, Edwin	Gores Landing, Ont.	
Harris, Miss Frances J.	Hamilton, Ont	
Harris, John M	Hamilton, Ont	10
Harris, Lawren S.	Toronto, Ont	30
Harris, Mrs. Mary L	Toronto, Ont.	85
Harris, Mrs. Maud	Hamilton, Ont	100
Harris, William H., B.A., LL.B	Port Perry, Ont	
Harrison, James, Estate of late. Exe-	Tore Terry, One	70
cutors: W. A. Holliday, Mrs. M. E.		
Holliday	Uxbridge, Ont	11
Hart, Dr. Jacob W.	Huntsville, Ont	
Harvey, Miss Esther H	Whitby, Ont	
Hatch, Miss Bessie Ann	Summitt, N.J., U.S.A.	
Harwood, H. S.		
Hatch, Mrs. Fannie	Toronto, Ont	
	Whitby, Ont	
Hatch, Fred	Whitby, Ont	
	Whitby, Ont	12
Hatch, Samuel Russell	Whitby, Ont	
Hatch, William Henry	Descronto, Ont	
Hawkey, Miss Eva E	Cobourg, Ont	5
Hawkey, Miss Hattie L	Cobourg, Ont	2
Hay, Mrs. Laura Elizabeth	Duns, Scotland	125
Hayes, Miss E. Belle	Clayton, N.Y	5
Hayes, Mrs. Ida Ellis	Grosse Point Vil-	
	lage, Mich., U.S.A	
Hayward, Miss Mary M	Oshawa, Ont	
Haywood, Alfred	Toronto, Ont	50
Heal, Mrs. Mary Ann	Port Perry, Ont	
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

Nanie	Address	Shares
Heggie, Dr. D. L., in trust for Miss Mary Margaret Heggie	Brampton, Ont Toronto, Ont Toronto, Ont Kingston, Ont Cannington, Ont Toronto, Ont.	75 100 100 18
Henderson, Administratrix, Estate of late William Henderson	Toronto, Ont	9 88
Henderson & Small, in trust for C. W. A. Baldwin, R.N	Toronto, Ont Hamilton, Ont Dundrum, Co. Do	wn,
Henry, Mrs. Elizabeth Henry, Mrs. Margaret Elizabeth Hepburn, Mrs. Florence Heron & Co. Herteis Mrs. Mary	Uxbridge, Ont Toronto, Ont	6 6 30
Herteis, Mrs. Mary Hespeler, Hon. William Hethrington, Major E. A. Hethrington, Thomas S. Heward, George C. Heward, George C., trustee	Toronto, Ont Quebec, Que Toronto, Ont	79 100 37
Hewett, Miss Clara A.  Hewitt, Rev. William J., Estate of late. Executors: Mrs. Joanna L. D.	Orillia, Ont	2
Hewitt, Rev. Edwin L. Flagg Hickson, Lady Catherine Highet, Elizabeth A., Estate of late. Administrators: Ernest R. Highet, Miss Mary E. Highet, Miss Mabel	Montreal, Que	96
Roberta Highet Highet, Miss Mary E. Hildebrandt, Edward G. Hill, Mrs. Edith M. T. Hill, Francis Henry Hill, Samuel Hindes, Estate of late A. The Toronto General Trusts Corporation,	Cobourg, Ont Cobourg, Ont Toronto, Ont Toronto, Ont Southend, Ont Orillia, Ont	10 10 6
Executors Hindes, George R. Hinkley, Mrs. Margaret Georgina Hird, James Hislop, Miss Agnes Hoag, N. E. Hobson, Miss Agnes Hobson, Miss Elizabeth	Oshawa, Ont Bowmanville, Ont New York, N.Y., U Sandford, Ont Whitby, Ont Toronto, Ont Hamilton, Ont	J.S.A. 66 10 5 1

Name	Address	Shares
******		
Hobson, Miss Jean		
Hobson, Mrs. Mary A		
Hobson, R		
Hockin, Nehemiah	Toronto, Ont	20
Hodgins, Mrs. Blanche	Toronto, Ont	4
Hockin, Nehemiah Hodgins, Mrs. Blanche Hodgins, Cecil W	Toronto, Ont	5
Hodgins, The Hon. Frank E	Toronto, Ont	6
Hodgins, Harry B., Estate of late.		
Executors and Trustees: Toronto	Toronto Out	(0
General Trusts Corporation Hodgkinson, Miss Kitty Ada Frances		
Hodgson, Miss Ada Blanche Agnes	Toronto, Ont	
Hodgson, Jane, Estate of late. Execu-	10.0110, 011	13
tors: Frederick T. Wharton Hodg-		
son, Edwin George Hodgson, M.D.,		
Miss Ada Blanche Agnes Hodgson.	Toronto, Ont	10
Hogle, Miss Alma C	Cleveland, O., U.S.	A. 1
Holcroft, Henry S.	Whither Ont	12
Holden, Mrs. Orrilla	whitby, Ont	4
tate of late James Holden	Whitby, Ont	14
Holland, Charles	London, England.	70
Holmes, Arthur J	Keewatin, Ont	1
Holmes, Miss Eunice Evelyn		
Holmes, Robert M	Parry Sound, Ont	12
Holms, John Mitchell	London, Eng	25
Hopper, W. H.	Cobourg, Ont	12
Hornby, Mrs. Eva Sophia	Orillia Ont	5
Horne, Francis H	Hamilton Ont	5 5
Horsey, Albert A	Toronto, Ont	4
Horsey, Miss Amey		
Horsey, Henry Herbert	Ottawa, Ont. ,	13
Horton, Harry G	Toronto, Ont	15
Hoskin, Miss Mary		
Hoskins, Alexander		
Houghton, Miss Emma M	Toronto, Unt	15
Howard, Miss Lucy Maclean		
Howden, Miss Ella E	Winninea Man	6
Howell, Hon. Chief Justice Hector M.,	winnipeg, Maii	0
Estate of late. Executrices: Mrs.		
Annie L. Kenny, Mrs. Constance L.		
Pentland, Miss Sybil L. Howell	Winnipeg, Man	330
Howland, George W		
Hudson, Frederick Byron	Hamilton, Ont	1
Hudson, Mrs. Lela G	Preston Ont.	15
Huffman, Mrs. Mary E.	Avlmer, Ont	8
Hume, Miss Alice E	Port Hope, Ont	10
Hume, Harry	Port Hope, Ont	10

Name	Address	Shares
Hume, John	leville, Ont leville, Ont leville, Ont leville, Ont leville, Ont lawa, Ont london, Ont	25 4 10 8 30 120 24 2
Ince, Gordon		
liam Ince, James Ince, Executors. To Inches, Dr. Charles	ribner, Neb., U.S. nia, Ont	A. 22 12 20 18 26 26 26 26 20 38
Jackson, Mrs. Lily Sin Jackson, Mrs. T. Griffin St. James, Edward Wi James, Mrs. Helen I. Br. Jamieson, Herbert John Le Jamieson, Herbert John Le Jamieson, Wallace S. To Jarvis, Mrs. Augusta To Jarvis, John B. To Jeffrey, Mrs. Ada Ellena Po Jeffrey, Cyril C. Poi Jeffrey, Samuel Po Jeffrey, Samuel Po Jeffrey, Samuel Cyril C. Jeffrey Poi Jenkinson, Edwin We Jenkinson, Miss Gertrude To Jephcott, William, Estate of late. Executors: William C. Jephcott, Alfred Jephcott, Miss Mary Jeph	Thomas, Ont nnipeg, Man ockville, Ont nberg, Sask ronto, Ont ronto, Ont ronto, Ont rt Perry, Ont	25 30 14 12 5 10 16 6 75 23 2
cott	onto, Ont	12
Trusts Corporation	awa, Ont	10

Name	Addr	ess	Shares
Johnston, Andrew B	Sarnia, ( Stratford	Ont	12
Johnston, H. B	Toronto.	Ont	40
Johnston, Mrs. Margaret	Sarnia, O	nt	3
Johnston, Mrs. Sopnie B	Toronto,	Ont	10
Johnston, Strachan, K.C	Toronto,	Ont	îi
Johnston, W. R., Estate of late. Executors: William R. Johnston,	,		
Executors: William R. Johnston,			
John S. Johnston, K.C., Frank B. Johnston	Toronto.	Ont	40
Johnston & Ward	Montreal	Que	2
Jones, Edward Coursolles	Toronto,	Ont	49
Jones, E. K	Montreal Galt Ont	Que	25
Jones, J. Gordon, Estate of late. Exe-	ourt, on		
cutors: Henry Gordon MacKenzie,			
William Wallace Jones, George	Toronto	Ont	104
Watson Jones, J. Gordon, in Trust, Estate of	10101110,	OII	10
late. Executors: Henry Gordon			
MacKenzie, William Wallace Jones,	Tamamaa	0-4	10
MacKenzie, William Wallace Jones, George Watson	Toronto,	Ont	10
Jordan, Rev. Louis H	<b>Lastbour</b>	ne, Englar	id 36
lost Weslevan Methodist City Mis-			
sion, Trustees of the. Charles Ball, W. A. Hart, T. Harold Johnson, J.			
A. MacInnes, Trustees	Halifax, l	N.S	13
Julian, Rice Lewis	New Yorl	k, N.Y	66
Kane. Mrs. Jessie A	Toronto.	Ont	25
Kane, Mrs. Jessie A	,		
Executrix: Mrs. Jessie A. Kane	l'oronto.	Ont	55
Kavanagh, John F	Los Ange	les Cal. U	IS A
Kelly, John	Toronto,	Ont	5
Kelly, Mrs. Luzetta	Kansas	City. Mo	o.,
Kennedy W C	Windsor	Ont	25
Kennedy, W. C	Hamilton	, Ont	
Kenny, J. B. and L. F. Kenny, trustees			
for Mrs. M. J. Kenny	Halliax, I Toronto	Ont	
Kernahan, W. T.	Toronto,	Ont	60
Kernahan, W. T	Toronto,	Ont	🤅
Kerr, Mrs. Grace E	l'oronto,	Ont	:
utors: William Kerr. George E.			
utors: William Kerr, George E. Keith, Miss Olive Kerr	Terrace.	B.C	8
Ketchum, Mrs. Margaret J., Estate of			
late. Chas. Vincent Ketchum (de-			
ceased. Nicholas Ferrar Davidson, K.C. (deceased), Executors	Toronto.	Ont	1

Name	Addres	s S	hares
Kidd, David	w York,	N.Y	180
tors: Toronto General Trusts Corporation			199
Elizabeth Long, Thomas Long (deceased), Executors	ronto, C	)nt	132
tors: The Royal Trust CoQu	ebec, Qu	e	60
King, Mrs. Marie CourcySt. King, Mary Everett, Estate of late. Executors and Trustees: Royal	Pacome	, Que	50
Trust Company, Arthur Robert	ebec, Q	ue	150
King, SydneySt. Kingstone. Miss Edith HenriettaTo	Pacome ronto, O	., Que nt	22 12
Kinnear, Arthur A. In- Kinnear, James A. In- Kinnear, William In-	verness, verness,	Que Que Que	2 2 1
Kinnear, Mrs. Elizabeth	ntreal,	Que	1 22
Kinnear, Rev. G. F., and J. W. Moon- ey, in trust for Rev. George F. Kin- near			19
Kinnear, Mrs. LydiaQu Kinnear, Mrs. Tamsin JHi	ebec, Qı	1e	1 3
Kinnear, William	ronto, C	)π <b>t</b>	20 14
Kirkpatrick, George D	ronto, O terborou	ntgh, Ont	5 7 3
Knight, Mrs. Gertrude	Cathari	ines Ont	9
Knowlton, W. HTo	ronto. C	)nt	42
Knox, Mrs. Madeline MasseyTo Kyle, Mrs. Mary JTo			
Laidlaw, Robert To Lake, William H To Lally, Miss Constance To	ronto. C	Ont Ont	. 18
Lamb, Mrs. Elizabeth	ronto, ( hawa, ()	)nt  nt	. 12 . 55
Lambert, Mrs. Bertha Os Lambert, Miss Kate Ni Lander, Newton J To	agara Fa	alls, Ont	2
Landon, Mrs. Mamie M	atham, ( Itimore,	Ont	11 5
Langford, Charles B., M.DBl Langmuir, Mrs. Georgina HTo Langmuir, A. D., General Manager	enheim. (	Ont	. 10
and W. G. Watson, Assistant General Manager, in trustTo	oronto, (	Ont	71

Larkin, Miss Aimée TSt. Catharines, Ont 6
Larkin, Miss Ellen M
late Daniel McLachlinToronto, Ont. 23 Lauchland, N. L
Lauster, Edward Prescott, Ont. 20 Laver, A. W. Toronto, Ont. 5 Law, Miss Alice Oshawa, Ont. 10 Law, Miss Miriam C. Oshawa, Ont. 19
Law, Miss Miriam COshawa, Ont. 19 Lawler, Miss Annie LeeToronto, Ont. 25 Lawler, Miss Elizabeth GertrudeToronto, Ont. 25 Lawrence, Mrs. Marie EToronto, Ont. 48
Lawson, Miss Sarah MWest Newport, Fife- shire, Scotland 9
Leadlay, Edward, Estate of late. Executors: Mrs. Mary Isobel Lead-
lay, Percy Leadlay
Lear, Mrs. Margaret A
Lee, W. Cecil and Charles E. Lee, trustees
Leigh, Mrs. Charlotte ELakefield, Ont 2
Le Mesurier George Geddes. Goldwin
Larratt Smith, Arthur B. Wilkie, Trustees of the Wilkie TrustToronto, Ont 54 LeMoine, Henriette M., Estate of
late. Executors: Gaspard LeMoine, Jules LeMoineQuebec, Que 30 LeMoine, René and Mrs. Anne Marie
L. Remillard, in trust
LeRoy, Edmund B
Lester, Thomas W
Lewis, W. F
Peel
Lindsey, Miss Margaret ElizabethMono Road, Ont 3 Lingham, Mrs. EstherBelleville, Ont 7
Little, Miss Elizabeth

Name	Add	ress	Shares
Livingstone, H. E	Portland, Coronto,	Ore., U.S	A. 50 <b>20</b>
Logan, WilliamT Long, Charles T., Estate of late. Administrators: Toronto General	oronto,	Ont	10
Trusts Corporation	oronto, oronto,	Ont	46 50
Executors and Trustees	Coronto, Collingwo	Ont ood, Ont.	228
ilton, R. C. H. Cassels	oronto,	Ont	60
ton, Ernest Dupin Adams	los Ange	eles, Cal., U	J.S.A. 5
Love, James L	Poronto, Kilb <mark>arch</mark> a Po <mark>ronto</mark> ,	Ont in, Scotlar Ont	25 nd 10 78
liam James Lovering, Thomas D. Lovering, Executors	Coronto, Sarnia, C Coronto,	Ont Ont Ont	25 10 5
Luke, Mrs. Anna E	shawa,	Ont	24
Executors	Cobourg.	Ont	2
Lundy, Mrs. Mary ArmstrongT			
MacArthur, Mrs. Mary A. Prescott. C. MacCoy, Mrs. Jessie W. Lawson. F. Macdonald, Alan Holmes. T. Macdonald, Arthur MacDonald, A. R. C. Macdonald, Miss Beatrice. T.	Brighton Foronto, Foronto, Jxbridge	England Ont Ont Ont	4 7 21 70
Macdonald, Mrs. Edith C	Itawa,	Ont	63

Name	Address	Shares
Macdonald, F. E., and James S		
Lovell, trustees	Toronto, Ont.	85
Macdonald, F. Harold	Toronto, Ont	10
Macdonald, Henry Blong	Toronto, Ont	2
Macdonald, Mrs. Jessie	Hamilton, Ont	
Macdonald, Mrs. Maggie G		
Macdonald, Mrs. Sarah A	Toronto, Ont	
Macdougall, Mrs. Emily A	Toronto, Ont	12
Macdougall, Miss Isabella I.	Cannington, Ont.	6
Macdougall, Miss Isabella J	Cohoes, N.Y., U.S.	A 5
Macfarlane, Mrs. Helen S	Chatham, Ont	5
MacGarvey, Estate of late Mrs. Mary	,	
Toronto General Trusts Corpora-		
tion, Executors and Trustees	Toronto, Ont	21
tion, Executors and Trustees 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.	T	72
Grasett, in trust	Toronto, Ont	/2
Macklem, Rev. T. C. Street, D.D.	,	
D.C.L., Provost, and Sydney H Jones, Bursar, Trustees	Toronto Ont	60
Macklin, Miss Nora H.	Stratford Ont	21
Maclean, Gerald A	Toronto Ont	1
Maclean, Gordon	Hybridge Ont	5
MacLean, J. Duncan	Edmonton Alta	ĭ
MacLean, Mrs. Jennie G	Toronto Ont	15
Maclennan, Mrs. Marion	Toronto, Ont	
MacMahon, H. W		
MacMechan, Dr. Archibald, trustee	Halifax, N.S	
MacNab, John Charles	Uxbridge, Ont	20
Macnachton, Mrs. Margaret H	Toronto Ont	
MacNamara, Miss Florence	Tananta Ont	
MacNamara, Miss Lena	Fostbourne Fosier	
Macpherson, Mrs. Sophie E. M Macpherson, William Molson and R.	Eastbourne, Engla	iid 5
L. Defries, trustees, the marriage	•	
settlement of Helen Bankes	Taranta Ont	12
Macpherson, William Molson. Wil-		12
liam M. Dobell, Robert L. Defries		
Trustees of the will of Sir David		
Lewis Macpherson		51
Macpherson, William Molson. Wil-		31
liam M. Dobell, Robert L. Defries.		
Trustees of the Macpherson Trust	Toronto Ont	52
Magee, William James		
Magil, William Harry	Hamilton Ont	50
william maily	mammiton, Ont	50

Name	Address	Shares
Maher, James P	Orillia, Ont	15
Trustee	`oronto, Ont Vinnipeg, Man	36 20
manufacturers Life Insurance Company, The Tharquis, Alexander William S Marquis, Mrs. Alice Maude S Marsden, Mrs. Margaret Alice T Marshall, Rev. D. H C Marshall, James C Marsland, Mrs. Alice G N Martin, Edward A. H. T Martin, Edward, K.C., M.A., and D'Arcy Martin, K.C., trustees (Es-	t. Catharines, Ont t. Catharines, Ont oronto, Ont Thatham, Ont Tlinton, Ont Jew York, U.S.A.	t 15 t 1 1 1 9
tate Edward Martin)	Iamilton, Ont	12
of Mariana Mary Martin	Yoronto, Ont Vingham, Ont Vingham, Ont Yoronto, Ont Yoronto, Ont	1 44 46 15
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust	Coronto, Ont Perth, Ont Perth, Ont Ottawa, Ont awrence, Mass., Va	15 24 18 11
Mathison, Miss Annie  Matthew, Norman R	Coronto, Ont Coronto, Ont Coronto, Ont Coronto, Ont Calpoy Bay, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Stirling, Scotland. New York, N.	5 48 298 80 6 412 1 20 6
Melady, Miss Lucy Meldrum, Mrs. Mary A. Mellow, F. E., M.D.	Toronto, Ont Toronto, Ont	50

Name	Address S.	hares
Meredith, Thomas	Toronto, Unt	180
Merner, Mrs. Caroline	New Hamburg, Ont. St. Catharines, Ont.	10 1
Merritt, Estate of late Col. Wm. Ham-	St. Catharines, Ont.	1
ilton James Hamilton Ingersoll		
ilton. James Hamilton Ingersoll, K.C., Executor	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	Turonto, Ont	6
Michell, Mrs. S. J. May	Toronto, Ont	1
Michell, William Charles	Toronto, Ont	30
Michie, Miss Euphemia	Toronto, Ont	6 54
Miles, Mrs. Elsie	Toronto, Ont	54
Millar, Mrs. Elsie I	Orillia, Ont Toronto, Ont	16
Miller, Coleman	Napanee, Ont	36
Miller, George Leathern	Belfast, Ireland	4
Miller, Miss Jessie R.		4
Millichamp, Mrs. V. Maude	Toronto, Ont	20
Mills, Agnes Gertrude	Hamilton, Ont	60
Mills Brothers, Ltd	Hamilton, Ont	120
Milne, George A	Lindsay, Ont	10
Minaker, Calvin, Estate of late. Eva		
Irene Staples, W. Arnold Staples,	Calana	_
Executors and Trustees	Cobourg, Ont	6
Missionary Society of the Methodist	Toronto Ont	12
Church in Canada, The	Toronto, Ont	10
Mitchell, Miss N. A.	Whitby, Ont	15
Mitchell, Miss R. J.	Whitby, Ont	5
Mitchell, W. A	Toronto, Ont	57
Monro, Miss Amy	Toronto, Ont	10
Monro, N. F.	Toronto, Ont	10
Montague, Thomas	Newcastle, Ont	90
Monteith, Hon. Nelson	Stratford, Ont	8
Montreal City and District Savings	36	(25
Bank	Montreal, Que	625
Montreal Trust Company and H. G.		
Budden, trustees marriage settle- ment 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	12
Moore, Mrs. Isabell	St. Thomas, Ont	13
Moore, John J., M.D.	Brooklin, Ont	30
Moore, Miss Margaret Etta	Brooklin, Ont	6
Moore, Robert J	Uxbridge, Ont	<b>2</b> 5
Moore, Mrs. Ruth	Carrie Ont	18
Moorhouse, W. G	Sarnia, Ont	10
muigaii, j. U	U.S.A	37
	O.D	01

Name	Addr	ess	Shares
Morley, R. B	Toronto,	Ont	0
Morris, Mrs. Margaret Jane Morris, Pryce Morris, LtCol. Robert C., R.G.A., Estate of late. Administratrix:	Liverpool Liverpool	l, Eng l, Eng	. 7
Mrs. Ethel Mary Blake	Toronto,	Ont	
Estate		Ont	
Morrison, Miss Alverda Jane Morrison, Miss Bertha Lauretta			
Morrison, Miss Elizabeth			
Morrison, Mrs. Martha	Brampton	n, Ont	. 6
Morrison, William	Brampton	n, Ont	. 11
Morrow, James C., Estate of late.	Toronto,	Ont	70
Executors: George J. Morrow,			
James J. Morrow, M.D., Francis E.	Toronto	Ont	25
Morrow & Jellett		Ont	. 6
Morton, Miss Christina	Ayr, Ont		. 3
Morton, Miss Jeannie	Ayr, Ont		. 3
Morton, Miss Katherine		Ont	
Moss, Mrs. Adele B	Toronto,	Ont	. 100
Moyle, Mrs. Elizabeth H. Page	Leominst	er, Eng	. 23
Moyle, J. R	Minnean	on, Ont olis, Minn	. 2
Munionand, Mrs. Louisa	U.S.A.		. 10
Mulholland, Robert Alexander	Port Hop	e, Ont	. 14
Mulock, Sir William, K.C.M.G., K.G		Ont	
Mulock, William, Jr		Ont Ont	
Muntz, G. H.	Toronto.	Ont	
Murdoch, Mrs. Margaret E	Hamilton	, Ont	. 5
Murphy, Miss Julia		Ont	. 1
Murray, Andrew John		Ont	_
Murray, David		Que England	
Murray, Harriet E., Estate of late.	London,	Liigiand	. 50
Executor: J. W. Murray	Belleville,	Ont	. 6
Murray, J. W.	Toronto,	Ont	. 90
Mustard, Miss Isobel		Ont	
Mustard, Miss Ruth		Ont	
Mustard, Willied I		, Mu., O.	
McAdie, Mrs. Sarah J. V			
McAdie, William F	Oshawa,	Ont	. 12
McAndrew, Miss Annie M	Toronto,	Ont	25

Name	Address	Shares
McAndrew, Miss Jane McBride, Miss Clara Beatrice McBride, Miss Nellie McBride, Norman McBride, Mrs. Sarah McCallum, Mrs. Emma McCallum, Miss Georgina	Willowdale, Ont Willowdale, Ont Cobourg, Ont Stromness, Ont	2 2 4 30
McCallum, Miss Josephine		
McCallum McCallum, Peter, Jr., Estate of late. Executrices: Mrs. Mary McCallum, Mrs. Margaret C. Armstrong, Mrs.		
Elizabeth Ferris  McCamus, Mrs. Catherine E  McCarthy, Mrs. Agnes E.  McCarthy, J. L. G., Estate of late.  Executors: Leighton McCarthy,	Vancouver, B.C	67
K.C., Frank McCarthy	Belfast, Ireland Belfast, Ireland	30
McClelland, John McCollom, Mrs. Sarah Wilson McCollum, Allan C., in Trust McCollum, Miss Edith M McCormack, Robert L., Estate of late. Executors: Toronto General Trusts	Toronto, Ont London, Ont Toronto, Ont Toronto, Ont	84 9 2 20 60
Corporation	Toronto, Ont Toronto, Ont Galt, Ont	35 10 14
McCulloch	Galt, Ont	50 . 2 . 3
McDonald, George McDonald, Mrs. Mildred McDougall & Cowans McDowell, D. K., C.M.G. McFarren, Estate of late James. William McFarren, Elizabeth McFar-	Montreal, Oue	. 181
McFarren, Miss Martha, Estate of late. Executors: Toronto General		
Trusts Corporation	Ottawa, Ont	. 42

Name	Address	Shares
McIntyre, Gilbert H., Estate of late.	Goderich, Ont Hamilton, Ont Whitby, Ont	8 6 7 16
Executors and Trustees: Toronto General Trusts Corporation  McIntyre, John  McJannet, Miss Evelyn Douglas  McKague, Mrs. Florence J.  McKay, Mrs. Jessie D.  McKerihon, Robert  McLachlin, Claude, Estate of late.  Executors: J. H. Burwash, D. M.	St. Marys, Ont Tillsonburg, Ont Gravenhurst, On Ogema, Sask Toronto, Ont Davisville, Ont	7 t 5 1
Finnie  McLachlin, Hugh F., Estate of late.  Executors: Daniel McLachlin, John	Arnprior, Ont	74
Executors: Daniel McLachlin, John H. Burwash, David M. Finnie McLaren, Mrs. Eleanor Margurite	Arnprior, Ont	74 18
McLaren, Mrs. Eliza L	Toronto, Ont	6
McLaughlin, Miss Dorothy Marion McLaughlin, Miss Eleanor Victoria	Oshawa, Ont	5
McLaughlin, MissHilda Frances McLaughlin, Miss Isabel Grace	Oshawa, Ont	5
McLaughlin, John W	Tyrone, Ont Oshawa, Ont	15
McLeish, Miss Annie M	Toronto, Ont	20
McMahon, Miss Kathleen		U.
McMahon, Mrs. Sarah A		U.
McMichael, Mrs. Ada H	Toronto, Ont	3
McMurray, Mrs. Suzanne S	Toronto, Ont	15
McNaughton, Mrs. Agnes	Newcastle, Ont. Millbrook, Ont.	6 8
McPherson, Allan McPherson, Mrs. Annie McPherson, Edgar Allan	Longford Mills, (	Ont. 5
McPherson, Edgar Allan  McSloy, Hugh E.  McSloy, James A.	St. Catharines, (	Ont. 100
McVean, Miss Helen	Dresden, Ont Dresden, Ont	5
McVean, Mrs. Maggie M	Dresden, Ont	10

Name	Addre	ss Si	hares
McVean, O. and W., Limited McVean, Sandy McVean, William M.	Dresden.	Ont	20 40 15
Naftel, Miss Emily Cecilia Lilian Nanton, Sir Augustus M Nanton, Lady National Life Assurance Company of	Winnipeg	, Man	5 300 24
Canada, The National Trust Co., Ltd. National Trust Co., Ltd. Trustees		Ont Ont	42 100
Lillian Berry Trust	Toronto,	Ont	6
National Trust Co., Ltd. Trustees A. Godwin Trust National Trust Co., Ltd. Trustees	Toronto,	Ont	12
Ruby Hart Trust	Toronto, 6	Ont	6
National Trust Company, Limited, Trustees, Estate Anson Jones	Toronto,	Ont	140
National Trust Co., Ltd. Trustees A. W. Kirvan Trust National Trust Co., Ltd. Trustees	Toronto,	Ont	12
National Trust Company, Limited,	Toronto,	Ont	12
in trust for Miss Elizabeth G. Mac- donald	Toronto,	Ont	17
The, in trust for Mrs. Maud Mac- Kenzie	Toronto,	Ont	1
Trustees for Mary Prue Mara Trust	Toronto.	Ont	12
National Trust Co., Ltd. In trust for			6
Mrs. Georgina A. Pemberton National Trust Co., Ltd. Executors			
of Margaret Stokes Estate National Trust Co., Ltd. Trustees	Toronto, (	Ont	12
National Trust Co., Ltd. Trustees' children A. C. Walmsley Trust National Trust Co., Ltd. Trustees'	Toronto, (	Ont	2
children D. C. Walmsley Trust	Toronto, (	Ont	4
National Trust Co., Ltd. Trustees' children D. C. Walmsley Trust National Trust Co., Ltd. Trustees of G. J. Walmsley Trust National Trust Co., Ltd. Trustees	Toronto, (	Ont	12
children J. H. Walmsley Trust National Trust Co., Ltd. Trustees	Toronto, (	Ont	4
M. J. Walmsley Trust	Toronto, (	Ont	4
National Trust Co., Ltd. Trustees Robert Walmsley Trust Nattress, Thomas Near, W. W.	Toronto.	O <b>nt</b> Ont	25 200
Neelin, James M. Nelles, Mrs. Christie Anna	Port Arth	ur, Ont	<b>50</b> 32
Nelson, Mrs. Emily	Cobourg.	Ont	26
Nerlich, Emil	Toronto, (Toronto, (	Ont	10 7

Nanse	Address S.	hares
Nesbitt, Hon. Wallace, K.C Nesbitt, Hon. Wallace, K.C., (Porter	Toronto, Ont	2
Trust)	Toronto, Ont	10 74
Nichols, Mrs. Janet	Fergus, Ont Fergus, Ont	3 7
Nicol, Miss Henrietta S.  Nicol, Mrs. Minnie E.	Leamington, Ont Summit, New Jersey,	5
	U. S. A	5 1
Nisbet, Miss Frances Irene	Toronto, Ont	40
Noblé, Mrs. Isabel	Toronto, Ont Montreal, Oue	7 100
Nordheimer, Albert		100
Nordheimer, Samuel, Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto Ont	100
Norris, Estate of Mrs. Elizabeth W.	Toronto, Ont	100
A. W. Marquis, Mrs. Alice M. Marquis, Executors	St. Catharines, Ont.	11
North American Life Assurance Company	Toronto, Ont	932
Northcote, Mrs. Isabella G Northway, John	Toronto, Ont	8 150
Notman, Mrs. Grace G	St. Catharines. Ont.	20 30
Nunns, Mary Frances (Mrs.)	London, Eng	55
Odell, LtCol. John W	Cobourg, Ont	12
H. O'Flynn, F. E. O'Flynn, F. W.	Toronto Ont	4
O'Flynn, Executors Ogden, Miss Bradda L	TOTOILO, CHIL,	5
Ogden, Miss Isalen L	Toronto, Ont	9
cutors: Toronto General Trusts Corporation, Hon. H. T. Kelly	Toronto, Ont	410
Olmsted, Mrs. Edith H	Hamilton, Ont	51 10
O'Reilly, Estate of late Charles, M.D. Sophia E. O'Reilly, Brefney R.	<u> </u>	
O'Reilly, M.D., Executors O'Reilly, Edward B., M.D.	Toronto, Ont	15 6
O'Reilly, Mrs. Sophia E	Toronto, Ont	6
Orishaw, Mrs. Sophia M Ormiston, William Smith	Uxbridge, Ont	8
Orr, Miss Caroline	Toronto, Ont Stratford, Ont	3 15
Osler, Sir Edmund B	Toronto, Ont	
Osler, Sir Edmund B., General Sir W. D. Otter, K.C.B., C.V.O., and Sir	Toronto Ont	18
Henry M. Pellatt, C.V.O., trustees. Osler, F. G.	Toronto, Ont	15 50

Name	Adaress	Shares
Osler, F. G. E. F. Osler, H. F. Osler, W. L. Matthews (deceased), George S. Gibbons, Trustees	Toronto, Ont Oxford, Eng	
cutors: Edward Henry Osler, Arthur Ernest Osler Osler, H. S., K.C. Osler, H. S., K.C., and F. W. G. Fitz-	Toronto, Ont	400
gerald, in trust Osler, Mrs. Kate E. Osler, Mrs. Lily M. Osler, Col. Stratton H., C.M.G., D.S.O. Osler & Hammond Osler & Hammond, in trust Owen, Mrs. Elsie Una Owen, Mrs. Enid S. H. Owens, Charles W. Owens, Mrs. Elizabeth A.	Toronto, Ont Cobourg, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Toronto, Ont Montreal, Que Oshawa, Ont Toronto, Ont	50 10 29 544 12 5
Palen, Mrs. Jessie May Pangman, Mrs. O. F. Parker, John T. Parrish, W. L. Parsons, Mrs. Minnie Weldon Parsons, Mrs. Nellie Broughton H.	Toronto, Ont Toronto, Ont Port Perry, Ont Regina, Sask	4 14 2 10
Pate, Estate of the late William J. Canada Permanent Trust Co., William Mulock, Jr., Executors  Pate, W. S. Paterson, J. Harry Paterson, Miss Mary Louisc Paterson, Norman McLeod Paterson, Rev. T. W. Paterson, Rev. T. W. In trust for Miss M. L. Paterson.	Toronto, Ont Winnipeg, Man Toronto, Ont Toronto, Ont Fort William, Ont Toronto, Ont Toronto, Ont	100 7 t 60 18
Paterson, Rev. T. W. In trust for Mrs. Emily Winstanley Patterson, Dr. James, in trust for	Toronto, Ont	
Harriett L. Patterson and Kathleen J. Dufresne Patterson, Mrs. Margaret Emeline Patton, F. L. Paulin, George Paull, Arthur Charles Peaker, Kenneth, D.D.S. Pearce, Miss Jennie M. Pearce, W. K. Peare, Miss B. A. Pearman, Mrs. Elizabeth K. Pellatt, Henry, Estate of late. Exe-	Toronto, Ont Toronto, Ont Toronto, Ont Uxbridge, Ont	6 20 20 9 10 2 20 10
cutors and trustees: Sir Henry M. Pellatt, C.V.O., Norman Macrae	Toronto, Ont	84

Name	Address	Shares
Pellatt, Sir Henry M., C.V.O., and Rev. T. C. S. Macklem, D.D., D.C.L., in trust Pennefather, Mrs. Edith Anne Pension Fund Society of The Dominion Bank, The	Toronto, Ont Toronto, Ont	3
Perdue, Mrs. Mary Perry, J. H Peterson, Francis J. In trust for Mrs. Annie Ross Peterson	Toronto, Ont Toronto, Ont Grenada, Miss.,	5 5 U.S.
Pew, Oliver S. Phelan, T. P. Phillips, Heber Bacon. In trust Phillips, William Frank Philp, James Phippen, Mrs. Louisa J.	A. Chicago, Ill., U. Toronto, Ont Toronto, Ont Toronto, Ont Newcastle, Ont. Belleville, Ont.	.S.A. 34 240 120 22 11
Pierce, Asher Pierce, Mrs. Ella Pierce, Sidney D. Pim, C. S., in trust Pipon, Mrs. Maude M. Pirie, Charles N.	Montreal, Que. Montreal, Que. Montreal, Que. Winnipeg, Man Toronto, Ont Dundas, Ont	13 18 4 24
Pirie, Miss Elvie Playtner, Henry Richard Pollock, Mrs. Christina A. Pontifex, Bryan Porritt, Fred R.	Collingwood, On Preston, Ont Montreal, Que Toronto, Ont Vancouver Isl B.C.	10 15 1
Porritt, Thomas H	South Croydon, Stirling, Ont Toronto, Ont	Eng. 4 6 25
eral Trusts Corporation Presgrave, Mrs. Frances M. C. Prince, Mrs. Charlotte Pringle, James Pringle, Mrs. Rebecca Cornell Prudential Trust Company, Limited,	London, Englan Toronto, Ont Toronto, Ont Ottawa, Ont.	d 12 100 10
in trust Purser, Miss Adelaide Ann Purser, Mrs. Annie Purser, John Gready Purser, Mrs. Leila Purser, John Grandy. Purser, John Grandy.	Cobourg, Ont Cobourg, Ont Cobourg, Ont Cobourg, Ont Cobourg, Ont	1 6 3 3 15
Pyne, Hon. Robert A.  Quantz, A. Edgar  Quantz, George H.  Quin, Mrs. Edith H. and Miss Edith	Toronto, Ont Langstaff, Ont. Langstaff, Ont.	10
deLisle Quin	Toronto, Ont	12

Name	Addr	255	Shares
Radley, Mrs. Elizabeth J	Toronto,	Ont	24
W.S., Executors Ramsey, Alan R	Toronto, Brooklyn	Scotland. Ont, N.Y., U	10 J.
Ramsey, Henry A. M	Brooklyn,	N.Y., U	J.
Ramsey, J. G. Rand, Miss Ella Rand, W. E. Rankin, Mrs. Maud S. Rastall, Mrs. E. V. C. Rastall, Mrs. E. V. C., in trust Ratcliff, Mrs. Fannie C.	Toronto, Brantford Brantford Windsor, Toronto, Toronto,	Ont	. 110 . 3 . 16 . 50 24
Ray, Mrs. Margaret J., Estate of late. Executors: John Malcolm Gray, William Thos. Gray, Alexander	St Doul	Minn I	T
Raynolds, Mrs. Annie S. Reade, Stanley Lander Reaves, George, Estate of late. Exe-	S. A Toronto,	Ont	. <b>5</b>
cutors: Mrs. Alma D. Reaves, James W. Pyke, Campbell Reaves	Montreal, Orangevil		
Church	Galt, Ont. Montreal, Wingham Wingham Toronto.	Que , Önt . Ont	. 120
Reid, Mrs. Ephie	Prescott.	Ont	. 100
Reid, Hon. John Dowsley, M.D Reid, Mrs. Margaret Reid, William H Remon, Estate of the late E. P. Mrs.	Prescott, Toronto, Port Hur	Ont	. 21
Marie Evelyn Remon, Executrix Renshaw, Alan James Renwick, John, Estate of late. Executors: Mrs. R. S. Renwick, H. W.	Ottawa, ( Toronto,	Ont Ont	. 30
Renwick Revell, Harold Bertram Reynolds, Miss Annie E. Reynolds, Mrs. Catherine Reynolds, George N., in trust	Toronto, Uxbridge, Uxbridge, Toronto, Toronto.	Ont Ont	. 15 . 4 . 12 . 24 . 54
Richards, Arnold J	A Cobourg,	Ont	. 10

Name	Address	Shares
Richardson, Miss Grace M	Chatham, Ont	. 4
Richardson, W. C	Grimsby, Ont	. 6
Rickard, Mrs. Martha I	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. Roach, Edwin	Toronto, Ont	. 75
Robert, F. A.		
Roberts, Fred T.	St. Thomas, Ont	
Roberts, Henry L	Grimsby, Ont	. 20
Roberts, Mrs. Jessie		
Roberts, Joseph H	Cobourg, Ont	. 4
Roberts, Miss Mary F	Cobourg, Ont	. 2 5 5
Robertson, Miss Agnes Lillian	Toronto. Ont	5
Robertson, Mrs. Elizabeth M. B	Toronto, Ont	. 5
Robertson, Miss Isabella Roberta		5
Robertson, James Sutherland	St. Thomas, Ont	. 3 20
Robertson-Walker, Mrs. Elizabeth F.	Distington, Eng	. 20
Robinson, Mrs. E. Howie	Toronto, Ont	. 20
Robinson, Dr. Edward H	Toronto Ont	72
Robinson, Mrs. Elizabeth S Robinson, George	Toronto, Ont.	25
Robinson, Henry	Toronto, Ont	. 7
Robinson, Mrs. Lydia A. E	Hamilton, Ont	. 50
Robinson, Estate of the late Sarah.	,	
Miss Hannah M. Robinson, Miss		
Alice A. Robinson, Executrices and	T	20
Robinson, Mrs. Sophia	Toronto, Ont	
Robinson, William Aspley	Hamilton Ont	65
Rodger, Thomas Thyne	Edinburgh Scotlan	d 1
Rodger, Thomas Thyne	24546, 2001.4	-
cutor: Dr. J. H. Holdcroft	Havelock, Ont	. 10
Rogers, Dr. Frank E	Denver, Col., U.S.A	١. 6
Rogers, Miss Mary Susana	Denver, Col., U.S.A	. 6
Rogerson, William		
Rohleder, Frederick	Kitchener, Ont	. 75
Rohleder, Miss Winnie		
Romain, Miss Kate C		
Root, Mrs. Esther A	Ottown Ont	. 15
Roper, Mrs. Fanny Ewart Roper, Alfred W., Tutor for Alfred,	Ottawa, Ont	. 00
Venner and Billy Roper under will		
of Mrs. Jessie C. Roper	Montreal, P.O	. 9
Rosebrugh, Mrs. Jessie Whyborn	Toronto, Ont	3
Rosebush, Mrs. Barbara J. Mc-	Appleton, Wis., U.S.	5.
Naughton	A,	. 10
Ross, Aaron, Estate of late. Execu-		
tors: Robt. Ross, William Ross, D.	Dant Barrer Out	10
C. Hossack	Toronto Ont	. 19
Ross, Alexander B	Toronto, Ont	. 20
AUSS, MIS. Adelaide M	Toronto, Unt	37

Name	Address	Shares
Ross, Charles A	Toronto, Ont	. 100
Ross, James Allison	Oshawa, Ont	. 7
Ross, Mrs. Jane C. Ross, Dr. John F.	Montreal, Que Toronto, Ont	
Ross, Mrs. Madel Kate	Quebec, Que	. 100
Ross, Robert	Toronto, Ont	
Ross, William	Brockville, Ont	
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 Co	Toronto, Ont	. 21
Royal Trust Company, in trust, The. Royal Trust Company, The, trustees	Montreal, Que	. 24
for Mrs. Annie S. Hill	Toronto, Ont	4
Royal Trust Company, The, trustees		
for Mrs. E. L. Pipon	Toronto, Ont	
Rudolf, Mrs. Edna H.	Brookline, Mass, U	J.
	S. A	. 10
Rule, Mrs. Susan Webster Dodge	Mewburyport, Mas U. S. A	s. . 45
Rush, Harry	Peterborough, Ont.	15
Russell, Miss Elsie	Cobourg, Ont	9
Russell, Mrs. Harriet	Arnprior, Ont Cobourg, Ont	
Russell, Mrs. Mary T. and John Percy	Cobourg, Ont	7
Russell, Executors Estate of Frank	m	20
J. Russell Russill, Frank J. B	Toronto, Ont	
Rutherford, Miss Amy E	Toronto, Ont	
Rutherford, Miss Fannie	Toronto, Ont	12
Rutherford, Mrs. Sadie	Ashburton, Devon	
Ruthven, Mrs. Adah V	Toronto, Ont	
Ruthven, Henry	Niagara-on-the-	_
Ryerson, Mary A., Estate of late.	Lake, Ont	. 3
Executors: Surgeon General George		
Sterling Ryerson, James Eric		
Egerton Ryerson, John Austin Worrell, K.C.	Toronto, Ont	72
Sager, Mrs. Stella Irene	Cobourg, Ont Toronto, Ont	
Sailsbury, Mrs. Mary G St. John, Mrs. Isabella	Uxbridge, Ont	. 6
Samuel, Miss Kathleen May	Toronto, Ont	. 40
Samuel, Sigmund	Toronto, Ont Stouffville, Ont	
Sauer, George	Galt, Ont	. 24
Savage, Mrs. Marion D	Montreal, Que	
Scandrett, Harold B	Toronto, Ont	. 15

Schoeler, Pierre Schoefield, Mrs. Muriel Scholfield, Mrs. Muriel Scholfield, Mrs. A. L., in trust (decased) Scholfield, Mrs. A. L., in trust (decased) Scholfield, H. C. Scholfield, H. C. Schott, C. S., President, and C. W. Cartwright, Manager in trust. Scott, James, Estate of late. Executors: Robert Scott, James Scott, Mrs. Jessie Scott Scott, James, Estate of late. Executors: Robert Scott, James Scott, Mrs. Jessie Scott Scott, Mrs. Jessie Toronto, Ont. Scott, Mrs. Jessie Toronto, Ont. Scott, Robert and James Scott, in trust Scott, Walter E. Scottish Northern Investment Trust, Limited, The Scottish Northern Investment Trust, Limited, The Scoully, Miss Elizabeth Scully, Miss Elizabeth Scully, Miss Mary Scully, Miss Florence A. Scegsworth, R. F. Scegsworth, R. F. Toronto, Ont. Scegsworth, R. F. Toronto, Ont. Scemple, Miss Janet Semple, Miss Margaret Lydia Ottawa, Ont. Semple, Miss Margaret Lydia Ottawa, Ont. Scharpe, Walter Toronto, Ont. Scenble, Miss Margaret Lydia Ottawa, Ont. Scenble, Miss Margaret Lydia Ottawa, Ont. Scenble, Miss Margaret Lydia Ottawa, Ont. Scenble, William H. A. Scobourg, Ont. Scharpe, Walter Toronto, Ont. Scharpe, Walter Toronto, Ont. Scharpe, Walter Toronto, Ont. Scharped, Wars Sarah A. Toronto, Ont. Schepard, Mrs. Sarah A. Toronto, Ont. Schepard, Mrs. Sarah A. Toronto, Ont. Schipman, Mrs. Mary Alberta Cannington, Ont. Schipman, Mrs. Starbel B. School, Montcalr,	Name	Addre	ess .	Shares
Scholfield, Mrs. A. L., in trust (deceased) Toronto, Ont. 24 Scholfield, H. C. Toronto, Ont. 106 Scott, C. S., President, and C. W. Cartwright, Manager in trust. Scott, James, Estate of late. Executors: Robert Scott, James Scott, Mrs. Jessie Scott Toronto, Ont. 41 Scott, Mrs. Jessie Scott Toronto, Ont. 41 Scott, Mrs. Jessie Toronto, Ont. 41 Scott, James Scott, Mingham Scott, Mrs. Jessie Scott Toronto, Ont. 41 Scott, Mrs. Jessie Toronto, Ont. 55 Scott, Malter E. Toronto, Ont. 55 Scottish Northern Investment Trust, Limited, The Aberdeen, Scotland 100 Second Scottish Northern Investment Trust, Limited, The Aberdeen, Scotland 25 Scougall, Mrs. Charlotte Kincardine, Ont. 2 Scully, Miss Elizabeth Scully, Miss Mary. Toronto, Ont. 10 Scully, Miss Norma Segagam, Miss Florence A. Toronto, Ont. 38 Selby, W. T. H. Toronto, Ont. 38 Semple, Miss Janet Toronto, Ont. 30 Semple, Miss Janet Toronto, Ont. 30 Semple, Miss Margaret Lydia Ottawa, Ont. 3 Semple, Robert Tottenham, Ont. 2 Sharland, Walter Toronto, Ont. 2 Shaughnessy, Rt. Hon. Lord, K.C V.O. Montreal, Que. 102 Shaw, Hedley Toronto, Ont. 50 Shea, John F. Hamilton, Ont. 100 Shier, Mrs. Jane S. Sunderland, Ont. 5 Sheppard, Mrs. Sarah A. Toronto, Ont. 250 Sheppard, Mrs. Sarah A. Toronto, Ont. 12 Shipman, Mrs. Mary Alberta Cannington, Ont. 15 Simpson, Miss Ethel B. Toronto, Ont. 5 Simpson, Miss Ethel B. Toronto, Ont. 100	Schoeler, Pierre	Salt Lake	City, Utal	h
Cartwright, Manager in trust	ceased)	Toronto,	Ont	. 24
Mrs. Jessie Scott  Scott, Mrs. Jessie  Toronto, Ont	Cartwright, Manager in trust Scott, James, Estate of late. Execu-	Hamilton	, Ont	5
Scott, Mrs. Jessie	Mrs. Jessie Scott	Toronto,	Ont	. 84
Scott, John				
Scottish Northern Investment Trust, Limited, The	Scott, John	Windsor,	Ont	. 6
Limited, The	Scott. Walter E	Toronto, Toronto,	Ont Ont	
ment Trust, Ltd., The Scougall, Mrs. Charlotte Kincardine, Ont. 2 Scougall, Mrs. Elizabeth Scully, Miss Elizabeth Scully, Miss Mary. Toronto, Ont. 10 Scully, Miss Norma. Scagram, Miss Florence A. Toronto, Ont. 12 Segsworth, R. F. Toronto, Ont. 30 Semple, Miss Gertrude M. Toronto, Ont. 30 Semple, Miss Gertrude M. Toronto, Ont. 30 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 Sharland, Walter Toronto, Ont. 6 Sharpe, Walter Toronto, Ont. 6 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. 250 Sheppard, Mrs. Sarah A. Toronto, Ont. 12 Shipman, Mrs. Mary Alberta Cannington, Ont. 12 Shipman, Robert H. 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 Simpson, A. G. Montclair, N.J., U. S. A. 15 Simpson, Miss Ethel B. Toronto, Ont. 10	Limited, The	Aberdeen,	Scotland	. 100
Scougall, Mrs. Charlotte Scully, Miss Elizabeth Scully, Miss Mary	ment Trust Ltd. The	Aberdeen	Scotland	25
Seagram, Miss Florence A. Toronto, Ont. 12 Segsworth, R. F. Toronto, Ont. 30 Semble, Miss Gertrude M. 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 Sharland, Walter Toronto, Ont. 6 Sharpe, Walter Toronto, Ont. 20 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. 250 Sheppard, Mrs. Sarah A. Toronto, Ont. 100 Shier, Mrs. Jane S. Sunderland, Ont. 5 Shipman, Mrs. Mary Alberta Cannington, Ont. 12 Shipman, Robert H. 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 Ethel B. Toronto, Ont. 10	Scougall, Mrs. Charlotte	Kincardın	e. Ont	. 2
Seagram, Miss Florence A. Toronto, Ont. 12 Segsworth, R. F. Toronto, Ont. 30 Semble, Miss Gertrude M. 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 Sharland, Walter Toronto, Ont. 6 Sharpe, Walter Toronto, Ont. 20 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. 250 Sheppard, Mrs. Sarah A. Toronto, Ont. 100 Shier, Mrs. Jane S. Sunderland, Ont. 5 Shipman, Mrs. Mary Alberta Cannington, Ont. 12 Shipman, Robert H. 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 Ethel B. Toronto, Ont. 10	Scully, Miss Mary	Toronto,	Ont	. 10
Segsworth, R. F. Toronto, Ont. 38 Selby, W. T. H. Toronto, Ont. 30 Semple, Miss Gertrude M. Toronto, Ont. 3 Semple, Miss Janet Toronto, Ont. 3 Semple, Miss Janet Toronto, Ont. 3 Semple, Miss Margaret Lydia Ottawa, Ont. 3 Semple, Robert Tottenham, Ont. 18 Semple, William H. A. Cobourg, Ont. 2 Sharland, Walter Toronto, Ont. 6 Sharpe, Walter Toronto, Ont. 5 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. 250 Sheppard, Mrs. Sarah A. Toronto, Ont. 250 Shipman, Mrs. Mary Alberta Cannington, Ont. 12 Shipman, Robert H. Cannington, Ont. 12 Shipman, Robert H. 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 Ethel B. Toronto, Ont. 10	Seagram, Miss Florence A	Toronto.	Ont	. 12
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 Sharland, Walter Toronto, Ont. 6 Sharpe, Walter Toronto, Ont. 20 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. 250 Sheppard, Mrs. Sarah A. Toronto, Ont. 250 Shipman, Mrs. Mary Alberta Cannington, Ont. 12 Shipman, Robert H. Cannington, Ont. 12 Shipman, Robert H. 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 Simpson, A. G. Montclair, N.J., U. S. A. 15 Simpson, Miss Ethel B. Toronto, Ont. 10	Segsworth, R. F	Toronto,	Ont	. 38
Semple, Miss Janet	Selby, W. T. H	Toronto,	Ont	. 30
Semple, Miss Margaret Lydia Ottawa, Ont	Semple, Miss Gertrude M			. 3
Semple, Robert				
Semple, William H. A. Cobourg, Ont. 2 Sharland, Walter Toronto, Ont. 6 Sharpe, Walter Toronto, Ont. 20 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. 100 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 Ethel B. Toronto, Ont. 10				
Sharland, Walter Toronto, Ont. 6 Sharpe, Walter Toronto, Ont. 20 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. 100 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 Ethel B. Toronto, Ont. 10	Semple, William H. A			
Sharpe, Walter	Sharland. Walter			
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. 100 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 Ethel B. Toronto, Ont. 10	Sharpe, Walter			
Shaw, Hedley Toronto, Ont		Montreal,	Que	. 102
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. 100 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 Ethel B. Toronto, Ont. 10	Shaw, Hedley	Toronto.	Ont	. 50
Shee, Mrs. Mary Ann Quebec, Que	Shea, John F	Hamilton,	Ont	. 100
Sheppard, O. B	Shee, Mrs. Mary Ann	Quebec, (	Que	. 10
Shier, Mrs. Jane S	Sheppard, O. B	Toronto,	Ont	. 250
Shipman, Mrs. Mary Alberta Cannington, Ont 12 Shipman, Robert H				
Shipman, Robert H				
Sibbitt, Estate of late Mrs. Jane E. Executors and Trustees: Edward Blake Duncan, Frederick J. Bishopp Brantford, Ont 5 Simpson, A. G				
Simpson, A. G	Sibbitt, Estate of late Mrs. Jane E.	- Cuming to	, O	. 10
S. A	Blake Duncan, Frederick J. Bishopp	Brantford	, Ont	. 5
Simpson, Miss Ethel BToronto, Ont 10	Simpson, A. G			
Sivers, Charles L Toronto, Ont. 12 Sivers, Fanny Hutson Toronto, Ont. 8	Simpson, Miss Ethel B	Toronto.	Ont	. 10
	Sivers, Charles L	Toronto, Toronto,	Ont	. 12

Name	Address S	hares
Six, Mrs. Jane M	Port Perry, Ont	10
Smith, Miss Alice I	Ottawa, Ont Chicago, Ill., U.S.A. Toronto, Ont Toronto, Ont	10 12 6 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.		
Smith, Mrs. Catharine	Toronto, Ont Toronto, Ont Marksville, Ont	150 6 8
Smith, C. W. Smith, Mrs. Ella M. G. Smith, Miss Emma	Whitby, Ont Cobourg, Ont Ottawa, Ont	<b>32</b> 7 5
Smith, Ernest Herbert	Blenheim, Ont	12
Corporation Smith, Dr. Frank Roy, and Edgar E. N. Smith	Toronto, Ont Cobourg, Ont	<b>399</b>
Smith, James H., and Miss Marion B. Smith, trustees	Toronto, Ont	19 2
Smith, Mrs. J. Lucretia Smith, Mrs. Lilian M Smith, Miss Mary Jane	Stratford, Ont Ottawa, Ont Whitby, Ont	28 9
Snell, John	Toronto, Ont Lindsay, Ont Belleville, Ont	62 4 10
Snowball, George M	Toronto, Ont Burnley, England Port Sydney, Ont	20 18 25
Somerville, George	Toronto, Ont Toronto, Ont	25 15 8
Southdrive Securities Limited Sparkhall, Mrs. Fanny	Ottawa, Ont Toronto, Ont Uxbridge, Ont	40 2
Spellman, Mrs. Annie Spencer, Charles C. Spencer, John	Hastings, Ont Picton, Ont Bradford, Ont	31 10 10
Spencer, Estate of late Miles. Executrix: Mrs. Edith Spencer	Southampton, Ont Galt, Ont.	3 1
Spragge, George W	Cobourg, Ont Toronto, Ont Cobourg, Ont	6 10 20
Spratt, Mrs. Margaret J	Hamilton, Ont Hamilton, Ont	32 22
Springer, Miss Iva Myrtle	Gueipii, Ont	10

Name	Address	Shares
Springer, S	Stratford, Ont	. 15 . 10 34
A. Hattie Frank	Stratford, Ont Nipegon, Ont	. 2
Haig	Cobourg, Ont Cobourg, Ont Toronto, Ont Toronto, Ont	. 7 . 72 8
Starr, Mrs. Georgie	Toronto, Ont Walkerton, Ont	5 18 . 9
Stephens, Mrs. Laura A. Staples Stevenson, J. M	Toronto, Ont	J. . 30
Stewart, Charles R	Port Perry, Ont Toronto, Ont	. 9
cutor: John Duncan	Toronto, Ont	30
tor: William Stewart Stobart, Frank E Stocks, W. S Stoddart, John H.	Toronto, Ont London, Eng Empress, Alta New York City, N	. 45
Stokes, Mrs. Maude	Y., U.S.A Kingston, Ont Port Perry, Ont	. 15
Storie, James D	Port Perry, Ont Oshawa, Ont Oshawa, Ont	. 12 . 50 . 25
Strang, Mrs. Williamina C. C Strathy, A. G. Strathy, Miss Elizabeth M. L.	Westmount, Que Toronto, Ont Toronto, Ont	6
Strickland, Mrs. Mabel G. Stuart, Charles P. Stuart, Miss Clara M. Stuart, Mrs. Elizabeth	Hamilton, Ont Toronto, Ont Caledonia, Ont Guelph, Ont	. 125
Stuart, Miss Maggie H. Stuart, Dr. Peter Suckling, Mrs. Clarice I.	Caledonia, Ont Guelph, Ont Peterborough, Ont.	. 7
Sullivan, Dr. Herbert J	Hamilton, Ont Belleville, Ont	. 10
Sutherland Mrs. Annie Sutherland, Mrs. Bertha Sutherland, Mrs. Daisy E.	Montreal, Que Guelph, Ont Montreal, Que Dayton, Ohio, U.S.A	. 15
Sutherland, William	Orillia, Ont Hamilton, Ont	_

Name	Address	Shares
Sutton, Miss E. Laude	Toronto, Ont Toronto, Ont Winnipeg, Man Winnipeg, Man	. 100
Mrs. Selina F. Geddes Switzer, Mrs. Evelyn E. Sykes, Mrs. I. Josephine	Ottawa, Ont Dresden, Ont Oshawa, Ont	. 11
Taft, Hulbert  Tait, Andrew Tandy, Mrs. Gertrude L Tane, Mrs. Catherine Tassie, Mrs. May E Tatnam, Edward	New York, N.Y., U.S. A	. 54 . 25 . 10 . 25
Taylor, Miss Annie M. and Miss Mary B. Taylor Taylor, Mrs. Beatrice E. Taylor, Mrs. Florence E. Taylor, George W. Taylor, John C. Taylor, Mrs. Mary A. Taylor, Mrs. Matilda M. E. Taylor, Thomas Wardlaw and J. J. Charteris Thomson, Executors Estate of late Sir Thomas W. Tay-	Simcoe, Ont	. 2 . 5 . 5 . 6
lor Teeple, Mrs. Ella M. Telfer, Mrs. Eveline C. Telke, Herman Temple, J. Algernon, M.D. Tennis, Mrs. Erie Ethel Tesch, Frederick C., Dr. Tessier, The Hon. Auguste Thacker, Mrs. Emily Thom, Miss Agnes B. Thom, Estate of late J. H., Executors	Hamilton, Ont St. Thomas, Ont New York, U.S.A. Winnipeg, Man. Toronto, Ont La Porte, Ind., U.S. Niagara Falls, N.Y. Rimouski, Que Wimbledon, Eng Pickering, Ont	. 44 . 20 . 10 . 25 A. 6 . 2 . 10 . 20
Thom, Estate of late J. H., Executors Mrs. Elizabeth Thom, Robert Scott. Thomas, Mrs. Amy L.  Thompson, Mrs. Agnes R.  Thompson, Mrs. Elvira F.  Thompson, Mrs. Harriet  Thompson, James, Jr.  Thompson, Joseph J.  Thompson, Mrs. Maria  Thompson, Samuel H. (deceased)  Thompson, Mrs. Sussannah Jane  Thompson, Thomas F.  Thompson, William  Thompson, William  Thompson, William Francis  Thompson, Miss Zella	Toronto, Ont Toronto, Ont Brooklin, Ont Manchester, Ont Kinnears Mills, Que Toronto, Ont Bowmanville, Ont Coaticook, Que Toronto, Ont Toronto, Ont Uxbridge, Ont Uxbridge, Ont Manchester, Ont Uxbridge, Ont Uxbridge, Ont	3 5 3 3 24 12 5 7 7 5 5 27 5 9 . 10

Name	Address 8h	ares
Thomson, Mrs. Elizabeth Thorburn, James, M.D., Estate of late. Executors: Toronto General Trusts Corporation, William George Wat-		6
son	Toronto, Ont	42
Thorburn, Mrs. Jane		7 12
Thorne, Miss Elsie M	Toronto, Ont	14
Thornton, Mrs. Edith, in trust	Toronto, Ont	3
Thornton, Miss Josephine M	Toronto, Ont	17
Tilt, Capel		70
Tobin, C. A		6
Tobin, Miss Emily H		10
Todd, J. Watson		• •
	England	42
Todhunter, Mrs. Jessie S	Columbus, Ohio	163
Toronto General Trusts Corporation,	T	158
The	Toronto, Ont	158
The, in trust	Toronto, Ont	46
Toronto General Trusts Corporation,		
Ottawa, The. Trustees for Ethel M.	0	
Hamilton	Ottawa, Ont	4
Ottawa, The. Trustees for Mary A.		
Hamilton	Ottawa, Ont	3
The, in trust for Mrs. Harriett S.		
Bacque	Toronto, Ont	9
Toronto General Trusts Corporation,		
The, executors J. W. Langmuir Es-		20
tate		30
Toronto General Trusts Corporation, The. Executors Estate of late Mar-		
garet Langmuir	Toronto, Ont	17
Toronto General Trusts Corporation,		
The, trustees for Paul W. Litch-field	Toronto Ont.	44
Toronto General Trusts Corporation.		• • •
The. For account of Miss Ina		0/0
Beatrice Matthews	Toronto, Unt	262
The. For account of Mrs. Ethel		
Adine Ross	Toronto, Ont	262
Toronto General Trusts Corporation,		0.5
The, Nadine J. H. Osler trust Toronto General Trusts Corporation	Toronto, Ont	25
and Captain J. S. Alston, in trust	Toronto, Ont	50
Toronto General Trusts Corporation		
and George E. Watson, in trust Toronto Mortgage Co., in trust	Toronto, Ont	10
Toronto Mortgage Co., in trust	Toronto, Ont	503

Name	Address	Shares
Torrance, Baty M., Estate of late. Administrators: Royal Trust Com-		
Torrance, Miss Beatrice Torrance, Miss Jessie T. Torrance, Miss Mageline Treble, Arthur W. Trees, Estate of Capt. Christopher F.	Toronto, Ont Toronto, Ont Toronto, Ont	6 6
James D. Trees, Samuel L. Trees, Executors	Toronto, Ont	6
L. Trees, Trustees.  Trotter, Noel Trumbo, Mrs. Gladys F. B. Murton Turnbull, Miss Isabel G.  Turnbull, William F., Estate of late. Executors: Mrs. Lizzie M. Turnbull, Miss Isabel Grace Turnbull,	Toronto, Ont London, England. Havana, Cuba Toronto, Ont	. 90
William Henry Turnbull Turner, Mrs. Elizabeth A Turner, Miss Ethel H. Turner, Mrs. Florence Turner, Miss Florence M. C. Turner, Mrs. Florence P.	Toronto, Ont Chatham, Ont Toronto, Ont Brockville, Ont Toronto, Ont Toronto, Ont Hastings, Ont	7 15 2 6
Turner, Walter S. M. Turner, Walter S.M., in trust for Mrs. Effic K. Turner Turner, Walter S.M., in trust for Walter Martin Turner, Jr. Tuttle, Mrs. Mary Edith Twohey, William James Tyrwhitt, Mrs. Emma	Hastings, Ont Toronto, Ont Tweed Ont Chatham, Ont Toronto, Ont	10 34
Union Trust Company, Ltd., The, and Walter Dymond Gregory, Trustees. Ure, Alexander Usborne, Rev. John. Trustee for Mrs. Jessie Usborne under the will of late Daniel McLachlan.	Toronto, Out Toronto, Out Honolulu, Hawaiian Islands.	15
Vail, Miss Phebe A. van Cutsem, Richard Emile Godfrey. Van Norman, C. P. Van Norman, Mrs. Isabella N. van Someren. Miss Flora Cullin Vanstone, Mrs. Elizabeth Vanstone, Miss Ida May Van Tassel, Mrs. Phoebe E. Vere-Laurie, Mrs. Florence C. V. Victoria Investment Co., Ltd. Virgil, W. Turner Vogt, Charles Vogt, Ignatz	Whitby, Ont	. 30 . 2 . 100 . 1 . 3 . 24 A. 13 . 30 a 30 . 10

Name	Address	Shares
Wadsworth, Dr. James L. C	St. George, Ont	6
Corporation Wakely, Mrs. Grace B. Waldie, Frederick N. Walker, C. C.	Oshawa, Ont Toronto, Ont Yarmouth, N.S	18
Walker, Miss Charlotte Emily Walker, Capt. H. S. Walker, Mrs. Helena Walker, James, Estate of late. Executors: Mrs. Helena Walker, Chas.		100
Walker Walker, Mrs. Jessie Walker, John A. Walker, John Archibald, K.C. Walker, Mrs. Josephine	Toronto. Ont Philadelphia, Pa. Toronto, Ont Chatham, Ont Chatham, Ont	19 48 30
Wallace, W. T., M.D. Wallbridge, Mrs. Phyllis M. Walley, F. G. Walley, Mrs. Minerva M.	Kitchener, Ont Belleville, Ont Ingersoll, Ont Ingersoll, Ont	10 2 3
Walley, Miss Minnie Estelle Walmsley, David C Walsh, E. H	Ingersoll, Ont Conconully, Wash U. S. A Toronto, Ont	5 1., 8
Walsh, E. H., in trust Walsh, Mrs. Ellen M. Walsh, Mrs. Elma M. B. Ward, Alfred, Estate of late. Executors: Alfred Hadiey Ward, Mrs. Margaret Jane Ward, Mrs. Alice	Toronto, Ont Toronto, Ont Toronto, Ont.	21 18
Margaret Griffith	Hamilton, Ont Williams, Montan U. S. A	a, 1
Ward, William J., Tutor. Warde, J. D. Warde, J. D., in trust Warde, Paul Warner, J. A., Estate of late. Executors: Mrs. Minnie R. Warner, T. A.	Lennoxville, P.Q. Lennoxville, P.Q. Toronto, Ont. Toronto, Ont. Toronto, Ont.	8 10 24
Harvey	Cobourg, Ont Cobourg, Ont	4
Warren, Ven. Archdeacon George Warren, Henry Warren, Mrs. Margaret S Warren, Miss Mary Foot Waterman, Mrs. Jean A.	Toronto, Ont Bracebridge, Ont Chicago, Ill., U.S.A Orillia, Ont Santa Barbara, Cal	. 3 19
Watkins, Miss Alice	U.S.A. Toronto, Ont	. 12

Name	Address	Shares
Watson, Mrs. Emma Chisholm	London, Eng	
Watson, J. P.	Huntsville, Ont Toronto, Ont	
Watt & Watt	Toronto, Ont	5
Watts, Arthur E., in trust	Brantford, Ont	14
Waugh, W. J.	Hamilton, Ont	40
Webber, Mrs. Bella		
Webster, George H	Calgary, Alta	
Webster, Miss Jennie	Montreal, Que Cobourg, Ont	
Webster, William M. P. and A. M.	coocarg, om	
Bell (deceased)	Halifax, N.S	5
Weir, M. M., Estate of late. Surviving Executor: BrigGen. Harry		
George Weir	London, England.	50
Wellington Fire Insurance Co. Mutual	Donaton, Dingiana	
and Stock		
West, Mrs. Gertrude H	Toronto, Ont St. Paul, Minn., U.	14
wheeler, Mrs. Anne L	A	
Whelan, Mrs. Anna Maria McLeod		00
and Charles P. Whelan	Donnybrook, Irelan	
White Mrs Dorothy Conden	Paris, Ont	
White, Mrs. Dorothy Gordon White, Joseph	Ottawa, Ont Toronto, Ont	
White, Joseph William	Oshawa, Ont	6
White, Joseph William	Whitby, Ont	1
Whitehead, Alfred Botterell	Quebec, Que	8
Whitehead, Arthur Whiston	Eastbourne, Eng Eastbourne, Eng	
Whitehead, Joseph Louis	Eastbourne, Eng.	9
Whitehead, William Morley	Toronto, Ont	25
Whitehouse, Miss Clara	Brooklyn, N.Y., U.	S.A. 1 A. 10
Whiteway, Mrs. Alice	Chicago, Ill., U.S., Whitby, Ont	
Whiting, Miss T. Adda B	Toronto, Ont	-
Whitney, Albert	Prescott, Ont	240
Whitney, Lady Alice	Toronto, Ont	72
Whitney, Mrs. Ann	Ottawa, Ont	5
Whitney, E. C	Westmount, Que	
Whitney, Richard A	Big Sandy, Montan	
	Ū.S.A	2
Wickett, John, Estate of late. Execu- tors: Mrs. Edith Maria Wickett,		
tors: Mrs. Edith Maria Wickett, Thomas Wickett	Port Hope, Ont	35
Wickett, Miss Olive B	Port Hope, Ont	
Wickett, Thomas	Port Hope, Ont	30
Wicksteed, Henry K	Toronto, Ont	
Widden, Mrs. Elizabeth	Port Perry, Ont Stuttgart, German	
Wigmore, Alfred S		_
Wilcox, C. S	Hamilton, Ont	25

Name	. Iddress	Shares
Wilkes, Alfred J., K.C. Wilkes, Mrs. Esther F. Wilkinson, Miss Jane Wilkinson, Robert Willard, Harper Willcox, H. W.	Brantford, Ont Brantford, Ont Eustis, Fla., U.S.A. Galt, Ont Prescottt, Ont Los Angeles, Cal U.S.A	. 6 . 25 . 20
Williams, A. L	Clayton, N.Y., U.S	5.
Williams, Mrs. Elizabeth Williams, Mrs. Hattie M. Williams, H. H. Williams, Dr. J. P. F. Williams, Robert Williams, Dr. William Thomas Williamson, Miss Cecile Williamson, James A. Wilson, Andrew Ferrier, in trust Wilson, Estate of late Charles S. Fred	Cobourg, Ont. Oshawa, Ont. Toronto, Ont. Markham, Ont.	3 20 201 5 5 . 50 . 6
S. Wilson, James H. Bone, Harry L. Stark, Executors and Trustees Wilson, David Wilson, Miss Elizabeth Catherine Wilson, Mrs. Emma K. Wilson, James A. Wilson, Mrs. Kate L. Wilson, Miss Margaret B., in trust Wilson, Miss Margaret Egan Wilson, Murray F. Wilson, Richard Wornall Wilson, Solomon Wise, Mrs. Clara J.	Cobourg, Ont Toronto, Ont Cobourg, Ont Port Perry, Ont	. 2 . 37 . 6 . 28 . 5 . 10
Wood, Mrs. Margaret L. Wood, Thomas H. Woods, Thomas E. Woods, Mrs. Mary Lavinia Woods, T. Ambrose, Estate of late. Executors and Trustees: Toronto General Trusts Corporation, Har- court Ferguson Worthington, Mrs. Edith A. Wragg, Mrs. Amelia Wren, Christopher Wren, Mrs. Sarah S.	St. Catharines, Ont Toronto, Ont Moose Jaw, Sask. Hamilton ,Ont Toronto, Ont Toronto, Ont Hamilton, Ont Uxbridge, Ont	5 10 13 25 100 8 5
Wren, Mrs. Sarah S. Wright, Mrs. Charlotte Phillips Wright, Henry J. Wright, Mrs. Lillian Wright, Mrs. Lucy Lockridge (deceased)	Uxbridge, Ont Toronto, Ont Toronto, Ont Bath, Ont Kingston, Ont	. 22 10 . 7
Wright William Hennell	Horton, North Oxford, Eng	. 4
Wrighton, Ralph R	London, Ont	. 5

Name	.1ddress	Shares
Wurtele, Ernest F. Yarker, Mrs. Margaret G. Yates, Porter B. York, Thomas John Young, Aaron N., Estate of the late. Executors and Trustees: Mrs. Anna M. Young, William Sanborn Young,	Toronto, Ont Beloit, Wis., U.S.A	. 10
Edward Keasbey Hardy, John A. Orb	Toronto, Ont Toronto, Ont	. 3

