

THE DOMINION BANK



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

**FIFTY-THIRD
ANNUAL REPORT
31ST DECEMBER 1923**

FIFTY-THIRD ANNUAL REPORT

AND

LIST OF SHAREHOLDERS

THE
DOMINION BANK

31st DECEMBER
1923

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

THE DOMINION BANK

ESTABLISHED 1871

HEAD OFFICE - TORONTO

CAPITAL PAID UP	-	-	-	-	\$ 6,000,000
RESERVE FUND	-	-	-	-	7,000,000
UNDIVIDED PROFITS	-	-	-	-	825,374
TOTAL ASSETS	-	-	-	-	122,060,752

31ST DECEMBER, 1923

DIRECTORS

PRESIDENT

SIR EDMUND B. OSLER

VICE-PRESIDENTS

A. W. AUSTIN SIR AUGUSTUS M. NANTON

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

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	J. M. JELLETT
G. S. HACKLAND	C. A. PACK

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

WESTERN OFFICIALS—WINNIPEG

Assistant General Manager	-	F. L. PATTON
Western Inspector	- - -	W. S. DARLING
Asst. Western Inspector	- -	J. R. SCOBY

BRANCHES OF THE DOMINION BANK

ONTARIO

BADEN	E. H. Rohleder	Acting Manager
BELLEVILLE	W. E. Scott	Manager
BRACEBRIDGE	H. Warren	Manager
BRAMPTON	J. G. Hall	Manager
BRANTFORD	J. M. Ferguson	Acting Manager
BROOKLIN	E. C. Cross	Manager
CHATHAM	W. Watts	Manager
COBOURG	J. W. Spragge	Manager
DRESDEN	J. S. Lord	Manager
FAIRBANK	J. R. Millard	Manager
FORT FRANCES	W. T. Russell	Manager
FORT WILLIAM	W. S. Pate	Manager
GRAVENHURST	F. A. Boulden	Manager
GUELPH	A. E. Gibson	Manager
HAMILTON	A. M. Bethune	Manager
“ East End Branch (King & Wentworth Sts.)	F. W. Morrow	Manager
“ Gage Ave. Branch (Gage Ave. and Barton St.)	G. J. Vicars	Manager
“ Homeside Branch (Barton St. and Kenilworth Ave.)	R. W. Fitzgerald	Manager
HESPELER	J. R. Brethour	Manager
HUNTSVILLE	W. E. Glenney	Manager
KENILWORTH	H. R. Hawthorne	Actg. Manager
KENORA	W. W. Duncan	Manager
KITCHENER	R. D. Boughner	Manager
LINDSAY	S. L. Reade	Manager
LONDON	B. B. Manning	Manager
“ Rectory Street Branch	P. S. Farquhar	Manager
LONG BRANCH	G. D. Crowther	Acting Manager
MADOC	W. H. McBain	Manager
MARMORA	M. E. Grant	Manager
MOUNT ALBERT	W. F. R. Bohme	Manager
MOUNT FOREST	H. R. Hawthorne	Actg. Manager
NAPANEE	G. Patten Carr	Manager
NEW TORONTO	R. D. Black	Acting Manager
NIAGARA FALLS	I. G. Trask	Manager
ORILLIA	John Scott	Manager
OSHAWA	C. N. Henry	Manager
“ Cedar Dale	J. H. Nerrie	Acting Manager
OTTAWA	C. O. Fellowes	Manager
PETERBOROUGH	John Crane	Manager
ROSSEAU	H. A. Burgess	Acting Manager
ST. CATHARINES	P. E. Nichol	Manager
ST. THOMAS	A. E. Colson	Manager
“ East End Branch (Talbot and Horton Sts.)	J. G. Fraser	Manager
SARNIA	H. F. Smith	Manager
SEAFORTH	R. M. Jones	Manager
SPRUCEDALE	S. T. Organ	Manager

BRANCHES ONTARIO—Continued

THAMESVILLE.....	J. H. Perry.....	Manager
TIMMINS.....	John L. Hunt.....	Acting Manager
TORONTO.....		
Cor. King and Yonge Sts.....	E. C. Bowker.....	Asst. Manager
	A. A. Atkinson.....	Asst. Manager
Avenue and Davenport Rds.....	P. J. Jones.....	Manager
Bloor and Bathurst Sts.....		
Bloor St. and Runnymede Rd.....	W. B. Macdonald.....	Manager
Broadview Ave. and Queen St.....	A. H. Black.....	Manager
City Hall Branch.....	W. Walker.....	Manager
Danforth and Logan Aves.....	H. J. Hagarty.....	Manager
Davenport Rd. and Uxbridge A.....	Geo. W. Eckert.....	Manager
Deer Park Branch (Yonge St. and St. Clair Ave.).....	T. W. Joyce.....	Manager
Dovercourt Rd. and Bloor St.....	B. D. Saunders.....	Manager
Dufferin St. and Lappin Ave.....	F. R. Cochran.....	Manager
Dundas St. and Runnymede Rd.....	C. L. Foley.....	Acting Manager
Dupont and Christie Sts.....	E. C. McClelland.....	Actg. Manager
Earlscourt Branch (Dufferin St. and St. Clair Ave.).....	M. Holmes.....	Manager
East Danforth Branch (Danforth Ave. and Danforth Rd.).....	A. M. Slatter.....	Acting Manager
Eastern Harbour Branch (Cherry and Commissioner Sts.).....	T. W. Rhind.....	Acting Manager
Eglinton Ave. and Yonge St.....	W. D. S. Fraser.....	Manager
John and Queen Sts.....	C. W. Jones.....	Manager
Lee Ave. and Queen St.....	C. W. McMichael.....	Manager
Market Branch (King and Jarvis Sts.).....	W. S. Gray.....	Manager
McCaul and Dundas Sts.....	W. C. Armstrong.....	Manager
North Toronto Branch (Opposite Yonge St. Subway).....	J. W. B. Walsh.....	Manager
Queen St. and Augusta Ave.....	C. Walker.....	Manager
Queen St. and Ossington Ave.....	A. A. Helliwell.....	Manager
Roncesvalles and Howard Park Aves.....	A. E. S. Thompson.....	Manager
Rosedale Branch (Sherbourne and Bloor Sts.).....	J. T. Lownsbrough.....	Manager
Sherbourne and Queen Sts.....		
Spadina Ave. and College St.....	J. Cruso.....	Manager
Victoria and Queen Sts.....	N. F. Monro.....	Manager
West Toronto Branch.....	R. W. H. Brough.....	Manager
Wychwood Branch (St. Clair Ave. and Vaughan Rd.).....	Hugh Hall.....	Manager
Yonge and Hayden Sts.....		
Yonge St. Terminal (at City limit).....	J. W. Ritch.....	Acting Manager
UXBRIDGE.....	D. T. Hepburn.....	Manager
WELLAND.....	P. C. Marsh.....	Manager
WHITBY.....	G. P. Lynd.....	Manager
WINDSOR.....	A. M. Cowie.....	Manager
WINGHAM.....	John A. Wallace.....	Manager

BRANCHES—Continued

QUEBEC

MONTREAL	M. S. Bogert	Manager
	E. C. Lindsay	Asst. Manager
Bleury and St. Catherine Sts.	J. K. Muir	Manager
Guy and St. Catherine Sts.	J. B. O'Neill	Manager
St. Etienne Branch (Christophe Colomb and Bellechasse Sts.) ..	A. J. Murray	Acting Manager
St. Lawrence Blvd. Branch (St. Lawrence Blvd. and Prince Arthur St.)	W. J. Dundas	Manager

MANITOBA

BOISSEVAIN	A. T. Morton	Manager
BRANDON	A. V. Miller	Manager
DELORAINE	A. E. Piercy	Manager
ST. BONIFACE (Union Stock Yards Branch)	W. M. Hamilton	Acting Manager
SELKIRK	W. E. Gordon	Manager
THE PAS	J. L. Fox	Acting Manager
WINNIPEG	R. K. Beairsto	Manager
	C. S. Pim	Asst. Manager
North End (Main St.)	W. S. Waugh	Manager
Notre Dame Ave. and Sherbrook St.	P. B. Tucker	Manager
Portage Ave. and Sherbrook St.	E. J. S. Townshend	Manager
St. Johns Branch (Redwood Ave. and Main St.)	C. O. Bell	Acting Manager

SASKATCHEWAN

GRENFELL	W. M. Elliott	Acting Manager
MARQUIS	L. C. Brown	Manager
MOOSE JAW	M. C. Fraser	Manager
REGINA	W. A. Radcliff	Manager
SASKATOON	W. S. Ashley	Manager

ALBERTA

CALGARY	M. S. Burger	Manager
CALGARY, ALBERTA STOCK YARDS ..	J. E. Lodge	Acting Manager
EDMONTON	W. N. Sheffield	Manager
HIGH RIVER	C. Smith	Manager
MEDICINE HAT	J. L. Hunt	Manager

BRITISH COLUMBIA

WEST SUMMERLAND	F. M. Broddy	Acting Manager
VANCOUVER	Dudley Dawson	Manager
	John Snow	Asst. Manager
VICTORIA	Hylton Morris	Manager

BRANCHES—Continued

NEW BRUNSWICK

ST. JOHN.....W. A. Fisher..... Manager

LONDON, ENGLAND

3 KING WILLIAM ST., E.C. 4.....S. L. Jones..... Manager

NEW YORK AGENCY, U.S.A.

35 WALL ST.....C. S. Howard..... Agent
Robert Rae..... Asst. Agent

CHIEF CORRESPONDENTS

GREAT BRITAIN	- Bank of England. The Anglo-South American Bank, Limited. The British Overseas Bank, Limited. The National Bank of Scotland, Limited. Union Bank of Scotland, Limited.
AFRICA	- - - - - The National Bank of South Africa, Limited.
AUSTRALASIA	- - The Union Bank of Australia, Limited. Bank of New Zealand.
BELGIUM	- - - - - Banque d'Anvers.
CHINA	- - - - - The Chartered Bank of India, Australia and China. Hong Kong and Shanghai Banking Cor- poration. International Banking Corporation.
FRANCE	- - - - - Banque Anglo-Sud Americaine. Comptoir National d'Escompte de Paris. Credit Lyonnais.
GERMANY	- - - - - Deutsche Bank. Dresdner Bank.
HOLLAND	- - - - - Amsterdamsche Bank. Nederlandsche Handel—Maatschappij.
ITALY	- - - - - Banca Commerciale Italiana. Credito Italiano.
JAPAN	- - - - - The Bank of Taiwan, Limited. The Mitsui Bank, Limited. The Yokohama Specie Bank, Limited. International Banking Corporation.
POLAND	- - - - - Anglo-Polish Bank, Limited.
SOUTH AMERICA	- The Anglo-South American Bank, Limited. The National City Bank of New York.
SPAIN	- - - - - Credit Lyonnais. The Anglo-South American Bank, Limited.
SWITZERLAND	- - Banque des Grisons. Banque Cantonale de Berne. Banque Populaire Suisse.
WEST INDIES	- - Colonial Bank. International Banking Corporation. National City Bank of New York.
UNITED STATES	- BOSTON, MASS. - - The National Shawmut Bank of Boston. The First National Bank of Boston. BUFFALO, N.Y. - - The Marine Trust Co. of Buffalo.

CHIEF CORRESPONDENTS—Continued

UNITED STATES—Continued

CHICAGO, ILL.	- -	Continental and Commercial National Bank of Chicago.
CLEVELAND, O.	- -	The Union Trust Company.
DETROIT, MICH.	- -	First National Bank in Detroit. Bank of Detroit.
DULUTH, MINN.	- -	American Exchange National Bank of Duluth.
LOS ANGELES, CAL.	-	Merchants National Bank.
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. American Exchange National Bank.
PHILADELPHIA, PA.	-	The Girard National Bank. The Central National Bank.
PITTSBURG, PA.	- -	First National Bank at Pittsburg. Pittsburg Trust Company.
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.

GENERAL STATEMENT YEAR

ASSETS	
Gold and Silver Coin.....	\$2,048,850.22
Dominion Government Notes.....	10,505,844.50
Deposit in the Central Gold Reserves.....	600,000.00
Notes of other Banks.....	888,169.00
United States and other Foreign Currencies.....	75,885.41
Cheques on other Banks.....	9,298,435.24
Balances due by other Banks in Canada.....	1.85
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	2,842,921.01
	26,260,107.23
Dominion and Provincial Government Securities, not exceeding market value.....	17,499,251.22
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	4,024,226.16
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	2,503,881.73
Call and Short (not exceeding thirty days) Loans in Canada on Stocks, Debentures and Bonds and other Securities of a sufficient marketable value to cover.....	5,278,335.44
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Stocks, Debentures and Bonds and other Securities of a sufficient marketable value to cover.....	2,397,405.51
	57,963,207.29
Demand Loans in Canada against the security of grain and flour.....	10,811,227.30
	68,774,434.59
Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....	43,010,221.78
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....	728,950.45
Liabilities of Customers under Letters of Credit, as per contra.....	2,259,008.25
Real Estate other than Bank Premises.....	93,243.30
Non-Current Loans, estimated loss provided for.....	314,354.46
Bank Premises, at not more than cost, less amounts written off.....	6,123,472.00
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	304,500.00
Mortgages on Real Estate sold.....	19,442.19
Other Assets not included in the foregoing.....	433,125.68
	53,286,318.11
	\$122,060,752.70

TORONTO, 31st December 1923.

ENDED 31st DECEMBER, 1923

LIABILITIES	
Capital Stock paid in.....	\$6,000,000.00
Reserve Fund.....	\$7,000,000.00
Balance of Profit and Loss Account carried forward.....	825,374.98
Dividend No. 165, payable 2nd January, 1924.....	180,000.00
Bonus, one per cent., payable 2nd January, 1924.....	60,000.00
Former Dividends unclaimed.....	219.00
	8,065,593.98
Total Liabilities to the Shareholders.....	\$14,065,593.98
Notes of the Bank in Circulation.....	\$7,366,384.00
Deposits not bearing interest.....	\$19,992,610.53
Deposits bearing interest, including interest accrued to date.....	68,913,644.57
	88,906,255.10
Advances under the Finance Act.....	4,000,000.00
Balances due to other Banks in Canada.....	2,977,068.76
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	2,135,444.86
Bills Payable.....	12,404.00
Letters of Credit Outstanding.....	2,259,008.25
Liabilities not included in the foregoing.....	338,593.75
	107,995,158.72
Total Public Liabilities.....	\$122,060,752.70

E. B. OSLER,
President.

C. A. BOGERT,
General Manager.

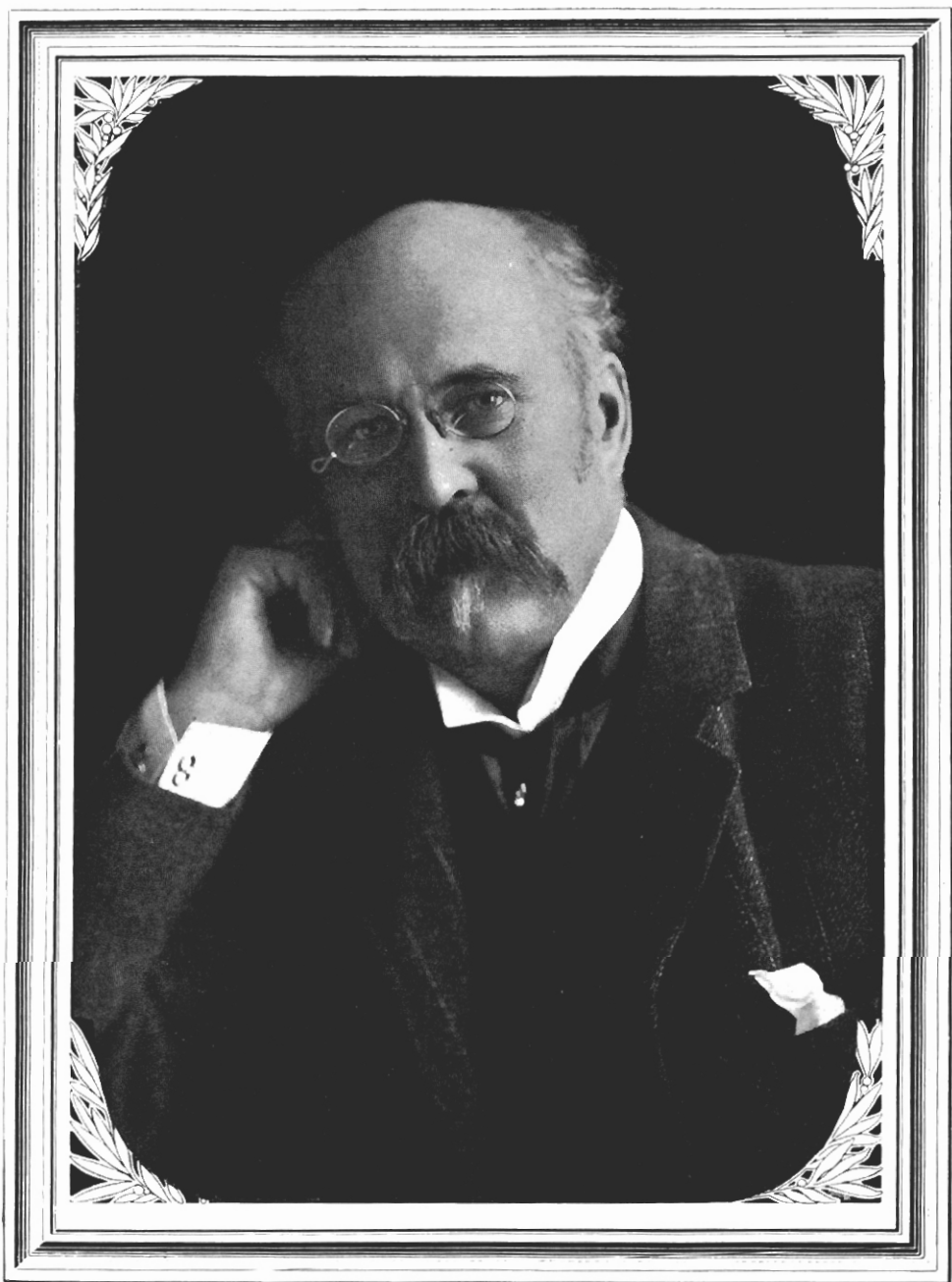
AUDITORS' REPORT TO SHAREHOLDERS

We certify that the above Balance Sheet is in accord with the books of the Dominion Bank, and that, in our opinion, it discloses the true condition of the Bank as at 31st December, 1923. We have received all the information and explanations we have required and all transactions of the Bank which have come under our notice have been within the powers of the Bank.

G. T. CLARKSON, F.C.A.
R. J. DILWORTH, F.C.A.

Toronto, January 21st, 1924.

Auditors for the Shareholders.



SIR EDMUND B. OSLER,
PRESIDENT, THE DOMINION BANK

THE
DOMINION BANK
PROCEEDINGS
OF THE
Fifty-third Annual General Meeting
OF THE
Shareholders

The Fifty-third Annual General Meeting of the Shareholders of The Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, the 30th of January, 1924, at noon.

Among those present were:

A. Monro Grier, K.C., R. D. Boughner (Kitchener), R. M. Gray, R. Y. Eaton, F. H. Gooch, W. Cecil Lee, J. W. Barry, T. F. Nivin, Percy Leadlay, C. A. Bogert, Dr. John F. Ross, R. H. Ferris, A. T. Reid, George J. Morrow, Arthur C. Paul, A. W. Austin, Edwin Jenkinson (Wexford), Dr. F. LeM. Grasett, John A. Walker, K.C. (Chatham), J. W. Murray, G. T. Clarkson, C. W. McMichael, Edward Burns, Wm. Stewart, Walter J. Barr, H. A. Cooper, Walter Wily, William Ross, R. S. McLaughlin (Oshawa), A. E. Ferrie, Dr. R. M. Bateman, E. W. Harper, C. S. McCollum, Mrs. J. Harry Paterson, Evan A. Begg, J. G. R. Gray, Fred Armstrong, W. E. Scott (Belleville), W. J. Fleury (Aurora), J. C. Moor, A. A. Atkinson, W. H. Edwards, John Scott (Orillia), W. H. Knowlton, Thomas H. Wood, R. J. Christie, H. R. Playtner (Kitchener), Sir Wm. Mulock, K.C.M.G., K.C., C. M. Gripton (Niagara-on-the-Lake), Dr. Frank Beemer (Vittoria), Wm. Logan, Allan McPherson (Longford Mills), H. C. Scholfield, G. D. Kirkpatrick, Wm. Douglas,

Edward C. Burton (Port Perry), Wm. F. McAdie (Oshawa), John T. Parker, H. F. Marriott, Charles P. Stuart, G. H. Ferguson, Wm. Walker, T. A. Chisholm, Frederick J. Black (Aurora), Frank Hunnisett, F. Gordon Osler, W. J. Magee, Baptist L. Johnston, E. H. Baines, Geo. N. Reynolds, C. S. Band, W. W. Near, G. Reginald Geary, K.C., James Matthews, Samuel Jeffrey (Port Perry), Edmund B. LeRoy, A. E. Gibson (Guelph), W. Wallace Jones, Wm. Kinnear, W. K. Pearce, C. S. Howard (New York), C. C. Jeffrey (Port Perry), W. A. Medland, C. E. Lee, Dudley Hagarty, F. G. Inwood, Chas. Walker, Jas. A. Williamson, C. P. Van Norman, James O. Gadsby, Rev. T. W. Paterson, W. C. Crowther, Frank McCarthy, A. H. Black, J. W. Burton (Port Perry), A. W. Laver, H. Begg, James Ince, David Henderson, R. L. Defries, John Edwards, R. K. Bearsto (Winnipeg). H. J. Bethune.

On motion of Mr. R. S. McLaughlin, seconded by Mr. W. W. Near, the Chair was taken by Mr. A. W. Austin, and Mr. W. K. Pearce was appointed Secretary of the Meeting.

It was moved by Mr. Charles E. Lee, seconded by Mr. G. N. Reynolds, and resolved that Messrs. R. M. Gray and E. H. Baines be appointed Scrutineers.

The Secretary then read the report of the Directors to the Shareholders and submitted the Annual Statement of the affairs of the Bank for the year ended December 31st, 1923.

TO THE SHAREHOLDERS:

The Directors beg to present the following Statement of the result of the business of the Bank for the year ended 31st December, 1923:

Balance of Profit and Loss Account, 30th December, 1922.....	\$758,163.38
Profits for the year, after deducting charges of management and making full provision for bad and doubtful debts.....	1,129,369.76
	<hr/>
	\$1,887,533.14

Which amount has been disposed of as follows:

Dividends (quarterly) at Twelve per cent. per annum.....	\$720,000.00
Bonus, one per cent.....	60,000.00
<hr/>	
Total Distribution to Shareholders of Thir- teen per cent. for the year.....	\$780,000.00
Contribution to Officers' Pension Fund.....	45,000.00
Dominion and Provincial Government Taxation.....	162,158.16
Written off Bank Premises.....	75,000.00
Balance of Profit and Loss account carried forward.....	825,374.98
	<hr/>
	<u>\$1,887,533.14</u>

Conditions throughout Canada during the past year were not such as to warrant the establishing of new Branches and only one was opened: at the corner of Yonge Street and Teddington Park Blvd., Toronto. The following were closed: Roblin and Walkerville, Ont., Arlington St., Winnipeg, Man., Canora, Sask., Tofield, Alta., and Summerland, B.C.

The Head Office and all Branches of the Bank have been inspected during the year and the cash and securities at Head Office as at the 31st December have been verified by members of the Board.

The Bank's Auditors, Messrs. G. T. Clarkson and R. J. Dilworth, have made their usual thorough investigation of its affairs and their report accompanies the Balance Sheet.

In accordance with the provisions of the Revised Bank Act you will be asked to appoint two new Auditors for the current year.

Mr. H. W. Hutchinson of Winnipeg, who has been a member of the Board since 1913, tendered his resignation in November last owing to ill health.

EDMUND B. OSLER, President,

30th January, 1924.

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

It is probable that the Directors and Executives of most of our financial institutions closed their books on the 31st of December, 1923, with a feeling of relief if, in their opinion, their affairs had been at least satisfactorily administered through a period that presented unusual difficulties. This may be said of The Dominion Bank. The Directors who address you to-day will doubtless give expression to their own views, but, speaking for the Executive of the Bank, we think that we are presenting to the Shareholders a statement which should meet with their approval.

The Secretary of the Meeting has given you the details of the Profit and Loss Account, and you will observe that the earnings, after reservations of the most ample nature, are \$1,129,369.76— but \$46,000 less than for the year 1922 and slightly greater than the profits for 1921. Including the balance of Profit and Loss Account carried forward at the beginning of the year—\$758,163.38—the amount available for distribution is \$1,887,533.14.

After the dispositions mentioned, the balance in Profit and Loss Account—\$825,374.98—is the largest surplus that has ever been carried forward, and I would remind you that it constitutes another reserve belonging to the Shareholders, available for any purpose, and furnishes added protection for the Bank's creditors and for you, the Bank's owners. This balance in Profit and Loss Account is a gradual accumulation of surplus profits over a period of years and has increased from \$446,500 to \$825,000 in the past five years—nearly one hundred per cent.

The revision of the Banking Act in 1923 necessitates some special comments on the Assets and Liabilities this year because of certain changes in the headings, and the character of the assets justifies some attention as they indicate that the Bank is in an exceptionally strong position in relation to its liabilities,

Respecting the Bank's liabilities, circulation shows little change. Deposits not bearing interest—approximately \$20,000,000—are practically the same as at the end of 1922, while interest bearing deposits have decreased \$9,400,000, to which I will make reference later.

Advances under the Finance Act—\$4,000,000—are \$500,000 less than a year ago and are, as a rule, only required during the autumn and winter months, when we render assistance in the financing of the country's products. During the greater portion of the year such advances are not availed of.

Letters of Credit Outstanding—\$2,259,000—is an unusually large total, and while it indicates greater activity in the Bank's foreign business, it is partially caused by a change in the Bank Act under which the total amount of Letters of Credit outstanding has to be shown and not the amount availed of by holders of Credits as heretofore.

Relating to the Bank's assets, Cash assets were \$26,260,107.23—24.31% of public liabilities. Immediately Available assets—\$57,963,207.29, a somewhat larger total than last year—are 53.67% of public liabilities.

I have made reference at other meetings to the large part played by The Dominion Bank in financing agricultural interests, which means that a substantial portion of our ordinary commercial loans are against grain, flour and other products, which have an immediately realizable value. In order that the Shareholders may have a more accurate knowledge of these matters, it has been thought well this year to set up an additional heading in the statement—"Demand Loans in Canada against the Security of Grain and Flour." We have not included under this heading advances against other staple products, which can always be disposed of at short notice, but have selected only grain and flour which have a "day-to-day" actual realizable value. These loans total \$10,811,227.30; if added to the Bank's other immediately realizable assets, they produce \$68,774,434.59, which is 63.68% of the public liabilities.

As the gradual liquidation of commercial loans, which has been taking place for two years past, continued, the Bank's surplus funds were used for the purchase of the highest grade securities, and you will observe that at the end of 1923 investments in Dominion and Provincial Govern-

ment securities, Canadian Municipal securities and other high-class bonds, etc., amounted to \$24,000,000—an increase of nearly \$9,000,000 during the past twelve months.

In the classification of assets the new Banking Act calls for more definite particulars in our Returns of advances of a non-liquid nature and for the information of those Shareholders who have not carefully perused the new Act, a loan is styled non-current when

“(a) the borrower has not for a period of two years preceding the date of such return, statement or balance sheet, paid the interest thereon at the rate agreed, in cash, unassisted by the bank;

“(b) the bank has taken possession of the property, or any part of the property, covered by any security given by the borrower with the intention of realizing thereon, or has realized or taken any step or proceeding for the purpose of realizing upon any security given by the borrower;

“(c) the bank has commenced an action at law to recover from the borrower the amount of the loan or any part thereof;

“(d) the borrower has made an abandonment of his estate for the benefit of his creditors or any of them; or

“(e) there is other cause sufficient in the opinion of the manager of the branch of the bank where such loan is domiciled, or in the opinion of any director or officer of the bank, who prepares, signs, approves or concurs in such return, statement or balance sheet, for deeming such loan not to be a current loan.”

Non-current loans at the end of the year were only \$314,354.46, or about one half of one per cent of the Bank's total loans.

The larger percentage of loans of this nature are in Western Canada, where those engaged in agricultural pursuits—ranchers and farmers—have suffered misfortunes for two or three years in succession and sometimes longer. Many of these advances, with a return to ordinary normal conditions, should eventually be liquidated, but it has always been the policy of this Bank to make the most ample provision for all possible shrinkages in every asset before arriving at the totals.

Real estate, other than Bank premises and mortgages on real estate acquired by the Bank from time to time as

security to loans, amounts to \$93,243.30—a very moderate total, and mortgages on real estate acquired by the Bank and sold are \$19,442.19.

Your Directors for the time being are following a conservative policy in the way of branch bank expansion and during the year no new properties were acquired and only two buildings erected at points where our business necessitated better accommodation for the public and staff—at the corner of Yonge St. and Teddington Park Blvd., Toronto, and at Timmins, Ont. Total expenditures for the year were \$107,067.92, and under all the circumstances, it was considered that an appropriation of \$75,000 from Profit and Loss Account was ample to set aside for the usual yearly depreciation on land and buildings. Bank Premises Account at the end of the year was \$6,123,472, about \$30,000 less than at the end of 1922.

We have, as in the case of every properly conducted Bank, reasonable equities and contingent reserves which it is quite likely may never be required for the purposes created, but which should, as a matter of prudence, be maintained, particularly during a period of years when the risks attendant upon commercial banking are much greater than during normal times.

LOANS TO DIRECTORS:

In the new monthly Bank Returns to the Finance Department some additional particulars are required by the Government in connection with advances to Directors. The new heading is "Aggregate Amount of Loans to Directors and Firms of which they are Partners, and Loans for which they are Guarantors." The Dominion Bank's total advances under this heading were \$682,198 73—about one half of one per cent of the Bank's assets and about one per cent. of the Bank's total loans. Most of your Directors are actively engaged in business and I feel sure the Shareholders will agree that, considering their integrity and financial standing, such loans are moderate indeed. They are secured beyond question, are wholly free from transactions of a speculative or improper character and legitimate in every way.

As such matters are the subject of much discussion by the public, it is opportune for me to state at this time that in my eighteen years' experience in my present position, no

Director of The Dominion Bank has ever embarrassed me by asking the Bank to undertake any transaction that was not wholly proper, entirely safe and which could under any circumstances be discreditable, either to the Bank or the members of the Directorate.

DEPOSITS.

During the past year we experienced a unique occurrence in Canadian banking history. I refer to the disturbance among our depositors in October last. The exact causes of that episode are not clear to us even yet, but various incidents throughout the year, including the collapse of a small institution having its headquarters in Toronto, undoubtedly unsettled public confidence, and people appear to have surrendered to a mood in which they would believe any rumors unfavorable to a bank, however improbable.

At the end of the second week in October somewhat unusual withdrawals of deposits were made at one of our branches situated in the foreign district of Toronto, but the matter seemed without particular significance and was not treated seriously. Unfortunately on that Sunday greatly exaggerated accounts of this incident were circulated and many thoughtless people—quite without malice and also without realization of the mischief they were doing—repeated totally unfounded and disquieting stories about the Bank, resulting, as you know, in a large number of depositors presenting themselves at many of our branches the following day to withdraw their money. It was then considered advisable to issue a public statement over the signatures of the President, General Manager and Auditors, and on the appearance of the newspapers containing it (which themselves did everything possible to allay disquietude) the disturbance subsided as quickly as it commenced.

Steps were taken to keep all branches supplied with circulation, and there was no single depositor at any branch desiring his money who was not immediately paid. Our one difficulty was to obtain sufficient currency, and the only assistance we needed was by way of supplies of notes, kindly placed at our disposal by other banks and for which we paid them in cash.

To correct a misapprehension which seems to have existed in the minds of some people, I state emphatically that we did not borrow a single dollar from any other institution.

We received many messages of sympathy and expressions of confidence both from here and abroad, accompanied by offers of support, which, while we did not need to avail ourselves of them, were very much appreciated.

I think it will interest the Shareholders to know that on October 15th and 16th we mobilized and made available for payment to our depositors at our branches nearly thirty million dollars, which amount was, of course, many times in excess of actual demands, but we were making preparation for all possible contingencies. As a matter of fact, we stood ready to raise a much greater amount of cash and could have done so without difficulty.

Too much cannot be said of the fine attitude of our staff at that time. The situation created was quite without precedent and entailed an incalculable amount of labor, but was faced by every man and woman with a loyalty, courage and resource beyond all praise and which, personally, I shall always recollect with gratitude and admiration.

While the officials and general staff of the Bank suffered an injury to their pride, I wish to assure the Shareholders that the result has not been in the least to discourage us, but rather to inspire every member to even greater efforts on your behalf.

It is the custom these days to direct a good deal of criticism to our banks as a whole, and it has been alleged that our financial institutions are not doing their full duty towards the development of this country. It has been argued in many quarters that the banks should lend their money more freely; that they should provide funds for new and unproven enterprises and furnish capital for investment in fixed assets when in reality the funds should be supplied by the owners. Could anything furnish a better illustration of the unsoundness of such a policy than our recent experience? It can well be imagined what might have happened in this case had the Bank not been in a thoroughly liquid position and fully able to more than meet all possible demands, and this without any disturbance whatsoever to our usual business.

At the very time of this occurrence, your Directors had authorized credits approximating thirty million dollars—following the usual custom at that season of the year—towards the harvesting and marketing of the country's pro-

ducts, and the relative business was carried on then, and since, without any difficulty or without the restriction of a single credit.

It cannot be too often or too emphatically stated that the first duty of a bank—beside which all other obligations are relatively insignificant—is and must be towards its public creditors. When they ask for their money it must be ready for them—in this position The Dominion Bank has always been and will continue to maintain itself.

The decrease in interest-bearing deposits was not wholly caused by public withdrawals, but a very considerable portion was invested by our depositors in issues of the Dominion of Canada and Province of Ontario securities made just at that time. There has been a steady increase in the deposits since October at practically every branch of the Bank, and we are confident that this will continue.

For many years The Dominion Bank has stood second amongst the Canadian Banks in ratio of total deposits to the number of branches, and we still occupied that position when we closed our books on the 31st of December last.

TAXATION.

I took occasion last January to draw attention to our heavy taxation, which is no lighter for 1923. For that period our total payments and reservations for Dominion, Provincial and Municipal taxes were \$426,392, or more than fifty per cent. of the amount distributed to the Shareholders.

The feeling is general that the burden of the taxpayer in Canada is too heavy and that our efforts should be devoted to lightening the load. The first step toward tax reduction might well be curtailment of public expenditure, notwithstanding which our provinces and municipalities continue their borrowings.

What is good for the individual is good also for a whole people, and the need for rigorous national economy can not be too strongly emphasized.

BRANCH BANKS.

The total number of branch banks in Canada has decreased by 221 since a year ago, which is a move in the right direction and a policy which has been advocated by The Dominion Bank for some years past.

Even now, however, it must be recognized that the banking facilities of the country are still far in excess of the requirements of our present population, and while this continues to be the case, expansion into new fields should be limited unless we see a demand in a particular locality which we think this Bank should serve.

In the past several years we have eliminated certain branches where there seemed little prospect of placing them on a paying basis and at the present time we do not think there is any branch of this Bank not fully warranted.

Although some banks have more branches than we have, we rightly consider that we can furnish every facility and service that the public requires.

We have left a difficult year behind us, but enter 1924 with the business of the Bank in sound condition, the assets valued on a most conservative basis and the earning power well maintained. It is too much to expect more than gradual restoration of prosperity in Canada, but we can at least reasonably look forward with confidence to a steady improvement.

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

In moving the adoption of the report, Mr. Austin made the following remarks:

I much regret, as I know you do, the absence of Sir Edmund Osler, our esteemed President, through indisposition. Sir Edmund, however, wishes to express his views on the suggestions that have been made for the guaranteeing of Bank deposits, which will be read later.

My colleague in the office of Vice-President, Sir Augustus Nanton, also is unable to be present as he is sailing from New York, practically at this very hour, for a trip around the world, which it is impossible for him to postpone. Sir Augustus has written a letter dealing chiefly with conditions in Western Canada, which will also be read to the Shareholders.

The statement presented to you will, I am sure, be received with much satisfaction. It reveals a healthy condition of our affairs.

The Dominion Bank has always extended facilities to every class of legitimate business, but particularly has taken a very active part in administering to the financial needs of the farmer, and our Managers do their share in encouraging agricultural pursuits in their respective districts.

Crop conditions in 1923 were generally satisfactory. Ontario enjoyed a fair average yield of all products. The preliminary prospects are also bright for this year, and on account of the open fall more plowing has been done than usual. In some districts in the West, particularly in the Province of Manitoba, the yield was poor, chiefly on account of drought and rust, but Alberta and a considerable portion of Saskatchewan had an abundant yield. On the whole 1923 can be styled a good average year.

The wheat production of the three Western Provinces was about 445,000,000 bushels, or between nine and ten times the production of twenty years ago. Fair prices were realized, but the cost of the farmer's necessities, including labor, is still very high, and the margin of profit to the grain producer is narrow. Notwithstanding this, the West has felt the benefit of a bountiful harvest. The farmers have already marketed about three-quarters of the crop, and the proceeds have circulated through the country, bringing about general debt reduction, in which the banks have participated. As an example, our own loans at all Western Branches, exclusive of those against grain, are some \$5,000,000 lower than three months ago.

Other countries beside Canada enjoyed good crops in 1923, and export grain markets suffered from the world-wide over-production, which, coupled with the crippled European buying power, naturally made for dull trade and low prices. In these circumstances the high milling quality of our celebrated Western wheat has given Canada the advantage in the world's markets. Our remarkable yield places Canada second only to the United States as a wheat producing country, and all signs point to our eventually assuming first place.

The inevitable restoration of Russia to the list of exporters of cheaply grown grain is one of the principal factors which will assuredly curtail the production of this cereal in the United States. Corn raising in the latter country is on the increase, and is proving more remunerative to their

farmers than wheat. Already they look to Canada for their requirements of the best grades of wheat, which even their high tariff wall cannot exclude.

More and more, Winnipeg is supplanting Chicago as the leading grain market of the world, and the development of the *Port of Vancouver as a Pacific outlet for our cereals* will assist much in the maintenance of that supremacy.

It is anticipated that there will be a greater demand from abroad for our cattle now that the British embargo has been removed. The foot and mouth disease in Great Britain has not been entirely eradicated, in spite of their efforts to wipe it out, involving an outlay of more than £10,000,000, but whatever the source of that troublesome, constantly recurring epidemic may be, our Canadian animals are free from it, and we may consequently expect a good market in Great Britain for our cattle in the future.

As has always happened during periods of unemployment, a certain number of our people have left Canada in the last year or two, but against this it is particularly gratifying to know that we have received, within the past year, from the United States, through ports of admission between the Great Lakes and British Columbia, farmers to the number of about 8,700 who have brought with them wealth in excess of \$2,000,000. Our Government is now carrying on an active campaign among prospective settlers of this class, which cannot fail to have good results. Settlement of this kind is permanent, while emigration through unemployment is only temporary, and as times improve our own people will come back to us. Good roads, low-priced motor cars, the telephone and the radio, combine to make life on the farm more attractive.

Mr. Lloyd George, during his recent visit to Canada, said: "Canada has been given her certificate of Nationhood, signed by all the great Nations of the earth, and is the 'land of Hope and Glory'—besides having room for hundreds of millions."

BANK AUDITORS.

Amongst the important changes in the new Banking Act is that relating to the Auditors. As you know, Messrs. G. T. Clarkson and R. J. Dilworth have served us in the capacity of Auditors of the Bank during the past ten years, but it has been our practice to employ them also whenever

the services of Accountants were required for special investigation work in connection with important borrowing accounts—a duty which, in our view, they are supremely well fitted to undertake. But under the new Act, Auditors are not any longer permitted to perform for a bank any service other than that strictly relating to the auditing of that institution, and Messrs. Clarkson and Dilworth have consequently been obliged to make a choice between the two spheres of activity in which they have so ably served us in the past. As a result they have decided to give up all bank auditing.

It is a matter of great regret to us that this action is found necessary: Mr. Clarkson particularly, during his long association with the institution as Auditor, has acquired as intimate a knowledge of the Bank and its important transactions as any of the Directors and Officials, and his services have been of the highest value to us. He is—as an Auditor should be—a man of strong independent views, unusually sound judgment, and conspicuous ability as an Accountant, and it is a satisfaction to know that while he is no longer to be our Auditor, his advice in other directions will still be available.

As successors to Messrs. Clarkson and Dilworth we offer for your approval the names of Mr. A. B. Shepherd of Messrs. Marwick, Mitchell & Co., and Mr. Percy C. Baxter of Messrs. Macintosh, Cole & Robertson, whose appointment we are asking the meeting to confirm in a by-law to be submitted to you presently. These firms are of the highest standing, and the gentlemen who will represent them are in the front rank of their profession and specially trained in that branch of it relating to banks.

The question of how our banks shall be audited is one in which the public and the press have shown a determined interest during the last year or two and various plans of Government inspection have been put forward from time to time. I should like to repeat what has been said by our President and General Manager at past meetings of our Shareholders—that as far as this institution is concerned, it will have no objection to any sound plan of Government audit, but recognizes that to achieve the object in view those selected to undertake the work must be chosen from the standpoint of competence and experience alone.

It is interesting at this time to quote some remarks made at former meetings of the Shareholders:

At the Annual Meeting in 1911 Mr. Bogert, on the question of bank inspection, made the following remarks:

“The question of the revision of the Canadian Banking Act is, as you know, now before the House of Commons, and is the subject of much discussion by the public and press.

“It is not opportune just at this time to criticize the nature of the proposed amendments, the chief feature of which is outside inspection; of this, however, you may be sure, the well-conducted banks do not object to such inspection beyond feeling that no proper system of so doing has yet been suggested, involving as it would enormous labor and the employment of a specially trained and very large staff. Inspection, lacking thoroughness or efficiency would be worse than none—it would create a false sense of security in our financial institutions—although it is probable that it would act as a deterrent influence against the dishonest individual.”

Again in 1912, Sir Edmund Osler stated—

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

BANK AMALGAMATIONS.

During the past year or two some persons—in many cases wholly without authority to speak—have been discussing and planning for bank amalgamations and the names of The Dominion Bank, and other banks, have been mentioned in this connection. I desire to state that never since the incorporation of this institution have your representatives been in communication with anybody with a view to action of this sort. In any case, it is unlikely that negotiations of that nature would be carried on by any one but the Directors themselves or the Bank's own officials. We are very proud of our standing in financial circles, as well as of our name—The Dominion Bank,

ATTENDANCE OF DIRECTORS.

A new clause—Section 28—was introduced in the Banking Act relating to the attendance of Directors at meetings, and reads as follows:

“A record shall be kept of the attendance at each meeting of Directors. A summary thereof prepared so as to show the total number of Directors’ meetings held and the number attended by each Director shall be sent to each shareholder with the notice of the Annual Meeting required by Section 21; and such summary may state the nature and extent of the services rendered by any Director who, by reason of residing at a point remote from the chief office of the Bank, has been unable to attend meetings of Directors.”

The object of this clause in the new Banking Act was, obviously, to indicate to the Shareholders the interest taken by individual members of the Board of Directors in the affairs of the bank, as evidenced by their attendance at meetings of the Board held at the Head Office, but the effect is somewhat misleading. In accordance with the Act, a memorandum showing the number of meetings attended by each Director, was mailed to the Shareholders in December last, but I must remind you that you have a Director resident in Montreal, in Winnipeg and in Vancouver. It is, of course, impossible for them to attend meetings at the Head Office except infrequently, but I can assure you that they take an active and continuous interest in the Bank. At Winnipeg—the headquarters of our business in the Western Provinces—weekly meetings are held, presided over by Sir Augustus Nanton, Vice-President, and attended by the chief Western Officials of the Bank at Winnipeg. At these meetings all matters of importance are discussed, minutes are kept in detail and subsequently forwarded to the Head Office for consideration by your Directors here.

I wish particularly to acknowledge the valuable service of our Staff and to pay tribute to the part they have played in producing the results presented to the Shareholders.

I now have much pleasure in moving the adoption of the report. In the absence of Sir Augustus Nanton, Vice-President, I shall request Mr. R. J. Christie to second the Motion. Mr. Christie will read you a communication from Sir Augustus, to which I have already referred.

SIR EDMUND OSLER'S VIEWS ON THE
GUARANTEEING OF BANK DEPOSITS

Mr. Bogert—Before Mr. Christie seconds the adoption of the report, I desire to read to the Shareholders Sir Edmund Osler's views on the question of guaranteeing deposits.

“From time to time the suggestion is put forward that Canada should adopt a system of guaranteeing bank deposits, so that in the event of the failure of any bank from any cause its depositors should receive full payment of their money, and the other banks should be levied upon to provide the funds necessary for the purpose. It is not out of place for the meeting to consider this matter briefly.

In my opinion legislation of this kind would be attended with the gravest consequences. The effect of such a law would be to ignore the value that society places upon character—henceforth integrity, knowledge, judgment and experience would count for nothing in a banker. It would certainly adversely affect our credit standing abroad and seriously restrict the inflow of foreign capital. It would bring about changes of the most sweeping kind in our whole financial structure; it is not too much even to say that some of our present banks might consider retiring from the field.

An eminent authority, experienced in both Canadian and American banking, once summed up the fallacy of the theory in the following query:

‘Is there anything in the relations existing between banks and their customers to justify the proposition that in the banking business the good should be taxed to pay for the bad, ability taxed to pay for incompetency, honesty taxed to pay for dishonesty, experience and training taxed to pay for the errors of inexperience and lack of training, and knowledge taxed to pay for the expense of ignorance?’

The proven effect, both upon the banker and the depositor, of such a guarantee is so thoroughly unsound that communities which have tried it are now abolishing it, and I venture to hope that the people of this country will not listen to the counsel of those who propose to introduce such an illusory principle into our financial life.”

Mr. Christie—I beg to second the adoption of the report. (Carried.) I am also asked to read the following letter from our Vice-President, Sir Augustus M. Nanton.

WINNIPEG, January 24th, 1924.

C. A. Bogert, Esq.,
General Manager,
Dominion Bank,
Toronto.

Dear Mr. Bogert:

It is with much regret that I find it will not be possible for me to be present at the Annual Meeting on the 30th instant, as I would have liked to join with the members of the Board and yourself in expressing my views on the strong position of The Dominion Bank.

Like all other monetary institutions, the Bank has had to contend with the post-war difficulties of the last few years, but competent and careful management has enabled it to come through without the least embarrassment and present to the public and its Shareholders a statement of strength second to none. Others will, no doubt, refer to the business done in the East, so I will confine my remarks largely to Western matters.

In the Prairie Provinces agriculture is the chief industry and unless our farmers are successful, the Provinces generally are adversely affected. As is well known, during the past few years agriculture has not been profitable—the cost of production being greater than the realizable value. Taken as a whole, the field crops have been good. During 1923 a record crop has been safely threshed. Although these crops have resulted in little or no profit for the farmers, they have *brought into the country an enormous amount of money*, and this is now having a beneficial effect on all classes of trade. The population of the Prairie Provinces is much less than one-quarter of the Dominion, but their field crops (wheat, oats, barley, rye, other grains, potatoes, hay, clover, alfalfa, other roots and fodder) is greater than the value of the same crops grown in the whole of the rest of the Dominion.

Conditions generally have undoubtedly come to the turning point and many lines of trade already show a marked improvement, and with a good flow of immigration to Canada I look forward to the return of general prosperity.

The Bank has branches at important points throughout the West, and it does its share in financing the needs of the district. I am familiar, personally, with all our accounts of moment in the West and can say without hesitation that the Bank's assets in Western Canada are valued on a most conservative basis.

I am,

Yours very truly

(*signed*) A. M. NANTON.

Chairman—We have another Director who, I regret to say, is not able to be with us to-day—Mr. Hamber, of Vancouver. We have a communication from him which I will ask the Secretary to read.

VANCOUVER, January 28th, 1924.

C. A. Bogert, Esq.,
General Manager,
The Dominion Bank,
Toronto, Ont.

Dear Mr. Bogert:

I regret exceedingly that owing to important business I have had to cancel my plans for attending the Annual Meeting, but I should like to remark on conditions in British Columbia, owing to the general and well-founded optimism of the business interests of the Province. Business during the past year has been good owing to a marked improvement in the volume of the lumbering and associated industries, especially in the foreign market—an increase of approximately 100,000,000 feet in foreign shipments of lumber is recorded over 1922. Grain shipments via Vancouver have had a very marked increase. In 1921 the volume was 1,300,000 bushels; in 1923 it was 25,000,000 bushels with prospects of 50,000,000 bushels for 1924. Our fishery output was larger by some 50,000 cases over 1922, the total pack being 1,341,000 cases. Mining production was higher by some four and a half million dollars. Conditions in the interior of British Columbia have not been as prosperous as they should, especially in respect to the fruit growers, as although abundant crops were reported, the marketing in many instances did not return profits. However, taking everything into consideration, British Columbia can well

hold its place for 1923 in the general analysis of business conditions for that year and, further, the outlook for 1924 is favorable.

The Dominion Bank's business here is in excellent shape and steadily expanding. We are obtaining our share of the new business offering.

I wish to congratulate you on the statement presented for 1923 and also to assure you and the Shareholders that the interests of the Bank in British Columbia are being as thoroughly and carefully guarded as is possible.

Please express my regret for my absence and also my best wishes to the Shareholders, our President and Directors, yourself and the staff, for 1924.

Faithfully yours,

(signed) E. W. HAMBER.

Mr. C. S. Blackwell—I am asked to move a resolution in connection with the retirement of Mr. Clarkson and Mr. Dilworth. You have heard the Vice-President express our appreciation of these two gentlemen as auditors so that nothing remains for me to say on that subject other than to move the resolution; but before doing so I should like to say a few words regarding your Board of Directors. As you know, I am, with the exception of Mr. Eaton, the junior Director in point of service, and I think that when I joined the Board, I probably went through the same experience as every other member who preceded me. Usually men who have been in business life for many years are not disposed hastily to accept a call to join a directorate unless they feel they can be of real service, and when, therefore, I was invited to membership on this Board I asked for a little time to think it over before accepting, as I wanted to find out how The Dominion Bank was conducted. Had it one of those Boards that is so much talked about—composed of Directors who do not direct? I did not want to belong to a Board of that kind. I called upon the General Manager and had a conversation with him; I ascertained what his relations were to the Board; what came before the Board; how the Board functioned, and I judged by the information he gave me as to the place I might fill. I then saw some of the Directors and learned also from them the relationship that existed between the Board and the General Manager. Sometimes, busy men leave things entirely to the General

Manager, and, if he is a capable man, everything goes well, but if anything goes wrong, the Board find themselves in difficulties. All I need say in connection with The Dominion Bank Board is this—that the Shareholders need have no anxiety as to their Directors not being thoroughly alive to their responsibilities. All borrowing accounts come before the Board—they are brought on the table regularly by the General Manager and he insists that the Directors be familiar with every important loan that is made. It is not the case that when an application for a Line of Credit is granted that the Board is through with it: the Board is never through with it; the members of the Board feel responsibility for that loan: they are a party to it; they represent the Shareholders who have entrusted them with their funds, and as long as a Line of Credit exists it is the subject of constant enquiry; it comes automatically on the table, for frequent review, and while a credit may have been granted, it is always at the discretion of the Board to cancel it, if, for instance, unfavorable information regarding the borrower comes to their knowledge. We think we are very attentive to our duties in respect to the business of the Bank. I do not know that it was necessary for me to make these remarks, but one never knows what may be in the mind of some particular Shareholder, and I especially desire to say, therefore, that I am proud to be a member of the Board and to know that The Dominion Bank is as responsible for all it undertakes—for all its liabilities—as any other bank in the country. I wish now to move “That the Shareholders regret the retirement of their Auditors, Mr. Geoffrey T. Clarkson and Mr. Robert J. Dilworth, and place on record their high appreciation of the able and efficient manner in which these gentlemen have performed their duties during the past ten years.”

Mr. W. J. Fleury seconded the motion, which was carried.

Mr. Clarkson—Mr. Chairman, Ladies and Gentlemen: Thank you very much indeed for your kind resolution, which I appreciate thoroughly. I should like to say that we have been connected with the affairs of The Dominion Bank for ten years and during that time have met with un-failing frankness and courtesy. We have been in close touch with the business of the bank, not merely at the end of each period when an audit was made, but from time to time throughout the course of each year, and in that way I

think I can fairly say that we have a very intimate knowledge of its assets and affairs. In so far as your securities are concerned, they are of the full value attached to them in the statement and more than that; as for your loans, there are none among them that need give any concern or in respect of which more than ample provision has not been made. There is also a very substantial inside contingent reserve fund, which as far as one can see will probably never be needed. With regard to the functions of the Board of Directors—Mr. Blackwell has dwelt upon a point that I am going to mention, which is this: there is abundant evidence to show that there is no part of the affairs of The Dominion Bank which does not come constantly before the Board, and there is no part of the business or assets, so far as we can see, of which the Directors are not fully informed. The next question is that of administration. I think the Bank is well served by its staff. We have found the staff to be in very close touch with the business of the Bank, which is not left to one or two members only, but is discussed thoroughly and fully among them. I think the affairs of The Dominion Bank are exceptionally well administered and that the institution is entitled to the full confidence of its Shareholders. I very much regret that we cannot offer ourselves for re-election, but owing to the change in the Banking Act and the constitution of our staff, we are reluctantly obliged to relinquish these duties.

Mr. Wm. Ross—Mr. Chairman: I beg to move the following resolution: "That Mr. A. B. Shepherd, C.A., of Messrs. Marwick, Mitchell & Co. and Mr. Percy C. Baxter, C.A., of Messrs. Macintosh, Cole and Robertson, 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 \$10,000."

Mr. Wm. Logan—I have much pleasure in seconding that resolution. (Carried.)

Chairman—We have with us to-day one whom I have seen at many meetings. In fact, it hardly seems to be a Dominion Bank meeting unless he is present. I can remember him forty years ago and the advice he gave to me and my father, the first President of the Bank, in its early days. I have great pleasure in calling upon Sir William Mulock.

Sir William Mulock, K.C.M.G., K.C.—Mr. Chairman, Ladies and Gentlemen—Being of the legal fraternity, I am inclined always to take exception to the observations of other people and at this stage, therefore, I must protest against being reminded that it is forty years since I began to give advice. However, I could stand it, if he had said twice forty, for I have passed my eightieth year. I am asked to move a vote of thanks to the President, Vice-Presidents and Directors for their services during the year and I do so with the most unqualified pleasure. We have listened to most interesting reports and to speeches and communications that must command the confidence of the public in The Dominion Bank, but outside of the figures contained in the formal report, there is another circumstance that I think perhaps gives even greater confidence in the Bank than the administration itself. I refer to the character of the men who have been in control during all these years. In the inception of the Bank, I well recall the policy of the late Mr. Austin, our first President and the father of the Mr. Austin who is now before us, in selecting his colleagues of that day. He set an example of what, in his judgment, ought to be the kind of men to put in charge of an institution such as a bank. They were men of business experience, of unqualified good judgment, and, above all things, of unbending, uncompromising integrity, and that is one great asset that The Dominion Bank possesses and has ever possessed. I congratulate The Dominion Bank upon that invaluable asset—the character of the men who have been in command. I am very sorry that my friend, Sir Edmund Osler, is unable on account of the state of his health to be present to-day. He is a representative of such a splendid family and we can ill-spare such men. I hope that he will soon be able to take his place again at the Board and be with us in all his efficiency for many years to come. I have great pleasure in moving, “That the thanks of this Meeting be given to the President, Vice-Presidents and Directors for their services during the year.”

Mr. S. C. Halligan—I have much pleasure in seconding that motion. (Carried.)

Chairman—We are all very thankful for this resolution. I know at a meeting of this kind you expect to hear from some of our Directors and I would like to call upon Mr. Reid to say a few words.

Mr. A. T. Reid—Mr. Chairman, Ladies and Gentlemen: Mr. Blackwell has told you all about the duties of the Directors, not only what they should do but what they are doing; consequently there is very little left for me to add. However, I have been on the Board a little longer than he has and I wish to say, that in my experience matters have always been presented by the General Manager and his assistants in an entirely frank and comprehensive form, just as Mr. Clarkson has said. I believe that the Shareholders have every reason to feel not only confident, and assured that The Dominion Bank is being conducted in a business-like way—in a bank-like way if you will—but that it is as absolutely sound as it is humanly possible to make it.

I thoroughly endorse the words of Mr. Blackwell and Mr. Clarkson. I do not think that the affairs of this Bank could be more accurately, more systematically, more thoroughly investigated and supervised than is the case, both by the General Manager and his Assistants, and by the Directorate. It gives me a great deal of pleasure indeed on behalf of my fellow-Directors and myself to thank you for your kind vote of confidence in the existing Board.

Mr. H. C. Scholfield—Before putting this motion, I desire to say one or two words as to what the Staff has been to the Bank. Usually the motion to the President, Vice-Presidents and Directors is a senior one, but I feel that this motion should go jointly with it because, while you have an excellent Board of Directors, you must also have an excellent Staff and a loyal Staff to bring success. I know that The Dominion Bank has that efficient, loyal Staff, and I feel that it is a pleasure to 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. C. S. Band—I have great pleasure in seconding this motion. (Carried.)

Mr. Bogert—Ladies and Gentlemen: I am, personally, very appreciative of the resolution that has been moved by Mr. Scholfield and seconded by Mr. Band. The year has been a strenuous one—the officials of the Bank have had responsibilities more than usually arduous, but if we have accomplished anything it has been entirely through the loyalty and co-operation of the Staff, to which I have already made

reference. I thank you most sincerely on my own behalf, and I am going to ask Mr. Pearce, Assistant General Manager, and Mr. Beairsto, our Manager at Winnipeg, to speak in reply to this resolution.

Mr. W. K. Pearce—I am very glad to have the opportunity of replying, on behalf of the Staff of the Bank, to this resolution of thanks.

It is the usual kind custom for our shareholders at this time to pass a resolution of this nature, but we know that it is not intended as a mere matter of form; it is more than a mechanical expression of their thanks or a part of the routine proceedings of the Annual Meeting.

You are well aware of the very important part the Staff takes in the affairs of the Institution, and that its welfare and success depend in a great measure upon the efficient co-operation and loyalty of the Staff as a whole, and the ability and integrity of its various members. The year which has just closed has, like those of the recent past, called for greatly increased effort and the period has been most exacting on all our officers.

We can say without boastfulness, that The Dominion Bank has always been noted for the loyalty and enthusiasm of its Staff and our present organization is no exception in this respect.

The Staff were particularly pleased at Christmas time to receive a general bonus authorized by the Directors. Not only were they glad to receive this additional remuneration, but it made them feel that the Directors recognized and appreciated the efforts they had put forth during the year.

I wish to thank the proposer and seconder of this vote of thanks and to assure the Shareholders that their kindly recognition of our efforts as expressed in the resolution is most thoroughly appreciated by all of us.

Mr. R. K. Beairsto—As the only Western representative of the Staff present to-day I feel highly honored in being asked to reply to this resolution, to which for a number of years Mr. Patton, our Western Assistant General Manager, has responded. This time, unfortunately, owing to a severe illness, he is unable to be present. All of us in the West have a very high regard for Mr. Patton and it is our sincere wish that next year and for many years to come he may be in attendance at the annual meeting and speak for us. During the present unsettled times the duties of the staff are of

necessity somewhat strenuous, and it is therefore very gratifying to us to receive words of encouragement and appreciation from the Shareholders. On behalf of the Staff I desire to sincerely thank you for the resolution you have just passed.

Chairman—The next resolution, Gentlemen, is one for the election of Directors.

Mr. W. Wallace Jones—Mr. Chairman, Ladies and Gentlemen: I have been asked to move "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."

Mr. W. A. Medland—I beg to second that motion.

The Ballot was taken and the Scrutineers reported that the following gentlemen had been elected Directors: Messrs. A. W. Austin, C. S. Blackwell, James Carruthers, R. J. Christie, R. Y. Eaton, E. W. Hamber, 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 year.

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

LIST OF SHAREHOLDERS
OF
THE DOMINION BANK
31st DECEMBER, 1923

SHARES \$100 EACH

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Abbott, Mrs. Eva I.	Smith's Falls, Ont.	14
Abell, Estate of late Henry, Executors: Toronto General Trusts Corporation; Charles J. Agar	Toronto, Ont.	25
Abraham, Rev. John	Guelph, Ont.	6
Acadia Fire Insurance Company	Halifax, N.S.	18
Acres, Mrs. Anne J.	St. Catharines, Ont.	16
Adams, Mrs. Annie S. C.	Port Perry, Ont.	11
Adams, Henry J. M., M.D.	Victoria, B.C.	7
Adams, John E.	Prescott, Ont.	50
Adams, Estate of late Wellington, D.D.S., Executors: Dr. Allan H. Adams; Mrs. Clara E. McIntyre	Toronto, Ont.	12
Aird, Mrs. Margaret	Barrie, Ont.	19
Aitchison, William J.	Hamilton, Ont.	50
Alcorn, Samuel	Lindsay, Ont.	1
Alexander, A. W.	Guelph, Ont.	15
Alexander, David	Alfred, N.D.	5
Alexander, George	Alfred, N.D.	5
Alexander, Miss Margaret	Alfred, N.D.	4
Alexander, Miss Robina	Alfred, N.D.	4
Alexander, Estate of late William, Execu- tors: Arthur Alexander; A. T. Ogilvy	Santa Barbara, Cal.	30
Allan, George W., K.C.	Winnipeg, Man.	25
Allan Securities Company, Limited	Winnipeg, Man.	20
Allaster, Miss Jean	London, Ont.	11
Allen, Rev. Robert W.	Brampton, Ont.	10
Allin, A. H.	Whitby, Ont.	65
Allin, Miss Marion	Whitby, Ont.	10
Ambrose, Mrs. Isobel M.	Hamilton, Ont.	50
Anderson, Donald	Stratford, Ont.	5
Andrew, John A.	Stratford, Ont.	10
Andrews, Miss Esther J. A.	Toronto, Ont.	6
Anning, Miss Edith A.	Toronto, Ont.	10
Anthony, William E.	Brampton, Ont.	30
Applegath, Mrs. Elizabeth Z.	Toronto, Ont.	7

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Applegath, Fred C.	Toronto, Ont.	10
Applegath, L. J.	Toronto, Ont.	10
Archer, Dr. Robert	Port Perry, Ont.	43
Archer, Mrs. Virginia M.	Port Perry, Ont.	5
Ardagh, Mrs. Margaret A.	Orillia, Ont.	15
Ardagh, Miss Maude	Toronto, Ont.	8
Armstrong, Arthur O.	Toronto, Ont.	15
Armstrong, D. N.	St. Louis, Mo.	19
Armstrong, Fred	Toronto, Ont.	50
Armstrong, Mrs. Letitia	Toronto, Ont.	20
Armstrong, Thomas, M.D.	Toronto, Ont.	22
Armstrong and Cook	Toronto, Ont.	150
Arnoldi, Mrs. Emily P.	Ottawa, Ont.	54
Arthurs, Mrs. Anne J.	Toronto, Ont.	61
Arthurs, Mrs. Anne J. Trustee	Toronto, Ont.	152
Ashbridge, Jesse	Toronto, Ont.	260
Ashbridge, Wellington T.	Toronto, Ont.	60
Ashmead, Mrs. Martha L.	Cranleigh, England	20
Ashmore, Mrs. Mary A.	Stratford, Ont.	3
Asling, Chester	Uxbridge, Ont.	5
Aston, Frederick	Grenfell, Sask.	6
Atkinson, A. A., in trust	Toronto, Ont.	1
Austin, Albert W.	Toronto, Ont.	1,000
Austin, Albert W., in trust	Toronto, Ont.	498
Aylesworth, Sir Allen, K.C.M.G., K.C.	Toronto, Ont.	102
Babcock, Harold A.	Toronto, Ont.	5
Babcock, John	Bowmanville, Ont.	7
Badgerow, George W., M.B.F.R.C.S.	London, England	5
Bagnani, Mrs. Florence R.	Rome, Italy	66
Bagshaw, Mrs. Edith	St. Thomas, Ont.	5
Bailey, Miss Charlotte	Toronto, Ont.	3
Baines, Mrs. Annie Z.	London, England	15
Baines, E. H.	Toronto, Ont.	5
Baines, Mrs. Jenny L.	Toronto, Ont.	1
Baines, William B.	Niagara Falls, Ont.	2
Baker, Rev. Hibert R.	Victoria, B.C.	12
Baker, John	Gaspé, Que.	21
Baldwin, Miss Alice M.	Toronto, Ont.	5
Baldwin, Miss Edith J.	Toronto, Ont.	5
Baldwin, Mrs. E. M. S.	Toronto, Ont.	5
Baldwin, Rev. H. Grasett	Farnham, England	35
Baldwin, Estate of late H. St. G. Surviving Executor: Harold A. Baldwin	Toronto, Ont.	30
Baldwin, Estate of late J. B., Trustee: J. O. Buchanan	Toronto, Ont.	11
Baldwin, Lawrence H.	Toronto, Ont.	10
Baldwin, Lawrence H., in trust for Miss Bessie M. Baldwin	Toronto, Ont.	20
Baldwin, Estate of late W. A., M.D., Surviving Trustees, J. W. Carrick; E. B. Lefroy	Toronto, Ont.	62
Ball, Estate of late Miss Emma L., Executors: Alfred Ball, Gerald S. Ball	Niagara-on-the-Lake, Ont.	

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Ball, Francis J., M.D.	Regina, Sask.	25
Ball, Miss Louise A.	Toronto, Ont.	43
Ball, Miss Maria Eliza.	Niagara-on-the-Lake, Ont.	3
Ball, Wm. S. and James Ball.	Orillia, Ont.	5
Baltzer, Mrs. Mary.	Guelph, Ont.	10
Band, Charles S.	Toronto, Ont.	50
Band, Charles S., in trust for Barbara C. Band.	Toronto, Ont.	10
Band, Charles S., in trust for Helen E. Band.	Toronto, Ont.	10
Band, Charles S., in trust for John T. Band.	Toronto, Ont.	10
Band, Charles S., in trust for Margaret A. Band.	Toronto, Ont.	10
Band, C. W.	New York, N.Y.	174
Band, Mrs. Ethel M.	Toronto, Ont.	40
Band, Mrs. Margaret W.	St. Catharines, Ont.	36
Barker, Miss Florence I.	Hamilton, Ont.	3
Barker, Miss Hannah M.	Beverly, Mass.	5
Barker, Mrs. Helen.	Hamilton, Ont.	8
Barker, Robert.	Beverly, Mass.	5
Barnes, Mrs. Mary E.	Chicago, Ill.	10
Barnett, Mrs. C. M.	Barbados, B.W.I.	2
Barnett, Francis.	Winnipeg, Man.	1
Barnhart, Samuel A.	Deseronto, Ont.	44
Barnum, Miss Harriet C. E.	Quebec, Que.	2
Barnum, Mrs. Margaret.	Brighton, Ont.	30
Barr, Walter J.	Toronto, Ont.	60
Barron, Mrs. Isabel.	Toronto, Ont.	9
Barry, James W.	Toronto, Ont.	1
Barthelmes, A. A.	Toronto, Ont.	25
Bartlett, C. Condon.	Orillia, Ont.	30
Bartlett, H. M.	Orillia, Ont.	25
Barwick, Mrs. Alice B.	Toronto, Ont.	5
Barwick, Frederick A.	Toronto, Ont.	6
Bateman, Mrs. Mary E.	Toronto, Ont.	7
Bateman, Dr. R. M.	Toronto, Ont.	15
Battell, Miss Margaret L.	Cobourg, Ont.	3
Battell, Miss Margaret L. and Miss Clara Battell.	Cobourg, Ont.	5
Baxter, Dighton W.	Woodbridge, Ont.	48
Beaton, John H.	Oshawa, Ont.	5
Beatty, Edward P.	Toronto, Ont.	10
Beck, John.	Sebringville, Ont.	14
Becker, Mrs. Jane M.	Grimsby, Ont.	3
Becmer, Frank, M.D.	Vittoria, Ont.	12
Beer, Mrs. Nettie E. H.	Toronto, Ont.	6
Begg, Mrs. Blanche E.	Guilford, Conn.	120
Begg, Evan A.	Toronto, Ont.	10
Belfour, Percy F.	Independence, Mo.	13
Bell, Mrs. Annie.	Ottawa, Ont.	12
Bell, Miss Bessie E. and Miss Mary M. Bell.	Halifax, N.S.	10
Bell, Mrs. Jane L.	Halifax, N.S.	2

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Bell, John P.	Hamilton, Ont.	13
Bell, John P. and Miss Madeline E. Bell, Trustees: A. M. Park Estate	Hamilton, Ont.	14
Bell, Miss Madeline E.	Hamilton, Ont.	39
Bennet, Rev. Orr	St. Catharines, Ont.	8
Bennett, Mrs. Constance E.	Thetford Mines, Que.	1
Bennett, Mrs. Elizabeth O.	Maple Grove, Que.	2
Bennett, John H.	Barrie, Ont.	12
Bennett, Mrs. Margaret A.	Midland, Ont.	20
Ben-Oliel, Mrs. Margaret L.	Collingwood, Ont.	2
Benson, Estate of late Hon. T. M., Executors: Mrs. Laura A. Benson, Mrs. Ethel M. Blake, Thomas B. F. Benson, Frederic A. Benson	Port Hope, Ont.	6
Berard, Mademoiselle Irma	Paris, France	50
Berkinshaw, Walter E.	Toronto, Ont.	5
Bernath, Alfred C.	Huntsville, Ont.	10
Berry, H. L.	Walkerville, Ont.	1
Bethune, Henry J.	Toronto, Ont.	10
Bethune, Miss Margaret V.	Toronto, Ont.	74
Bethune, Estate of late Miss Marion L. Administrator: Henry J. Bethune	Toronto, Ont.	10
Beulah, Miss Jennie E.	Prescott, Ont.	12
Beveridge, Miss Jean	Winnipeg, Man.	4
Bickerton, James G.	Woodstock, Ont.	10
Bickford, Mrs. Minnie F.	Simcoe, Ont.	3
Bidwill, Mrs. Annie M.	Detroit, Mich.	10
Bidwill, Miss Fannie B.	Toronto, Ont.	10
Bingham, Roy W., D.D.S.	Eau Claire, Wis.	10
Birks, William H., M.D.	Toronto, Ont.	4
Bisgood, James K.	London, England	10
Black, A. H.	Toronto, Ont.	21
Black, Arthur T.	New York, N.Y.	36
Black, Frederick J.	Aurora, Ont.	13
Black, Dr. Malcolm C.	Hespeler, Ont.	5
Black, William G.	Belleville, Ont.	25
Blackburn, Russell	Ottawa, Ont.	35
Blackwell, Charles S.	Toronto, Ont.	400
Blackwood, Mrs. E. C. R.	Toronto, Ont.	20
Blakely, John P.	Picton, Ont.	6
Blessing, David S.	Harrisburg, Pa.	10
Blezard, Frank	Baltimore, Ont.	6
Blezard, Miss Margaret J.; Miss Clara A. Blezard, Miss Sara M. Blezard	Cobourg, Ont.	14
Blott, Miss Isabel M.	Wardsville, Ont.	2
Blow, Rev. James C.	Emsdale, Ont.	3
Blyberg, O. A. E.	Pelican Rapids, Minn.	40
Bodkin, Charles E.	Thamesville, Ont.	5
Bogert, Clarence A.	Toronto, Ont.	200
Bogert, M. S.	Montreal, P.Q.	5
Boldt, Leonard	Huntsville, Ont.	5
Boles, Mrs. Sarah L.	Stratford, Ont.	6
Boles, William	Stratford, Ont.	24
Bond, J. H. M.	Guelph, Ont.	5
Bone, Miss Jessie	Wooler, England	12

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Bonus, Mrs. Mary J.	Toronto, Ont.	7
Booth, Mrs. Katie	Huntsville, Ont.	7
Booth, Mrs. Rebecca N.	Toronto, Ont.	25
Booth, William	Toronto, Ont.	50
Borland, Joseph G.	Claremont, Ont.	30
Boston Cemetery Association, The	Milton, Ont.	10
Boswell, A. R., K.C.	Toronto, Ont.	39
Boswell, Andrew W.	Quebec, P.Q.	18
Boswell, Estate of the late Mrs. Ella, Administrator: A. R. Boswell, K.C.	Toronto, Ont.	22
Botsford, Wm. A.	Windsor, Ont.	18
Boughner, Roy D., in trust	Kitchener, Ont.	2
Boullee, W. H.	New Hamburg, Ont.	10
Boulton, Christopher R., Administrator of Estate of late John Boulton	Toronto, Ont.	50
Bourlier, Mrs. Nellie G.	Toronto, Ont.	5
Bowlby, Estate of the late Ward H., K.C., Executors: The Toronto General Trusts Corporation	Ottawa, Ont.	50
Bowns, Miss Felice M.	Brooklyn, N.Y.	5
Boyd, Mrs. Ida I. and Mrs. Maud MacKenzie	Woodbridge, Ont.	1
Boyd, John	Toronto, Ont.	40
Boyer, Mrs. Emily H.	Nelson, B.C.	30
Brecken, Rev. E. R. M.	Toronto, Ont.	30
Brett, Richard J.	Brampton, Ont.	45
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.	10
Brock, Miss Anna L.	Toronto, Ont.	64
Brock, Mrs. Anna M.	Toronto, Ont.	78
Brock, Col. Henry	Toronto, Ont.	64
Brock, Miss Margaret G.	Toronto, Ont.	64
Brock, Miss Muriel L.	Toronto, Ont.	64
Brock, Reginald A.	Montreal, Que.	68
Brockbank, Miss Julia N.	Paris, Ont.	13
Brooks, James	Plainville, Ont.	5
Brooks, Robert	Gore's Landing, Ont.	1
Brough, R. W. H., Miss M. S. Brough, trustees	Toronto, Ont.	12
Brough, Estate of the late T. G., Executrix: Mrs. Mary C. Brough	Toronto, Ont.	60
Brown, Amos J.	Palmerston, Ont.	8
Brown, Mrs. Ethel	Ottawa, Ont.	3
Brown, Miss Elizabeth I.	Toronto, Ont.	5
Brown, F. D.	Toronto, Ont.	180
Brown, George V.	Chicago, Ill.	5
Brown, George W.	Toronto, Ont.	24
Brown, Isaac H.	Toronto, Ont.	24
Brown, Miss Isabella	Peterborough, Ont.	5
Brown, J. Hunter	Toronto, Ont.	10
Brown, Miss Margaret M.	Oak Park, Ill.	6
Brown, Thomas A.	Toronto, Ont.	24
Brown, Mrs. Winifred	Toronto, Ont.	9
Brownlee, William H.	Clinton, Ont.	12
Brownscombe, Felix	Peterborough, Ont.	6

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Brum, Isaac William	Toronto, Ont.	3
Brumell, Estate of late Walter B., Executors: William G. Thurston, K.C.; The Toronto General Trusts Corporation	Toronto, Ont.	35
Buchan, Estate of late Jane, Executrix: Miss Maria Buchan	Toronto, Ont.	4
Buchanan, Mrs. Edith M.	St. Catharines, Ont.	5
Bull, B. E., and R. F. Scott, trustees for Mrs. Elizabeth Bull	Toronto, Ont.	37
Bunting, Miss Ida B.	Pickering, Ont.	1
Burbank, F. D.	Toronto, Ont.	6
Burchill, Mrs. Ida J.	Toronto, Ont.	7
Burdett, Mrs. Annie E.	Stratford, Ont.	5
Burk, Miss Charlotte A.	Toronto, Ont.	10
Burnet, Miss Sophia R.	Peterborough, Ont.	26
Burnham, Miss Ethel M.	Cobourg, Ont.	6
Burnham, Mrs. Eva E.	Cobourg, Ont.	5
Burnham, Mrs. Helena F.	Toronto, Ont.	78
Burnie, Mrs. Annie	Chatham, Ont.	10
Burns, Edward	Toronto, Ont.	144
Burns, Miss Jessie A.	Toronto, Ont.	24
Burns, Mrs. Priscilla	Toronto, Ont.	30
Burritt, Mrs. Jean B.	Toronto, Ont.	5
Burton, Edward C.	Port Perry, Ont.	28
Burton, Joseph W.	Port Perry, Ont.	11
Burton, Mrs. Maude	Toronto, Ont.	6
Butcher, Reginald	Toronto, Ont.	2
Butler, Miss Ethel	Kincardine, Ont.	7
Butler, Estate of late R. P., Executors: Toronto Gen. Trusts Corporation	Toronto, Ont.	12
Butterworth, Mrs. Catherine L.	Dunnville, Ont.	2
Butterworth, Estate of late Charles A., Executors and trustees: The Toronto General Trusts Corporation	Ottawa, Ont.	44
Butterworth, Miss Maria E.	Ottawa, Ont.	18
Cahoon, Miss Zillah E.	Belfast, Ireland	23
Cairns, Mrs. Katherine B.	Portsmouth, N.H.	7
Caisse d'Economie de Notre Dame de Quebec, La (in trust)	Quebec, P.Q.	482
Caldbeck, Mrs. Margaret	Peterborough, Ont.	20
Calder, Mrs. Ada C.	Toronto, Ont.	5
Calder, Douglas	Toronto, Ont.	7
Calder, Mrs. Mary J.	Toronto, Ont.	7
Calder, William M.	Grafton, Ont.	5
Caldwell, Estate of late William, M.D., Executors: The Toronto General Trusts Corporation; Samuel Henderson	Toronto, Ont.	12
Cameron, Mrs. Annie A.	Hamilton, Ont.	18
Cameron, Miss Chessie C.	Collingwood, Ont.	15
Cameron, Estate of late Miss Eliza, Executrix: Mrs. Margaret Barnum	Brighton, Ont.	15
Cameron, E. R.	Toronto, Ont.	1
Campbell, A. H.	Toronto, Ont.	30

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Campbell, A. H. Graham Campbell, Leighton McCarthy, K.C.	Toronto, Ont.	117
Campbell, Estate of late Sir Alexander, Trustees: C. S. Campbell, K.C. (deceased), Gerald Bogert, The Royal Trust Co.	Montreal, Que.	60
Campbell, A. W. Morley	Port Perry, Ont.	50
Campbell, Miss Isabella A.	Brampton, Ont.	5
Campbell, Miss Jessie	Brampton, Ont.	5
Campbell, Mrs. Jessie	Woodville, Ont.	10
Campbell, J. H. Mayne	London, England	55
Camplin, Mrs. Elizabeth J.	Toronto, Ont.	5
Cannon, Miss Emma	Mimico, Ont.	36
Carey, Estate of late William, Trustees: Mrs. Margaret Carey; Mercantile Trust Company of Canada, Limited	Hamilton, Ont.	30
Cargill, Miss Juanita A.	Cargill, Ont.	6
Cargill, Miss Phyllis E.	Cargill, Ont.	6
Carleton, Hubert, M.A., D.C.L.	Toronto, Ont.	5
Carleton, Miss Mabel A.	Toronto, Ont.	2
Carleton, Estate of late Mrs. Maria, Administrators: Miss Mabel A. Carle- ton; Hubert Carleton, M.A., D.C.L.	Toronto, Ont.	60
Carmichael, Hugh	Port Perry, Ont.	18
Carr, Alfred M.	Wingham, Ont.	3
Carr, G. Patten	Napanee, Ont.	7
Carr, George W.	Wingham, Ont.	12
Carr, Miss Isabell W.	Wingham, Ont.	6
Carrick, James W., Gideon Grant and Mrs. Augusta Ann Keele	Toronto, Ont.	54
Carruthers, James	Montreal, Que.	600
Carruthers, James N.	Toronto, Ont.	18
Carscallen, George G.	Hamilton, Ont.	11
Carswell, Mrs. Annie E.	Oshawa, Ont.	25
Carswell, W. E.	Toronto, Ont.	20
Carter, Mrs. Katherine M. J.	Richmond Hill, Ont.	15
Carter, Mrs. Mabel	Toronto, Ont.	2
Carty, Miss Mary E. and Miss Martha Carty	Toronto, Ont.	30
Casey, Mrs. Elizabeth	Cobourg, Ont.	2
Cassels, Gordon T.	Toronto, Ont.	5
Cassels, Hamilton, K.C., and J. W. Carrick, in trust	Toronto, Ont.	3
Cassels, Miss Jessie S.	Toronto, Ont.	10
Cassels, John T.	Quebec, P.Q.	2
Cassels, Leith M.	Oshawa, Ont.	1
Cassels, Mrs. Maude	Seaford, England	6
Cassels, Robert	Listowel, Ont.	1
Cassels, R. S.	Toronto, Ont.	35
Cassels, Estate of late Hon. Sir Walter G. P., K.C. Executors: Robert C. H. Cassels, George H. Cassels	Toronto, Ont.	84
Caswell, Miss Kate	Orillia, Ont.	3
Cawthra, Mrs. A. Maude	Toronto, Ont.	25

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Cawthra, Estate of late Mrs. Elizabeth J. Executors: W. H. Cawthra; Mrs. A. Mabel Adamson	Toronto, Ont.	50
Cawthra, W. H., in trust	Toronto, Ont.	125
Cawthra-Elliott, Mrs. Grace M. K.	Toronto, Ont.	78
Cawthra, Henry V. H.	Toronto, Ont.	5
Cawthra, John J.	Toronto, Ont.	54
Cawthra, Estate of late Joseph. Trustees: J. J. Cawthra, Sir William Mulock, K.C. M.G., K.C., Sir Henry L. Drayton, K.C.	Toronto, Ont.	84
Cayley, Claud T.	London, England	255
Chadburn, Hubert B.	Montreal, Que.	30
Chambers, Mrs. Evelyn G.	Montreal, Que.	3
Chambers, Miss May L.	Toronto, Ont.	5
Champion, Estate of late Henry T. Executors: The Northern Trusts Co.	Winnipeg, Man.	3
Chapman, Frederic A.	Hollywood, Cal.	10
Chartered Trust and Executor Company.	Toronto, Ont.	22
Chase, Mrs. Margaret.	Galt, Ont.	8
Cherry, George A.	Preston, Ont.	18
Cherry, William	Preston, Ont.	19
Cheyne, George C.	Malton, Ont.	10
Child, Wm. A.	Hamilton, Ont.	48
Chisholm, Miss Kate McM.	New York, N.Y.	11
Chisholm, Thomas A.	Toronto, Ont.	15
Christie, Mrs. Edith H.	St. Paul, Minn.	5
Christie, Miss Elizabeth.	Manchester, Ont.	24
Christie, R. J.	Toronto, Ont.	114
Clark, David and Mrs. Catherine J. Clark	Orillia, Ont.	20
Clark, Mrs. Fanny L.	Toronto, Ont.	25
Clarke, Desmond	Quebec, P.Q.	6
Clarke, Miss Emma	Belleville, Ont.	25
Clarke, Miss Ida R.	Belleville, Ont.	11
Clarke, Joseph D.	Belleville, Ont.	36
Clarke, Mrs. Margaret	Cleveland, Ohio	8
Clarke, Mrs. Miranda F.	Toronto, Ont.	10
Clarke, Rupert J.	Colborne, Ont.	5
Clarkson, Edward R. C. and Joseph N. Shenstone, Trustees	Toronto, Ont.	125
Clarkson, F. C., Trustee	Toronto, Ont.	4
Cline, L. F., M.D.	Kitchener, Ont.	42
Clipsham, J. W.	Sparrow Lake, Ont.	35
Clute, Mrs. Laurine A.	Toronto, Ont.	9
Cochrane, Mrs. Aune E.	Westmount, Que.	5
Cochrane, John	Ayr, Ont.	6
Cochrane, Miss Margaret	Ayr, Ont.	3
Cody, Mrs. Florence L.	Toronto, Ont.	6
Cody, Rev. H. J., M.A.	Toronto, Ont.	60
Cohen, Miss Adelaide	Toronto, Ont.	4
Coleman, Mrs. Maud M., in trust	Toronto, Ont.	5
Coleman, Mrs. Victoria	St. Thomas, Ont.	3
Collins, J. D.	Peterborough, Ont.	48

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Collins, Richard A. and Mrs. Emily		
Collins	Toronto, Ont.	5
Colquhoun, Mrs. J. L.	Vancouver, B.C.	6
Confederation Life Association	Toronto, Ont.	560
Conkey, C. R.	Ft. William, Ont.	6
Connell, Miss Sarah	Cobourg, Ont.	5
Connelly, H. M. and Company	Montreal, Que.	1
Connolly, Mrs. Marion	Montreal, Que.	150
Constantinides, Miss Ianthe	Toronto, Ont.	10
Conway, Charles A.	Acton, Ont.	15
Conway, Mrs. Jennie E.	Huntsville, Ont.	3
Cook, Estate of late John L. Trustees:		
Mrs. Lucy Cook; Mrs. Florence M.		
McCoy; James W. Bain, K.C.	Toronto, Ont.	13
Cook, Mrs. Maria I.	Toronto, Ont.	40
Cooke, Mrs. Elizabeth	Uxbridge, Ont.	10
Cookson, William B.	Toronto, Ont.	5
Cooper, Mrs. Florrie S.	Methuen, Mass.	10
Cooper, Harry R.	Methuen, Mass.	5
Cooper, Hubert A.	Toronto, Ont.	12
Cooper, Joseph	Toronto, Ont.	30
Copeland, Watson H.	Elmvale, Ont.	2
Cormack, Miss Isabella	Whitby, Ont.	16
Cossitt, Miss Cora W.	Brockville, Ont.	7
Couch, John A., M.D.	Toronto, Ont.	20
Coulthard, Mrs. Eva E.	Peterborough, Ont.	12
Coulthard, Mrs. Mariam A.	Peterborough, Ont.	49
Coulthard, Mrs. Myrtle D.	Whitby, Ont.	4
Coulthard, R. A.	Whitby, Ont.	16
Coulthard, Miss Sarah	Whitby, Ont.	18
Courtice, F. E.	Collingwood, Ont.	11
Courtice, Mrs. Frances J.	Courtice, Ont.	8
Cowdry, Miss Elizabeth T. H.	Cobourg, Ont.	2
Coyle, Rev. Patrick J.	Toronto, Ont.	12
Craig, Norval R.	Toronto, Ont.	1
Craw, William	Orillia, Ont.	22
Crawford, Mrs. Helen M.	Toronto, Ont.	10
Crawford, Mrs. Isabella	Toronto, Ont.	6
Crawford, Hon. Thomas	Toronto, Ont.	100
Cresswell, Mrs. Charlotte	Asbury Park Beach, N.J.	14
Crewe, Percy S. and Mrs. Margaret G.		
Crewe	Clarendon, Virginia	6
Crocker, Miss Adelaide B.	Toronto, Ont.	10
Crocker, James W.	Toronto, Ont.	10
Crocker, Mrs. Victoria A.	Toronto, Ont.	10
Crocker, William	Toronto, Ont.	301
Crookshanks, Mrs. Eliza S. M.	Peterborough, Ont.	5
Cross, Edward C.	Stayner, Ont.	5
Cross, Mrs. Florinda	Toronto, Ont.	7
Crossley, Horatio N.	Rosseau, Ont.	25
Crosthwaite, Harvey F.	Bartonville, Ont.	23
Crosthwaite, Russell, W.	Bartonville, Ont.	1
Crowhurst, Frederick J.	Boissevain, Man.	5
Crowther, Mrs. Kate M.	Toronto, Ont.	3

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Crowther, William C.	Toronto, Ont.	132
Croyebert Limited.	Toronto, Ont.	43
Crozier, Rev. Hugh	London, Ont.	15
Cruikshank, Albert E.	Cobourg, Ont.	5
Cruikshank, Mrs. F. E.	Cobourg, Ont.	9
Cunningham, Mrs. Ella	Brownsville, Ont.	2
Cunningham, Mrs. Fanny E.	Belfast, Ireland	11
Cunnington, Miss M. A.	Orangeville, Ont.	4
Curren, Miss Mary M.	Toronto, Ont.	40
Currie, Estate of late Christina V. Executors: William M. Currie, Sr. William M. Currie, Jr.	Port Perry, Ont.	31
Cutler, William	Thamesville, Ont.	11
Cuvillier, Estate of late Luce. Trustees: George S. Cuvillier, Frank C. Routh, T. L. Monahan	Montreal, Que.	11
Dalton, Charles C.	Toronto, Ont.	12
Daly, Miss Mary C.	Halifax, N.S.	18
Daniel, Mrs. Emma J.	Montreal, Que.	5
Darling, Mrs. Annie M.	Toronto, Ont.	33
Davey, William	Ottawa, Ont.	3
Davidson, James	Hamilton, Ont.	5
Davidson, Miss Sadie B.	Wingham, Ont.	1
Davidson, Mrs. Sophia E.	Peterborough, Ont.	15
Davie, George T. and Sons	Levis, Que.	10
Davies, Estate of late Emma. Surviving Executor: Harry L. Stark	Toronto, Ont.	100
Davies, Mrs. Rosa B.	Toronto, Ont.	10
Davies, Estate of late William. Executors and Trustees: Edward R. C. Clarkson; Joseph N. Shenstone; Ed- ward C. Fox	Toronto, Ont.	79
Davies, William H.	Didsbury, Alta.	32
Davis, Gilbert F.	Windsor, Vermont	3
Davis, Mrs. Sarah	Simcoe, Ont.	25
Davis, William H.	Simcoe, Ont.	25
Dawes, H. F.	Toronto, Ont.	10
Deacon, F. H. and Company	Toronto, Ont.	3
Dean, Arthur C. H.	Yarmouth, Isle of Wight, England	60
Dean, Mrs. Eloise W.	Flushing, N.Y.	7
Dean, Percy H.	Brockenhurst, Eng.	55
Dean, Mrs. Charlotte A.	Toronto, Ont.	12
Defries, Robert L. and Merrill Des Brisay, Trustees of the Marriage Settlement of Major Edward H. Foster	Toronto, Ont.	24
De Lany, Mrs. Clara A.	Cobourg, Ont.	3
Denison, Mrs. Helen A.	Toronto, Ont.	12
Derry, Mrs. Margaret G.	Edinburgh, Scotland	12
Dickenson, Edward	Hamilton, Ont.	100
Dickenson, Mrs. Jane	Hamilton, Ont.	60
Diederich, Miss Clara	Sarnia, Ont.	5

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Dimock, Estate of late Mrs. C. Annie. Executors: E. Norman Dimock; W. Medford Christie, K.C.	Windsor, N.S.	5
Dimock, J. Wesley	Windsor, N.S.	6
Dingle, Mrs. Frances E.	Strathcona, Alta.	36
Dixon, Mrs. Annie N.	Toronto, Ont.	100
Dixon, Estate of late B. Homer. Execu- tors and Trustees: The Toronto General Trusts Corporation	Toronto, Ont.	48
Dixon, Miss Elizabeth C.	Toronto, Ont.	6
Dixon, Mrs. Frances L.	Toronto, Ont.	14
Dixon, Frank I.	Toronto, Ont.	42
Dixon, Mrs. Frieda K.	Toronto, Ont.	14
Dixon, Mrs. Hilda M.	Toronto, Ont.	40
Dixon, Sheldon H.	Toronto, Ont.	35
Dobson, William F.	Manchester, Ont.	16
Dodds, Estate of late Mrs. Agathe. Executrix: Miss Margaret J. K. Dodds,	Toronto, Ont.	2
Donald, R. C. and G. W. Mason, Trustees for Mrs. Jane Elwood	Toronto, Ont.	72
Doran, William L.	Niagara Falls, Ont.	25
Doubt, Mrs. Ethel M.	Port Perry, Ont.	7
Doubt, Henry	Oshawa, Ont.	6
Doubt, John H.	Port Perry, Ont.	6
Doubt, Robert G.	Port Perry, Ont.	7
Douglas, William M.	Toronto, Ont.	15
Dover, Mrs. Annette	Columbia, Mo.	5
Downey, Mrs. Annie M.	Peterborough, Ont.	18
Downey, Roscoe F.	Peterborough, Ont.	2
Dowsley, John K. in trust for James A. Wattie	Prescott, Ont.	20
Drayton, Sir Henry L., K.C. and John J. Cawthra, Trustees under Marriage Settlement of Charlotte G. Cawthra Campbell-Renton	Ottawa, Ont.	
	Toronto, Ont.	13
Dryden, Miss Jennie M.	Deseronto, Ont.	5
Drynan, Mrs. Alice M.	Hamilton, Ont.	38
Dudley, Mrs. Lina J. and Levi W. Dudley	Whitby, Ont.	10
Duffort, Frank W.	Toronto, Ont.	50
Duggan, Mrs. Annie	Oil Springs, Ont.	10
Duggan, Charles E., M.D.	St. Davids, Ont.	10
Duggan, Miss Dorothy, in trust for Bessie W. Duggan	Brampton, Ont.	50
Duggan, Miss Dorothy, in trust for Ruth E. Duggan	Brampton, Ont.	50
Duggan, Mrs. Sarah M. R.	Toronto, Ont.	100
Dumble, Estate of late Thomas W. Jr., Surviving Executor: David W. Dumble Trustee: John D. Hayden	Peterborough, Ont.	29
Dunbar, W. B.	Dunbarton, Ont.	2
Dunbar, W. T.	Dunbarton, Ont.	22
Dundas, Alfred R.	Cobourg, Ont.	20
Dundas, William H.	Cobourg, Ont.	5

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Dunn, Estate of late Wesley. Executors and Trustees: Mrs. Ruth T. Dunn, Jesse W. Dunn, A. S. Muirhead, J. L. Lewis, Thomas W. Hay	Toronto, Ont.	20
Dunnet, Mrs. Jessie	Toronto, Ont.	14
Durnford, Estate of late Mrs. Emily. Executrix: Dame Constance D. Durnford Slater	Instow, England	5
Dutton, George E. Trustee	Sycamore, Ill.	102
Dwyer, Mrs. Florence	Toronto, Ont.	26
Eastbury, Henry	Toronto, Ont.	4
Eastern Trust Company, The. Surviving Trustees for Mrs. Mary C. Primrose	Halifax, N.S.	8
Easton, Miss Ethel	Galt, Ont.	2
Easton, Miss Margaret I.	Toronto, Ont.	2
Eaton, Robert Y.	Toronto, Ont.	100
Eaton, Estate of the late Timothy. Trustees: Mrs. Josephine S. E. Burnside; Robert Y. Eaton; Harry McGee	Toronto, Ont.	428
Eaton, The T. Life Assurance Company	Toronto, Ont.	156
Eberts, Mrs. Edith D.	Toronto, Ont.	115
Eberts, Mrs. Florence B.	Chatham, Ont.	5
Eddy, Mrs. Harriet M.	Brooklin, Ont.	5
Eden, James	Charlottetown, P.E.I.	13
Edwards, Charles	Toronto, Ont.	25
Edwards, James	Toronto, Ont.	25
Edwards, John	Toronto, Ont.	10
Edwards, William H.	Toronto, Ont.	25
Egleston, Miss Clara	Ancaster, Ont.	6
Elliott, Company Limited, Frank	Winnipeg, Man.	65
Elliott, W. J.	Toronto, Ont.	2
Elliott, W. J., in trust	Toronto, Ont.	5
Ellis, Miss Agnes R.	Hespeler, Ont.	6
Ellis, Albert N.	Oshawa, Ont.	15
Ellis, Mrs. Blanche	Quebec, P.Q.	5
Ellis, H. T. W., K.C.	Windsor, Ont.	26
Ellis, Miss Kate M.	Brantford, Ont.	6
Ellis, Mrs. Mary E.	Toronto, Ont.	5
Ellis, Miss Winifred H.	Brantford, Ont.	6
Ernst, John P.	New Hamburg, Ont.	20
Errington, Mrs. Margaret A.	Peterborough, Ont.	2
Etienne, Myron E. and Mrs. Lucile Etienne, in trust for Wm. J. Bettingen	Pasadena, Cal.	50
Evans, Mrs. Emily E.	Toronto, Ont.	58
Evans, George E.	Toronto, Ont.	20
Evans, Henry W.	Toronto, Ont.	14
Evans, Norman, in trust	Toronto, Ont.	5
Evans, William J.	Toronto, Ont.	4
Evely, Mrs. Martha L.	Redlands, Cal.	5
Evely, Martin L.	Pontiac, Mich.	10
Evely, Mrs. Mary E.	Pontiac, Mich.	5
Everett, Mrs. Ada	Toronto, Ont.	4
Everitt, Miss Hannah	Chatham, Ont.	5

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Everitt, James H.	Chatham, Ont.	5
Ewing, Miss Nina A.	Toronto, Ont.	2
Fair, George H.	Brantford, Ont.	6
Fair, Estate of late George L. Adminis- tratrix: Mrs. Margaret J. Fair.	Toronto, Ont.	6
Fair, H. Allen.	Toronto, Ont.	2
Fair, Mrs. Margaret J.	Toronto, Ont.	24
Faragher, Mrs. Charlotte E.	Toronto, Ont.	4
Farmer, Mrs. Georgie M.	Detroit, Mich.	3
Farncomb, Miss Dorothea	Toronto, Ont.	12
Farncomb, Rev. Frederick E.	Toronto, Ont.	10
Farncomb, Miss Helen D.	Toronto, Ont.	2
Farncomb, Miss Marjorie C.	Toronto, Ont.	4
Farncomb, Thomas S., M.D.	Trenton, Ont.	7
Farthing, John M.	Aylmer, Ont.	125
Featherstonhaugh, Estate of late Cather- ine. L. Executors and Trustees: The Toronto General Trusts Corporation.	Toronto, Ont.	4
Featherstonhaugh, John E.	Baysville, Ont.	8
Featherstonhaugh, J. J.	Buffalo, N.Y.	8
Fegles, Donald B.	Minneapolis, Minn.	35
Fells, Thomas.	Wingham, Ont.	5
Felt, Mrs. Mary R. Executrix: E. O. Felt Estate.	Oshawa, Ont.	10
Fenn, James L., Sr.	Bracebridge, Ont.	20
Ferguson, Mrs. Evelyn A. F.	Brantford, Ont.	10
Ferguson, George H.	Brantford, Ont.	10
Ferguson, John.	Toronto, Ont.	25
Ferguson, Mrs. Minnie E.	Nelson, B.C.	5
Ferrie, A. E.	Toronto, Ont.	10
Ferrie, Estate of late Campbell. Execu- tors: Mrs. Maud Ferrie.		
Alexander E. Ferrie	Hamilton, Ont.	15
Ferrie, Mrs. Maud.	Hamilton, Ont.	14
Ferris, R. H.	Toronto, Ont.	20
Field, Miss Emma J.	Cobourg, Ont.	12
Field, Estate of the late Miss Martha A. Sole Surviving Administrator: Harry Field.	Cobourg, Ont.	1
Field, Miss Matilda M.	Cobourg, Ont.	10
Findlay, Miss Agnes.	Castile, N.Y.	33
Findlay, Miss Jessica W., M.D.	Castile, N.Y.	14
Findlay, Miss Martha Adams.	Toronto, Ont.	8
Finlay, Robert McN.	Montreal, Que.	15
Firstbrook, Mrs. Mary A.	Toronto, Ont.	50
Fisher, Alfred B.	Ashburn, Ont.	9
Fisher, Miss Caroline.	Hamilton, Ont.	5
Fisher, Edward T.	Ashburn, Ont.	22
Fisher, James E.	Huntsville, Ont.	20
Fittings, Limited.	Oshawa, Ont.	100
Fitz Gibbon, Miss Frances.	Vancouver, B.C.	12
Fleming, Miss Mary A.	Galt, Ont.	10
Fletcher, Mrs. Isabel.	Toronto, Ont.	37
Fleury, Herbert W.	Aurora, Ont.	30

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Fleury's Sons, J.	Aurora, Ont.	35
Fleury, Mrs. Margaret E.	Aurora, Ont.	33
Folger, B. W.	Bronxville, N.Y.	20
Folingsby, Mrs. Elizabeth.	Toronto, Ont.	40
Foote, Allan R.	Rosseau, Ont.	1
Foote, Mrs. Elizabeth A.	Rosseau, Ont.	4
Foote, Henry F.	Peterborough, Ont.	5
Foote, Samuel A., M.D.	Rosseau, Ont.	40
Foreign Securities Limited	Hull, Que.	200
Forrest, Miss Jean F. Trustee	Halifax, N.S.	2
Forrest, John A., W.S.	Edinburgh, Scotland.	13
Forrester, Andrew W.	Hamilton, Ont.	10
Forster, Mrs. Margaret H.	London, England.	20
Forsythe, Mrs. Winnifred A.	Huntsville, Ont.	7
Foster, Miss Elma A.	Orono, Ont.	2
Foster, Miss Ethel G. A.	Toronto, Ont.	6
Foster, Harold W. A.	Toronto, Ont.	8
Foster, Hubert B.	Bowmanville, Ont.	5
Foster, John	Bowmanville, Ont.	12
Foster, John J., D.D.S.	Listowel, Ont.	3
Foulds, Mrs. Mary	Toronto, Ont.	25
Fowke, Everett W.	Toronto, Ont.	6
Fowke, Mrs. Flora	Oshawa, Ont.	180
Fowke, Miss Florence A.	Oshawa, Ont.	14
Fowlds, Miss Grace Isabell.	Hastings, Ont.	9
Fowlds, Estate of late Henry M. Execu- tors: W. M. Fowlds; Miss Louise V. Fowlds.	Hastings, Ont.	6
Fowlds, Miss Louise V.	Hastings, Ont.	3
Fowlds, Miss Mary P.	Hastings, Ont.	11
Fowlds, Walter M.	Hastings, Ont.	16
Fowler, Mrs. Florence C. M.	Kandy, Ceylon.	12
Fowler, John M.	Orillia, Ont.	10
Fowler, Miss Nettie.	Toronto, Ont.	12
Fowler, W. J. and Christina Fowler	Sprucedale, Ont.	5
Fox, Mrs. Catherine.	Toronto, Ont.	10
Fox, Edward C.	Toronto, Ont.	16
Fox, Miss Emma	Toronto, Ont.	17
Fox, W. Sherwood.	London, Ont.	16
Foy, Estate of late Hon. James J., K.C., M.L.A. Executors and Trustees: The Toronto General Trusts Corporation	Toronto, Ont.	55
Foy, Miss Marie C.	Toronto, Ont.	24
Foy, Miss Mary	Toronto, Ont.	5
Fralick, Reuben S.	Thornhill, Ont.	8
Frame, Miss Mary	Manchester, England.	10
Francis, Mrs. Barbara M.	Hamilton, Ont.	2
Francis and Wardrop, in trust.	Toronto, Ont.	150
Fraser, Mrs. Emilie L.	Toronto, Ont.	5
Fraser, Mrs. Jean M. F.	Outlook, Sask.	4
Fraser, Mrs. Jennie A. T.	Buffalo, N.Y.	5
Freeburne, Fred	Hamilton, Ont.	25
Freeland, Miss Jessie A.	Montreal, Que.	7
French, C. St. G.	Duncan, B.C.	4
Fuller, Miss Mary E.	Hamilton, Ont.	14

THE DOMINION BANK

55

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Gadsby, James O.	Toronto, Ont.	75
Gage, Miss Violet, V.S.	Brampton, Ont.	2
Gage, William L.	Hamilton, Ont.	30
Galbraith, Miss Annie M.	Uxbridge, Ont.	3
Gallant, Mrs. Elizabeth.	Charlottetown, P.E.I.	6
Galt, Miss Margaret M.	Toronto, Ont.	1
Gamble, Miss Bertha G.	Toronto, Ont.	2
Gamble, Estate of late R. D. Trustees:		
C. A. Bogert; H. D. Gamble, K.C.	Toronto, Ont.	54
Gamble, Miss Sarah.	Toronto, Ont.	10
Gardner, Mrs. Amy I.	Maidenhead, England.	85
Gardner, George M.	Toronto, Ont.	5
Gates, F. W.	Hamilton, Ont.	2
Gates, George W., in trust.	Calgary, Alta.	1
Gates, Mrs. Georgina K.	London, Ont.	2
Geary, G. Reginald, K.C.	Toronto, Ont.	17
Geldard, Stuart.	Port Hope, Ont.	10
George, Alfred W.	Port Hope, Ont.	12
George, Lloyd.	Kitchener, Ont.	2
George, Mrs. Mary.	Kitchener, Ont.	2
George, W. C.	Orillia, Ont.	5
Gerow, Mrs. Melissa J.	Orillia, Ont.	15
Gerrie, Mrs. Carrie E.	Chicago, Ill.	3
Gershaw, F. W., Dr.	Medicine Hat, Alta.	62
Gibbons, Mrs. Catherine.	Wingham, Ont.	5
Gibson, A. E.	Guelph, Ont.	14
Gibson, Miss Margaret.	Kitchener, Ont.	2
Gibson, R. E.	Toronto, Ont.	50
Gifford, Fairfax M.	Cobourg, Ont.	15
Gilchrist, Mrs. Agnes S.	Toronto, Ont.	14
Gill, Jacob C.	Victoria Harbor, Ont.	10
Gill, Estate of late James M. Executrix:		
Mrs. Laura E. Gill.	Victoria Harbor, Ont.	4
Gillbard, Edward B.	East Grange, N.J.	30
Gillbard, John W.	Toronto, Ont.	15
Gillics, Mrs. Emma A.	Windsor, Ont.	5
Gillies, James B.	Burlington, Ont.	50
Girdlestone, Mrs. Louisa R.	Winnipeg, Man.	1
Girls' Home, The	Toronto, Ont.	12
Givens, Miss May.	Boston, Mass.	25
Glass, Hugh P.	Toronto, Ont.	20
Glass, Mrs. Irene S.	Toronto, Ont.	10
Glass, Miss Janet L.	Toronto, Ont.	2
Glass, Mrs. Mary F.	Toronto, Ont.	10
Glass, Miss Mary P.	Toronto, Ont.	2
Glazier, Mrs. Clare C.	Pelham, N.Y.	2
Glenney, Edwin J.	Ottawa, Ont.	11
Glenney, Miss Theresa L.	Toronto, Ont.	54
Glenney, William E.	Huntsville, Ont.	7
Goggin, Mrs. Maria.	Port Credit, Ont.	4
Goldie, A. R.	Galt, Ont.	8
Goldie, John G.	Galt, Ont.	6
Goldie, Estate of late Nora. Executor:		
Alexander R. Goldie.	Galt, Ont.	12
Goltz, Rudolph A.	Muskoka, Ont.	5

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Gooch, F. H.	Toronto, Ont.	6
Gooderham, E. G., in trust.	Toronto, Ont.	20
Gooderham, Estate of late Henry. Executors: David Fasken; Henry F. Gooderham; Mrs. Florence G. Huestis.	Toronto, Ont.	30
Gooderham, Mrs. Lillie P.	Toronto, Ont.	20
Gooderham, Mrs. Margaret	Toronto, Ont.	132
Goodwin, Mrs. Phyllis K.	New York, N.Y.	4
Gordon, Charles D.	Toronto, Ont.	2
Gordon, D.S.	Toronto, Ont.	11
Gordon, Robert S.	Toronto, Ont.	5
Gorman, Miss Winifred	Sarnia, Ont.	9
Gould, Miss Alma M.	Uxbridge, Ont.	5
Gould, Mrs. Annie J.	Uxbridge, Ont.	5
Gould, Horace G.	Clayton, N.Y.	5
Gould, Miss Mary	Uxbridge, Ont.	6
Goulding, Mrs. Dorothy M.	Toronto, Ont.	15
Gourlie, Herbert W.	Toronto, Ont.	10
Gow, Alexander.	Windsor, Ont.	6
Gow, Dr. George.	Toronto, Ont.	7
Gow, Miss Janet S.	Toronto, Ont.	8
Gow, John E.	Kingston, Ont.	6
Gow, Miss Margaret C.	Toronto, Ont.	6
Gow, Walter, Trustee for J. C. & N. Melvin.	Toronto, Ont.	5
Gowans, Estate of late John. Executors: The Toronto General Trusts Corporation; Mrs. Eliza T. Gowans.	Toronto, Ont.	71
Grabowsky, J. W.	Bay City, Mich.	66
Graham, Mrs. Agnes E.	Winnipeg, Man.	1
Graham, Mrs. Clara M.	Port Hope, Ont.	20
Graham, John.	Biggar, Scotland.	7
Graham, Mrs. Margaret McB.	Ottawa, Ont.	4
Graham, Mrs. Morwenna.	Hamilton, Ont.	18
Graham, Robert J.	Belleville, Ont.	5
Grandy, Mrs. Annie.	Port Hope, Ont.	30
Grandy, Robert.	Port Hope, Ont.	20
Grant, John McL.	Bobcaygeon, Ont.	1
Grant, Robert P. (deceased).	Clayton, N.Y.	10
Grant, Rev. William D.	Hespeler, Ont.	3
Grasett, A. W. and George E. Watson.	Toronto, Ont.	72
Grasett, F. Le M., M.B.	Toronto, Ont.	72
Grasett, Mrs. J. Stuart.	Toronto, Ont.	3
Grasett, Col. Henry J., C.M.G.	Toronto, Ont.	10
Gray, Miss Agnes M.	Port Credit, Ont.	5
Gray, Mrs. Jessie.	Port Credit, Ont.	10
Gray, Joshua B.	Winnipeg, Man.	5
Gray, J. G. R.	Toronto, Ont.	10
Gray, R. M.	Toronto, Ont.	54
Gray, Miss Violet.	Eastbourne, England.	6
Great West Life Assurance Co., The.	Winnipeg, Man.	100
Greenhill, Miss Susan I.	Hamilton, Ont.	10
Greey, William and J. G.	Toronto, Ont.	33
Greey's, William and J. G. Employees' Savings and Emergency Society.	Toronto, Ont.	5

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Gregory, Mrs. Mae E.	Windthorst, Sask.	1
Greig, E. R.	Toronto, Ont.	20
Grier, A. Monro, K.C.	Toronto, Ont.	8
Grier, D. E., Monro.	Toronto, Ont.	6
Grierson, John F.	Oshawa, Ont.	10
Griffin, Mrs. Edith M.	Hamilton, Ont.	21
Griner, Charles J.	Oneonta, N.Y.	65
Gripton, Charles M.	Niagara-on-the-Lake, Ont.	1
Guess, Mrs. Eva Y.	Long Island, N.Y.	6
Guillet, Miss Elise.	Toronto, Ont.	1
Gunn, Mrs. Mary D.	Toronto, Ont.	72
Gunn, Mrs. Nellie.	Toronto, Ont.	7
Gurd, Miss Elizabeth.	St. Thomas, Ont.	5
Hagarty, Mrs. Florence A. G.	Toronto, Ont.	2
Hall, Miss Elsie B.	New York, N.Y.	6
Hall, James.	Toronto, Ont.	50
Hall, Mrs. Maud A. L.	Sunderland, Ont.	3
Hall, Thomas.	Brooklin, Ont.	15
Halligan, Sylvester C.	Toronto, Ont.	76
Halligan, Thomas.	Toronto, Ont.	20
Hamber, E. W.	Vancouver, B.C.	220
Hamel, Mrs. Clarissa.	Collingwood, Ont.	12
Hamilton, Charles R.	Nelson, B.C.	4
Hamilton, Lieut.-Col. George T., D.S.O., R.F.A.	Ottawa, Ont.	3
Hamilton, Estate of late Rev. Harold F. Executors: The Toronto General Trusts Corporation	Ottawa, Ont.	57
Hamilton, John.	Quebec, P.Q.	180
Hamilton, L. A.	Lorne Park, Ont.	42
Hamilton, Miss Mary F. V.	Quebec, P.Q.	20
Hamilton, Mrs. Mary T.	Port Colborne, Ont.	5
Hamilton, Estate of late Robert. Execu- tors and Trustees: John Hamilton, Hon. Sir Walter G. P. Cassels, K.C. (deceased) George H. Thomson	Quebec, P.Q.	162
Harcourt, Frederick W., K.C., and F. C. L. Jones, trustees.	Toronto.	10
Harding, Mrs. Ida King.	St. Pacome, P.Q.	36
Hardy, Estate of the late Hon. A. S. Trustees: Mrs. Mary Hardy, Hon. A. D. Hardy, E. A. P. Hardy, M.D. A. C. M. Hardy.	Toronto, Ont.	16
Hardy, James, trustee.	Toronto, Ont.	30
Hare, Mrs. Alice A.	Oak Park, Ill.	14
Hare, David A.	Oak Park, Ill.	30
Hare, David A., in trust for Arthur G. Hare.	Oak Park, Ill.	1
Hare, Miss Susanna H.	Cobourg, Ont.	7
Hargrave, Herbert H.	Toronto, Ont.	2
Harman, George F. and G. E. Spragge, Trustees of Hon. James Morris Estate, Toronto, Ont.		11

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Harman, Estate of late S. Bruce. Executors: Davidson M. Harman; Mrs. Elizabeth Harman.	Toronto, Ont.	30
Harmer, Mrs. Emily.	Toronto, Ont.	3
Harper, E. W.	Toronto, Ont.	1
Harper, Samuel.	Toronto, Ont.	16
Harrington, Dr. A. J.	Toronto, Ont.	12
Harris, Andrew B.	Deloraine, Man.	5
Harris, Mrs. Beatrice P.	Toronto, Ont.	22
Harris, Edwin.	Gore's Landing, Ont.	50
Harris, Miss Frances J.	Hamilton, Ont.	115
Harris, Lawren S.	Toronto, Ont.	30
Harris, Mrs. Maud.	Hamilton, Ont.	100
Harrison, Miss Florence M.	Los Angeles, Cal.	5
Harrison, Estate of late James. Executors: W. A. Holliday; Mrs. M. E. Holliday.	Toronto, Ont.	11
Hart, Jacob W., M.D.	Huntsville, Ont.	30
Hart, Samuel.	Montreal, Que.	50
Harvey, Miss Esther H.	Whitby, Ont.	15
Harwood, H. S.	Toronto, Ont.	24
Hatch, Miss Bessie A.	Summit, N.J.	10
Hatch, Mrs. Fannie.	Whitby, Ont.	70
Hatch, Fred.	Whitby, Ont.	70
Hatch, Frederick W. C.	Whitby, Ont.	18
Hatch, Samuel R.	Whitby, Ont.	14
Hawkey, Miss Hattie L.	Cobourg, Ont.	4
Hay, Mrs. Laura E.	Duns, Scotland.	125
Hayes, Miss E. Belle.	Clayton, N.Y.	5
Hayes, Mrs. Ida E.	Grosse Pt. Village, Mich.	14
Hayward, Miss Mary M.	Redlands, Cal.	2
Haywood, Alfred.	Toronto, Ont.	50
Heath, Frederick W.	Edmonton, Alta.	100
Heggie, David C.	Brampton, Ont.	1
Heggie, Dr. D. L., in trust for Miss Mary M. Heggie.	Brampton, Ont.	2
Heggie, Miss Helen H.	Brampton, Ont.	3
Heggie, Mrs. Margaret E.	Brampton, Ont.	75
Heggie, William C., M.D.	Toronto, Ont.	25
Heintzman, Mrs. Clara M.	Toronto, Ont.	100
Heintzman, Herman (deceased).	Toronto, Ont.	100
Helliwell, Alfred Lloyd.	Toronto, Ont.	3
Henderson, Mrs. Charlotte W.	Cannington, Ont.	6
Henderson, David.	Toronto, Ont.	18
Henderson, Mrs. Joan A.	Toronto, Ont.	5
Henderson, R. B.	Toronto, Ont.	6
Henderson, Estate of late William. Administrators: Mrs. Mina E. Henderson; Thomas F. Harrison. Executors: Estate of late John Henderson.	Cobourg, Ont.	9
Henderson and Small, in trust for C. W. A. Baldwin, R.N.	Toronto, Ont.	5
Hendrie, Sir John S., K.M.C.G., C.V.O. (deceased).	Hamilton, Ont.	24

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Henesity, Estate of late Edward G.		
Executrix: Mrs. Janet A. Henesity . . .	Dundrum, Ireland . . .	30
Henry, Mrs. Margaret E.	Georgetown, Ont.	6
Hepburn, Mrs. Florence	Uxbridge, Ont.	30
Herity, James O.	Belleville, Ont.	6
Hethrington, Major E. A.	Toronto, Ont.	79
Hethrington, Thomas S.	Quebec, P.Q.	100
Heward, George C.	Toronto, Ont.	37
Heward, George C., trustee	Toronto, Ont.	18
Hewett, Miss Clara A.	Orillia, Ont.	2
Hewitt, Estate of late Rev. Wm. J.		
Executors: Mrs. Joanna L. D. Hewitt.		
Rev. Edwin L. Flagg	Rhos, Wales.	5
Hewson, Mrs. Mary	Malton, Ont.	5
Hickson, Lady Catherine	Montreal, Que.	96
Highet, Estate of late Mrs. Elizabeth A.		
Administrators: Ernest R. Highet;		
Miss Mary E. Highet; Miss Mabel R.		
Highet	Cobourg, Ont.	11
Highet, Miss Mary E.	Cobourg, Ont.	12
Hildebrandt, Edward G.	Toronto, Ont.	10
Hill, Mrs. Edith M. T.	Toronto, Ont.	6
Hill, Francis H.	Southend, Ont.	12
Hill, Samuel	Orillia, Ont.	5
Hills, Arthur J.	Montreal, Que.	10
Hindes, George R.	Bowmanville, Ont.	6
Hinkley, Mrs. Margaret G.	New York, N.Y.	66
Hird, James	Sandford, Ont.	10
Hirteis, Herbert P.	Kitchener, Ont.	10
Hislop, Miss Agnes	Whitby, Ont.	5
Hoag, N. E.	Toronto, Ont.	1
Hobson, Miss Agnes	Hamilton, Ont.	14
Hobson, Miss Elizabeth	Hamilton, Ont.	14
Hobson, Miss Jean	Hamilton, Ont.	14
Hobson, Joseph I.	Montreal, Que.	12
Hobson, Mrs. Mary A.	Hamilton, Ont.	82
Hobson, R.	Hamilton, Ont.	19
Hodgins, Mrs. Blanche	Toronto, Ont.	4
Hodgins, Frank E., The Hon.	Toronto, Ont.	6
Hodgins, Estate of the late Harry B.		
Executors and Trustees: The Toronto		
General Trusts Corporation	Toronto, Ont.	69
Hodgkinson, Miss Kitty A. F.	Toronto, Ont.	10
Hodgson, Miss Ada B. A.	Toronto, Ont.	15
Hoffarth, Nicholas	New Hamburg, Ont.	5
Hoffman, Rev. A. C.	Tzeliutsing, China	3
Hogle, Miss Alma C.	Cleveland, Ohio	1
Holcroft, Henry S.	Orillia, Ont.	20
Holden, Mrs. Orrilla	Whitby, Ont.	4
Holden, Mrs. Orrilla, in trust for Estate		
of late James Holden	Whitby, Ont.	14
Holland, Charles	London, England	70
Holmes, Arthur J.	Keewatin, Ont.	7
Holmes, Miss Eunice E.	Montreal, Que.	2
Holmes, Robert M.	Parry Sound, Ont.	12

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Holms, James	Victoria, B.C.	25
Hopper, W. H.	Cobourg, Ont.	12
Hornby, Mrs. Eva S.	Toronto, Ont.	6
Horning, Miss Emily L.	Hamilton, Ont.	4
Horsey, Albert A.	Toronto, Ont.	4
Horsey, Miss Amy	Ottawa, Ont.	13
Horsey, Henry H.	Ottawa, Ont.	13
Horton, Harry G.	Bala, Ont.	20
Hoskin, Miss Mary	Toronto, Ont.	42
Hoskins, Alexander	Cold Springs, Ont.	10
Howard, Clifford S.	New York, N.Y.	5
Howard, Miss Lucy M.	Toronto, Ont.	5
Howard, Theodore A., B.A.	Aylmer, P.Q.	6
Howard, William H.	Montreal, Que.	10
Howden, Miss Ella E.	Los Angeles, Cal.	6
Howell, Estate of the late The Hon. Chief Justice, Hector M. Executrices: Annie L. Kenny; Constance L. Pentland	Winnipeg, Man.	330
Howland, Mrs. Emma M.	Toronto, Ont.	10
Howland, George W.	Toronto, Ont.	10
Hudson, Frederick B.	Hamilton, Ont.	1
Hudson, Mrs. Lela G.	Hamilton, Ont.	4
Hudson, William S.	Preston, Ont.	15
Hume, Miss Alice E.	Port Hope, Ont.	20
Hume, John A.	Port Hope, Ont.	75
Hume, Miss Margaret A.	Port Hope, Ont.	25
Hume, Mrs. Mary G.	Toronto, Ont.	10
Hume, Robert	Port Hope, Ont.	35
Hunnisett, Frank	Toronto, Ont.	10
Hunt, Miss Helena	Belleville, Ont.	10
Hunt, Henry B.	Belleville, Ont.	4
Hunter, Mrs. Caroline	New York, N.Y.	20
Hunter, Mrs. Elizabeth J.	Toronto, Ont.	6
Huntsville, Lake of Bays and Lake Simcoe Navigation Company, Limited, The	Huntsville, Ont.	8
Hussey, Mrs. Barbara M.	Espanola, Ont.	20
Hutcheson, Mrs. Blanche E.	Port Perry, Ont.	8
Hutcheson, V. H. E.	Toronto, Ont.	30
Hutchinson, Hodgson W.	St. Marys, Ont.	26
Hutchison, Dr. James N.	Winnipeg, Man.	50
Hutton, Miss Ruth	Toronto, Ont.	12
Hutty, Mrs. Margaret F.	Toronto, Ont.	3
Hyland, Mrs. Margaret	Toronto, Ont.	1
Hyslop, Mrs. Margaret I.	Toronto, Ont.	48
Imperial Order Daughters of the Empire	Toronto, Ont.	15
Imperial Trading Corporation	New York, N.Y.	137
Ince, Gordon	Toronto, Ont.	5
Ince, Estate of late William. Executors: William Ince; James Ince	Toronto, Ont.	89
Inches, Fred S.	Chicago, Ill.	8
Inches, Miss Helen L.	Scribner, Neb.	7
Inches, Miss Jessie R.	Scribner, Neb.	7
Ingersoll, G. G.	Sarnia, Ont.	25
Ingleby, Joseph	Hamilton, Ont.	13

THE DOMINION BANK

61

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Ingles, Mrs. Helen	Hagersville, Ont.	20
Innes, Charles E.	Simcoe, Ont.	18
Innes, Hugh P.	Simcoe, Ont.	26
Innes, Mrs. M. Aileen	Hamilton, Ont.	5
Innes, Robert L.	Hamilton, Ont.	10
Innes, William L.	Simcoe, Ont.	26
Inwood, Frederick G.	Toronto, Ont.	20
Irving, Mrs. Eleanor P.	Toronto, Ont.	22
Irving, Mrs. Ida M.	Summit, N.J.	7
Irving, L. Homfray	Toronto, Ont.	20
Irwin, Col. De La Cherois T., C.M.G.	Ottawa, Ont.	38
Irwin, Mrs. Isabella	Ottawa, Ont.	78
Jackson, Mrs. Lily	Simcoe, Ont.	3
Jackson, Mrs. T. Griffin	St. Thomas, Ont.	25
Jacobi, Mrs. Mabel B.	Toronto, Ont.	5
James, Edward	Winnipeg, Man.	30
James, Mrs. Helen I.	Brockville, Ont.	14
Jamieson, David A., in trust	Calgary, Alta.	5
Jamieson, Herbert J.	Lemberg, Sask.	3
Jamieson, Miss Jessie L.	Toronto, Ont.	12
Jamieson, J. L.	Edmonton, Alta.	5
Jamieson, Wallace S.	North Bay, Ont.	3
Jarvis, Mrs. Augusta	Toronto, Ont.	15
Jarvis, John B.	Toronto, Ont.	1
Jeffrey, Mrs. Ada E.	Port Perry, Ont.	6
Jeffrey, Cyril C.	Port Perry, Ont.	17
Jeffrey, Samuel	Port Perry, Ont.	70
Jeffrey, Samuel and Cyril C. Jeffrey	Port Perry, Ont.	2
Jenkinson, Edwin	Wexford, Ont.	13
Jenkinson, Miss Gertrude	Wexford, Ont.	2
Jephcott, Estate of late William. Executors: William C. Jephcott; Alfred Jephcott; Miss Mary Jephcott	Toronto, Ont.	12
Jewell, Mrs. Jane E.	Ottawa, Ont.	15
Johnson, Mrs. Emma W.	Calgary, Alta.	5
Johnston, Andrew B.	Sarnia, Ont.	12
Johnston, Baptist L.	Toronto, Ont.	3
Johnston, Miss Evelyn H.	Stratford, Ont.	6
Johnston, Henry S.	Clayton, N.Y.	10
Johnston, Mrs. Margaret	Sarnia, Ont.	3
Johnston, Mrs. Sophie B.	Toronto, Ont.	12
Johnston, Strachan, K.C.	Toronto, Ont.	40
Johnston, William R.	Toronto, Ont.	11
Johnston, Estate of late W. R. Executors: Wm. R. Johnston; Strachan Johnston, K.C., Frank B. Johnston	Toronto, Ont.	40
Jones, Estate of late Edward C. Executors: W. Wallace Jones; George E. Watson	Toronto, Ont.	49
Jones, E. K.	Montreal, Que.	3
Jones, Mrs. Gwendolen S.	Ottawa, Ont.	25
Jones, Estate of late J. Gordon. Executors: W. Wallace Jones; George Watson; James G. Watson	Toronto, Ont.	104

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Jones, Estate of late J. Gordon, in trust. Executors: W. Wallace Jones; George Watson; James G. Watson	Toronto, Ont.	10
Jones, Mrs. Nora M.	Toronto, Ont.	10
Jones, Philip J., in trust	Toronto, Ont.	6
Jordan, Estate of late Rev. Louis H. Executors and Trustees: The Toronto General Trusts Corporation	Toronto, Ont.	36
Jost Wesleyan Methodist City Mission, Trustees of The: Charles Ball; W. A. Hart; J. A. MacInnes; T. Harold Johnson	Halifax, N.S.	13
Julian, Rice L.	New York, N.Y.	66
Kane, Mrs. Jessie A.	Toronto, Ont.	25
Kane, Estate of the late J. Hamilton. Executrix: Mrs. Jessie A. Kane	Toronto, Ont.	55
Kavanagh, John F.	Hamilton, Ont.	12
Keeler, Percy A.	Toronto, Ont.	5
Keenan, Mrs. Emily M.	Philadelphia, Pa.	2
Kelly, John	Toronto, Ont.	5
Kennedy, Hon. W. C. (<i>deceased</i>)	Windsor, Ont.	35
Kenney, Estate of late Mrs. Summer. Executors: Samuel M. Kenney; Mrs. Lela G. Hudson	Hamilton, Ont.	3
Kenny, J. B. and L. F. Kenny, trustees for Mrs. M. J. Kenny	Montreal, P.Q.	7
Kernahan, W. T.	Toronto, Ont.	60
Kernahan, W. T., in trust	Toronto, Ont.	6
Kerr, Mrs. Grace E.	Toronto, Ont.	5
Kerr, Estate of late Mrs. Margaret. Executors: William Kerr; George E. Keith; Miss Olive Kerr	Terrace, B.C.	8
Ketchum, Estate of Margaret J. Trust- tees: Edward J. Ketchum; John D. Ketchum	Toronto, Ont.	1
Kidd, David	New York, N.Y.	100
Kiely, Estate of late G. W. Executors: The Toronto General Trusts Corp.	Toronto, Ont.	199
Kimpton, Mrs. Ellen C.	Verwood, England	21
King, Mrs. Marie C.	St. Pacome, Que.	50
King, Estate of late Mrs. Mary E. Executors and Trustees: The Royal Trust Co.; Arthur R. M. Boulton	Quebec, P.Q.	150
King, Sydney	St. Pacome, P.Q.	22
Kinghorn, Mrs. Harriet	Robertsonville, P.Q.	1
Kingstone, Miss Edith H.	Toronto, Ont.	12
Kingstone, Miss Mary A.	Toronto, Ont.	5
Kinnear, Arthur A.	Inverness, P.Q.	2
Kinnear, Mrs. Elizabeth	Montreal, P.Q.	1
Kinnear, Rev. George F.	Montreal, P.Q.	41
Kinnear, James A.	Inverness, P.Q.	2
Kinnear, Mrs. Tansin J.	High River, Alta.	3
Kinnear, William	Inverness, P.Q.	4
Kinnear, William	Toronto, Ont.	20

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Kinsman, Mrs. Mary A.	Cobourg, Ont.	10
Kinzie, D. L., D.D.S.	Thamesville, Ont.	5
Kippax, Miss Helen M.	Brantford, Ont.	14
Kippon, Mrs. Annie	Sprucedale, Ont.	1
Kirkpatrick, George D.	Toronto, Ont.	5
Knight, Mrs. Gertrude	St. Catharines, Ont.	3
Knight, Henry	St. Catharines, Ont.	9
Knowlton, W. H.	Toronto, Ont.	42
Kohn, H. P.	Peterborough, Ont.	30
Kopstein, Jacob	Montreal, Que.	20
Kyle, Mrs. Mary J.	Toronto, Ont.	40
Laidlaw, Robert	Toronto, Ont.	150
Laird, Mrs. Janet L.	Toronto, Ont.	25
Lake, William H.	Toronto, Ont.	18
Lambe, Miss Katherine	Toronto, Ont.	12
Lambert, Arthur G.	Oshawa, Ont.	55
Lambert, Mrs. Bertha	Oshawa, Ont.	15
Lambert, Miss Kate	Niagara Falls, Ont.	2
Lander, Newton J.	Toronto, Ont.	1
Landon, Mrs. Mamie M.	Chatham, Ont.	15
Lane, John	Cobourg, Ont.	2
Langford, Charles B., M.D.	Blenheim, Ont.	10
Langley, Mrs. Mary M.	Toronto, Ont.	20
Langmuir, Mrs. Georgina H.	Toronto, Ont.	8
Langmuir, A. D., General Manager and W. G. Watson, Assistant General Manager, in trust.	Toronto, Ont.	99
Larkin, Miss Aimee T.	St. Catharines, Ont.	6
Larkin, Miss Ellen M.	St. Catharines, Ont.	5
Larkin, Miss Maria E.	St. Catharines, Ont.	5
Lash, Miller, trustee for Mrs. Harriet Russell under the will of the late Daniel McLachlin	Toronto, Ont.	23
Lauchland, N. L.	Vancouver, B.C.	1
Laurie, Estate of late Mrs. Agnes S. Executors and Trustees: The Royal Trust Company	Montreal, Que.	8
Lauster, Edward	Prescott, Ont.	20
Laver, A. W.	Toronto, Ont.	15
Law, Miss Alice	Oshawa, Ont.	12
Law, Miss Miriam C.	Oshawa, Ont.	21
Lawler, Miss Annie L.	Toronto, Ont.	25
Lawler, Miss Elizabeth G.	Toronto, Ont.	25
Lawrence, John	Detroit, Mich.	24
Lawrence, Mrs. Marie E.	Jackson's Pt., Ont.	48
Lawrence, T. Alexander	Thamesville, Ont.	5
Lawson, Miss Sarah M.	Halifax, N.S.	9
Laxton, John E.	Toronto, Ont.	200
Leadlay, Estate of late Edward. Execu- tors: Mrs. Mary I Leadlay; Percy Leadlay	Toronto, Ont.	168
Lear, Mrs. Margaret A.	Belleville, Ont.	10
Leask, Mrs. Sarah J. and Mrs. Marjorie L. Jardine	Uxbridge, Ont.	15

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Lee, Frederick W.	Port Credit, Ont.	10
Lee, Miss Mary Etta	Toronto, Ont.	5
Lee, Thomas S. C.	London, England	13
Lee, W. Cecil and Charles E. Lee, trustees	Toronto, Ont.	51
Leeson, William H.	Kitchener, Ont.	12
Leighton, Robert H.	Omeme, Ont.	5
Leistikow, Mrs. Esther E.	South Pasadena, Cal.	50
Leistikow, Frederick W.	South Pasadena, Cal.	400
Le Mesurier, George G.; Goldwin L. Smith; Arthur B. Wilkie, trustees of the Wilkie Trust	Toronto, Ont.	54
Le Moine, Estate of late Henriette M. Executors: Charles Fremont; The Royal Trust Company	Quebec, P.Q.	30
Le Moine, Rene, and Mrs. Anne M. L. Remillard, in trust	Quebec, P.Q.	9
Leonard, W. H.	Port Perry, Ont.	90
Le Roy, Edmund B.	Toronto, Ont.	20
Leslie, Mrs. Marion	Toronto, Ont.	20
Lester, Thomas W.	Hamilton, Ont.	13
Letcher, William H.	Port Perry, Ont.	20
Levin, A.	Montreal, P.Q.	3
Levinson, S., Son and Company	Montreal, P.Q.	25
Lewis, W. F.	Toronto, Ont.	2
Lindsay, Estate of late William, Sr. Executors: *William Lindsay; Robert Peel	Miniota, Man.	5
Lindsey, Johnston	Orangeville, Ont.	30
Lindsey, Miss Margaret E.	Mono Road, Ont.	3
Little, Miss Elizabeth	Guelph, Ont.	10
Little, George F.	Toronto, Ont.	10
Little, Joseph F.	Vancouver, B.C.	10
Livingstone, H. E.	Toronto, Ont.	17
Livingstone, Robert	Portland, Ore.	50
Locke, Mrs. Irene	Toronto, Ont.	2
Lockhart, Mrs. Mary	Newcastle, Ont.	6
Logan, William	Toronto, Ont.	10
Long, Estate of late Charles T. Ad- ministrators: The Toronto General Trusts Corporation	Toronto, Ont.	46
Long, Mrs. Clarissa R.	Toronto, Ont.	50
Longmore, Mrs. N. H. Trustees: Na- tional Trust Company, Limited; R. C. H. Cassels	Montreal, Que.	60
Lounsbury, Mrs. Mary S.	Glendale, Cal.	5
Love, H. H.	Toronto, Ont.	30
Love, H. J.	Toronto, Ont.	30
Love, H. H., and H. J. Love, in trust for Mrs. Alice M. Northway	Toronto, Ont.	30
Love, H. H., and H. J. Love, in trust for Mrs. Florence Flaxton	Toronto, Ont.	30
Love, James L.	Toronto, Ont.	25
Love, Miss Marion	Kilbarchan, Scotland.	10
Lovell, James S., trustee	Toronto, Ont.	78

THE DOMINION BANK

65

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Lovering, Thomas D.	Pasadena, Cal.	62
Lovering, William J.	Toronto, Ont.	63
Lowery, William M.	Sarnia, Ont.	30
Lownsbrough, J. T.	Toronto, Ont.	5
Lucas, James.	Port Perry, Ont.	5
Luke, Mrs. Anna E.	Oshawa, Ont.	29
Luke, Miss Hilda L.	Oshawa, Ont.	5
Lumsden, Miss Anna F.	Cobourg, Ont.	2
Lunan, Alexander L.	Toronto, Ont.	24
Lundy, Estate of late Mrs. Letitia.		
Executrices: Mrs. Elizabeth L. Lundy;		
Mrs. Mary Armstrong.	Toronto, Ont.	7
Lyle, Morley W.	Peterborough, Ont.	16
Lyon and Plummer.	Toronto, Ont.	40
Lyons, Miss Anna B.	Toronto, Ont.	1
MacArthur, Mrs. Mary A. P.	Chicago, Ill.	30
MacCoy, Mrs. Jessie W. L.	Brighton, England.	4
Macdonald, Arthur.	Toronto, Ont.	21
MacDonald, A. R.	Uxbridge, Ont.	70
Macdonald, Miss Beatrice.	Toronto, Ont.	8
Macdonald, Mrs. Edith C.	Westmount, P.Q.	63
Macdonald, Miss Eldred M.	Toronto, Ont.	40
Macdonald, F. E., and Jas. S. Lovell, trustees.	Toronto, Ont.	85
Macdonald, Henry B.	Toronto, Ont.	2
Macdonald, Mrs. Jessie.	Hamilton, Ont.	17
Macdonald, Mrs. Maggie G.	Toronto, Ont.	30
Macdonald, Mrs. Sarah A.	Toronto, Ont.	18
Macdougall, Mrs. Emily A.	Toronto, Ont.	12
Macdougall, Miss Isabella J.	Cannington, Ont.	6
Macfadyen, Arthur.	Cohoes, N.Y.	5
Macfarlane, Mrs. Helen S.	San Antonio, Texas.	5
MacGregor, Miss Bessie A.	Bridgewater, N.S.	2
MacKelvie, Robert S.	Outrement, P.Q.	3
MacKenzie, Estate of late H. Gordon.		
Executors: Henry J. G. MacKenzie;		
Douglas G. Joy.	Toronto, Ont.	25
MacKenzie, J. G.	Toronto, Ont.	10
Macklin, Miss Nora H.	Toronto, Ont.	21
Maclean, Gerald, A.	Toronto, Ont.	1
Maclean, Gordon.	Uxbridge, Ont.	5
MacLean, J. Duncan.	Edmonton, Alta.	1
MacLean, Mrs. Jennie G.	Toronto, Ont.	15
MacLennan, Mrs. Marion.	Toronto, Ont.	6
MacMahon, Miss Margaret.	Toronto, Ont.	5
Macnachten, Mrs. Margaret H.	Westmount, P.Q.	9
MacNamara, Miss Florence.	Toronto, Ont.	16
MacNamara, Frank.	Toronto, Ont.	22
MacNamara, Miss Lena.	Toronto, Ont.	12
Macpherson, Mrs. Sophie E. M.	Eastbourne, England.	3
Macpherson, William M. and R. L. Defries, trustees, the Marriage Settlement of Helen Bankes.	Quebec, P.Q. Toronto, Ont.	12

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Macpherson, William M., William M. Dobell, and Robert L. Defries, trustees of the will of Sir David L. Macpherson	Toronto, Ont.	51
Macpherson, William M., William M. Dobell and Robert L. Defries, trustees of the Macpherson Trust	Toronto, Ont.	52
Magee, William James	Toronto, Ont.	6
Maher, James P.	Toronto, Ont.	3
Main, T. A.	Orillia, Ont.	15
Mallory, W. Leigh	Bowmanville, Ont.	7
Manitoba College of Winnipeg	Winnipeg, Man.	20
Manufacturers Life Insurance Co., The	Toronto, Ont.	300
Marr, Mark	New Lowell, Ont.	10
Marsden, Mrs. Edna I.	Toronto, Ont.	1
Marshall, Rev. D. H.	Chatham, Ont.	12
Marsland, Mrs. Alice G.	New York, N.Y.	10
Martin, D'Arcy R. C., K.C.	Hamilton, Ont.	4
Martin, Edward K. C., M.A., and D'Arcy Martin, K.C., trustees Estate of late Edward Martin	Hamilton, Ont.	12
Martin, Mrs. Mary Eileen	Toronto, Ont.	5
Mason, Miss Bertha E.	Toronto, Ont.	1
Mason, George	Wingham, Ont.	47
Mason, Mrs. Harriet	Wingham, Ont.	51
Mason, John J.	Vancouver, B.C.	5
Massey, Mrs. Alice V.	Toronto, Ont.	15
Massey, Raymond, H.	Toronto, Ont.	50
Mathers, William J.	Toronto, Ont.	50
Matheson, Alan F.	Perth, Ont.	24
Matheson, Miss Eliza Jean	Perth, Ont.	18
Matheson, Mrs. Harriet A.	Ottawa, Ont.	11
Mathews, George H.	Lawrence, Mass.	5
Mathison, Miss Annie	Toronto, Ont.	5
Matthew, Norman R.	Toronto, Ont.	3
Matthews, Mrs. Annabel M.	Toronto, Ont.	48
Matthews, Arnold C.	Toronto, Ont.	350
Matthews, James	Toronto, Ont.	80
Matthews, Robert C.	Toronto, Ont.	15
Matthews, Rev. William A.	Kemble, Ont.	8
Matthews, W. L.	Toronto, Ont.	612
Mawdsley, Mrs. Mabel E. M. S.	Bracebridge, Ont.	5
Mayer, Lauren D.	New York, N.Y.	25
Meadows, Miss Edith	St. Thomas, Ont.	3
Medland, William A.	Toronto, Ont.	20
Meiklejohn, Robert	Stirling, Scotland	6
Meldrum, Mrs. Mary A.	Toronto, Ont.	4
Mellow, Mrs. Daisy	Uxbridge, Ont.	5
Mellow, F. E., M.D.	Uxbridge, Ont.	10
Meredith, Thomas	Toronto, Ont.	150
Merner, Mrs. Caroline	New Hamburg, Ont.	10
Merritt, W. H., M.D.	St. Catharines, Ont.	1
Merritt, Estate of late Col. William H. Executor: James H. Ingersoll, K.C.	St. Catharines, Ont.	9
Metcalf, E. S.	Sidcup, England	10
Meyers, Mrs. Martha	Belleville, Ont.	7

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Michell, Estate of late Albert V. H. Executors: Mrs. Mary E. Michell; George E. Michell	Toronto, Ont.	3
Michell, Allen C., D.D.S.	Toronto, Ont.	93
Michell, Miss Catharine	Toronto, Ont.	6
Michell, Mrs. S. J. May	Toronto, Ont.	4
Michell, William C.	Toronto, Ont.	30
Michie, Miss Euphemia	Toronto, Ont.	6
Miles, Mrs. Elsie	Toronto, Ont.	100
Millar, Mrs. Elsie I.	Orillia, Ont.	6
Miller, Estate of late Coleman. Execu- trix: Mrs. Mattie Miller	Toronto, Ont.	16
Miller, Mrs. Eliza M.	Orillia, Ont.	6
Miller, Frederick F.	Napanee, Ont.	14
Miller, George L.	Toronto, Ont.	4
Miller, Miss Jessie R.	Orillia, Ont.	4
Miller, John	Toronto, Ont.	5
Millichamp, Mrs. V. Maude	Toronto, Ont.	20
Mills, Mrs. Agnes G.	Hamilton, Ont.	60
Mills, George K.	Toronto, Ont.	15
Mills Brothers, Limited	Hamilton, Ont.	120
Milne, George A.	Lindsay, Ont.	10
Milne, Mrs. Harriett	Hamilton, Ont.	4
Minaker, Estate of late Calvin. Execu- tors and Trustees: Mrs. Eva I. Staples; W. Arnold Staples	Cobourg, Ont.	6
Missionary Society of the Methodist Church in Canada, The	Toronto, Ont.	12
Mitchell, Miss N. A.	Whitby, Ont.	5
Mitchell, Miss R. J.	Whitby, Ont.	5
Montgomery, Mrs. Alexandra M.	Kimberley, B.C.	7
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 Bank	Montreal, Que.	2
Montreal Trust Co., and H. G. Budden, trustees of Marriage Settlement of Ernest F. Budden and Jessie I. Hamilton	Montreal, Que.	20
Mooney, John H.	Toronto, Ont.	3
Moor, Joshua C.	Toronto, Ont.	10
Moore, Miss Catherine M.	Brooklin, Ont.	12
Moore, Mrs. Elizabeth	Toronto, Ont.	1
Moore, Mrs. Isabell	St. Thomas, Ont.	3
Moore, John J., M.D.	Brooklin, Ont.	30
Moore, Miss Margaret E.	Brooklin, Ont.	6
Moore, Mrs. Mary A.	Thorold, Ont.	16
Moore, Robert J.	Uxbridge, Ont.	2
Moore, Mrs. Ruth	Uxbridge, Ont.	5
Moorhouse, W. G.	Sarnia, Ont.	18
More, Mrs. Agnes M.	Chicago, Ill.	3
Morgan, J. G.	Independence, Mo.	45
Morley, R. B.	Toronto, Ont.	1
Morley, Miss Susan G.	Toronto, Ont.	6

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Morré, Mrs. Marjorie R.	Niagara Falls, N.Y.	10
Morris, Alexander C.	Toronto, Ont.	5
Morris, Mrs. Margaret J.	Toronto, Ont.	2
Morris, Pryce.	Toronto, Ont.	12
Morris, Estate of the late Robert C. Administratrix: Mrs. Ethel M. Blake.	Toronto, Ont.	5
Morris, Estate of the Hon. Alexander. Trustees: William Morris; Alex. C. Morris.	Toronto, Ont.	44
Morrison, Miss Alverda J.	Brampton, Ont.	6
Morrison, Miss Bertha L.	Brampton, Ont.	6
Morrison, Miss Elizabeth.	Mono Road, Ont.	4
Morrison, Mrs. Martha.	Brampton, Ont.	6
Morrison, William.	Brampton, Ont.	14
Morrison, William.	Toronto, Ont.	70
Morrow, Estate of late James C. Execu- tors: George J. Morrow; James J. Morrow, M.D.; Francis E. Morrow.	Toronto, Ont.	25
Morton, Miss Christina.	Ayr, Ont.	3
Morton, Miss Jeannie.	Ayr, Ont.	3
Morton, Miss Katherine.	Ayr, Ont.	6
Mosley, Alfred M.	Welland, Ont.	10
Mosley, Joseph.	Welland, Ont.	15
Moss, Mrs. Adele B.	London, England.	100
Motter, Francis M.	Calgary, Alta.	10
Moyle, Mrs. Elizabeth H. P.	Leominster, England.	23
Moyle, Harry.	Toronto, Ont.	16
Moyle, J. R.	Bobcaygeon, Ont.	2
Moyle, Mrs. Nellie D.	Toronto, Ont.	12
Moyle, Robert D., M.D.	Toronto, Ont.	66
Moyle, William D.	Toronto, Ont.	52
Mulholland, Mrs. Louisa.	Toronto, Ont.	10
Mulholland, Robert A.	Port Hope, Ont.	14
Mulock, Sir William, K.C.M.G., K.C.	Toronto, Ont.	74
Mulock, William, K.C.	Toronto, Ont.	50
Mumford, Mrs. Fannie R.	Montreal, P.Q.	8
Munro, Mrs. Mary.	Toronto, Ont.	18
Muntz, G. H.	Toronto, Ont.	3
Murdoch, Mrs. Margaret E.	Hamilton, Ont.	5
Murphy, Miss Julia.	Toronto, Ont.	1
Murray, Miss Jean B.	Hamilton, Ont.	4
Murray, John G. H.	Vancouver, B.C.	3
Murray, J. W.	Toronto, Ont.	90
Mustard, Miss Isobel.	Toronto, Ont.	7
Mustard, Miss Ruth.	Toronto, Ont.	4
Mustard, Wilfred P.	Baltimore, Md.	40
McAdie, Mrs. Sarah J. V.	Oshawa, Ont.	12
McAdie, William F.	Oshawa, Ont.	12
McAndrew, Miss Annie M.	Toronto, Ont.	25
McAndrew, Miss Jane.	Toronto, Ont.	20
McBride, Miss Clara B.	Willowdale, Ont.	2
McBride, Miss Nellie.	Willowdale, Ont.	4
McBride, Mrs. Sarah.	Willowdale, Ont.	4
McCaffrey, Mrs. -Elena.	Toronto, Ont.	15
McCallum, Mrs. Emma.	Cobourg, Ont.	30

<i>Name</i>	<i>Address</i>	<i>Shares</i>
McCallum, Miss Georgina	Stromness, Ont	74
McCallum, Miss Josephine	Dunaville, Ont	74
McCallum, Lachlan T.	Stromness, Ont	47
McCallum, Estate of late Peter. Executrices: Mrs. Mary McCallum; Mrs. Margaret C. Armstrong; Mrs. Elizabeth Ferris	Cobourg, Ont	42
McCarthy, Estate of late J. L. G. Executors: Leighton McCarthy, K.C.; Frank McCarthy	Toronto, Ont	50
McCaughy, Miss May	Cobourg, Ont	6
McCaul, Estate of late Mrs. Margaret. Administratrix: Miss Bertha J. Thompson	Belfast, Ireland	30
McCaul, T. H.	Belfast, Ireland	92
McClellan, John	Bowmanville, Ont	84
McCollow, Mrs. Sarah W.	London, Ont	2
McCollow, Allan C.	Toronto, Ont	2
McCollow, Allan C., in trust	Toronto, Ont	20
McCollow, Charles S.	Toronto, Ont	2
McCollow, Miss Edith M.	Toronto, Ont	60
McCormack, Estate of late Robert L. Executors: The Toronto General Trusts Corporation	Toronto, Ont	35
McCrimmon, Mrs. Helen K.	Toronto, Ont	10
McCulloch, Alexander L.	Galt, Ont	14
McCulloch, Estate of late Hugh. Executors: Robert O. McCulloch; Mrs. Agnes H. McCulloch	Galt, Ont	30
McCullough, George W.	Brampton, Ont	5
McCullough, Mrs. Harriet W.	Inverness, Que	2
McCullough, Mrs. Kate E.	Toronto, Ont	10
McDonald, Mrs. Edith D.	Canard, N.S.	12
McDonald, George	Toronto, Ont	15
McDonald, Mrs. Mildred	Toronto, Ont	3
McDougall and Cowans	Montreal, Que	5
McFarren, Estate of late James. Executors: William McFarren; Mrs. Elizabeth McFarren	Toronto, Ont	62
McFarren, Estate of late Miss Martha. Executors: The Toronto General Trusts Corporation	Toronto, Ont	37
McGee, Mrs. Elizabeth	Ottawa, Ont	125
McGie, Mrs. Emma	Belleville, Ont	4
McGiffin, Mrs. Anna B.	Swansea, Ont	13
McGillivray, Mrs. Caroline A.	Whitby, Ont	10
McGuire, Henry	Cobourg, Ont	7
McHardy, Charles	Goderich, Ont	16
McHendrie, Miss Margaret	Hamilton, Ont	5
McIntosh, Miss Jane E.	Whitby, Ont	5
McIntyre, Mrs. Ethel M.	Toronto, Ont	12
McIntyre, Estate of late Gilbert H. Executors and Trustees: The Toronto General Trusts Corporation	Toronto, Ont	10
McIntyre, John	Tillsonburg, Ont	7

<i>Name</i>	<i>Address</i>	<i>Shares</i>
McJannet, Miss Evelyn D.	Gravenhurst, Ont.	10
McJannet, George.	Gravenhurst, Ont.	5
McKague, Mrs. Florence J.	Ogema, Sask.	1
McKay, Mrs. Jessie D.	Toronto, Ont.	6
McKechnie, Mrs. May E.	Montreal, Que.	12
McKenzie, Andrew D.	Sarnia, Ont.	10
McKeown, John S.	Belleville, Ont.	10
McKyes, Miss Anne S.	Toronto, Ont.	11
McLachlin, Eric H.	Montreal, Que.	1
McLachlin, Hugh F., Estate of the late.		
Executors: Daniel McLachlin, John H.		
Burwash, David M. Finnie.	Arnprior, Ont.	74
McLaren, Mrs. Eleanor M.	Hamilton, Ont.	18
McLaren, Mrs. Eliza L.	Toronto, Ont.	6
McLaughlin, Mrs. Adelaide L.	Oshawa, Ont.	130
McLaughlin, Miss Dorothy M.	Oshawa, Ont.	40
McLaughlin, Miss Eleanor V.	Oshawa, Ont.	5
McLaughlin, Miss Hilda F.	Oshawa, Ont.	5
McLaughlin, Miss Isabel G.	Oshawa, Ont.	5
McLaughlin, John W.	Bowmanville, Ont.	13
McLaughlin, Lorne T.	Tyrone, Ont.	15
McLaughlin, Miss Mildred A.	Oshawa, Ont.	5
McLaughlin, Robert S.	Oshawa, Ont.	406
McLeish, Miss Annie M.	Toronto, Ont.	20
McLeish, Miss Robina L.	Ottawa, Ont.	5
McLennan, Mrs. Elsie M.	Toronto, Ont.	12
McMahon, Miss Kathleen.	Tacoma, Wash.	11
McMahon, Mrs. Sarah A.	Tacoma, Wash.	8
McMichael, Mrs. Ada H.	Toronto, Ont.	5
McMichael, Rev. A. J. W.	Toronto, Ont.	25
McMichael, Charles W.	Toronto, Ont.	5
McMillan, David.	Winnipeg, Man.	5
McMurchy, Mrs. Ellen.	Brampton, Ont.	3
McMurchy, John, in trust.	Huttonville, Ont.	70
McMurray, Mrs. Euphemia E.	Toronto, Ont.	10
McMurray, Louis S., in trust.	Toronto, Ont.	26
McMurray, Mrs. Suzanne S.	Toronto, Ont.	21
McNabb, Mrs. Jane E.	Hamilton, Ont.	10
McNeil, Mrs. Margaret J.	Millbrook, Ont.	8
McPaerson, Allan.	Longford Mills, Ont.	25
McPaerson, Allan, in trust.	Longford Mills, Ont.	25
McPaerson, Edgar A.	Prescott, Ont.	25
McSloy, Hugh E.	St. Catharines, Ont.	100
McVean, James H.	Dresden, Ont.	18
McVean, O and W., Ltd.	Dresden, Ont.	20
McVean, Sandy.	Dresden, Ont.	25
Naftel, Miss Emily C. L.	Goderich, Ont.	5
Nanton, Sir Augustus M.	Winnipeg, Man.	600
Nanton, Lady Ethel C.	Winnipeg, Man.	24
National Life Assurance Co. of Canada,		
The.	Toronto, Ont.	42
National Trust Company, Limited.	Toronto, Ont.	50
National Trust Company, Limited.		
Trustees Lillian Berry Trust.	Toronto, Ont.	6

<i>Name</i>	<i>Address</i>	<i>Shares</i>
National Trust Company, Limited.		
Trustees A. Godwin Trust	Toronto, Ont.	12
National Trust Company, Limited.		
Trustees Ruby Hart Trust	Toronto, Ont.	6
National Trust Company, Limited.		
Trustees Estate Anson Jones	Toronto, Ont.	140
National Trust Company, Limited.		
Trustees A. W. Kirvan Trust	Toronto, Ont.	12
National Trust Company, Limited.		
Trustees Elizabeth Kirvan Trust	Toronto, Ont.	12
National Trust Company, Limited.		
In trust for Miss Elizabeth G. Macdonald	Toronto, Ont.	17
National Trust Company, Limited.		
In trust for Mrs. Maud MacKenzie	Toronto, Ont.	1
National Trust Company, Limited.		
In trust for Mrs. Georgina Pemberton	Toronto, Ont.	6
National Trust Company, Limited.		
Executors Margaret Stokes Estate	Toronto, Ont.	12
National Trust Company, Limited.		
Trustees Children A. C. Walmsley Trust	Toronto, Ont.	2
National Trust Company, Limited.		
Trustees Children D. C. Walmsley Trust	Toronto, Ont.	4
National Trust Company, Limited.		
Trustees G. J. Walmsley Trust	Toronto, Ont.	12
National Trust Company, Limited.		
Trustees Children J. H. Walmsley Trust	Toronto, Ont.	4
National Trust Company, Limited.		
Trustees M. J. Walmsley Trust	Toronto, Ont.	4
National Trust Company, Limited.		
Trustees Robert Walmsley Trust	Toronto, Ont.	8
Nattress, Isaac	Toronto, Ont.	5
Nattress, Thomas	Weston, Ont.	25
Neale, Benjamin A.	Quebec, Que.	1
Near, W. W.	Toronto, Ont.	200
Neelin, Estate of late James M. Executors: The Toronto General Trust Corporation	Toronto, Ont.	50
Neeve, Miss Isabel F.	Toronto, Ont.	5
Nelles, Mrs. Christie A.	Toledo, Ohio.	32
Nelson, Mrs. Emily	Ottawa, Ont.	26
Nerlich, Emil	Toronto, Ont.	10
Nerlich, Mrs. Hedwig	Toronto, Ont.	7
Nichol, Mrs. Christina R.	London, Ont.	30
Nichols Hospital Trust, The	Peterborough, Ont.	74
Nichols, Mrs. Janet E.	Fergus, Ont.	10
Nicol, Miss Henrietta S.	Leamington, Ont.	5
Nicol, Mrs. Minnie E.	Summit, N.J.	5
Nisbet, Miss Frances I.	Hamilton, Ont.	1
Nivin, Mrs. Florence B.	Toronto, Ont.	15
Nivin, Thomas F.	Toronto, Ont.	40
Noble, Mrs. Isabel	Toronto, Ont.	7

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Nordheimer, Albert	Toronto, Ont.	100
Nordheimer, Estate of late Samuel. Executors and Trustees: The Toronto General Trusts Corporation	Toronto, Ont.	100
North American Life Assurance Co.	Toronto, Ont.	932
Northcote, Mrs. Isabella G.	Toronto, Ont.	8
Northern Trust Company, The, trustees.	Chicago, Ill.	100
Northway, John	Toronto, Ont.	150
Nunns, Arthur L.	London, England.	50
Nunns, Mrs. Mary F.	London, England.	55
O'Brien, Mrs. Laura D.	Toronto, Ont.	4
Odell, Lt.-Col. John W.	Cobourg, Ont.	12
O'Flynn, Estate of the late E.D. Execu- tors: W. H. O'Flynn, F. E. O'Flynn, F. W. O'Flynn	Madoc, Ont.	4
Ogden, Miss Bradda L.	Sandgate, England.	5
O'Keefe, Estate of late Eugene. Execu- tors: The Toronto General Trusts Corporation; Hon. H. T. Kelly	Toronto, Ont.	350
Olmstead, Mrs. Edith H.	Hamilton, Ont.	51
O'Meara, Mrs. Gertrude M.	Quebec, P.Q.	10
O'Reilly, Estate of late Charles, M.D. Executors: Mrs. Sophia E. O'Reilly; Brefney R. O'Reilly, M.D.	Toronto, Ont.	5
O'Reilly, Edward B., M.D.	Hamilton, Ont.	6
O'Reilly, Mrs. Sophia E.	Toronto, Ont.	6
Orishaw, Mrs. Sophia M.	Hastings, Ont.	8
Ormiston, William S.	Uxbridge, Ont.	3
Orr, Miss Caroline	Toronto, Ont.	3
Orr, William C.	Stratford, Ont.	15
Osler, Sir Edmund B.	Toronto, Ont.	1,500
Osler, F. G.	Toronto, Ont.	50
Osler, F.G.; E. F. Osler, H. F. Osler, W. L. Matthews, Geo. S. Gibbons (deceased), trustees.	Toronto, Ont.	150
Osler, Lady Grace R.	Oxford, England.	100
Osler, Estate of late Harriet. Executors- Edward H. Osler, Arthur E. Osler	Toronto, Ont.	10
Osler, H. S., K.C.	Toronto, Ont.	107
Osler, H. S., K.C., and F. W. G. Fitz- gerald, in trust	Toronto, Ont.	42
Osler, Mrs. Kate E.	Cobourg, Ont.	50
Osler, Colonel Stratton H., C.M.G., D.S.O.	Ottawa, Ont.	1
Osler and Hammond	Toronto, Ont.	525
Osler and Hammond, in trust	Toronto, Ont.	544
Osler and Nanton Trust Company	Winnipeg, Ont.	12
Overend, Mrs. Mary	Toronto, Ont.	2
Owen, Mrs. Elsie U.	Toronto, Ont.	12
Owens, Charles W.	Oshawa, Ont.	20
Owens, Mrs. Elizabeth A.	Toronto, Ont.	30
Palen, Mrs. Jessie M.	Waupoos, Ont.	7
Panabaker, David N.	Hesper, Ont.	10

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Pangman, Mrs. O. F.	Toronto, Ont.	4
Parker, John T.	Toronto, Ont.	14
Parkhill, Mrs. Amy I.	San Francisco, Cal.	1
Parrish, W. L.	Port Perry, Ont.	2
Parsons, Miss Minnie R.	Toronto, Ont.	6
Parsons, Mrs. Minnie W.	Regina, Sask.	10
Pascoe, John C.	Oshawa, Ont.	10
Pate, Mrs. Julia M.	Toronto, Ont.	20
Pate, W. S.	Fort William, Ont.	1
Paterson, Mrs. Florrie.	Toronto, Ont.	100
Paterson, James G.	London, Ont.	15
Paterson, Miss Mary L.	Los Angeles, Cal.	7
Paterson, Norman McL.	Fort William, Ont.	127
Paterson, Thomas.	Claremont, Ont.	7
Paterson, Rev. T. W.	Toronto, Ont.	23
Paterson, Rev. T. W., in trust for Miss M. L. Paterson.	Toronto, Ont.	1
Paterson, Rev. T. W., in trust for Mrs. Emily Winstanley.	Toronto, Ont.	1
Patterson, Mrs. Margaret E.	Grenfell, Sask.	6
Patton, F. L.	Winnipeg, Man.	20
Paulin, George.	Calgary, Alta.	20
Paull, Arthur C.	Toronto, Ont.	16
Payne, Arthur R.	Toronto, Ont.	4
Peaker, Kenneth, D.D.S.	Toronto, Ont.	10
Pearce, Charles T.	Toronto, Ont.	10
Pearce, Mrs. E. J.	Toronto, Ont.	1
Pearce, Miss Jennie M.	Toronto, Ont.	2
Pearce, W. K.	Toronto, Ont.	25
Pearce, W. Ralph.	Toronto, Ont.	4
Pearman, Mrs. Elizabeth K.	Wolfville, N.S.	2
Pellatt, Estate of late Henry. Execu- tors: Sir Henry M. Pellatt, C.V.O.; Norman Macrae.	Toronto, Ont.	84
Pellatt, Sir Henry M., C.V.O., and Rev. Charles A. Seager, D.D., in trust.	Toronto, Ont.	44
Pennefather, Mrs. Edith A.	Peterborough, Ont.	3
Pension Fund Society of The Dominion Bank, The.	Toronto, Ont.	367
Perdue, Mrs. Mary.	Toronto, Ont.	5
Perrin, Gordon.	Clinton, Ont.	12
Perry, J. H.	Thamesville, Ont.	5
Person, James C.	Glendale, Cal.	5
Peterson, Francis J., in trust for Mrs. Annie R. Peterson.	San Diego, Cal.	30
Pew, Mrs. Ella V.	Muskegon, Mich.	34
Phelan, T. P.	Toronto, Ont.	240
Phillip, Miss Rac L.	Winnipeg, Man.	10
Phillips, Heber B.	Toronto, Ont.	20
Phillips, William F.	Toronto, Ont.	22
Phillips Manufacturing Co., Ltd.	Toronto, Ont.	120
Philp, James.	Newcastle, Ont.	11
Phin, John R.	Hespeler, Ont.	10
Phippen, Mrs. Louisa J.	Belleville, Ont.	10
Pierce, Asher.	Montreal, Que.	15

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Pierce, Mrs. Ella	Montreal, Que.	15
Pierce, Isaac K.	Timmins, Ont.	10
Pierce, Sidney D.	Montreal, Que.	20
Piercy, Alfred E., in trust	Deloraine, Man.	10
Piercy, Mrs. Mabel I.	Deloraine, Man.	5
Pim, C. S., in trust	Winnipeg, Man.	7
Pipon, Mrs. Maude M.	Toronto, Ont.	24
Pirie, Charles N.	San José, Costa Rica.	25
Pirie, Miss Elvie	Guelph, Ont.	1
Pittman, Frederick W.	Hamilton, Ont.	5
Playtner, Henry R.	Preston, Ont.	10
Plummer, James H.	Toronto, Ont.	100
Plunkett, George H.	Port Burwell, Ont.	5
Pollock, Mrs. Christina A.	Montreal, Que.	15
Pontifex, Bryan	Birmingham, England.	6
Porritt, Fred R.	Vancouver Island, B.C.	9
Porritt, Thos. H.	South Croydon, Eng.	4
Potts, Dr. James McC.	Stirling, Ont.	6
Powell, C. B.	Toronto, Ont.	25
Prendergast, William	London, Ont.	10
Presgrave, Mrs. Frances M. C.	London, England.	12
Prince, Mrs. Charlotte	Toronto, Ont.	100
Pringle, James	Toronto, Ont.	10
Pringle, Mrs. Rebecca C.	Cobourg, Ont.	20
Pringle, William McL.	Whitby, Ont.	10
Prowse, Leonard	Beumaris, Ont.	5
Prudent Securities Limited	Penetanguishene, Ont.	100
Prudential Trust Co., Ltd., in trust	Montreal, P.Q.	10
Purdy, Frank H.	Kingston, Ont.	5
Purser, Miss Adelaide A.	Cobourg, Ont.	2
Purser, Mrs. Annie	Cobourg, Ont.	6
Purser, John G.	Cobourg, Ont.	3
Purser, Estate of late Mrs. Leila. Executors: S. S. E. Purser, Miss Clara Ward	Cobourg, Ont.	3
Purser, Stanford S. E.	Cobourg, Ont.	14
Purser, Miss Violet H.	Cobourg, Ont.	1
Purves, Robert A.	Winnipeg, Man.	5
Pyne, Dr. Robert A.	Toronto, Ont.	10
Quantz, A. Edgar	Langstaff, Ont.	15
Quantz, George H.	Aurora, Ont.	20
Quin, Mrs. Edith H., and Miss Edith de L. Quin	Toronto, Ont.	12
Radcliff, William A., in trust	Regina, Sask.	8
Radley, Mrs. Elizabeth J.	Toronto, Ont.	24
Ramsay, Douglas M.	Bowland Stow, Scotland.	24
Ramsay, Lieut.-Col. James G., D.S.O.	Edinburgh, Scotland.	24
Ramsey, Alan R.	Toronto, Ont.	20
Ramsey, Mrs. Eliza J.	Brooklyn, N.Y.	15
Ramsey, Henry A. M.	New York, N.Y.	20
Ramsey, J. G.	Toronto, Ont.	110
Ramsey, Mrs. Jane T.	Madison, N.J.	25
Rand, Miss Ella	Brantford, Ont.	3

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Rand, W. E.	Vankleek Hill, Ont.	16
Rankin, Mrs. Maud S.	Detroit, Mich.	50
Rastall, Mrs. E. V. C.	Toronto, Ont.	12
Ratcliff, Fred L.	Toronto, Ont.	2
Ray, Estate of late Mrs. Margaret J. Executors: John M. Gray, William T. Gray, Alexander Gray.	Port Credit, Ont.	5
Raynolds, Mrs. Annie S.	Toronto, Ont.	62
Reade, Stanley L.	Lindsay, Ont.	25
Reaves, Estate of late George. Execu- tors: Mrs. Alma D. Reaves, James W. Pyke, Campbell Reaves.	Montreal, Que.	111
Rector and Wardens of St. Pauls Church of England.	Uxbridge, Ont.	35
Rector and Wardens of Trinity Church.	Galt, Ont.	9
Redmond, James.	Montreal, Que.	120
Redmond, Mrs. Mary E.	Wingham, Ont.	10
Redmond, Mrs. Mary E., in trust for Mildred C. Redmond.	Wingham, Ont.	5
Redmond, Mrs. Mary E., in trust for Muriel E. Redmond.	Wingham, Ont.	5
Redmond, Robert C., M.D.	Wingham, Ont.	5
Reed, Miss Annie T., B.A.	Toronto, Ont.	12
Regents of Mount Allison, The.	Sackville, N.B.	12
Reid, Alexander T.	Toronto, Ont.	300
Reid, Mrs. Ephie.	Prescott, Ont.	20
Reid, Hon. John D., M.D.	Prescott, Ont.	10
Reid, William H.	Port Huron, Mich.	9
Remon, Estate of the late E. P. Execu- trix: Mrs. Marie E. Remon.	Ottawa, Ont.	30
Renwick, Miss Elizabeth.	New York, N.Y.	6
Reville, Ralph H.	Brantford, Ont.	8
Reynolds, Miss Annie E.	Uxbridge, Ont.	10
Reynolds, George N., in trust.	Toronto, Ont.	24
Reynolds, George N., trustee.	Toronto, Ont.	54
Rhubottom, Mrs. Alma V.	Fenton, Mich.	10
Richards, Arnold J.	Cobourg, Ont.	20
Richardson, George C. B.	Chatham, Ont.	3
Richardson, Miss Grace M.	Chatham, Ont.	4
Richardson, Victor.	New York, N.Y.	15
Richardson, W. C.	St. Catharines, Ont.	6
Rickard, Mrs. Martha J.	Newcastle, Ont.	7
Ridout, Estate of late Mrs. Amy H. Ad- ministrator: Donald C. Ridout.	Toronto, Ont.	2
Riley, Edgar J.	Bay City, Mich.	40
Riordan, Mrs. Maria I.	Toronto, Ont.	25
Ripstein, Hyman M.	Montreal, Que.	50
Ritchie, C. F.	Toronto, Ont.	1
Roach, Edwin.	Toronto, Ont.	100
Robar, Charles N.	Schumacher, Ont.	4
Robar, Mrs. Elsie.	Schumacher, Ont.	1
Robert, F. A.	Chatham, Ont.	120
Roberts, Fred T.	St. Thomas, Ont.	3
Roberts, Mrs. Jessie.	Oshawa, Ont.	10

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Roberts, Joseph H., and Miss Mary F.		
Roberts	Cobourg, Ont.	10
Roberts, Miss Mary F., and Joseph H.		
Roberts	Cobourg, Ont.	5
Robertson, Mrs. Elizabeth M. B.	Toronto, Ont.	5
Robertson, James S.	St. Thomas, Ont.	3
Robertson-Walker, Mrs. Elizabeth F.	Distington, England.	20
Robertson, Mrs. Margaret G.	Westmount, Que.	15
Robinson, A. Langsford	Hamilton, Ont.	15
Robinson, Mrs. E. Howie	Toronto, Ont.	3
Robinson, Dr. Edward H.	Toronto, Ont.	20
Robinson, Mrs. Elizabeth S.	Toronto, Ont.	72
Robinson, Frederick M.	Dundas, Ont.	10
Robinson, George	Napance, Ont.	25
Robinson, Harry, in trust	Westmount, Que.	50
Robinson, Henry	Toronto, Ont.	7
Robinson, Mrs. Lydia A. E.	Dundas, Ont.	55
Robinson, Estate of late Sarah. Execu- trices and Trustees: Miss Hannah M.		
Robinson; Miss Alice A. Robinson	Toronto, Ont.	38
Robinson, Mrs. Sophia	Toronto, Ont.	6
Robinson, Stanley D.	Hamilton, Ont.	15
Rodger, Thomas T.	Canora, Sask.	14
Roe, Estate of the late Barbara M.		
Executor: Dr. J.*H. Holderft.	Havelock, Ont.	10
Rochrs, Herman T.	Elmhurst, L.I.	1
Rogers, Frank E., M.D.	Denver, Col.	6
Rogers, Miss Mary S.	Denver, Col.	6
Rohleder, Frederick	Kitchener, Ont.	76
Rohleder, Miss Winnie	Kitchener, Ont.	6
Rohrer, Mrs. Alice	San Francisco, Cal.	25
Romain, Miss Kate C.	Oakville, Ont.	25
Roos, George A.	Preston, Ont.	10
Root, Mrs. Esther A.	Dunnville, Ont.	15
Roper, Mrs. Fanny E.	Ottawa, Ont.	76
Roper, Alfred W., Tutor for Vennor, Al- fred and Billy Roper under the Will of Mrs. Jessie C. Roper	Montreal, Que.	9
Rosebrugh, Mrs. Jessie W.	Toronto, Ont.	3
Ross, Alexander B.	Toronto, Ont.	20
Ross, Mrs. Adelaide M.	Toronto, Ont.	37
Ross, Mrs. Caroline L.	Toronto, Ont.	11
Ross, Charles A.	Toronto, Ont.	130
Ross, Mrs. Catherine M.	Calgary, Alta.	1
Ross, Mrs. Isabel H.	Toronto, Ont.	10
Ross, Mrs. Jane C.	Montreal, Que.	15
Ross, Dr. John F.	Toronto, Ont.	4
Ross, Mrs. Mabel Kate	Quebec, P.Q.	100
Ross, Robert	Toronto, Ont.	34
Ross, William	Toronto, Ont.	9
Ross, William K., M.D.	Penetanguishene, Ont.	12
Rowe, Miss Leila C.	Toronto, Ont.	50
Roy, Mrs. Mary A. A.	Hamilton, Ont.	62
Royal Loan and Savings Co., The, in trust	Brantford, Ont.	7

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Royal Trust Co., The.....	Toronto, Ont.....	21
Royal Trust Co., The, in trust.....	Montreal, Que.....	24
Royal Trust Co., The, Trustee for Mrs. Annie S. Hill.....	Toronto, Ont.....	4
Royal Trust Co., The, Trustee for Mrs. E. L. Pison.....	Toronto, Ont.....	7
Rudlen, George.....	Toronto, Ont.....	10
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rule, Mrs. Susan W. D.....	Nunton, England.....	45
Rush, Harry.....	Peterborough, Ont.....	20
Russell, Miss Elsie.....	Cobourg, Ont.....	9
Russell, Mrs. Harriet.....	Arnprior, Ont.....	16
Russell, Miss Margaret.....	Cobourg, Ont.....	4
Russell, Miss Mary A.....	Cobourg, Ont.....	4
Russell, Estate of Frank J. Executors: Mrs. Mary T. Russell; John P. Russell.....	Toronto, Ont.....	20
Rutherford, Miss Amy E.....	Toronto, Ont.....	2
Rutherford, Miss Fannie.....	Toronto, Ont.....	12
Rutherford, Reginald W., M.D.....	Chatham, Ont.....	8
Rutherford, Mrs. Sadie.....	London, England.....	20
Ruthven, Henry.....	Niagara-on-the-Lake, Ont.....	3
Rutledge, William J.....	Brampton, Ont.....	5
Ryerson, Estate of late Mrs. Mary A. Executors: Surgeon General George S. Ryerson; James E. E. Ryerson; John A. Worrell, K.C.....	Toronto, Ont.....	132
Sager, Mrs. Stella I.....	Cobourg, Ont.....	1
Sailsbury, Mrs. Mary G.....	Toronto, Ont.....	25
St. John, Mrs. Isabella.....	Uxbridge, Ont.....	6
Samuel, Miss Kathleen M.....	Toronto, Ont.....	40
Samuel, Sigmund.....	Toronto, Ont.....	119
Sanders, William B.....	Stouffville, Ont.....	20
Sauer, Estate of late George. Executrix: Mrs. Jessie V. Sauer.....	Toronto, Ont.....	24
Savage, Mrs. Esther.....	Guelph, Ont.....	20
Savage, Mrs. Marion D.....	Montreal, Que.....	25
Savage, Thomas F.....	Guelph, Ont.....	10
Saylor, Charles W.....	Trenton, Ont.....	5
Scholefield, Mrs. Muriel.....	Salt Lake City, Utah.....	2
Scholfield, Estate of late Mrs. A. L., in trust. Administrators: H. C. Schol- field; Miss Muriel Scholfield.....	Toronto, Ont.....	24
Scholfield, H. C.....	Toronto, Ont.....	106
Scott, Mrs. Helen G.....	Haslemere, England.....	12
Scott, James.....	Toronto, Ont.....	36
Scott, James and R. F. Scott, trustees for Miss Catherine Scott.....	Toronto, Ont.....	37
Scott, John.....	Orillia, Ont.....	15
Scott, Robert F.....	Toronto, Ont.....	38
Scott, Walter E.....	Belleville, Ont.....	5
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scotland.....	100
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scotland.....	25

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Scougall, Mrs. Charlotte	Kincardine, Ont.	2
Scully, Miss Elizabeth; Miss Mary Scully and Miss Norma Scully	Toronto, Ont.	2
Sculthorpe, Mrs. Olive B.	Port Hope, Ont.	5
Scagram, Miss Florence A.	Toronto, Ont.	12
Sears, Frederick C.	London, Ont.	5
Selby, W. T. H.	Toronto, Ont.	35
Semple, Miss Margaret L.	Ottawa, Ont.	3
Semple, Estate of late Robert. Execu- tors: Walter J. Bell; Hugh P. Semple.	Beeton, Ont.	18
Semple, William H. A.	Cobourg, Ont.	2
Sewell, Miss Gladys	Toronto, Ont.	2
Sharland, Walter	Toronto, Ont.	20
Sharpe, Walter	Toronto, Ont.	20
Shaughnessy, Rt. Hon. Lord, K.C.V.O. (deceased)	Montreal, Que.	102
Shea, John F.	Hamilton, Ont.	100
Shee, Mrs. Mary A.	Quebec, P.Q.	10
Shepherd, Miss Mary F.	Clifton Springs, N.Y.	4
Sheppard, Mrs. Sarah A.	Toronto, Ont.	100
Sherman, Roger	New York, N.Y.	20
Shier, James M.	Uxbridge, Ont.	5
Shier, Mrs. Jane S.	Sunderland, Ont.	10
Shier, Walter C., M.D.	Uxbridge, Ont.	10
Shillington, William P. and Mrs. Emily R. Shillington	Windsor, Ont.	10
Shipman, Mrs. Mary A.	Cannington, Ont.	12
Shipman, Robert H.	Cannington, Ont.	13
Sibbitt, Estate of late Mrs. Jane E. Executors and Trustees: Edward B. Duncan; Frederick J. Bishopp	Brantford, Ont.	5
Silvester, Mrs. Mary	Stouffville, Ont.	6
Simpson, A. G.	Montclair, N.J.	15
Simpson, Miss Ethel B.	Toronto, Ont.	12
Sivers, Charles L.	Toronto, Ont.	12
Sivers, Mrs. Fanny H.	Toronto, Ont.	8
Six, Mrs. Jane M.	Port Perry, Ont.	10
Slater, Estate of late Esther. Surviving Executor and Trustee: Sir Arthur P. Sherwood	Ottawa, Ont.	3
Slater, Estate of late Robert N. Execu- tors and Trustees: N. J. Slater; R. K. Slater; W. F. Wilson	Ottawa, Ont.	4
Slocombe, Miss Annie	Hamilton, Ont.	1
Small, Arthur A., M.D.	Chicago, Ill.	12
Small, Harry C.	Toronto, Ont.	6
Smallman, Mrs. Ethel	Port Perry, Ont.	3
Smith, Miss Alice J.	Toronto, Ont.	10
Smith, Estate of late Prof. Andrew. Executors and Trustees: Toronto Gen- eral Trusts Corporation; Dr. David K. Smith	Toronto, Ont.	150
Smith, Mrs. Catharine	Toronto, Ont.	6
Smith, Mrs. Catherine	Hilton Beach, Ont.	8
Smith, Mrs. Ella M. G.	Cobourg, Ont.	10

THE DOMINION BANK

79

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Smith, Mrs. Emily W.	Helena, Montana	50
Smith, Miss Emma	Ottawa, Ont.	5
Smith, Mrs. Ethel L.	Toronto, Ont.	5
Smith, Estate of late Hon. Sir Frank. Executors: Toronto General Trusts Corporation.	Toronto, Ont.	390
Smith, James H. and Miss Marion B. Smith, trustees.	Toronto, Ont.	20
Smith, Mrs. Jessie D.	Sarnia, Ont.	5
Smith, Mrs. Lillian M.	Ottawa, Ont.	28
Smith, Miss Mary J.	Whitby, Ont.	30
Smith, Miss Norah L. H.	Toronto, Ont.	100
Smith, Robert.	Toronto, Ont.	160
Smith, Lady Sarah M.	Dorchester, N.B.	21
Smith, Dr. William J.	Brampton, Ont.	10
Smyth, Mrs. Julia S. M.	Lindsay, Ont.	4
Snell, John.	Belleville, Ont.	10
Snowball, George M.	Toronto, Ont.	20
Snowball, Thomas, M. B.	Burnley, England	18
Somerset, William F.	Port Sydney, Ont.	25
Somerville, George.	Toronto, Ont.	25
Somerville, Mrs. Mary A.	Toronto, Ont.	15
Southam, Mrs. Henrietta A.	Ottawa, Ont.	8
Southdrive Securities Limited.	Toronto, Ont.	40
Sparkhall, Mrs. Fanny.	Uxbridge, Ont.	2
Spencer, Charles C.	Picton, Ont.	10
Spencer, John.	Bradford, Ont.	10
Spiers, Mrs. Edith L.	Galt, Ont.	1
Spragge, Mrs. Ella G., in trust.	Cobourg, Ont.	2
Spragge, George W.	Port Hope, Ont.	13
Spragge, Mrs. Jessie.	Toronto, Ont.	10
Springer, Miss Iva M.	Guelph, Ont.	10
Springer, Miss Violet O.	Guelph, Ont.	30
Square, John S.	Stratford, Ont.	34
Square, John S., in trust for Mrs. M. A. Hattie Frank.	Stratford, Ont.	18
Stanley, Mrs. Margaret V.	Toronto, Ont.	2
Staples, Miss Lillian M.	Cobourg, Ont.	7
Stark, Harold E.	Kitchener, Ont.	1
Starr, Mrs. Georgie.	Nelson, B.C.	5
Stayner, Dudley S.	Toronto, Ont.	18
Steen, Samuel.	Muskoka, Ont.	3
Stephan, Henry A.	Walkerton, Ont.	9
Stephens, Mrs. Laura A. S.	Cobourg, Ont.	4
Stevenson, J. M.	Rochester, N.Y.	40
Stewart, Alexander M.	Winnipeg, Man.	51
Stewart, Charles R.	Port Perry, Ont.	9
Stewart, Mrs. Fannie E.	Toronto, Ont.	20
Stewart, Estate of late Robert. Trustee: John F. Duncan; Executor: John Duncan.	Toronto, Ont.	7
Stewart, William.	Toronto, Ont.	30
Stewart, Estate of late John. Executor: William Stewart.	Toronto, Ont.	39
Stobart, Frank E.	London, England	45

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Stocks, W. S.	Tillsonburg, Ont.	6
Stoddart, Mrs. Louisa M.	New York, N.Y.	15
Stokes, Mrs. Maude.	Kingston, Ont.	2
Stone, Mrs. Edna A.	Port Perry, Ont.	25
Stone, George.	Port Perry, Ont.	12
Stone, H. H.	Port Perry, Ont.	12
Storie, Fred T.	Oshawa, Ont.	25
Storie, James D.	Oshawa, Ont.	100
Strang, Mrs. Williamina C. C.	Quebec, P.Q.	24
Strathy, Miss Elizabeth M. L.	Toronto, Ont.	4
Strathy, George S., M.D.	Toronto, Ont.	5
Stuart, Charles P.	Toronto, Ont.	300
Stuart, Miss Clara M.	Caledonia, Ont.	13
Start, Estate of late Mrs. Elizabeth.		
Executor: Dr. Peter Stuart.	Guelph, Ont.	15
Suckling, Mrs. Clarice I.	Peterborough, Ont.	14
Sullivan, Dr. Herbert J.	Hamilton, Ont.	9
Sulman, Charles N.	Belleville, Ont.	10
Sun Life Assurance Company of Canada.	Montreal, Que.	50
Sutherland, Mrs. Annie.	Guelph, Ont.	15
Sutherland, Mrs. Bertha.	Montreal, Que.	10
Sutherland, Mrs. Daisy E.	Dayton, Ohio.	2
Sutherland, E. B.	Port William, Ont.	1
Sutherland, William.	Orillia, Ont.	10
Sutton, Mrs. Alice.	Hamilton, Ont.	3
Sutton, David P., D.D.S.	Cobourg, Ont.	1
Swabey, Mrs. Florence.	Toronto, Ont.	6
Swart, Henry T.	Winnipeg, Man.	100
Swart, Mrs. Martha C.	Winnipeg, Man.	75
Sweeny, Mrs. Kate.	Toronto, Ont.	3
Sweetland, Estate of late John. Trustees: Charles J. R. Bethune, Mrs. Selina F. Geddes.	Ottawa, Ont.	74
Switzer, Mrs. Evelyn E.	Winnipeg, Man.	11
Sykes, Mrs. I Josephine.	Oshawa, Ont.	15
Symington, Mrs. Julia V.	Napanee, Ont.	10
Taft, Hulbert.	New York, N.Y.	54
Tait, Andrew.	Toronto, Ont.	25
Tandy, Mrs. Gertrude L.	Toronto, Ont.	10
Tane, Mrs. Catherine.	Oshawa, Ont.	50
Tassie, Mrs. May E.	Toronto, Ont.	1
Tatham, Edward.	Guelph, Ont.	5
Taylor, Miss Annie M. and Miss Mary B.		
Taylor.	Simcoe, Ont.	10
Taylor, Mrs. Beatrice E.	Winnipeg, Man.	2
Taylor, Mrs. Florence E.	Winnipeg, Man.	5
Taylor, Frederick.	Hamilton, Ont.	3
Taylor, George W.	Cobourg, Ont.	10
Taylor, John C.	Port Perry, Ont.	34
Taylor, Mrs. Matilda M. E.	Todmorden, Ont.	15
Taylor, Rev. T. Wardlaw, Ph.D.	Toronto, Ont.	2
Teeple, Mrs. E. M.	St. Thomas, Ont.	44
Telfer, Mrs. Eveline C.	Belvidere, N.J.	20
Telke, Herman.	Winnipeg, Man.	10

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Temple, J. Algernon, M.D.	Toronto, Ont.	29
Tennis, Mrs. Erie E.	La Porte, Indiana	6
Tessier, The Hon. Auguste.	Rimouski, Que.	10
Thacker, Estate of late Mrs. Emily. Executor and Trustee: Brigadier General Herbert C. Thacker, C.B., C.M.G., D.S.O.	Halifax, N.S.	20
Thom, Miss Agnes B.	Pickering, Ont.	5
Thom, Estate of late J. H. Executors: Mrs. Elizabeth Thom; Robert Scott.	Toronto, Ont.	21
Thomas, Mrs. Amy L.	Toronto, Ont.	3
Thompson, Mrs. Agnes R.	Brooklin, Ont.	8
Thompson, Mrs. Elvira F.	Manchester, Ont.	3
Thompson, Mrs. Henrietta.	Whitby, Ont.	10
Thompson, Mrs. Hester C.	Toronto, Ont.	24
Thompson, James	Port Hope, Ont.	16
Thompson, Mrs. Jane F.	Toronto, Ont.	5
Thompson, Joseph J.	Brooklin, Ont.	8
Thompson, Mrs. Maria.	Waterloo, Que.	7
Thompson, Samuel H. (deceased).	Toronto, Ont.	55
Thompson, Mrs. Sussannah J.	Toronto, Ont.	27
Thompson, Thomas F.	Uxbridge, Ont.	10
Thompson, William	Uxbridge, Ont.	9
Thompson, William F.	Manchester, Ont.	10
Thompson, William J.	Niagara-on-the-Lake, Lake.	10
Thompson, Miss Zella.	Uxbridge, Ont.	5
Thomson, Mrs. Annie L.	Hamilton, Ont.	5
Thomson, Mrs. Elizabeth.	Stirling, Scotland.	6
Thomson, Mrs. Janet C. T.	Winnipeg, Man.	1
Thomson, Mrs. M. Charteris.	Hamilton, Ont.	1
Thomson, R. F., in trust.	Toronto, Ont.	1
Thorburn, Estate of late James, M.D. Executors: Toronto General Trusts Corporation; William G. Watson.	Toronto, Ont.	42
Thorburn, Mrs. Jane	Toronto, Ont.	7
Thornton, Mrs. Edith.	Toronto, Ont.	14
Thornton, Mrs. Edith, in trust.	Toronto, Ont.	3
Thornton, Miss Josephine M.	Toronto, Ont.	17
Tilt, Capel.	Winnipeg, Man.	70
Tobin, C. A. (deceased)	Toronto, Ont.	6
Tobin, Miss Emily H.	Fergus, Ont.	8
Tod, Mrs. Adelza B.	Oshawa, Ont.	10
Todd, J. Watson.	Cheshire, England.	42
Todhunter, Mrs. Jessie S.	Columbus, Ohio.	163
Topp, Dr. John W. B.	Bracebridge, Ont.	5
Toronto General Trusts Corporation, The, in trust.	Toronto, Ont.	46
Toronto General Trusts Corporation, The, in trust for Mrs. Harriett S. Bacque.	Toronto, Ont.	9
Toronto General Trusts Corporation, The, in trust for Flora Featherston- haugh.	Toronto, Ont.	4

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Toronto General Trusts Corporation, The, Trustees Mary A. L. Fitz Gibbon Trust	Vancouver, B.C.	45
Toronto General Trusts Corporation, The, Trustees for Mary A. Hamilton	Ottawa, Ont.	3
Toronto General Trusts Corporation, The, Executors J. W. Langmuir Estate	Toronto, Ont.	30
Toronto General Trusts Corporation, The, Executors Estate of late Margaret Langmuir	Toronto, Ont.	15
Toronto General Trusts Corporation, The, Trustees for Paul W. Litchfield	Toronto, Ont.	44
Toronto General Trusts Corporation, The, for account of Miss Ina B. Matthews	Toronto, Ont.	262
Toronto General Trusts Corporation, The, Trustees McWatt Laing Trust	Toronto, Ont.	50
Toronto General Trusts Corporation, The, Nadine J. H. Osler Trust	Toronto, Ont.	25
Toronto General Trusts Corporation, The, for account of Mrs. Ethel A. Ross	Toronto, Ont.	262
Toronto General Trusts Corporation, The, Trustees S. R. Stayner Trust	Toronto, Ont.	25
Toronto General Trusts Corporation, The, Trustees T. A. Stayner Trust	Toronto, Ont.	15
Toronto General Trusts Corporation, The, Trustees Lady Alice Whitney	Toronto, Ont.	72
Toronto General Trusts Corporation, The, and Captain J. S. Alston, in trust	Toronto, Ont.	50
Toronto General Trusts Corporation, The, and George E. Watson, in trust	Toronto, Ont.	10
Toronto Mortgage Company, in trust	Toronto, Ont.	215
Torrance, Estate of Mrs. Baty M. Ad- ministrators: The Royal Trust Co.	Ottawa, Ont.	5
Torrance, Miss Beatrice	Toronto, Ont.	6
Torrance, Miss Jessie T.	Toronto, Ont.	7
Torrance, Miss Madeline	Toronto, Ont.	6
Tran, Miss Annie E.	Toronto, Ont.	5
Treble, Arthur W.	Hamilton, Ont.	10
Trees, Estate of late Capt. Christopher F. Executors: James D. Trees; Samuel L. Trees	Toronto, Ont.	6
Trees, James D.; Miss Charlotte E. Trees; Miss Edith J. Trees; Samuel L. Trees; trustees	Toronto, Ont.	104
Trimble, Mrs. Mary E.	Orillia, Ont.	5
Trotter, Noel	London, England	100
Trumbo, Mrs. Gladys F. B. M.	Havana, Cuba	10
Turnbull, Miss Isabel G.	Toronto, Ont.	1
Turnbull, Estate of late William F. Executors: Mrs. Lizzie M. Turnbull; Miss Isabel G. Turnbull; William Henry Turnbull	Toronto, Ont.	2
Turner, Mrs. Elizabeth A.	Chatham, Ont.	7
Turner, Miss Ethel H.	Toronto, Ont.	15

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Turner, Mrs. Florence.....	Brockville, Ont.....	2
Turner, Miss Florence M. C., and Miss Mabel F. L. Turner.....	Toronto, Ont.....	6
Turner, Mrs. Florence P.....	Toronto, Ont.....	22
Turner, Walter S. M.....	Hastings, Ont.....	55
Turner, Walter S. M., in trust for Mrs. Effie K. Turner.....	Hastings, Ont.....	3
Turner, Walter S. M., in trust for Walter M. Turner, Jr.....	Hastings, Ont.....	10
Tuthill, Mrs. Mary M.....	Toronto, Ont.....	30
Tuttle, Mrs. Grace G.....	Everett, Mass.....	20
Tuttle, Mrs. Mary E.....	Tweed, Ont.....	10
Twohey, William J.....	Chatham, Ont.....	34
Tyrwhitt, Mrs. Emma.....	Toronto, Ont.....	7
Underwood, Mrs. Mary B.....	Toronto, Ont.....	4
Ure, Alexander.....	Toronto, Ont.....	15
Usborne, Rev. John, Trustee for Mrs. Jessie Usborne under the will of late Daniel McLachlin.....	Honolulu, Hawaiian Is.	89
Vail, Miss Phebe A.....	Whitby, Ont.....	8
Vanalstine, Willett.....	Napanee, Ont.....	12
van Cutsem, Richard E. G.....	Toronto, Ont.....	30
Vanderburg, Spencer J.....	Niagara Falls, Ont.....	10
Van Norman, C. P.....	Toronto, Ont.....	2
Van Norman, Mrs. Isabella N.....	Keswick P.O., Ont.....	136
Van Norman, Dr. Karl H.....	St. Paul, Minn.....	5
Van Someren, Miss Flora C.....	Brantford, Ont.....	1
Vanstone, Mrs. Elizabeth.....	Toronto, Ont.....	3
Vanstone, Miss Ida M.....	Toronto, Ont.....	24
Van Tassel, Mrs. Phoebe E.....	Newark, N.J.....	13
Vaughan, Mrs. Kate A.....	Toronto, Ont.....	10
Vere-Laurie, Mrs. Florence C. V.....	Nottingham, England.....	30
Vermilyea, E. W.....	Belleville, Ont.....	5
Victoria Investment Company, Limited.....	San José, Costa Rica.....	30
Vine, Charles A.....	Toronto, Ont.....	2
Vivian, Mrs. Maude.....	Cobourg, Ont.....	7
Vogt, Ignatz.....	Kitchener, Ont.....	20
Waddell, R. M.....	Peterborough, Ont.....	25
Wade, Mrs. Maud B.....	Orillia, Ont.....	10
Wadsworth, Dr. James L. C.....	Simcoe, Ont.....	15
Wait, Miss Annie.....	St. George, Ont.....	6
Wait, Samuel C.....	Troy, Ont.....	1
Wakefield, Estate of late Mrs. Elizabeth. Executors: The Toronto General Trusts Corporation.....	Toronto, Ont.....	26
Wakely, Mrs. Grace B.....	Oshawa, Ont.....	18
Waldie, Frederick N.....	Toronto, Ont.....	70
Waldron, Miss Caroline E.....	Kingston, Ont.....	17
Waldron, Miss Ethel A.....	Kingston, Ont.....	17
Walker, C. C.....	Bronte, Ont.....	5
Walker, Miss Charlotte E.....	Aylmer, Ont.....	1

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Walker, Estate of late Capt. H. S. Executors and Trustees: The Toronto General Trusts Corporation, Augustus H. Walker, Claude C. Walker	Toronto, Ont.	100
Walker, Mrs. Helena	Toronto, Ont.	18
Walker, Estate of late James. Executors: Mrs. Helena Walker; Charles Walker	Toronto, Ont.	24
Walker, Mrs. Jessie	Philadelphia, Pa.	19
Walker, John A.	Toronto, Ont.	48
Walker, John A., K.C.	Chatham, Ont.	40
Walker, Mrs. Josephine	Ontario, Cal.	15
Walker, William	Toronto, Ont.	10
Wallace Securities Limited	Welland, Ont.	50
Wallbridge, Mrs. Phyllis M.	Belleville, Ont.	2
Walley, F. G.	Ingersoll, Ont.	3
Walley, Mrs. Minerva M.	Ingersoll, Ont.	6
Walmsley, David C.	Conconully, Wash.	8
Walsh, Mrs. Ellen M.	Toronto, Ont.	18
Walsh, Mrs. Elma M. B.	Toronto, Ont.	95
Walts, Howard J.	Clayton, N.Y.	10
Ward, Estate of late Alfred. Executors: Alfred H. Ward, Mrs. Margaret J. Ward; Mrs. Alice M. Griffith	Hamilton, Ont.	6
Ward, Miss Harriet W.	Williams, Montana	1
Ward, Lieut.-Col. William J.	Lennoxville, P.Q.	3
Ward, William J., Tutor	Lennoxville, P.Q.	8
Warde, J. D.	Toronto, Ont.	10
Warde, J. D., in trust	Toronto, Ont.	24
Warner, Estate of late J. A. Executors: Mrs. Minnie R. Warner; T. A. Harvey	Cobourg, Ont.	10
Warner, Miss Kathleen	Cobourg, Ont.	4
Warren, The Venerable Archdeacon George	Toronto, Ont.	14
Warren, Henry	Bracebridge, Ont.	10
Warren, Mrs. Margaret S.	Chicago, Ill.	19
Warren, Miss Mary F.	Orillia, Ont.	7
Warren, R. D., Treasurer Baptist Mission Boards	Toronto, Ont.	15
Waterman, Mrs. Jean A.	Santa Barbara, Cal.	12
Watkins, Miss Alice	Toronto, Ont.	11
Watkins, Miss Annie	Toronto, Ont.	11
Watson, Mrs. Emma C.	London, England	20
Watson, J. P.	Toronto, Ont.	25
Watts, Arthur E., in trust	Brantford, Ont.	14
Waugh, W. J.	Hamilton, Ont.	40
Webb, Mrs. Mary E.	Toronto, Ont.	10
Webber, Mrs. Bella	Toronto, Ont.	2
Webster, George H.	Calgary, Alta.	25
Webster, Miss Jennie	Montreal, Que.	1
Webster, Mrs. Margaret L.	Toronto, Ont.	20
Webster, William M. P., and Maurice O. Crowell	Halifax, N.S.	5
Weldon, Marcus J.	Uxbridge, Ont.	30

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Wellington Fire Insurance Co., Mutual and Stock	Toronto, Ont.	24
Westbrook, Mrs. Anne T.	Hamilton, Ont.	1
West, Mrs. Gertrude H.	Toronto, Ont.	14
Wheeler, Mrs. Anne L.	St. Paul, Minn.	116
Whelan, Mrs. Anna M. McL., and C. Pratt Whelan	Donnybrook, Ireland.	12
Whitby, Oliver R.	Paris, Ont.	14
White, Joseph	Toronto, Ont.	64
White, Joseph W.	Oshawa, Ont.	14
White, Mrs. Sarah	Smith's Falls, Ont.	1
Whitehead, Alfred B.	Quebec, P.Q.	8
Whitehead, Arthur W.	Eastbourne, England.	8
Whitehead, Benjamin J.	Eastbourne, England.	8
Whitehead, Joseph L.	Eastbourne, England.	9
Whitehead, William M.	Toronto, Ont.	25
Whiteway, Mrs. Alice	Chicago, Ill.	10
Whitfield, Mrs. Emma L.	Whitby, Ont.	3
Whiting, Miss T. Adda B.	Toronto, Ont.	5
Whitney, Albert	Prescott, Ont.	240
Whitney, Mrs. Ann	Prescott, Ont.	3
Whitney, E. C. (deceased)	Ottawa, Ont.	1,005
Whitney, Mrs. Mary A.	Westmount, Que.	49
Whitney, Richard A.	Helena, Montana.	5
Whyte, John M.	Toronto, Ont.	20
Wickett, Mrs. Edith M. H.	Port Hope, Ont.	15
Wickett, Estate of late John. Executors: Mrs. Edith M. Wickett; Thomas Wickett.	Port Hope, Ont.	35
Wickett, Thomas	Port Hope, Ont.	30
Widden, Mrs. Elizabeth	Port Perry, Ont.	5
Wigmore, Alfred S.	Toronto, Ont.	10
Willey, John	East Orange, N.J.	10
Wiley, Lorne W.	Toronto, Ont.	4
Wilkes, Alfred J., K.C.	Brantford, Ont.	6
Wilkes, Mrs. Esther F.	Brantford, Ont.	6
Willcox, Mrs. Cornelia	Los Angeles, Cal.	72
Williams, A. L.	Clayton, N.Y.	10
Williams, Mrs. Elizabeth	Cobourg, Ont.	3
Williams, Dr. Francis	Bracebridge, Ont.	12
Williams, Mrs. Hattie M.	Oshawa, Ont.	20
Williams, H. H.	Toronto, Ont.	606
Williams, Dr. J. P. F.	Toronto, Ont.	12
Williamson, Miss Cecile	Toronto, Ont.	25
Williamson, Miss Georgia	Toronto, Ont.	40
Williamson, James A.	Toronto, Ont.	100
Wills, Hamilton B.	Toronto, Ont.	100
Wilson, Andrew F., in trust	Markham, Ont.	3
Wilson, Miss Elizabeth C.	Dayton, Ohio.	68
Wilson, Mrs. Emma K.	Sherbrooke, Que.	2
Wilson, Hugh	Inglewood, Ont.	20
Wilson, James A.	Toronto, Ont.	6
Wilson, Mrs. Kate L.	Toronto, Ont.	28
Wilson, Miss Margaret B., in trust	Markham, Ont.	6
Wilson, Miss Margaret E.	Cobourg, Ont.	5

<i>Name</i>	<i>Address</i>	<i>Shares</i>
Wilson, Murray F.	Toronto, Ont.	1
Wilson, Richard W.	Cobourg, Ont.	5
Wilson, Solomon	Port Perry, Ont.	10
Wily, Walter	Toronto, Ont.	7
Wise, Mrs. Clara J.	Redlands, Cal.	41
Wood, Mrs. Margaret L.	St. Catharines, Ont.	5
Wood, S. Casey, K.C., and Dudley G. Hagarty, Trustees.	Toronto, Ont.	6
Wood, Mrs. S. E., and E. C. Wood, Trustees.	Orillia, Ont.	25
Wood, Thomas H.	Toronto, Ont.	10
Woodruff, Thomas E.	Moose Jaw, Sask.	13
Woods, Miss Annie L.	Hamilton, Ont.	25
Woods, Estate of late T. Ambrose. Executors and Trustees: Toronto General Trusts Corporation; Harecourt Ferguson, K.C.	Toronto, Ont.	100
Wragg, Miss Beatrice C.	Hamilton, Ont.	3
Wren, Christopher	Uxbridge, Ont.	5
Wren, Mrs. Sarah S.	Uxbridge, Ont.	1
Wright, Mrs. Charlotte P.	Toronto, Ont.	22
Wright, Henry J.	Toronto, Ont.	10
Wright, Rev. John de Pencier	Kingston, Ont.	25
Wright, Mrs. Lillian	Bath, Ont.	7
Wright, Sidney B.	Deloro, Ont.	10
Wright, William Hennell	Swanmore, England.	4
Wrighton, Ralph R.	London, Ont.	5
Wrong, Mrs. Joyce	Toronto, Ont.	12
Wurtele, Ernest F.	Montreal, Que.	10
Wythe, Frederic P.	Toronto, Ont.	10
Yarker, Mrs. Margaret G.	Toronto, Ont.	10
York, Thomas J.	Cobourg, Ont.	2
Young, Mrs. Elizabeth	Toronto, Ont.	2
Young, Hugh A.	Duluth, Minn.	10
Young, Hugh A., Administrator	Duluth, Minn.	8

