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# BUREAU OF MUNICIPAL RESEARCH

TWENTY-NINTH ANNUAL REPORT

YEAR ENDED FEBRUARY 28th

1943



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# Bureau of Municipal Research

## TWENTY-NINTH ANNUAL REPORT

YEAR ENDED FEBRUARY 28th, 1943

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THOMAS G. ROGERS

### MANAGING DIRECTOR AND SECRETARY

HORACE L. BRITTAIN



## FOREWORD

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The report presented by our Director, Dr. H. L. Brittain, in the following pages reflects the many useful activities of the Bureau. For nearly thirty years it has maintained its watchful scrutiny of civic affairs, clarifying doubtful issues, inveighing against immature proposals, calling things by their right names—the tireless advocate of good sense and sound policy in the administration of our City. This it has done, not in an explosive or intermittent way, but with a consistency of purpose that has yielded fruits of the most substantial kind.

No other agency serves the citizen in this particular field. He elects, or may allow others to elect, those who are to disburse the revenues derived from the annual tax levy. Beyond this the citizen, busy with his own affairs, has little opportunity to influence the course of civic policy, and even the press cannot be expected to give consideration to matters that have little news value, however, important from the standpoint of taxation.

By informing and influencing public opinion directly through its Bulletins and Open Letters, and indirectly through other mediums, the Bureau has been a factor of immense value in promoting and sustaining the administration of our City at a high point of efficiency and economy.

The publications and work of the Bureau have received the careful attention of a group of widely representative, public-spirited citizens meeting at regular intervals. Its revenue is derived wholly from financial, industrial and commercial organizations and a number of individuals who realize that an impartial and independent agency such as the Bureau must be maintained in order to hold in check the subversive tendencies always liable to impair the well-being and good name of our City.

We deeply regret the passing on December 30th last of Mr. George H. Muntz, who for five years was President of the Bureau and always an active and generous supporter of its work.

Respectfully submitted,

THOMAS G. ROGERS,  
President.

**Bureau of Municipal Research**  
**REPORT OF THE MANAGING DIRECTOR**  
**For Year Ended February 28th, 1943**

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On March 1st, 1914, a group of public-spirited citizens of Toronto founded the Bureau of Municipal Research as an independent and non-partisan citizens agency which, through fact-finding, vigorous reporting of the facts in clear language, and constructive suggestions based on the consideration of the facts, would work continuously to improve the quality and amount of active citizenship. The belief which motivated the founders were first that most of the serious mistakes made in public affairs were due not so much to wrong-headedness and desire to do wrong as to a lack of clear knowledge among citizens of the pertinent facts; and, second, as a corollary to the first, that municipal government could be improved fundamentally through the pressure of informed citizenship.

**The Aims and  
Methods of  
the Bureau**

In spite of occasional appearances to the contrary, some recent, these beliefs are still valid. If they are not, the hope of democratic municipal government is illusory, and if efficient democracy in local affairs is impossible, it is even more impossible at levels of government further removed from direct popular scrutiny and control. Local government is the seed-bed of democracy and must be continuously fertilized and cared for if democratic practice is to obtain in the provincial and national fields where the seeds of bureaucracy and autocracy are always ready to germinate in a prepared soil.

**The Importance  
of Local  
Government  
to Democracy**

The mere existence in a community of a Bureau of Municipal Research, has important negative value as a restraining influence against the initiation of unsound policies. Its positive value to citizens and to taxpayers depends on its activity, and this depends largely on its available revenue.

One of the first principles and instructive acts of totalitarianism is the destruction of local representative institutions. Any step which tends to weaken the vigor of municipalities is a step away from democracy. There was a time when the slogan of "home rule for municipalities" was much heard. Now it is suppressed lest it should embarrass deputations to Queen's Park or Ottawa asking for so-called financial assistance in supporting activities which are now in whole or in part, fundamentally provincial or federal, although under former conditions, they may have been of local application only.

**Municipal  
Home Rule**



Provincial supervision of municipalities is wholesome and necessary, but regimentation is not. If mistakes have to be made, it is better to make them oneself than to have them made for one by some other person, and even a good deed which is forced on one is not so salutary as one done on one's own initiative. It has been said by some competent observers that municipal government is the best and most efficient or least inefficient type of government in Canada. Sometimes, largely through lack of previous sound and forward-looking supervision, municipalities get off the track—and have to be put back on and kept on the track—by strong regimentation; but when provincial or federal governments go wrong, there is no one to put them right until election time, and even then, changes are not always improvements from the standpoint of efficient and economical administration.

**Supervision  
vs.  
Regimentation**

The only certain way of maintaining permanently a fair degree of efficiency and responsiveness in public affairs is the building up of a militant, courageous and informed body of citizens who employ for their own purposes public servants, elected and appointed, in the three types of governmental organization found in Canada, local, provincial and federal.

**The Function  
of Public  
Opinion**

The growing habit of sending municipal deputations to Ottawa to get extra grants or special consideration may be necessary in war time, but at best it is a necessary evil and should be abandoned as soon as possible. Definite, clear-cut relations should be established between the Dominion and provinces, and between provinces and their municipalities, as to revenues and functions which should make unnecessary such jaunts with hat in hand for some of the money which citizens supply for public services. Such money is not "found money". It always has to be paid for by someone, and it frequently has to be paid for in loss or decrease of independence. In any event, direct relations between municipalities and the federal government, so long as provinces exist, are dangerous and unsound, as they confuse lines of responsibility and weaken the intra-national administrative structure. The indulgence in such relations is of recent growth and its origin is obvious. A permanent system of a governmental hierarchy in Canada, maintained by the granting of favours from a "higher" to a "lower" political authority, would be a negation of real democracy and might readily develop into organized bribery of the people with their own money. In reality, there is no "higher" or "lower" government. All governing bodies render services to and derive their revenue from the same people. No democratic government has any money of its own.

**Clear Cut  
Relations  
Between the  
Three Levels  
of Government**

If the only way out of the present morass of internal and inter-governmental financial relations, is a development of a system of "grants-in-aid", such grants-in-aid should be according to a definite schedule and with no "strings on them". Otherwise we shall be saddled with a permanent and growing bureaucracy under the burden of which the citizens will groan if not collapse into hopeless apathy or fatalism.

Whenever possible, single functions should be assigned in entirety to some level of government. Whenever a division of a field of public service is necessary, the boundaries of responsibility should be clearly outlined. Where division is not possible, and joint operation is manifestly in the public interest, the shares of the financial burden should be definitely set forth.

One frequently hears that the financing of publicly supported education should be entirely provincial. This means that in time at least local educational authorities would entirely disappear or become of negligible importance, both in the minds of the provincial authorities and of the citizens and parents. Among all public functions, public education, as a chief agent of democracy, should be kept close and in warm relation to citizens and parents. In order to maintain these relations, there is a limit to the amount of financial support which should be provincially contributed. The vigor of local educational institutions is bound to decline if central administration and financing become too prominent. Where people's "treasure is, there will their hearts be also". The relief of the local taxpayer should not be allowed to dictate the policy. There are other fairly obvious ways in which such relief could be afforded, and in any event part of the cost of schools is reflected in the values of real property. The policy of Britain in regard to educational costs has stood the test of time. There can be no doubt that a very substantial share of school costs, say, 50 per cent., should be borne by the province, but except in special circumstances, some such proportion should not be exceeded.

Toronto is an important municipality. Its long term well-being is important to the well-being of many people, young and old, not only in Toronto but in the province and Dominion as a whole. Therefore I make no apology for including these general observations in my annual report.

Merely voting does not constitute the exercise of one's franchise. The dictionary may say that theoretically it does, but experience disproves the statement in practice. Many persons have gone to the polls to find out that they knew none of the candidates or that to vote meant a choice between can-



didates in their judgment unqualified by character or experience. To call such a chance choice an exercise of the franchise has no meaning. It is said that slightly more than one in five of qualified voters in Toronto actually went to the polls. Probably a much smaller number really exercised their franchise. To really exercise his or her franchise a voter must ascertain long before election day whether or not qualified candidates are offering their services, must if necessary, induce candidates to run for whom he or she can conscientiously vote, and must go to the polls and register his or her choices. If conditions exist that hamper the coming out of satisfactory candidates, he or she must insist on a change in these conditions and do something about them. To be proud of one's city is good. To be able to take pride in the quality of one's citizenship is better. Hundreds of thousands of our young men and women are fighting, among other things, for our right to express our opinions on public affairs. Thousands of them will die on our behalf. In the light of these facts is not our record on January first deplorable?

Some still regard the franchise as theirs to use or not to use as they see fit. Many give reasons for not voting which, for the most part, are excuses, not reasons. One of the most unintelligent excuses for non-voting on January first last was that the mayor had been elected by acclamation and that the rest didn't matter, at least enough to warrant the disturbance of their routine or festivities. The position of mayor is one of great distinction and influence and gives a great opportunity for leadership, but his voting powers are those of a controller, and his personal appointing powers are nil. In so-called "strong-mayor" cities of the United States, where the mayor makes most, if not all, important appointments, the position is not only of great influence but great power. But we still hold to the British tradition in this respect, and one alderman or one controller in making a decision as to policy may have, in practice, a great or greater part than a mayor.

Our elected bodies supervise the annual expenditure of about \$37,000,000 of the people's money, and, what is more important, determine the quality of the human services rendered to the citizens and purchased by the citizens for that huge sum. There is always a real issue in Toronto elections. If the citizens have only a mild or no interest in their own local affairs, why should their representatives worry about them? If local politics is only a game, why make it a task?

The most important process of city government for any year is the preparation of the current budget. The budget is not a mere financial document setting forth the amount of money raised and



**Budgeting** appropriations to the various departments and boards. It is, or should be, a programme of work for the coming year, setting forth what services are to be conducted and on what scales. It is an operational plan.

Like all such plans, it should be completed before operations begin and not after they have been 20 or 25 per cent. completed. This is obvious. Yet the estimates are not passed nor the tax-rate struck until two or three months have been completed. Last year's record was the worst, with one possible exception, in over a decade. It is undoubtedly true that the provisions of the Municipal Act governing municipal budget procedure are defective. But few laws are so sacrosanct that they cannot be changed if the demand is sufficiently insistent and supported by facts. There is no reason whatever—although there may be some arguments—why the budget could not be prepared in tentative form before, and for use in, the civic election campaigns, *i.e.*, no reason except such reasons as: (1) unwillingness to come down to cases instead of talking generalities and making fine sounding promises of economy and efficiency, or (2) lack of real interest in or familiarity with the city's business. If this were done, the civic elections could be made to turn on civic business, rather than on personalities or extraneous issues. The tentative budget could be finally passed early in January of the year for which the budget is made, with such amendments as the election results had indicated. A fear that such discussions would lead to extravagance rather than efficiency and economy implies a distrust of democratic processes and of the ability and courage of democratic leaders in representative bodies. The surest way to lower the character and prestige of a representative body is to take away from it important responsibilities and make service in it hardly worth while to men and women of ability and initiative. The gradual submergence of aldermen in the four City Councils of Ontario—probably of the Empire—which contain Boards of Control is a case in point.

Just as current services and their costs are embodied in the current annual budget, so such permanent improvements as are to be paid for out of borrowed funds should be set forth in a capital budget covering, say, a five-year period, and should be revisable annually so that the city would always be operating on a five-year loan budget. Of course a loan budget is always reflected into the current budget through debt charges, interest and repayment of principal, but this offers no control of future loan expenditures: it simply records them after they have been made. While a long-term loan budget should be a permanent feature of every city's administration in normal times, it will be essential to meet adequately post-war conditions, if governing bodies are to do their share of taking

up the slack in employment which will inevitably follow the conclusion of hostilities.

Two things are necessary in any post-war reconstruction programme:

1. A reserve of credit.
2. A planned programme of work. ....

The City of Toronto, during recent years, by large reductions in its net debt, has built up the former, and by postponement of necessary capital works, has established the basis for the latter. On this basis a detailed programme can be built.

The table below gives an idea of the tremendous reduction in net debt in recent years:

Year.	TOTAL NET DEBT.	
	Amount.	Per Capita.
1931 .....	\$165,072,053	\$263.18
1932 .....	172,000,062	274.46
1936 .....	149,716,860	231.95
1941 .....	97,697,686	148.99
1942 .....	90,500,000 (Est.)	137.12

That is, in the past decade the per capita net debt has been reduced 50% and the city could borrow \$90,000,000 without increasing the 1932 burden of net debt.

As the city's credit position has improved, the annual debt burden of such an increase would probably not be so great as in 1932 and the average interest rate on the total debt would probably not be as high. Market conditions might be such as to make municipal borrowing at the war's end difficult, but in any event the borrowings would be spread over a period as the work for which they are made progresses.

This is no time for timidity, but for courage. Timidity is not caution and courage is not lack of caution. Caution demands that post-war work be thoroughly planned *in advance*, that it be ready to be put into operation when required immediately after hostilities cease, that money be borrowed only as needed and that, in order to reduce the cost, as much of the cost as possible be paid out of current revenue.

It is evident that traffic arteries, zoning, housing, police (to some extent at least), fire, education, trunk sewers, sewage disposal, water supply, parks are matters for metropolitan planning.

In many departments of civic service, purely local planning would be almost futile. Local planning bodies, existing or to be established, must be co-ordinated and integrated so that they could speak with one voice, if really effective planning is to be hoped for.

City and  
Metropolitan  
Planning



If there were only one municipal council and only one board of education \* in the Toronto economic area, planning would be greatly facilitated. In the present state of public opinion this would not be feasible. If recourse were had to municipal federation within the metropolitan area, difficulties greater than those of co-operation between local planning boards might arise. In fact, the number of functions which would be left to purely local administration under a federated system would be so small and relatively so unimportant, that local representative bodies would sink into insignificance and the cost of administration would tend to become prohibitive. We have enough layers of government now.

During the year ended February 28th, 1943, the Bureau issued the following White Papers:

#### Publications

DATE.	SUBJECT.	NUMBER.
April 14th, 1942	Why a Board of Control and City Council?.....	269
June 29th, 1942	The Toronto Current Civic Budget for 1942, Story No. 1 .....	270
Sept. 30th, 1942	Metropolitan Migration, Story No. 1, Population.....	271
Nov. 7th, 1942	Metropolitan Migration, Story No. 2, Assessment Values .....	272
Nov. 28th, 1942	1942 City Budget Story No. 2.....	273
Dec. 26th, 1942	1942 City Budget Story No. 3, What will the 1943 City Budget Provide in Services and at What Cost? .....	274
Jan. 30th, 1943	Metropolitan Migration, Story No. 3, City and Regional Planning .....	275
Feb. 24th, 1943	Supplement to White Paper No. 275.....	275A
Feb. 23rd, 1943	The Personnel of our Civic Government, 1943.....	276
Feb. 26th, 1943	Open Letter to the Citizens of Toronto (Budget Story No. 1, 1943).....	277

Two features of particular interest during the year were progressive mechanization of accounting and the work of the City Planning Board. The former after an excellent beginning in connection with tax accounting seems to have ceased temporarily. It may be expected to resume early in the year 1943. The latter has issued its annual report for 1942, together with a minority report. These should be studied by every interested citizen. It is to be hoped that sufficient backing and financial support will be given to the Board to produce practical results in the near future.

The Bureau wishes to thank its members for their continued moral and financial support and the Press for its continued co-operation.

Yours very respectfully,

HORACE L. BRITTAIN,

Managing Director.

\*—There is already a "Toronto and Suburban Separate School Board".

# Statement I.

## BALANCE SHEET

At the 28th February, 1943

Assets		Liabilities	
	1943		1942
Cash on Hand and in Bank.....	\$4,074.50	Accounts Payable.....	\$ 235.98
Accounts Receivable—		Reserve for Services in Respect of Unexpired	
Citizens' Research Institute of Canada.....	1,831.13	Subscriptions.....	1,350.00
Equipment and Library.....		Surplus—	
Deduct: Reserve for Depreciation.....	3,080.37	Balance at the 1st March, 1942..	\$4,562.00
Deferred Charges—Unexpired Insurance.....	2.55	Less:	
		Excess of Expenditure over	
		Revenue for the year ended	
		the 28th February, 1943—	
		Statement II.....	239.80
	<u>\$5,908.18</u>		<u>4,322.20</u>
			<u>\$5,970.92</u>

## REVENUE AND EXPENDITURE ACCOUNT

For the Year Ended 28th February, 1943

Expenditure		Revenue	
	1943		1942
Personal Services.....	\$7,842.64	Subscriptions.....	\$6,813.00
Less: Amount charged to Citizens'		Service Revenue.....	943.81
Research Institute of Canada for		Sundry Revenue.....	700.00
staff services.....	691.64	Bank Interest.....	6.08
		Balance, being excess of Expenditure over	
		Revenue for the year—Statement I.....	239.80
	<u>\$7,151.00</u>		<u>1,813.85</u>
Printing and Mailing Expense.....	769.24		
General and Office Expense.....			
Less: Rent charged to			
Citizens' Research Institute			
of Canada.....	\$480.00		
Ontario Municipal Association.....	120.00		
	<u>600.00</u>		
Unemployment Insurance.....			
	<u>\$8,702.69</u>		<u>\$8,975.95</u>

We have examined the books and accounts of the Bureau of Municipal Research for the year ended the 28th February, 1943. In connection with our examination we made a general review of the accounting methods and carried out a test of the transactions recorded for the year, but we did not examine the Reserve for Services in respect of Unexpired Subscriptions. Based upon such examination, we report that all our requirements as auditors have been complied with and that, in our opinion, the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bureau's affairs at the 28th February, 1943, according to the best of our information and the explanations given to us and as shown by the books of the Bureau.

Dated at Toronto, Ontario, 9th April, 1943.

Chartered Accountants, Auditors.

GEORGE A. TOUCHE & CO.,



## LIST OF SUBSCRIBERS, 1942-43

Abbs, Chas. E.  
 Adie, Edward  
 Aikenhead Hardware, Ltd.  
 Ames & Co., A. E.  
 Anderson, Dr. H. B.  
 Andian National Corp., Ltd.  
 Ault & Wiborg Co. of Canada, Ltd.  
 Auto Electric Service Co., Ltd.  
 Automatic Paper Box Co., Ltd.

Baker Advertising Agency, Ltd., The  
 Bank of Canada  
 Bank of Montreal  
 Bank of Nova Scotia  
 Bank of Toronto  
 Barber-Ellis of Canada, Ltd.  
 Bauckham, Chas.  
 Beatty, Miss Mary H.  
 Begg, H.  
 Bell Telephone Co. of Canada  
 Bennett, E. James, F.C.A.  
 Birks-Ellis-Ryrie, Ltd.  
 Bishop, Col. A. L.  
 Blake, Lash, Anglin & Cassels  
 Boeckh Co., Ltd.  
 Bolander & Co., Ltd.  
 Bosley & Co., W. H.  
 British-American Oil Co., Ltd.  
 Bromo-Seltzer, Ltd.  
 Bryant Press, Ltd., The

Campbell, Graham  
 Canada Dry Ginger Ale, Ltd.  
 Canada Life Assurance Co.  
 Canada Malting Co., Ltd.  
 Canada Packers, Ltd.  
 Canada Permanent Mortgage Corp.  
 Canada Printing Ink Co., Ltd.  
 Canada Wire & Cable Co., Ltd.  
 Canadian Acme Screw & Gear, Ltd.  
 Canadian Bank of Commerce, The  
 Canadian Chewing Gum Co., Ltd.  
 Canadian Industries, Ltd.  
 Canadian Manufacturers' Association, Inc.  
 Canadian Pacific Express Co., Ltd.  
 Cassels, Brock & Kelley  
 Central Canada Loan & Savings Co.  
 Chartered Trust & Executor Co.  
 Christie-Brown & Co., Ltd.  
 Clarke & Co., Ltd., A. R.  
 Clarke, Irwin & Co., Ltd.  
 Confederation Life Association  
 Conger Lehigh Coal Co., Ltd.  
 Consumers' Gas Co.  
 Corson, Ltd., Rolph R.  
 Crean & Co., Ltd., Robert  
 Crighton, A. S.

Daly, Hamilton & Thistle  
 Davis & Henderson, Ltd.  
 Debenture & Securities Corp. of Canada, The  
 Delamere & Williams, Ltd.  
 Delany & Pettit, Ltd.  
 Deloitte, Plender, Haskins & Sells  
 De Mara, Cyril  
 Dilworth, R. J., F.C.A. (Deceased)  
 Dominion Bank, The  
 Dominion of Canada General Ins. Co.  
 Dominion Electric Protection Co., Ltd.  
 Dun & Bradstreet Co. of Canada, Ltd.  
 Dunlap, Mrs. D. A.

Eaton Co., Ltd., The T.  
 Edwards, George, F.C.A., C.B.E., LL.D.  
 Ellsworth, Albert L.  
 Employers' Liability Assurance Corp., Ltd.  
 Everall Co., Ltd., George  
 Excelsior Life Insurance Co.

Falkner, Mrs. J. W.  
 Frankel Bros.

Gage & Co. Ltd., W. J.  
 General Steel Wares, Ltd.  
 Gibbons, Ltd., J. J.  
 Goldie, Dr. Wm.  
 Goodyear Tire & Rubber Co. of Canada, Ltd.  
 Gordon, Mackay Co., Ltd.  
 Gore & Storrie  
 Grand & Toy, Ltd.  
 Gray, Frank M., K.C.  
 Greens Canada, Ltd.  
 Gully, H. M.

Hamilton Carhartt Manufacturing, Ltd.  
 Hamilton, Henry J.  
 Hancock, Ltd., T. H.  
 Hardy Cartage Co., Ltd.  
 Hastie, W. J.  
 Hayhoe & Co., Ltd., R. B.  
 Herbert Hosiery Mills of Canada, Ltd.  
 Hind Edmund Lumber Co., Ltd.  
 Hindle & Dauch Paper Co. of Canada, Ltd.  
 Hobbs, J. W.  
 Holden, John B., K.C.  
 Huston Co., Ltd., John A.  
 Hynes, J. P.

Imperial Bank of Canada  
 Imperial Life Assurance Co. of Canada  
 Imperial Oil, Ltd.  
 Imperial Varnish & Color Co., Ltd.  
 International Business Machines Co., Ltd.  
 International Petroleum Co., Ltd.

Jacobs, F. A.

Kents, Ltd.  
 Kilbourn, Kenneth W.  
 Kirkpatrick, A. M. M.

Laidlaw, W. C.  
 Lake Simcoe Ice & Fuel, Ltd.  
 Lalor & Co., Ltd., John M.  
 Langton, Mrs. H. H.  
 Langton, Hugh H.  
 Leitch, G. C.  
 Levy Bros.  
 Link-Belt, Ltd.  
 Loblaw Groceries Co., Ltd.  
 London-Canada Insurance Co.  
 London & Lancashire Ins. Co., Ltd.  
 Lovell Co., Ltd., R. J.  
 Lyon & Harvey

McCarthy, Hon. Leighton, K.C.  
 McKinnon Co., W. L.  
 McLeod, Young, Weir & Co., Ltd.  
 MacKelcan, Fred R.  
 MacLean Publishing Co., Ltd.  
 MacMillan Co. of Canada, Ltd.  
 Manufacturers Life Insurance Co., The  
 Mapp, K. A., C.A.  
 Mason, G. W., K.C.  
 Mason, T. H.  
 Massey-Harris Co., Ltd.  
 Meredith, Simmons & Co., Ltd.  
 Middleton, Hon. Justice W. E.  
 Might Directories, Ltd.  
 Minneapolis-Honeywell Regulator Co., Ltd.  
 Moore Corp., Ltd.  
 Moore, S. J.  
 Mulock, The Rt. Hon. Sir William,  
 K.C.M.G., P.C.  
 Muntz, G. H. (Deceased)  
 Muntz & Beatty, Ltd.

National Cash Register Co. of Canada, Ltd.  
 National Cellulose of Canada, Ltd.  
 National Life Assurance Co. of Canada, Ltd.  
 National Trust Co., Ltd.  
 Neilson, Ltd., Wm.  
 Nicholson & Brock, Ltd.

Noranda Mines, Ltd.  
North American Life Assurance Co.  
Northway & Son, Ltd., John

Obee, Harvey  
Ontario Silknit, Ltd.  
Ontario, Province of, Dept. of Municipal  
Affairs  
Osler, F. Gordon  
Oxford University Press

Pascoe's, Ltd.  
Patrick & Co., Ltd., W. G.  
Patterson Chocolates, Ltd.  
Planters Nut & Chocolate Co., Ltd.  
Plumptre, Mrs. Adelaide M.  
Poucher, F. B.  
Premier Operating Corp., Ltd.

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Shenstone, Dr. Norman S.  
Simpson Co., Ltd., The Robert  
St. Catharines, City of  
Standard Brands, Ltd.

Standard Sanitary & Dominion Radiator, Ltd.  
Stanton, Harry G.  
Stauntons, Ltd.  
Stedman Bros., Ltd.  
Strathy, Gerard B., K.C.  
Sully Brass Foundry, Ltd.  
Swift Canadian Co., Ltd.

Tamblyn, Ltd., G.  
Taylor Instrument Companies of Canada, Ltd.  
Thompson, Geo. W.  
Tippett-Richardson, Ltd.  
Toronto Board of Trade  
Toronto Carpet Mfg. Co., Ltd.  
Toronto Daily Star  
Toronto General Trusts Corp., The  
Toronto Iron Works, Ltd.  
Toronto Mortgage Co.  
Toronto University Library  
Touche & Co., Geo. A.

Underwood Elliott Fisher, Ltd.  
Union Stock Yards of Toronto, Ltd.  
United Church Publishing House

Vale, Percival A.  
Victoria Paper & Twine Co., Ltd.

Waldie, R. S.  
Walker & Sons Ltd., E. C.  
Walsh, Geo. T., K.C.  
Warner & Co., Ltd., William R.  
Wellington Building Corp., Ltd.  
Whitefield Engineering, Ltd.  
Wickett & Craig, Ltd.  
Willard Storage Battery Co. of Canada, Ltd.  
Williams, H. H.  
Winter, Lewis A.  
Wood, Ltd., C. J. B.  
Wood, Gundy & Co., Ltd.  
Woolworth Co., Ltd., F. W.  
Wrong, Prof. Geo. M.

Young, Dr. George S.







