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MUNICIPAL RESEARCH

TWENTY-THIRD ANNUAL REPORT

YEAR ENDED FEBRUARY 28th

1937



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COMMERCE

McGILL UNIVERSITY

Bureau of Municipal Research

TWENTY-THIRD ANNUAL REPORT

YEAR ENDED FEBRUARY 28th, 1937

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| Managing Director and Secretary | HORACE L. BRITTAINE |
| Assistant Director | JOSEPH E. HOWES |

REPORT OF THE COUNCIL

I have pleasure in presenting on behalf of my associates on the Council of the Bureau of Municipal Research the report of its activities during the past year, especially as reflected in the statement of our Director, Dr. Horace L. Brittain, whose well-informed mind and keen comprehension make his services of the greatest possible value to our citizens.

However efficient the internal organization of a city, there is constant need of so relating expenditures to income in the various departments that the levy for taxation will be in keeping with the earning power of the citizen or of the business from which he derives his livelihood. In order to achieve this it is essential that a long-range view should be taken of civic developments supplemented by comparative data, and this work the Bureau staff is eminently qualified to perform.

Each year sees new factors emerging which are apt to tend toward higher taxation or less capable administration if not regulated by those principles of economy, equity and efficiency which the Bureau seeks continually to disseminate in its Open Letters and Bulletins. To the assertion sometimes made that the Bureau exerts a more or less imponderable influence on civic affairs, we answer that very definite results have followed its recommendations in the saving of hundreds of thousands of dollars of the citizens' money and in the consistent improvement of municipal methods and organization. While the Bureau must necessarily accomplish its ends largely by means of illuminating facts, careful analysis and constructive comment, rather than by intervention in any form, it must nevertheless be credited with some modest share in the high credit standing and well-regulated administration of our city.

Members of the Council have heartily co-operated by meeting regularly in this disinterested work of civic improvement, and we are especially indebted to the Press for constructive treatment in its columns of the data and comment set forth in Bureau publications.

It only remains to say that our revenues, derived from the subscriptions of firms, institutions and individuals who recognize the indispensable nature of this work, show a gradual improvement, and to express the hope that with the return of better times, increasing funds will permit an enlargement of the Bureau's effort in keeping with the needs of Greater Toronto.

THOMAS G. ROGERS,
President.

April 27th, 1937.

REPORT OF THE MANAGING DIRECTOR

Gentlemen:

On March 1st, 1914, the Bureau of Municipal Research started on its programme of fact finding, analysis and reporting in the field of Toronto municipal affairs.

Since then, within the limits of its resources, the Bureau has kept in view the whole field, and has concentrated from time to time on those features which it deemed to be of great or vital importance to the City and its citizens and taxpayers. No doubt during this period the Bureau has irritated some persons by repetition of statements as to conditions and constructive suggestions as to desired improvements. The Bureau has not used the method of reiteration in order to cause irritation, but in order to secure results. In many cases it has been shown that continuous repetition is the only way to secure action as ideas often penetrate the public consciousness very slowly. If the ideas are sound, the results are always sure if there is complete faithfulness in continued presentation of ideas. It may be years before a sound idea is translated into action, but a decade is a very short time in the life of a nation or community. It is better to secure the adoption of a sound policy after an incubating period of ten years, than to secure similar action immediately as a result of a sudden burst of anger or through influence. Unless an improvement comes as a result of general conviction, it is not apt to be permanent.

IMPROVED CONDITIONS

One important indication and perhaps the best single indication of the direction in which a municipality is going is the record of accumulated tax arrears. The record of Toronto has been as follows:

| | | |
|----------------|-------|--------------|
| 1929, Jan. 1st | | \$ 5,420,980 |
| 1930, Jan. 1st | | 5,496,762 |
| 1931, Jan. 1st | | 6,518,842 |
| 1932, Jan. 1st | | 8,034,358 |
| 1933, Jan. 1st | | 10,134,166 |
| 1934, Jan. 1st | | 12,065,416 |
| 1935, Jan. 1st | | 11,463,725 |
| 1936, Jan. 1st | | 10,048,389 |
| 1937, Jan. 1st | | 8,884,204 |

There was an uninterrupted increase between the years 1929 and 1934 and a steady decrease since. How much of the decrease is due to payment of taxes out of direct relief allowances and how much is due to Decreasing Tax Arrears due to the taking over of property by creditors is unknown to the Bureau, but so large and long-continued a decrease must parallel a fundamental improvement in economic conditions. The city is to be congratulated on the rapid improvement in revenue collections and the continued efficiency of its tax collection administration.

The Relief situation is also easier, although the decrease in net cost to the city, on account largely of somewhat relative decreases in governmental contributions and difficulty in reducing administrative overhead and Relief non-admittable items, is not as great as might have been expected. Situation The maximum number of families on relief has declined annually Easier since 1933, and in three years there has been a reduction of one-third in the total number on relief. The amount of the cost of current direct unemployment relief (estimated for 1937) paid out of current funds is higher than the actual figure for 1936 by almost 40,000 dollars and is

the highest since the depression started. On the other hand the amount to be funded is the lowest since the funding policy was adopted, as the following table indicates:

| | Funded or to be Funded by 5- year Serial Debentures |
|-----------|--|
| 1932..... | Nil |
| 1933..... | \$2,400,791 |
| 1934..... | 2,844,412 |
| 1935..... | 3,193,487 |
| 1936..... | 2,183,552 |
| 1937..... | 1,792,500 (Est.) |

This is quite a change since 1933, when the budget contained not a dollar for direct unemployment relief expenditures and the whole cost, \$2,400,791, was borrowed by five-year serial debentures. As times improve it should become possible to pay the total cost of current direct unemployment relief out of current funds and at the same time reduce the tax rate.

The Budget of Current Revenues and Expenditures

During recent years one of the topics on which the Bureau has laid emphasis is the inclusion of all current expenditures in the current budget so that the real current deficit would be shown—estimated in the current estimates and actual in the annual Financial Statement. If for a considerable

Current Budgets Should Indicate all Forseeable Current Expenditures period a current surplus has been built up, or a reservoir of credit accumulated by a continuous reduction in the general debt and its debt charges, or both, the failure to balance the budget under pressure of hard necessity may be tolerated or even justified as an incident in a long term plan. But no argument or emergency can justify the failure to include in budgets and accounts all current expenditures proposed or actual. This is not only a matter of ethics but of sound financial control. If the true facts are not stated unequivocally and clearly on the face of all financial records and reports, the public may not be seized of the true seriousness of a situation. It is always easier under such circumstances to secure general support for the adoption of measures not really in the public interest or premature adoption of proposals which at a later time would be in the public interest. The best guarantee of efficiency and economy is forthrightness in public financing and reporting. When this rule is departed from, public authorities always give hostages to fortune which later they must ransom at increased cost. Borrowing money by debenture for current expenditures does not change their character. It simply postpones the payment. Borrowing to meet deficits may be necessary, but cannot balance a budget and only makes more difficult the balancing of future budgets.

Public Welfare Administration

The Department of Public Welfare is the newest of civic departments. Public Welfare administration is the newest form of governmental function.

Time and Experience Required to Lay Permanent Foundations for Any New Service It is natural that under such circumstances the administration and form of organization could not be perfect from the start or compare in efficiency with those of departments and functions which have been in operation for many years and have more nearly perfected technique. In addition Welfare organizations everywhere have been under a terrific strain during the severe world-wide depression through which we have been passing. There should be no disposition, therefore, to expect unreasonable standards, but there is a widespread impression

that our public welfare set-up should be carefully scrutinized by some competent independent agency from the standpoints of:

1. Competency and adequacy of services, and
2. Financial control.

In the opinion of the Bureau often expressed, and confirmed by experience, an initial mistake was made in establishing an independent department instead of continuing the policy in force for many years of the developing public welfare work in close connection with public health, in a combined department of public health and

Public Health and Public Welfare Two Aspects of the Same Problem welfare. Public health and public welfare work cannot safely be divorced as many, if not most, public welfare problems are also public health problems. It is in the interests both of financial economy and service efficiency that they should be administered by the same board and under centralized administrative control.

The magnitude of the combined task is not an argument against but rather in favour of unified command. In 1931 the appropriation to the Health Department, including its welfare branch and debt charges, amounted to about one and one-third million dollars. This did not include Children's Aid Societies, Hospitals, Mothers' Allowances, Old Age Pensions, Unemployment Relief, the Bowmanville Boys' School, Industrial Schools, or the City Relief Office, all properly welfare expenditures and with some of which the Health Department had direct relations. These appropriations added to the other health and welfare appropriations totalled about three and two-fifths million dollars, and might and should have been combined under the Welfare Branch of the Health Department.

In 1937, the budget appropriates to public health and public welfare, including debt charges amounting to six and one-third million dollars, or not far short of the total appropriations, including debt charges, of the Police, Fire and Parks Departments. It is not meant to suggest that as much should not be appropriated for health and public welfare as on the services mentioned, but only that such a large expenditure including that on so new a department merits careful inquiry. The method of financing of the direct unemployment relief expenditures, adopted at a time when expenditures should have been cut to meet, to some extent at least, the increased cost of relief, has at last resulted in the total of the amount paid out of current taxation for direct unemployment relief and the debt charges on current direct relief expenditures of previous years exceeds the total direct current cost of direct unemployment relief by \$219,005, or almost 8%. Surely the time has come when we should re-appraise our financial control and methods of welfare administration. Everything may be 100% perfect. The expenditures are too large and the human implications too great to postpone the issue. In from four to seven years from now we may be in a depression as serious at the present, and unless we take steps now to lay permanent foundations, we may be no better equipped to meet it than we were to meet that of 1930-36. It is, moreover, evident that unemployment requiring direct unemployment relief, which has figured in the civic estimates for over fifteen years, is not an emergency but a permanent condition of varying degrees of acuteness. A permanent financial and administrative set-up on the most approved lines as indicated by wide and thorough inquiry is the most insistent need at present in the field of public welfare.

City or Town Planning

In its largest and most vital sense, City Planning embraces not only the making of a physical plan of civic development, but the making of a financial plan corresponding to the physical plan, a long term budget of capital expenditures, the closest possible co-ordination of the capital

City Planning and current budgets and the relating of both to the present and probable future capacity of the citizens and taxpayers to provide the funds. City Planning is simply planning civic services. Its primary aim is not to embellish the city, although it will embellish it. Neither is it to spend money on developing plans, making drawings, issuing reports, or even to stimulate construction, although it will lead to spending money on all these things. It is not slum clearance, although it will effect slum clearance. Its aim is to provide to the citizens who pay the bills the most convenient, the most healthful, the most cultural possible environment and the most up-to-date and most efficient possible services available within the limits of the funds. It is clear that City

Town Planning Commission Planning does not concern the City Council exclusively. The activities of the Transportation Commission, the "Hydro", the Harbour Board, the Board of Education, the Separate School Board, the Boards of the various hospitals, etc., also involve city planning. It is therefore obvious that all these authorities must co-operate if the

Should be Widely Representative of Community Interests desired results are to be attained to the fullest extent, and that therefore there needs to be some sort of "liaison" between them. It is easy to pass a law compelling co-operation (if there is such a thing as compulsory co-operation), but this law will be a dead letter or a source of friction unless it provides some method of making co-operation easy so that each unit feels that it may make a real contribution to and feel some satisfaction in the desired result.

Zoning and Housing Phases of Town Planning Any other method, even if it produce spectacular physical results, is bound to be wasteful of funds and harmful to team play among public authorities and their employees. It is better to achieve results slowly and surely with a broad basis of official and private good-will, rather than with great rapidity, if it leaves behind no general impulse for continuous improvement or, worse still, if it leaves behind an aftermath of indifference, hostility or financial embarrassment. This should be borne in mind when drafting legislation for the setting up of a permanent Advisory Town Planning Commission,

The Commission Should Have Statutory Powers of Planning and Advising which should be lay in character but widely representative of community interests. Zoning and housing are two phases of city planning which belong together. There can be no safe undertaking in housing unless comparative stability of "use" is first established by thorough zoning. In these fields, as in the preparation of a master plan, an advisory town planning commission must be the official advisor of the city, and its advice, once adopted in by-law form by the city, should not be amended save with the consent of the Commission or of the Municipal Board or of both. The statute should so provide.

An advisory town planning commission would require offices, an executive secretary and a professional staff, the cost of which would be met out of annual appropriations of the City Council. The commission would have no other funds to spend. Neither would it be responsible for any construction. It would be an advisory body with staff functions.

Co-ordination With a Centralized Civic Service Department It would not be an administrative body in any sense. At the same time, even in its technical work, in order to avoid office and staff duplication and the setting up of an unnecessary overhead, and in order to obtain the closest possible integration and co-operation of technical staffs, the "workshop" of the

Commission should be a Bureau in a unified service department of the city, combining all departments requiring engineering, architectural or quasi-engineering services. The head of this Bureau would be the chief technical officer of the Commission and would have at his disposal the drafting room, purchasing, and accounting facilities of the service department above referred to

Some Suggestions in the Previous Annual Reports

Among these suggestions were:

1. Combination of operating departments rendering services directly to the citizens under one administrator.
2. An establishment study of civic departments (See also Brief No. 2, Jan. 7th, 1937).
3. The abandonment of the Civic Abattoir as a municipally operated utility.
4. Full taxation of utilities.
5. The preparation of a tentative budget of current expenditure early in November before the civic elections for public discussion and adoption early in January.
6. Preparation of a five or ten-year budget of capital expenditures, subject to annual revision according to existing conditions.
7. The lengthening of the term of members of Council and elected boards, one-half or one-third to be elected annually to secure an assured continuity in membership as an aid in establishing continuity of policy, without which real town planning cannot properly function.
8. The modification of the "ward system" in such a way as to increase the weight of the city-wide point of view.
9. A consideration of the tax structure and of assessment for taxation purposes.
10. The building up of a credit reserve.

The Bureau wishes to repeat these suggestions and for more detailed discussion refers readers to its 1935-1936 report, Number 10, the building up of a credit reserve is of particular urgency. The city cannot afford to neglect any opportunity to prepare to meet the next period of industrial recession. If it and other municipalities and units of government do not utilize so-called good times to reduce debt and build up reserves of credit, when the next depression threatens, it and they will be in no position to undertake needed capital works and reduce the dead weight of direct relief costs. Otherwise necessary capital expenditures will have to be postponed and direct unemployment relief again met in part or in whole by large uneconomic borrowing to meet current expenses.

The Changed Election Date

The 1937 Council, Board of Education and Separate School Board were elected on Dec. 7th, 1936. The vote for Mayor was 101,124, the lowest since 1929, both absolutely and in percentage of the possible vote. The total number of individuals who voted was 107,058. The names on the voting lists totalled 345,462, representing possibly 300,000 individuals. The light vote may have been due partially to confusion caused by the change of date. The real causes of the light vote for the 1937 election were the same as the causes of light votes in previous years. The real causes were lack of interest, a feeling that one vote does not count, a belief that it is no use trying to improve results, satisfaction with existing conditions and the absence of an "issue". When people are dissatisfied they often look around for some thing or person other than themselves upon which the blame can be fastened. In the case of

Toronto, some said the cause was the inconvenience of the date upon which the election was held. Others said the election was controlled by the civic vote. When it is remembered that almost 60,000 persons own homes, that probably 65,000 own property in the city, that the potential property owning vote is, say, 150,000 at least and that only 107,058 persons voted out of a total of, say, 290,000, who might have voted, it can be seen how much there is in the second excuse. As a matter of fact civic employees are stockholders in the civic corporation, many are householders and property owners. Why suggest depriving them of the vote because others won't vote? Weather and inconvenience do not keep many from voting who really want to vote. As to the absence of an issue, is not the election of trustees to manage a property worth over \$200,000,000 and with an annual turnover on general account of \$40,000,000 an issue? If not, what constitutes an issue?

During the year the Director and Assistant Director spoke on various phases of civic administration before service clubs, home and school **Speakers' Bureau** councils, municipal associations, property owners' associations, rate-payers' associations, etc. This work is very important from the standpoint of building up informed citizenship but is limited by the resources of the Bureau.

In conclusion, I wish to thank the daily Press of the city for its co-operation in giving wider publicity through its editorials and news columns to the material contained in the White Papers, Briefs and Open Letters issued by the Bureau.

Respectfully submitted,

HORACE L. BRITTAINE,
Managing Director.

WHITE PAPERS, BRIEFS AND OPEN LETTERS

Issued During the Bureau Year 1936-1937.

| Date | Subject | Number |
|----------------|--|-----------------|
| April 14, 1936 | The 1936 Budget Estimates of the Current Revenues, Debenture Funds Used for Current Purposes and Expenditure Chargeable to Revenues, City of Toronto, Budget Story No. 1 | White Paper 214 |
| May 20, 1936 | City of Toronto, Budget Story No. 2..... | White Paper 215 |
| June 19, 1936 | Estimated Current Expenditures for 1936, City of Toronto, Budget Story No. 3..... | White Paper 216 |
| Sept. 18, 1936 | Open Letter re Annual Report of Finance Commissioner | Bulletin No. 94 |
| Oct. 21, 1936 | Open Letter re Control of Revenues and Expenditures | White Paper 217 |
| Nov. 2, 1936 | In 1936, For 1936..... | White Paper 218 |
| Nov. 12, 1936 | Open Letter to Board of Education re proposal to separate office of Chief Inspector of Public Schools from that of Superintendent of Schools | |
| Nov. 16, 1936 | The Tax Burden on Real Property..... | Open Letter |
| Dec. 15, 1936 | How Civic Expenditures in Toronto may be reduced? Story No. 1..... | White Paper 219 |
| Jan. 7, 1937 | How Civic Expenditures in Toronto may be reduced? Story No. 2..... | Brief No. 1 |
| Feb. 19, 1937 | How Public Revenues Should be Divided..... | Brief No. 2 |
| Feb. 23, 1937 | Open Letter re City Tax Rate..... | Brief No. 3 |
| Feb. 25, 1937 | The Trend of Development in Police Administration, Police Story No. 1..... | Open Letter |
| | | White Paper 220 |

BALANCE SHEET

Statement 1
1936

REVENUE AND EXPENDITURE ACCOUNT

For the Year Ended the 28th February, 1937

| | Expenditure | 1937 | 1936 | Revenue | 1937 | 1936 |
|--|-------------|------------|-----------------------|------------|------------|------|
| Personal Services | \$8,280.00 | \$8,035.72 | Subscriptions | \$8,515.00 | \$8,147.00 | |
| Less: Amount charged Citizens' Research Institute of Canada..... | 2,236.76 | 6,043.24 | Service Revenue | 779.11 | 841.15 | |
| Printing and Mailing..... | 854.73 | 939.47 | Sundry Revenue | 702.94 | 715.48 | |

| | |
|---|-------------------|
| Office and General Expense | \$1,438.41 |
| Deduct: Rent charged Citizens' Research Institute of Canada..... | 550.00 |
| | <hr/> |
| Balance, being excess of Revenue over Expenditure for the year—Statement I..... | 888.41 |

We have examined the books and accounts of the Auditors of the Ontario Companies Act, to determine if all our requirements as Subscribers have been complied with. We have not examined the Reserve for Services in respect of Unexpired Subscriptions. Subject to the foregoing, we report that, in our opinion, the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the Subscribers' affairs as at the 28th February, 1937, according to the best of our knowledge and belief.

Dated at Toronto Ontario 5th April 1897

LIST OF SUBSCRIBERS, 1936-1937.

| | |
|-------------------------------------|--|
| Abbs, Chas. E. | Canadian General Electric Co., Ltd. |
| Acme-Farmers Dairy, Ltd. | Canadian Industries, Ltd. |
| Adams, A. W. | Canadian Manufacturers' Association, Inc. |
| Adie, Edward | Canadian Pacific Express Co., Ltd. |
| Aikenhead Hardware, Ltd. | Canadian Pad & Paper Co., Ltd. |
| Ames & Co., A. E. | Canadian Railway News Co. |
| Anderson, Dr. H. B. | Cartwright, Brig.-Gen. G. S. |
| Andian National Corp., Ltd. | Cassels, Brock & Kelley |
| Anstee, George | Caulder, J. A. |
| Arnoldi, Frank, K.C. | Central Canada Loan & Savings Co. |
| Ashworth, J. J. | Chapman's, Ltd. |
| Ault & Wiborg Co. of Canada, Ltd. | Cheney Chemicals, Ltd. |
| Auto Electric Service Co., Ltd. | Christie-Brown & Co., Ltd. |
| Automatic Paper Box Co., Ltd. | Clark, Dr. Harold |
| Automotive Supply Co. | Clarke & Co., Ltd., A. R. |
| Baker Advertising Agency, Ltd., The | Clarkson & Sons, E. R. C. |
| Bank of Canada | Coatsworth, Hon. Justice E. |
| Bank of Montreal | Colgate-Palmolive-Peet Co., Ltd. |
| Bank of Nova Scotia | Commercial Lands & Bldgs. Co., Ltd. |
| Bank of Toronto | Confederation Life Association |
| Barber-Ellis, Ltd. | Conger Lehigh Coal Co., Ltd. |
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| Bean, Dr. Harvey | Consumers' Gas Co. |
| Beardmore Leathers, Ltd. | Copp, Wm. |
| Beairsto, A. H. C. | Corson, Ltd., Ralph R. |
| Beatty, Miss Mary H. | Cox Coal Co., Ltd., W. H. |
| Beck, W. F. | Craig, Wm. J. |
| Begg, H. | Crean & Co., Ltd., Robert |
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| Bell, F. John | Cummings, L. |
| Bennett, E. J. | Davis & Henderson |
| Birks-Ellis-Ryrie, Ltd. | Davis, Henry, & Co., Ltd. |
| Bishop, Col. A. L. | Delaney & Pettit, Ltd. |
| Blake, Lash, Anglin & Cassels | Deloitte, Plender, Haskins & Sells |
| Boeckh Co., Ltd. | Dilworth, R. J., F.C.A. |
| Bolander & Selby, Ltd. | Diver Electrotyp Co., The |
| Boone, Major C. A. | Dominion Bank, The |
| Bosley & Co., W. H. | Dominion of Canada General Ins. Co. |
| Bradshaw, Thomas, F.I.A. | Dominion Electric Protection Co., Ltd. |
| Brigden, Geo. | Don Valley Paper Co., Ltd. |
| British-American Oil Co., Ltd. | Donohue, J. F. |
| Britnell, Roy | Dun & Bradstreet Co. of Canada, Ltd. |
| Bromo-Seltzer, Ltd. | Dunham Co., Ltd., C.A. |
| Brown Bros., Ltd. | Dunlap, Mrs. D. A. |
| Brown, Robt. T. | Dunnington-Grubb, H. B. |
| Bryant Press, Ltd., The | Eaton Co., Ltd., T., The |
| Buntin-Reid Co., Ltd. | Edwards, George, F.C.A., C.B.E., LL.D. |
| Burr, W. H. | Elliott, A. J. |
| Burton, Chas. L. | Elliot, J. |
| Campbell, A. H. | Ellsworth, Albert L. |
| Campbell, Graham | Employers' Liability Assurance Corp., Ltd. |
| Canada Dry Ginger Ale, Ltd. | Everall Co., Ltd., George |
| Canada Life Assurance Co. | Excelsior Life Insurance Co. |
| Canada Malting Co., Ltd. | Fisher & Co., Ltd., A. B. |
| Canada Packers, Ltd. | Flavelle, Sir Joseph, Bart. |
| Canada Permanent Mortgage Corp. | Foster, J. W. L. |
| Canada Printing Ink Co., Ltd. | Foster, Col. H. W. A., K.C., D.S.O. |
| Canada Wire & Cable Co., Ltd. | Frankel Bros. |
| Canadian Bank of Commerce, The | Freyseng, Edward |
| Canadian Chewing Gum Co., Ltd. | |

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| Fuller, Charles H. | Link-Belt, Ltd. |
| Gage, W. J. & Co., Ltd. | Loblaw Grocerias Co., Ltd. |
| Galbraith, A. C., Major | London & Lancashire Ins. Co., Ltd. |
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| Gooderham, Geo. H. | McCarthy, Leighton, K.C. |
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| Gore, Nasmith & Storrie | McKinnon Co., W. L. |
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| Heward, C. Edin | Monetary Times, The |
| Hillman, H. P. L. | Moore Bros., Ltd. |
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| Humphrey Co., Ltd., F. W. | Mulock, The Rt. Hon. Sir William, K.C.M.G., P.C. |
| Huston Co., Ltd., John A. | Muntz, G. H. |
| Hynes, J. P. | Muntz & Beatty, Ltd. |
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| Imperial Life Assurance Co. of Canada | National Cellulose of Can., Ltd. |
| Imperial Oil, Ltd. | National Life Assurance Co. of Canada, The |
| Imperial Varnish & Color Co. | National Trust Co., Ltd. |
| International Business Machines Co., Ltd. | Neilson, Ltd., Wm. |
| International Petroleum Co., Ltd. | Nicholson & Brock, Ltd. |
| Jacobs, F. A. | Noranda Mines, Ltd. |
| Jephcott, Alfred | Norris-Patterson, Ltd. |
| Jones, James Edmund, P.M. | Northway & Son, Ltd., John |
| Kents, Ltd. | O'Brian, Jas. B. |
| Kilbourn, Kenneth W. | Offset Print & Litho. Co., Ltd. |
| Kirkpatrick, A. M. M. | Ontario Silknit, Ltd. |
| Laidlaw, John B. | Ontario, Province of, Dept. of Municipal Affairs |
| Laidlaw, W. C. | Osler, F. Gordon |
| Lake Simcoe Ice & Fuel, Ltd. | Otis-Fensom Elevator Co., Ltd. |
| Lalor & Co., Ltd., John M. | Owen, J. T. |
| Langton, Hugh H. | Parker, Robert |
| Langton, Mrs. H. H. | Pascoe's, Ltd. |
| Laura Secord Candy Shops, Ltd. | Patrick & Co., W. G. |
| Lawson, Hon. J. Earl, P.C., M.P. | Patterson Chocolates, Ltd. |
| Leadlay, P. | Phillips, Toronto, Ltd. |
| Leitch, G. C. | Planters Nut & Chocolate, Ltd. |
| Lever Bros., Ltd. | |
| Levy Bros. | |

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| Plumptre, Mrs. Ald. H. P. | Sully Brass Foundry, Ltd. |
| Potter, Chas. Ed. | Swift Canadian Co., Ltd. |
| Poucher, F. B. | Taylor Instrument Companies of Canada, Ltd. |
| Premier Operating Corpn., Ltd. | |
| Primrose, Dr. Alex., C.B. | Thompson, Geo. W. |
| Rackham, G. K. | Tippet-Richardson, Ltd. |
| Rawlinson, Ltd., M. | Toronto Board of Trade |
| Real Estate Loan Co. of Can., Ltd., The | Toronto Carpet Mfg. Co., Ltd. |
| Reed, Shaw & McNaught | Toronto General Trusts Corpn., The |
| Reid, Thos. | Toronto Hardware Mfg. Co., Ltd. |
| Reford Co., Ltd., The Robert | Toronto Iron Works, Ltd. |
| Riddell, Stead, Graham & Hutchison | Toronto Launderers & Dry Cleaners, Ltd. |
| Risebrough & Jackson | Toronto Mortgage Co. |
| Robertson Bros., Ltd. | Toronto University Library |
| Robertson, R. S., K.C. | Tory, John A. |
| Rogers Co., Ltd., Elias | Touche & Co., Geo. A. |
| Rogers, Col. J. B., C.M.G., D.S.O., M.C. | Underwood, Elliott, Fisher, Ltd. |
| Rogers, Thomas G. | Union Stock Yards of Toronto, Ltd. |
| Rooke, H. | United Church Publishing House |
| Ross, O. M. | Victoria Paper & Twine Co., Ltd. |
| Ross, Hon. W. D. | Vale, Percival A. |
| Rowell, Hon. Newton W., K.C. | Waldie, R. S. |
| Royal Bank of Canada | Walker, E. C., & Sons, Ltd. |
| Ruddy Co., Ltd., E. L. | Walsh, Geo. T., K.C. |
| Russell Motor Car Co., Ltd. | Warner & Co., Ltd., William R. |
| Salada Tea Co. of Can., Ltd. | Warren, F. A. |
| Sangamo Co., Ltd. | Warwick Bros. & Rutter, Ltd. |
| Scholl Mfg. Co., Ltd., The | Waters, D. |
| Scythes & Co., Ltd. | Watson, Thos. H. |
| Shapley, W. H. | Welch, Anderson & Co. |
| Shuttleworth Chemical Co., Ltd., | Welch, Frank |
| The E. B. | Wellington Building Corp., Ltd. |
| Shenstone, Dr. Norman S. | Wells, Arthur E. |
| Simpson Co., Ltd., The Robert | Wickett & Craig, Ltd. |
| Smith, Dr. D. King | Whitfield Engineering, Ltd. |
| Sooke Printing Co. | Willard Storage Battery Co. of Canada, Ltd. |
| Speight, T. B. | Williams, H. H. |
| St. Catharines, City of | Wilson, Munroe Co., Ltd. |
| Standard Brands, Ltd. | Wood, E. R. |
| Standard Fuel Co., Ltd. | Wood, Ltd., C. J. B. |
| Standard Sanitary Mfg. Co., Ltd. | Wood, Gundy & Co., Ltd. |
| Stanton, Harry G. | Woolworth Co., Ltd., F. W. |
| Star, Toronto Daily | Wrigley, Jr., Co., Ltd., Wm. |
| Stark, H. L. | Wrong, Prof. G. M. |
| Stauntons, Ltd. | Young, Dr. George S. |
| Stedman Bros., Ltd. | York Knitting Mills, Ltd. |
| Stop & Shop, Ltd. | |
| Strathy, Gerard B. | |

