

THE
BANK OF TORONTO,
TORONTO



SIXTIETH

1895

THE BANK OF TORONTO

SIXTIETH

ANNUAL REPORT

AND

LIST OF STOCKHOLDERS

NOVEMBER 30TH, 1915

INCORPORATED 1865

CAPITAL AUTHORIZED,	-	-	-	\$10,000,000
CAPITAL SUBSCRIBED,	-	-	-	\$5,000,000
CAPITAL PAID-UP,	-	-	-	\$5,000,000
RESERVE FUND,	-	-	-	\$6,000,000

THE BANK OF TORONTO

DIRECTORS

DUNCAN COULSON, **PRESIDENT**,

TORONTO. Director Canada Life Assurance Co.

W. G. GOODERHAM, **VICE-PRESIDENT**,

TORONTO. { President Canada Permanent Mortgage Corporation
President Gooderham & Worts, Limited.
President Manufacturers Life Insurance Co.

JOSEPH HENDERSON, **2ND VICE-PRESIDENT**,

TORONTO. { Director Confederation Life Association.
Director Canadian Mortgage Investment Co.

WILLIAM STONE,

TORONTO. President of Stone, Limited (Lithographers).

JOHN MACDONALD,

TORONTO. { President John Macdonald & Co., Limited (Wholesale Dry Goods Importing House).
Director Confederation Life Association.
" Guarantee Co. of North America.

LT.-COL. A. E. GOODERHAM

TORONTO. { President Dominion of Canada Guarantee and Accident Co.
Director Gooderham & Worts, Limited.
" Confederation Life Association.

BRIG.-GEN. F. S. MEIGHEN,

MONTREAL. { President Lake of the Woods Milling Company.
" New Brunswick Railway Company.
Director Crown Trust Co.
" (Canadian Board) Phoenix Assurance Co. of London.

J. L. ENGLEHART,

TORONTO. { Chairman Temiskaming and Northern Ontario Railway Commission.
President Crown Savings & Loan Co.
Vice-President London & Western Trust Co.
" Imperial Oil Co., Limited.

WILLIAM I. GEAR,

MONTREAL. { President Crown Trust Co.
Vice-President The Robert Reford Co., Limited.
Director Keewatin Flour Mills Co., Limited.
" Cairn Line Steamships.

PAUL J. MYLER,

HAMILTON. { Vice-President Canadian Westinghouse Company, Limited.

OFFICERS

THOS. F. HOW, *General Manager*. JOHN R. LAMB, *Superintendent of Branches*.

THOMAS A. BIRD, *Chief Inspector*. D. C. GRANT, *Inspector*.

J. A. WOODS, *Western Superintendent*.

THE BANK OF TORONTO

PROCEEDINGS OF THE

SIXTIETH ANNUAL GENERAL MEETING

HELD ON

WEDNESDAY, 12TH JANUARY, 1916

The Annual General Meeting of the Stockholders of The Bank (being the Sixtieth since the commencement of business) was held, pursuant to the terms of the Charter, at the Banking House of the Institution, corner King and Bay Streets, Toronto, on Wednesday, 12th January, 1916.

Moved by Mr. WILLIAM STONE, seconded by Mr. J. L. ENGLEHART, and

Resolved—That Mr. W. G. Gooderham be Chairman of this Meeting, and that Mr. Thos. F. How be requested to act as Secretary.

Moved by Lt.-Col. A. E. GOODERHAM, seconded by Mr. JOHN MACDONALD, and

Resolved—That Messrs. George R. Hargraft and C. H. Taylor be Scrutineers, and that after the balloting they report to the Chairman.

The Secretary then read the Annual Report as follows:—

The Directors of The Bank of Toronto beg to present their Report for the year ending 30th November, 1915, accompanied by a Statement of the Bank's affairs and the results of the operations for the year.

THE BANK OF TORONTO

PROFIT AND LOSS ACCOUNT

The Balance at credit of Profit and Loss, on 30th November, 1914, was..... \$402,810 93

The Net Profits for the year, after making full provision for all bad and doubtful debts, and deducting expenses, interest accrued on deposits and rebate on current discounts, amounted to the sum of..... 663,074 46

\$1,065,885 39

This sum has been appropriated as follows :

Dividend No. 134, Two and three-quarters per cent. \$137,500 00
Dividend No. 135, Two and three-quarters per cent. 137,500 00
Dividend No. 136, Two and three-quarters per cent. 137,500 00
Dividend No. 137, Two and three-quarters per cent. 137,500 00
----- \$550,000 00

War Tax on Circulation (for nine months)..... \$30,502 75

Transferred to Officers' Pension Fund..... 25,000 00

Patriotic Fund (2nd, 3rd and 4th instalments of a subscription of \$25,000)..... 15,000 00

British Red Cross..... 2,500 00

Belgian Relief Fund..... 1,500 00

Toronto General Hospital..... 2,000 00

----- 76,502 75

Carried forward to next year 439,382 64

\$1,065,885 39

THE BANK OF TORONTO

The conditions under which business has been carried on, caused by the continuance of the war, have not been favorable to profits in banking. The outlook at present, owing to the abundant harvest and increased activity in some lines of manufacturing, is somewhat more encouraging, but your Directors are impressed with the necessity for continued conservatism.

The Head Office and branches of the Bank have been regularly inspected by the Inspection Staff, and at the Head Office the usual examination of cash and securities has been made.

The Auditor appointed by the Stockholders has made his usual examinations at the principal offices, and his report will be found appended to the General Statement presented herewith.

Your Directors will submit to the Stockholders resolutions confirming and approving subscriptions made on behalf of the Bank to the funds set out in the Profit and Loss statement.

Your Directors also beg to advise the Stockholders that they subscribed to the Dominion of Canada War Loan, and that the Bank has been allotted Bonds to the amount of \$979,700.00, payment for which will be made in accordance with the terms of the issue.

The name of Mr. G. T. Clarkson, C.A., will be submitted to the Shareholders at the Annual Meeting for re-appointment as Auditor.

All of which is respectfully submitted.

D. COULSON,

President.

GENERAL STATEMENT

30TH NOVEMBER 1915

LIABILITIES

Notes in Circulation.....	\$5,504,704 00
Deposits bearing interest, including interest accrued to date of statement.....	\$38,240,693 70
Deposits not bearing interest.....	10,529,073 07
	<u>48,769,766 77</u>
Balances due to other Banks in Canada.....	107,726 91
Balances due to Banks and banking corres- pondents in the United Kingdom and Foreign Countries.....	123,986 24
	<u>231,713 15</u>
Quarterly Dividend, payable 1st Dec., 1915..	137,500 00
Dividends unpaid.....	423 50
	<u>137,923 50</u>
Acceptances under Letters of Credit.....	683,713 13
	<u>\$55,327,820 55</u>
Capital paid up.....	\$5,000,000 00
Rest	6,000,000 00
Balance of Profit and Loss Account carried forward.....	439,382 64
	<u>11,439,382 64</u>
	<u>\$66,767,203 19</u>

TORONTO, 30th November, 1915

ASSETS

Current Coin held by the Bank	\$910,021 60
Dominion Notes held	7,741,014 25
	<u>\$8,651,035 85</u>
Deposit with the Minister for the purposes of Circulation Fund.....	247,217 70
Notes of other Banks	451,014 00
Cheques on other Banks.....	2,239,143 39
Balances due by other Banks in Canada.....	929 05
Balances due by Banks and banking corres- pondents elsewhere than in Canada.....	3,077,853 67
Dominion and Provincial Government Securi- ties, not exceeding market value.....	647,939 39
Canadian Municipal Securities.....	1,576,575 53
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	1,155,161 65
Call and Short (not exceeding thirty days) Loans in Canada, on Bonds, Debentures and Stocks.....	2,607,124 59
	<u>\$20,653,994 82</u>
Other Current Loans and Discounts in Canada (less rebate of interest, \$166,600.00).....	\$41,954,495 48
Overdue Debts (estimated loss provided for).....	132,890 29
	<u>42,087,385 77</u>
Liabilities of Customers under Letters of Credit, as per contra	683,713 13
Bank Premises, at not more than cost, less amounts written off.....	3,342,109 47
	<u>\$66,767,203 19</u>

D. COULSON,

President.

THOS. F. HOW,

General Manager.

AUDITOR'S REPORT TO THE SHAREHOLDERS.

To the Shareholders of The Bank of Toronto:

I have compared the above Balance Sheet with the books and accounts at the chief office of The Bank of Toronto, and with certified returns received from its branches, and after checking the cash and verifying the securities at the chief office and certain of the principal branches on November 30th, 1915, I certify that in my opinion such Balance Sheet exhibits a true and correct view of the state of the Bank's affairs according to the best of my information, the explanations given to me, and as shown by the books of the Bank. In addition to the examination mentioned, the cash and securities at the chief office and certain of the principal branches were checked and verified by me during the year, and found to be in accord with the books of the Bank. All information and explanations required have been given to me, and all transactions of the Bank which have come under my notice have, in my opinion, been within the powers of the Bank.

G. T. CLARKSON,

Chartered Accountant.

TORONTO, December 11th, 1915.

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After the Report had been read, the VICE-PRESIDENT addressed the meeting as follows:

GENTLEMEN:—I am sure we all regret that our President is not able to be with us to-day, although it was his hope and expectation that he would be, but in his absence it is my duty to make a few remarks in connection with the report which has just been read.

It is hardly necessary for me to say that the conditions under which the business of the Bank has been carried on since the outbreak of the war have been of such an unforeseen and unusual character that we had no precedent to guide us, and we were obliged, therefore, as new developments presented, to deal with them from day to day. Under these conditions your Directors deemed it wise to hold a much larger proportion of reserves in cash, and generally to pursue a very conservative course.

The uncertainties created by the war led our customers everywhere to proceed very cautiously. Stocks were largely reduced, new commitments were avoided, and a waiting attitude was general. This policy was maintained for at least eight months of our financial year. In consequence, our current loans were steadily reduced and interest-bearing deposits gradually increased. The effect of this upon the earnings of the Bank was necessarily very marked, and we have to report that the percentage of profits earned on our Capital and Rest is lower than we have been accustomed to, but it should be a satisfaction to the Stockholders to know that we have been able to make very liberal provision for all losses, to revise the value of our securities, to pay greatly increased taxation, to make subscriptions to the special funds arising out of the war, and to do this out of the earnings of the year, without being obliged to resort to our Rest or our Profit and Loss Account for special appropriations for any of these purposes.

It is not necessary to do more than refer in a word or two to the general financial conditions in the Motherland and on the Continent. Loans by the different Governments abroad have been and are being issued on an unprecedented scale, and the waste of war material and supplies is so enormous that new loans follow upon the old at very short intervals. The countries which, prior to the war, were ready lenders, are now drawing heavily upon their resources, not only of income but of capital. The only important country that has money available is the United States, where loans are now being sought by countries which had hitherto found in the neighboring republic a field for investment of their surplus income. Fortunately the United States had passed through a period of retrenchment, and their Banks had accumulated large surpluses. The new Federal Reserve Act had added largely to their power to use such surpluses to advantage, and they were in a position to lend freely to good borrowers. A recent estimate by the Wall Street Journal shows that during the past year they have made loans to the various Governments aggregating nearly \$900,000,000. In addition, they have purchased of their own securities an amount estimated at over \$1,000,000,000, and still have ample resources on hand out of which banking credits are being arranged to a very large extent.

In the address delivered at our last annual meeting the expectation was expressed that Canada's trade relations with the United States were so important to that country, and we were such good customers, that we might reasonably expect they would be ready to purchase our high-grade securities. This they have done to an amount estimated at over \$145,000,000, divided as follows:

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Dominion and Provincial Government Loans....	\$85,475,000
Municipal.....	34,072,000
Railways.....	17,500,000
Industrials.....	8,400,000

We have no doubt they will be ready to make further purchases as good securities are offered.

The immediate outlook is encouraging, but conditions are so abnormal, and there are such possibilities of unpleasant surprises, that no predictions can be made beyond the very near future. We have had a good harvest in all the provinces, and an exceptional harvest in the West, the total value of the grain crops in Manitoba, Saskatchewan and Alberta being estimated at \$450,000,000. Up to the close of navigation there had been shipped out 174,591,545 bushels of grain, of which 146,585,088 bushels were wheat of uniformly high quality. The amount of money that has already been paid out in the West for grain marketed has enabled farmers to largely reduce their liabilities, has given a stimulus to trade, and inspired the people of the prairie provinces with courage and hope. They have a large surplus of grain still to dispose of, the proceeds of which will go towards strengthening their position and add to their prosperity. A gratifying feature, also, is the increased attention that is being given to the production of live-stock and to mixed farming, although grain products still continue to be the important factor.

That the credit of Canada should stand high, we point to the record of the past year. For years we have been a borrowing country, our imports very largely exceeding exports, necessitating borrowings to cover the debit balance of trade, but the Minister of Finance and other financial authorities were insistent in urging the duty of economizing and of reducing imports, also the equal duty of taking steps to increase the volume of our exportable products, and the extent to which this advice has been followed has, we believe, been a surprise to even the most sanguine.

The trade figures for eight months of the year ending in November show a total Canadian trade of \$863,000,000, as against \$766,000,000, for the corresponding eight months of 1914. Imports for the eight months were \$298,000,000, a decrease of \$20,000,000 for the corresponding period of the former year. The domestic exports for the eight months of the present year were \$419,000,000, as against \$269,000,000 for the same period in 1914. These figures show an improvement in our favor amounting to \$170,000,000, while a large proportion of our recent abundant harvest has yet to go forward, and our manufacturers are busily engaged on orders for exportable products. It is quite probable that when the fiscal year ends on 31st March next, Canada may have a favorable trade balance of \$200,000,000 to \$250,000,000.

The Finance Minister recently invited subscriptions from the public to a Dominion of Canada 5% War Loan for \$50,000,000. The amount asked for seemed large, as no loan of this size had ever been presented to the people of Canada, but the response was so general that the subscriptions reached a total of over \$103,000,000. The Government thereupon decided that with the consent of these subscribers the loan should be increased to \$100,000,000, and to use \$50,000,000 in assisting the Imperial Government to finance their purchases of supplies in this country. The consent of the subscribers was cheerfully given. The Directors on behalf of this Bank subscribed to the loan, and have been allotted \$979,700 of the issue.

Had anyone, a year ago, predicted that it would have been possible to have reversed our debit trade balance into such a large credit one, to have taken up an issue of Dominion Government bonds to the extent of

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\$100,000,000, to have provided the funds necessary for the marketing of an unusually abundant crop, and to have made provision for all the other requirements of legitimate business enterprises, the author of such a prophecy would have been regarded as extremely visionary, and his predictions would have been derided.

But the war and the conditions it has created overshadow everything else. There is, we believe, but one feeling in this country, and one feeling amongst the stockholders of the Bank, that we are prepared to support the Government to the fullest extent of our power in aiding the Empire in this crisis. As before stated, it is not possible to make any predictions as to the continued effects upon our financial system. The longer the war lasts the greater the burden that will be thrown upon the country by the increased indebtedness that will be created. The necessity, therefore, for continuing to be conservative in management appeals very strongly to your Directors.

We believe our duty to the country lies in two directions:—We desire, so far as the resources of the Bank will permit, to afford facilities to such industries as will enable us to increase exports, and also to assist both the Dominion and Imperial Governments in the heavy burden of financing that has been laid upon them.

This country has, in a very large degree, potential sources of wealth. Productive lands, forests, mines and fisheries, well-equipped manufacturing establishments, a good system of railways, canals and other means of transportation, and an industrious and economical population, are factors that lie at the basis of national prosperity. If we, therefore, measure the possibilities of our country by our possession of these sources of wealth we may look forward with confidence. The increase in production the past year is an earnest of what can be accomplished in the future. We have the land, its productiveness is beyond question. It only requires men to work this land, and a modest capital for development, to give us a yearly surplus beyond our present imaginings. And even in the land now under cultivation more intensive and careful farming will give a large and profitable increase. We desire to lay emphasis upon this, for the development of this country's agricultural possibilities is probably our most important hope and ground of confidence for the future. But while we lay great stress upon our agricultural products, we must not fail to remember that our production of minerals is also steadily increasing and our timber and fisheries will continue to prove important sources of income.

At present many of our manufacturing establishments, in addition to their ordinary trade, are working up to their fullest capacity on orders for military equipment and munitions, giving profitable employment to a large number of operators. To assist, therefore, in increasing exports from the above sources, is, for the Bank, an imperative duty. In doing this we will none the less be aiding those whose business lies more in the exchange of articles in our domestic trade. Our producers in one direction are our consumers in another, and our interests are bound up with one another, but the great need at the present time is to increase production of these exportable articles to pay for our outside purchases and the interest on loans which have been and are being contracted.

The profits accruing from increased production and the savings of our people will add steadily to the nation's capital, and to the extent that these profits and savings find their way into the Banks and increase their deposits, they will be available to give still further support to our producers and manufacturers, to give more employment to our working people, to carry the

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burden of indebtedness which is being incurred, and to assist in promoting prosperity.

Our next most important duty as bankers is to aid the Government in financing. There is a limit, of course, beyond which we cannot go. Our resources are limited. We can only lend the surplus that depositors provide, and for this we must look to the individuals composing our population. The Banks have not yet arrived at the stage where they can undertake to provide all the capital that is required for the development of our natural resources. The country must continue to borrow abroad, in such markets as are open to it, such sums as may be required for future development. Our banking deposits are not equal to so great a task, and they must not be unduly depleted so as to lessen our working capital.

Neither can we weaken our financial standing by relying upon increased issues of Dominion Government currency. Our currency, whether of Bank notes, or Dominion Government notes, should in its practical working be limited to what the country requires for its daily needs in enabling transfers of commodities to be easily and conveniently carried out. Anything beyond that should be provided for by fixed capital.

The Banks will, therefore, be dependent upon the continued increase in deposits to enable them to continue to aid in financing the large requirements ahead of us, and the necessity is thus laid upon every one to share in this.

The country has done well during the past year in meeting its own requirements. It has not done so wholly. The Imperial Government has made large advances to the Dominion Government, but the amount received from Great Britain for other purposes has not been large. As I have already stated, the United States have taken \$145,000,000 of our securities. But our own people have purchased \$38,000,000 of municipal securities, and have subscribed for Dominion and Provincial Government issues to the extent of \$148,000,000. We are therefore financing ourselves to a greater extent than we have ever done before. How much more we can do it is impossible to say, but we trust that everyone will realize that it is his individual duty to carry his share of the financial burden.

There are many interesting figures presented in the financial summaries of the year to which reference might be made, but publicity is being given to them in the various addresses and journals that deal with our financial matters, and the whole subject is worthy of your careful attention this year.

I have just one other matter to refer to in connection with the Bank's affairs. Since our year ended on the 30th of November, when the report of the Directors was prepared, Hon. C. S. Hyman, one of our directors, asked that we should accept his resignation as a member of the Board. The Board were sorry to lose the services of one who has been connected with the Bank for a long period.

In considering the question of Mr. Hyman's successor it was thought advisable to have regard to our interests in the city of Hamilton, and your Directors have, therefore, elected Mr. Paul J. Myler, Vice-President of the Canadian Westinghouse Company, Limited, to a seat on the Board, and his name will be presented to you, with the names of the other Directors for re-election.

Before formally moving the adoption of the report I will ask the General Manager to make a few remarks dealing with the figures contained in it, and commenting upon the changes as compared with a year ago, after which we will be glad to give further information in answer to any questions that may be presented by the stockholders.

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The GENERAL MANAGER then made the following remarks:

I desire to call your attention to a few of the principal items in the balance sheet, and to make some remarks upon the changes that have taken place in these items in comparison with the figures presented the previous year.

As the Vice-President has remarked, the year has been an unusual one. For at least eight months gradual liquidation was in process and the country generally was avoiding any new commitments. A change, however, has taken place, and an improvement is manifest.

The notes in circulation at 30th November were \$5,504,704, as compared with \$4,687,332 in 1914, an increase of \$817,372. It is of interest, however, to note that the average circulation of the year was only \$4,091,800, and the increase which has taken place has been during the last few weeks of the year. To a large extent this increase was due to the rapid marketing of the crop of the western provinces.

The Deposits show a gain for the year of \$3,844,786. Some of the amounts making up the increase are of a special character and may not be permanent, but the average deposits for the twelve months show an increase of \$2,631,003, a large proportion being interest bearing.

Current loans were on the average \$3,160,486 less than for the previous year. For the same reasons that our circulation showed an increase in the later months of the year, loans have also steadily increased, so that they are now only \$778,748 less than at the corresponding date a year ago. The fact that our loans were on the average over \$3,000,000 less than they were the previous year necessarily affected profits, as we were without the earning power of that amount throughout the year.

Cash reserves held were somewhat in excess of the preceding year, this condition being assisted by the reduction in loans and increase in deposits to which I have referred. It is, however, our policy, even at the expense of profits, to keep our cash position strong, and it is a satisfaction to have been able to do this while at the same time meeting all proper requirements of our customers.

We have also increased our holdings of high-grade investment securities by \$2,478,000. These have been carefully selected, and have been purchased to give us a good return while at the same time strengthening our second line of reserves.

All the loans and securities of the Bank have been carefully scrutinized, and we have made full provision to cover losses and also any amounts that could be considered doubtful. We should also state that the war tax on our circulation, increased special taxation by the different provinces, and the special war tax stamp charges have amounted to over \$65,000, this being over and above all ordinary business and municipal taxes. All the above contingencies have been provided for out of the earnings of the year, and our reserve profits in Rest and Profit and Loss accounts remain unimpaired.

It is difficult, if not impossible, in such times as these to make predictions, but I believe the Bank will have much better employment for its available resources throughout the year upon which we have entered.

There is still a large proportion of our western crop to be marketed, and loans will be required to carry this during the ensuing months. We believe that the industrial activity and general improvement in business that have been stimulated by the abundant harvest, together with the special orders placed with our manufacturers for war supplies, justify us in looking forward to a more profitable year.

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It cannot as yet be stated what the effect is going to be upon the banks generally of the withdrawal of deposits for investment in the Dominion of Canada War Loan. As stockholders you will be interested in knowing that the subscriptions made through this Bank, including the Bank's subscription, amounted to nearly \$7,000,000.

I may repeat what has been said by the Vice-President, that to the extent that we can aid in the great task of financing this war, we are bound to do so, and we feel sure the stockholders will support us in this. We also hope to continue to render useful service to the country and do our share in promoting its best interests by assisting in the development of profitable trade.

The VICE-PRESIDENT then resumed:

You have now heard the General Manager's remarks, and I wish to say that as stockholders our thanks are due to him and his staff for their highly efficient and faithful services rendered throughout a very trying year.

I have now pleasure, gentlemen, in moving, seconded by the Second Vice-President, that the report which has just been read be adopted, and that the same be printed and a copy forwarded to each shareholder.

The Motion was adopted.

Moved by Mr. WILLIAM I. GEAR, seconded by Mr. PAUL J. MYLER, and *Resolved*—That the action of the Directors in subscribing and paying to the British Red Cross Society the sum of \$2,500, is hereby confirmed.

Moved by Mr. JAMES C. BLACK, seconded by Mr. J. K. NIVEN, and *Resolved*—That Mr. Geoffrey T. Clarkson, Chartered Accountant, Toronto, be and is hereby appointed Stockholders' Auditor for the current year, the remuneration to be paid not to exceed the sum of \$5,000.

Moved by Dr. F. LE M. GRASSETT, seconded by Mr. A. H. CAMPBELL, and

Resolved—That the thanks of the Stockholders are due and are hereby tendered to the President, Vice-Presidents and Directors of the Bank for their careful management of the Bank's affairs during the past year.

Moved by Mr. DAVID FASKEN, seconded by Mr. A. E. GOODERHAM, JR., and

Resolved—That the Scrutineers cast one ballot for the election of the Directors of The Bank of Toronto for the year.

REPORT OF THE SCRUTINEERS

We, the undersigned Scrutineers, hereby declare that the following named gentlemen were to-day elected as Directors of The Bank of Toronto:—

WILLIAM G. GOODERHAM
WILLIAM STONE
JOHN MACDONALD
LT.-COL. A. E. GOODERHAM
DUNCAN COULSON

JOSEPH HENDERSON
BRIG.-GEN. F. S. MEIGHEN
J. L. ENGLEHART
WILLIAM I. GEAR
PAUL J. MYLER

GEO. R. HARGRAFT, {
C. H. TAYLOR, { *Scrutineers.*

TORONTO, January 12th, 1916.

At a subsequent meeting of the new Board, Mr. DUNCAN COULSON, was unanimously re-elected President, Mr. W. G. GOODERHAM, Vice-President, and Mr. JOSEPH HENDERSON, Second Vice-President.

By order of the Board,

THOS. F. HOW,
General Manager

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... BRANCHES ...

ONTARIO

Toronto, King St. W., cor. Bay St. (Main Office)	J. S. Skeaff, P. J. Hanley, W. H. Hiscock, L. S. Barr, W. Miller, F. L. Coulson, C. W. Pangman, C. P. Borland, L. Lambe, Fred. H. Leach, T. W. Carlyle, L. S. McMurray,	Manager, Asst. Mgr., Manager, " Acting Mgr., Manager, " " " " " " "
" Church & Wellington Sts.	"	"
" Dundas St., opp. Arthur St.	"	"
" Elm St., cor. Elizabeth St.	"	"
" King St. W., cor. Bathurst St.	"	"
" Parliament St., cor. Queen St. E.	"	"
" Riverdale, Queen, E. & Logan Aves.	"	"
" Bencevalles Ave., cor. Dundas St.	"	"
" Spadina Ave., cor. Queen St. W.	"	"
" W. Toronto, Dundas & Keelo Sts.	"	"
" Yonge St., opp. Albert St.	"	"
Allandale	(Sub. to Barrie.)	"
Barrie	H. A. Sims,	"
Berlin	E. W. Lamprey,	"
Bradford	O. G. Bernhard,	"
Brantford	A. S. Towers,	"
Brockville	M. Atkinson,	"
Bronte	(Sub. to Oakville.)	"
Burford	A. D. Muir,	"
Cardinal	F. E. Kimball,	"
Cobalt	H. R. Warren,	"
Cobourg	E. W. Hargraff,	"
Colborne	A. C. Hudspeth,	"
Coldwater	J. C. Wolfraim,	"
Collingwood	W. A. Copeland,	"
Copper Cliff	A. C. Edward,	"
Creemore	W. A. Sawtell,	"
Dorchester	J. B. Sandy,	"
Elmvale	H. C. Cavill,	"
Freelton	J. B. Connell,	"
Galt	D. McLennan,	"
Gananoque	C. V. Ketchum,	"
Hamilton	J. Stephen,	"
Hastings	A. U. Bailey,	"
Havelock	H. F. McNichol,	"
Keene	A. St. A. Smith,	"
Kerwood	H. E. Lambert,	"
Kingston	G. B. McKay,	"
London (Main Office)	J. Pringle,	"
" Dundas & Talbot Sts.	J. C. McDonald,	"
" East	F. D. Copeland,	"
" North	S. C. Houston,	"

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Lyndhurst	D. E. Plewes,	Manager.
Millbrook	W. G. Paterson,	"
Milton	T. F. Little,	"
Newmarket	F. A. M. Lister,	"
Oakville	J. B. L. Grout,	"
Oil Springs	W. Hunter,	"
Omeme	A. C. Hodgetts,	"
Ottawa	Geo. C. Gardner,	"
Parry Sound	W. A. Bourne,	"
Penetanguishene	F. W. Reynolds,	"
Peterborough	P. Campbell,	"
Petrolia	Geo. Hay,	"
Porcupine	F. W. D. Wilkins,	"
Port Hope	J. R. Bunting,	"
Preston	A. L. Amys,	"
St. Catharines	F. C. Field,	"
Sarnia	H. F. Holland,	"
Shelburne	E. A. Ferguson,	"
Stayner	W. A. Doner,	"
Stratford	G. L. McHattie,	"
Sudbury	A. C. Edward,	"
Thornbury	W. G. Whately,	"
Wallaceburg	E. E. Parker,	"
Waterloo	P. J. Wright,	"
Welland	F. A. Lount,	"
Wyoming	F. J. Gunne,	"

QUEBEC

Montreal, Main Office	(H. B. Henwood, Manager, (St. James St., cor. McGill St.)	J. L. Carson, Asst. Mgr.
" Board of Trade	G. J. Cuthbertson	Manager.
" Point St. Charles	(Sub. to Board of Trade.)	"
" Maisonneuve	W. B. McCrick	"
" St. Catherine St., cor. Gay St.	E. H. Fuller,	"
" 516 St. Lawrence Boulevard	C. L. Parkinson,	"
" Atwater Ave., cor. St. Antoine St.	A. H. Walsh,	"
St. Lambert	J. J. Jamieson,	"
Gaspé	S. G. Leonard,	"

MANITOBA

Winnipeg	J. A. Woods,	Manager.
	H. Hopkins,	Asst. Mgr.
Benito	A. B. Fee,	Manager.
Cartwright	W. I. McCullough,	"
Pilot Mound	F. C. Burnett,	"
Portage la Prairie	M. C. Manhard,	"
Rosburn	J. J. Hay,	"
Swan River	S. B. Chamberlain,	"
Transcona	W. H. Ritchie,	Acting Mgr.

THE BANK OF TORONTO

SASKATCHEWAN

Assiniboia	C. R. Dawson, Manager.
Bredenbury	W. B. Kay, Acting Mgr.
Colonsay	James Maguire, Manager.
Glenavon	Geo. R. Tucker, "
Gravelbourg	M. L. Magee, "
Kennedy	V. D. S. Teney, "
Kipling	W. G. Walker, "
La Fleche	O. E. Burkell, "
Langenburg	W. J. Miller, "
Mazenod	A. G. Manuel, Acting Mgr.
Meyronne	W. R. Lawrie, Manager.
Montmartre	F. F. Osborn, "
Mortlach	E. J. Waldie, "
Pelly	D. G. Fowlds, "
Preeceville	A. G. Thorkelson, Act'g Mgr.
Stenen	C. E. Wilson, Manager.
Vibank	C. E. Saarup, "
Wolseley	A. N. McDonald, "
Woodrow	(Sub to Meyronne)
Yorkton	M. Duncan, "

ALBERTA

Calgary	C. R. Latimer, Manager.
Coronation	J. Hayward, "
Oyen	B. E. Kelly, "
Richdale	W. A. Hurlburt, "
Veteran	H. L. Staples, "
Youngstown	G. A. Ross, "

BRITISH COLUMBIA

Vancouver	J. K. Ball, Manager.
	E. J. H. Vanston, Asst. Mgr.
Merritt	A. N. B. Rogers, Manager.
New Westminster	J. Gracey, "
Victoria	A. P. Boulton, "

AGENTS

LONDON, ENGLAND	London City and Midland Bank, Limited.
PARIS, FRANCE	Credit Lyonnais.
DRESDEN, GERMANY	Dresdner Bank.
ITALY	Banca Commerciale Italiana.
NEW YORK, U.S.	National Bank of Commerce.
do.	Bankers Trust Co.
do.	Ladenburg, Thalmann & Co.
BOSTON, U.S.	First National Bank.
BUFFALO, U.S.	Manufacturers and Traders National Bank.
CHICAGO, U.S.	First National Bank.
CINCINNATI, U.S.	First National Bank.
CLEVELAND, U.S.	First National Bank.
DETROIT, U.S.	First and Old Detroit National Bank.
PHILADELPHIA, U.S.	Market Street National Bank.
do.	Corn Exchange National Bank.
PITTSBURG, U.S.	Keystone National Bank of Pittsburg.
SAN FRANCISCO, U.S.	Crocker National Bank.
ST. LOUIS, U.S.	National Bank of Commerce.
HONG KONG, CHINA	Hong Kong and Shanghai Banking Corporation.

THE BANK OF TORONTO

LIST OF FOREIGN CORRESPONDENTS

FOR THE ENCASHMENT OF DRAFTS UNDER
OUR LETTERS OF CREDIT

Adam & Cie	Boulogne-Sur-Mer, France
American Express Co.	Several Foreign Cities.
Anglo-Austrian Bank	Austria and Hungary.
Anglo-Egyptian Bank	Malta, Gibraltar, Cairo. Alexandria, Port Said.
Austrian Society of Credit	Carlsbad, Austria.
Banca Commerciale Italiana	Italy.
Banco de Chile	Santiago & Valparaiso.
Banco del Peru y Londres	Callao and Lima, Peru.
Banco de Londres y Mexico	Mexico.
Banco Nacional de Mexico	do.
Bank of Australasia	Australasia.
Bank of Bengal	India.
Bank of Bermuda, Limited	Hamilton, Bermuda.
Bank of British North America	San Francisco, Cal.
Bank of British West Africa, Ltd.	Sierre Leone and Grand Canary.
Bank de Credit Serbe	Belgrade.
Bank Federale	Switzerland.
Bank of Ireland	Ireland.
Bank of Nassau	Nassau, Bahamas.
Bank of Nova Scotia	Kingston, Jamaica.
Bank of Roumania, Ltd.	Bucharest.
Banque d'Anvers	Antwerp, Belgium.
Banque d'Etat du Maroc	Tangier, Morocco.
Banque de Flandre	Ghent, Belgium.
Banque de Metz	Metz, Germany.
Banque Populaire Suisse	Switzerland.
Banque de la Suisse Italienne	Locarno & Lugano, Switz.
Bergens Kredit Bank	Bergen, Norway.
Berle & Co., Marcus	Wiesbaden, Germany.
Bishop & Co.	Honolulu.
Böhmische Escompte Bank	Austria and Bohemia.
Capital and Counties Bank, Limited	England.
Centralbanken for Norge	Christiania, Norway.
Chartered Bank of India, Australia & China	Asia.
Colonial Bank	West Indies and British Guiana.
Commercial Bank of Scotland Limited	Scotland.
Commerz und Disconto Bank	Germany.
Comptoir National d'Escompte de Paris	France and Foreign Countries.

THE BANK OF TORONTO

LIST OF FOREIGN CORRESPONDENTS—CONTINUED

Cook & Son, Thomas	Great Britain and Foreign Countries.
Cossart, Gordon & Co.	Funchal, Madeira.
Credit Generale Liegeois	Belgium.
Crédit Lyonnais	France and Foreign Countries.
Credito Italiano	Italy.
Crocker National Bank	San Francisco, Cal.
Deutsche Bank	Germany & Constantinople.
Dresdner Bank	Germany.
Forenings Banken i Finland	Helsingfors, Finland.
Hamilton & Co.	Santa Cruz.
Hayemal, H.	Spa, Belgium.
Hong Kong and Shanghai Banking Corporation	Yokohama, Japan.
Hope & Co.	Amsterdam, Holland.
Imperial Ottoman Bank	Turkey and Egypt.
Imperial Bank of Persia	Persia.
International Banking Corporation	Several Foreign Cities.
Ionian Bank, Limited	Greece.
Jenssen & Co.	Thronthjem, Norway.
Kirchberger, L. J.	Emm, Germany.
London & Brazilian Bank, Ltd.	Lisbon & Oporto, Portugal, and Brazil and Argentine, England.
London City & Midland Bank, Limited	Magdeburg, Germany.
Magdeburger Bank-Verein	Port Louis, Mauritius.
Mauritius Commercial Bank	Seville, Spain.
Macandrews & Cie.	New York, U.S.
National Bank of Commerce	Zanzibar, Aden and India.
National Bank of India, Ltd.	South Africa.
National Bank of South Africa, Ltd.	Germany.
Norddeutsche Creditanstalt	Copenhagen, Denmark.
Private Bank of Copenhagen	Neufchatel, Switzerland.
Pury & Cie	Germany.
Rheinische Creditbank	do.
Rheinische Westfälische Disconto Gesellschaft	Rotterdam, Holland.
Rotterdamsche Bank-Vereeniging	Havana, Cuba.
Royal Bank of Canada	Russia.
Russian Bank for Foreign Trade	Brindisi, Italy.
Sala, T.	Como, Italy.
Scacchi & Co., Amadio	Holland.
Scheurleer & Fils	Breslau, Germany.
Schlesischer Bank-Verein	Augsburg, do.
Schmid & Co., F.	Sweden.
Skandinaviska Kredit Aktiebolaget	Basle and Lucerne
Societe de Credit Suisse	Switzerland.
Stavanger Handels-og Industribank	Stavanger, Norway.
Suddeutsche Disconto-Gesellschaft A.G.	Freiburg, Germany.
Ulster Bank, Limited	Ireland.
United States Trust Co.	Washington, D.C.
Weltreisebureau Union	Berlin, Germany.
Wiener Bank, Verein.	Austria, Bohemia, Hungary and Constantinople.
Württembergische Vereins Bank	Stuttgart, Germany.
Yokohama Specie Bank, Limited	Bombay, China and Japan.

THE BANK OF TORONTO

The following comparative figures taken from the Annual Statements show the growth of the Bank since its Incorporation

Year.	Capital and Reserved Funds.	Deposits.	Loans and Investments.	Assets.
1857	\$ 439,148	\$ 263,100	\$ 1,103,078	\$ 1,268,413
1865	943,126	885,349	1,994,718	2,405,793
1875	3,031,330	2,413,998	5,743,468	6,739,785
1885	3,164,544	4,412,742	7,849,308	8,967,198
1895	3,875,492	9,720,716	12,407,487	15,208,409
1905	7,428,216	21,367,075	27,433,324	32,806,741
1914	11,402,810	44,924,980	45,939,033	61,929,363
1915	11,439,382	48,769,766	48,074,186	66,767,203

Paid-up Capital - - \$5,000,000.00

Rest Account - - - 6,000,000.00

Profit and Loss Account 439,382.00

\$11,439,382.00

THE BANK OF TORONTO

LIST OF STOCKHOLDERS

AS ON THE

31ST DECEMBER, 1915

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Abbott, Sir J. J. C., Executors Estate late....	Montreal, Que....	42	\$4,200
Acteson, Philip	{ L'Anse Aux Gascons, Que. }	18	1,800
Adami, Mrs. Mary S	Montreal, Que....	82	8,200
Adams, Frederick E., Executors Estate late ...	do	1	100
Aird, Mrs. Margaret	Barrie, Ont....	22	2,200
Allan, Archibald A	Montreal, Que....	23	2,300
Albro, Mrs. Margaret S	Bennington, Vt ..	6	600
Alicorn, Miss Ethel	Baltimore, Ont....	8	800
Allen, William L	Cobourg, Ont....	8	800
Ambrose, Mrs. Isobel M	Hamilton, Ont....	5	500
Amy, Mrs. Emily	England	37	3,700
Amys, Arthur L	Preston, Ont....	20	2,000
Amys, C. Hewitt, M.D. (in trust)	Peterboro', Ont ..	1	100
Amys, Mrs. Mary E	do	5	500
Anderson, Mrs. A. E., Executors & Trustees late	Westmount, Que..	4	400
Anderson, Miss Charlotte D	do	1	100
Anderson, Mrs. Emily L	Arthur, Ont....	4	400
Anderson, Miss Joan	Toronto, Ont....	5	500
Andros, Mrs. Frances M. L	Victoria, B.C....	43	4,300
Archbald, Edward (in trust)	Montreal, Que....	70	7,000
Archbold, Rev. Francis H. W.	Ireland	18	1,800
Arlagh, Henry H	Barrie, Ont....	32	3,200
Armstrong, Herbert W., M.D.	Fergus, Ont....	25	2,500
Armstrong, Mrs. Janet	Westmount, Que..	10	1,000
Art Association of Montreal	Montreal, Que....	156	15,600
Atkinson, Miss Clara	do	20	2,000
Atkinson, Miss Florence	do	27	2,700
Atkinson, Mortimer	Brockville, Ont ..	30	3,000
Auston, Archer L	Chicago, Ill....	1	100
Bailey, Mrs. Annie H.	Toronto, Ont	5	500
Bailey, Mrs. Ernestine V	Quebec, Que.	6	600
Bain, Mrs. Beatrice M	Petrolia, Ont....	5	500
Baines, Allen, M.D.	Toronto, Ont	37	3,700
Baines, Mrs. Annie Z	do	5	500
Baines, Mrs. R. J. Ella	do	4	400
Baker, George P.	Yarmouth, N.S....	5	500
Baker, John	Gaspé, Que	25	2,500
Balcer, Henry E	Three Rivers, Que	14	1,400
Baldwin, Miss Adeline	Montreal, Que....	2	200
Baldwin, F. W.	Toronto, Ont	23	2,300
Baldwin, Lawrence H	do	2	200
Baldwin, Lawrence H. (in trust)	do	23	2,300
Baldwin, Miss M. Louisa	Montreal, Que....	1	100

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Baldwin, Mrs. S. Jessie	Montreal, Que....	2	\$200
Baldwin, Mrs. S. Jessie and Miss Maria Louisa }	do	55	5,500
Baldwin, Administratrices	Baltimore, Ont....	15	1,500
Ball, John	Carleton Place, O.	10	1,000
Bangs, John A., Estate of	Montreal, Que....	72	7,200
Barbeau, Edmond J., Executors Estate late ...	England	50	5,000
Barber, Mrs. Frances H. A	Montreal, Que....	16	1,600
Barlow & Co.	Port Hope, Ont....	10	1,000
Barnes, Mrs. Helen A	Montreal, Que....	11	1,100
Barnston, Miss Francis S. F.	do	3	300
Barnston, George D	New York City ..	10	1,000
Barratt, Edgar G	East Orange, N.J.	10	1,000
Barratt, Mrs. Katherine F	do	10	1,000
Barratt, Roswell, F	Sarnia, Ont....	5	500
Barre, Ernest C	Montreal, Que....	570	57,000
Barrett, Mrs. Mary A. E.	Ottawa, Ont....	190	19,000
Bate, Sir Henry N., Kt.	Halifax, N.S....	42	4,200
Bauld, Henry G., Trustee	do	13	1,300
Bauld, Henry G., Executor	Montreal, Que....	400	40,000
Banningarten, Alfred	do	18	1,800
Baylis, Samuel M	do	60	6,000
Baylis, Samuel M., W. I. Gear and George }	Toronto, Ont....	20	2,000
Bearmore, George L., Executors of late	Bedford Park, Ont.	98	9,800
Beatty, Charles W	Toronto, Ont....	42	4,200
Beatty, Miss Mary H.	do	5	500
Beebe, Mrs. Jane F	Victoria, Ont....	10	1,000
Beemer, Frank, M.D.	Brockville, Ont....	14	1,400
Begg, Mrs. Grace J	England	100	10,000
Begg, Mrs. Blanche E	Hamilton, Ont....	3	300
Bell, J. P.	do	3	300
Bell, J. P. and Madeleine E. Bell	do	34	3,400
Bell, Miss Madeleine E	Peterboro', Ont ..	3	300
Bennett, Miss Amy K	Montreal, Q. & }	136	13,600
Benning, James, Executors of Estate of late }	Boston, Mass. }	10	1,000
Benson, His Honor T. M., Trustee	Port Hope, Ont....	10	1,000
Berry, Mrs. Hannah	Collingwood, Ont.	10	1,000
Berry, H. L.	Walkerville, Ont.	1	100
Bethune, Rev. Charles, J. S., D.C.L.	Guelph, Ont....	30	3,000
Birch, Edward and Mrs. Kate Birch	Berlin, Ont....	5	500
Bird, Henry	Vancouver, B.C....	10	1,000
Bird, Mrs. Violet D	Boston, Mass....	32	3,200
Blackford, Mrs. Ida E	Toronto, Ont....	31	3,100
Black, Mrs. Isabella McC	Australia	270	27,000
Black, James C	Toronto, Ont....	150	15,000
Black, James F. D., Executors of late	Lachine, Que	6	600
Blackader, Rosa L., Executors of Estate late...	Montreal, Que....	20	2,000
Blackader, Wm. B.	do	65	6,500
Blackader, W. B. and R. MacD. Paterson, }	do	110	11,000
Trustees	Toronto, Ont....	1,148	114,800
Blackstock, Mrs. Harriet V	Barrie, Ont	5	500
Bolster, Mrs. Mary Anna	Montreal, Que....	16	1,600
Bond, Wm. L. and John H. Dunlop, Trustees	Quebec, Que....	10	1,000
Boswell, Andrew W	Milton, Ont....	5	500
Boston Cemetery Association, The			

PAGE
MISSING

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Cherry, George A. and William Cherry	Preston, Ont.	27	\$2,700
Cherry, Mrs. Jennie A.	Toronto, Ont.	5	500
Chisholm, Mrs. Margaret D.	Belleville, Ont.	11	1,100
Christie, Leslie G.	Toronto, Ont.	30	3,000
Church Home, The	Montreal, Que.	1	100
Chute, Mrs. Ella M.	Wolfville, N.S.	6	600
Clark, George M., Executors of Estate of late	Cobourg, Ont.	37	3,700
Clark, Mrs. H. Louise	Toronto, Ont.	16	1,600
Clark, John M. and Frederick C. Jarvis.	do	11	1,100
Clark, Miss Kathleen M.	Cobourg, Ont.	10	1,000
Clark, William	Cardinal, Ont.	22	2,200
Clayes, George	St. Louis, Mo.	130	13,000
Cleeve, Mrs. Gladys S.	Ireland	8	800
Clerk, Ronzo H.	Montreal, Que.	160	16,000
Close, Dr. John B.	Sedgewick, Alta.	11	1,100
Clubb, Azariah	Toronto, Ont.	12	1,200
Coffin, Herbert	Gaspé, Que.	1	100
Coghlin, Mrs. L. Jean	Montreal, Que.	7	700
Comstock, William H.	Brockville, Ont.	250	25,000
Confederation Life Association	Toronto, Ont.	210	21,000
Cooch, Alfred C.	do	20	2,000
Cook, George E., M.D.	do	50	5,000
Cook, George J., Executors of late	do	150	15,000
Cook, G. W.	Montreal, Que.	100	10,000
Cooper, Isaac J.	Toronto, Ont.	10	1,000
Cooper, William, Estate late.	Montreal, Que.	55	5,500
Copeland, Mrs. Mary C.	Collingwood, Ont.	10	1,000
Copeland, Mrs. Nora M.	London, Ont.	2	200
Cosby, Mrs. Clara A.	Toronto, Ont.	7	700
Cossitt, Miss Frances A.	Brockville, Ont.	20	2,000
Cossitt, Mrs. Kate L.	do	57	5,700
Coulson, Duncan	Toronto, Ont.	150	15,000
Covert, Henry, Executors of late	do	165	16,500
Covert, Mrs. Mary I.	Cobourg, Ont.	10	1,000
Cowdry, Miss Aline	Baltimore, Md.	10	1,000
Coyle, Peter, Usufructuary Legatee	Lachine, Que.	33	3,300
Crawford, Mrs. Edith L.	Wainwright, Alta.	33	3,300
Crawford, Miss Eliza S.	Westmount, Que.	272	27,200
Crawshay, Geoffrey S., Executor	England	42	4,200
Crocker, William	Toronto, Ont.	100	10,000
Cross, Alexander G., His Honor	Montreal, Que.	10	1,000
Cross, Miss Janet	Westmount, Que.	12	1,200
Cross, Miss Rebecca W.	do	11	1,100
Crossen, William J.	Cobourg, Ont.	125	12,500
Crown Trust Company (in trust)	Montreal, Que.	125	12,500
Crowther, William C.	Toronto, Ont.	15	1,500
Cumming, Miss Alice L.	do	3	300
Currie, Miss Sarah K.	do	25	2,500
Curry, Wilfred A.	Halifax, N.S.	15	1,500
Cusack, Mrs. Frances	England	48	4,800
Cusack, Henry T.	Montreal, Que.	80	8,000
Dane, Mrs. Annie	Toronto, Ont.	9	900
Darey, J. Herbert, M.D.	Sioux City, U.S.	6	600
Davey, Milton G.	Toronto, Ont.	2	200
Davis, Mrs. Frances J.	Windsor, Ont.	125	12,500
Davis, Huntley W.	Montreal, Que.	6	600

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Dawes, Andrew J.	Lachine, Que.	65	\$6,500
Dawes, Miss Constance M.	Montreal, Que.	6	600
Dawes, Mrs. Gertrude, Tutrix	do	7	700
Dawson, Mrs. Annie M.	Westmount, Que.	17	1,700
Dawson, Miss Hilda	do	1	100
Dawson, Percy M., M.D.	Madison, Wis.	75	7,500
Dean, Arthur C. H.	Royal Artillery	20	2,000
Dean, Percy H.	England	10	1,000
Decker, Mrs. Sarah J.	Honeywood, Ont.	7	700
Derbyshire, Hon. Daniel	Brockville, Ont.	13	1,300
Devlin, Bernard	Barrie, Ont.	3	300
Dillon, Miss Elizabeth J.	Montreal, Que.	380	38,000
Dixon, Mrs. Annie N.	Toronto, Ont.	58	5,800
Dixon, Frank I.	do	10	1,000
Doak, Robert J.	Millbrook, Ont.	20	2,000
Dobell, Major Charles M.	Quebec, Que.	27	2,700
Dobell, Richard R., Estate of late	do	87	8,700
Dobell, W. M. (in trust)	do	15	1,500
Dobell, W. M., Trustee	do	3	300
Dobell, Wm. M. and A. C. Dobell, Trustees	do	25	2,500
Docter, Miss Cecilia C.	Belleville, Ont.	10	1,000
Docter, Miss Philinda G.	do	7	700
Donnelly, Bolton W.	Ancaster, Ont.	4	400
Donnelly, John T.	Montreal, Que.	25	2,500
Douglas, Mrs. Elizabeth B.	do	5	500
Dow, Miss Jessie	do	250	25,000
Dowker, Mrs. Harriett	Toronto, Ont.	13	1,300
Dowsley, John K., Trustee	Prescott, Ont.	31	3,100
Drayton, Sir Henry L., Trustee	Toronto, Ont.	50	5,000
Duffield, James C.	London, Ont.	100	10,000
Dumble, Mrs. Hester A.	Toronto, Ont.	6	600
Duncan, William L.	Wyoming, Ont.	15	1,500
Dunlop, His Hon. John, Allan C. Cumming and Alexander Robertson, Trustees	Montreal, Que.	11	1,100
Dundas, Alfred R.	Cobourg, Ont.	7	700
Dunn, Jesse W.	Toronto, Ont.	25	2,500
Dunn, Wesley	do	10	1,000
Dunsmore, James H.	Stratford, Ont.	5	500
Duriez, Mrs. Suzanne	Montreal, Que.	2	200
Duval, Louis N.	York Village, U.S.	20	2,000
Earley, Miss Adelaide	Quebec, Que.	2	200
Eastern Trust Co., (The) Trustee	Halifax, N.S.	121	12,100
Eastern Trust Co., Thos. E. Fraser and J. J. Bremner, Trustees	do	13	1,300
Eastern Trust Co. and H. P. Otty Savary (in trust)	do	8	800
Eliot, Charles A. and R. MacD. Paterson (in trust)	Montreal, Que.	180	18,000
Elliott, C. H.	Belleville, Ont.	6	600
Elliott, Mrs. Marie A. O.	Rochester, N.Y.	31	3,100
Elliott, W. George, Executors Estate late	Brantford, Ont.	60	6,000
Ellis, Alfred E.	Yarmouth, N.S.	20	2,000
Ellis, Arthur W.	Petrolia, Ont.	10	1,000
Empey, Mrs. Dora J.	Brockville, Ont.	10	1,000
Engelhart, J. L.	Petrolia, Ont.	210	21,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Englehart, Jeffrey H.	New York, N.Y.	10	\$1,000
Englehart, Miss Reta Frank	do	40	4,000
English, Mrs. Mary Augusta	England	31	3,100
Erland, Edwin M.	New York, N.Y.	1	100
Ewan, Alexander, Executors of Estate of late	Montreal, Que.	45	4,500
Eyre, Miss Mary F. W., Trustee	Cobourg, Ont.	7	700
Fair, George H.	Brantford, Ont.	2	200
Fair, Thomas J.	do	22	2,200
Farley, Mrs. Elizabeth	Belleville, Ont.	100	10,000
Farley, Mrs. Margaret	Quebec, Que.	110	11,000
Farrell, Miss Letitia	Halifax, N.S.	24	2,400
Farrell, Miss Teresa	do	28	2,800
Farwell, Albert L.	Boston, Mass.	40	4,000
Fasken, David	Toronto, Ont.	200	20,000
Fauvel, Miss Winifred E.	Ottawa, Ont.	2	200
Fenning, F. W., and F. R. Fenning	England	50	5,000
Field, Miss Emma J.	Cobourg, Ont.	6	600
Field, Mrs. Mary A., Executrix	Brockville, Ont.	60	6,000
Filehie, Estate of A.	Mount Forest, Ont.	2	200
Finley, Mrs. Thora D.	Montreal, Que.	160	16,000
Firth, Charles	England	22	2,200
Fisher, Hon. Sydney A.	Ottawa, Ont.	25	2,500
Fisher, Hon. Sydney A., Mary F. Fisher and Roswell E. Fisher (in trust)	{ Ottawa, O., & Montreal, Q. }	25	2,500
Fittou, Mrs. Maud G. Ross	Brantford, Ont.	10	1,000
Flagg, Rev. E. L.	Hagersville, Ont.	4	400
Fleming, Alexander C.	Galt, Ont.	1	100
Foley, Cosmo	Gaspé, Que.	5	500
Ford, Mrs. Victoria	New York, N.Y.	20	2,000
Forrest, Rev. John, Trustee	Halifax, N.S.	4	400
Forsyth, Mrs. Mary	Barrie, Ont.	25	2,500
Fowlds, Henry M., Executors Estate late	Hastings, Ont.	5	500
Fowlds, Miss Mary P.	do	2	200
Fowlds, Walter M.	do	2	200
Fowler, Mrs. Huldah	London, Ont.	11	1,100
Fraser, Miss Hattie	Brockville, Ont.	10	1,000
Fraser, John	Petrolia, Ont.	10	1,000
Fraser, Mrs. Mary A.	Brockville, Ont.	28	2,800
Freeland, Miss Emily H.	Montreal, Que.	6	600
Fuller, Miss Mary Emma	Hamilton, Ont.	10	1,000
Gage, Mrs. Charlotte D.	Toronto, Ont.	3	300
Gale, Alfred J. V.	Hull, Que.	6	600
Gale, Ernest G., M.D.	Quebec, Que.	6	600
Gale, G. Gordon	Hull, Que.	6	600
Gale, Withall P., M.D.	Quebec, Que.	7	700
Galletty, Mrs. Margaret M.	Victoria, B.C.	62	6,200
Gamble, George P.	Brockville, Ont.	50	5,000
Gardner, William, M.D.	Montreal, Que.	3	300
Garrett, Miss Emma T.	Toronto, Ont.	5	500
Gates, Herbert E., Executor	London, Ont.	10	1,000
Gault, Miss Emily M.	Montreal, Que.	22	2,200
Gault, Percy R.	do	10	1,000
Gault, Percy R. (in trust)	do	20	2,000
Gaviller, Miss Amy C.	Hamilton, Ont.	8	800
Gaviller, Mrs. Caroline A. L.	do	8	800

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Gear, Dame Frances M. C.	Montreal, Que.	2	\$200
Gear, Col. William I.	do	300	30,000
Gentle, W. S., Estate of late	do	12	1,200
George, Alfred W.	Port Hope, Ont.	25	2,500
Gibb, James	Quebec, Que.	20	2,000
Gibb, J. Duncan, Executors of Estate of late	Montreal, Que.	60	6,000
Gillbard, Edward B.	East Orange, N.J.	5	500
Gillbard, John W.	Toronto, Ont.	5	500
Gillbard, Mrs. Mary A.	East Orange, N.J.	5	500
Gladman, Robert, Executors of late	England	39	3,900
Gliddon, Miss Sarah	Cobourg, Ont.	1	100
Gnam, John J. (in trust)	Ingersoll, Ont.	5	500
Goggin, Mrs. Marie	Port Credit, Ont.	9	900
Gooderham, Miss Ada L.	Toronto, Ont.	116	11,600
Gooderham, Albert E., Lt.-Col.	do	810	81,000
Gooderham, Jr., Albert E.	do	15	1,500
Gooderham, Alfred L.	do	190	19,000
Gooderham, Edward D.	do	25	2,500
Gooderham, Eliza, Henry and Henry F., Trustees	do	200	20,000
Gooderham, George E.	do	25	2,500
Gooderham, George H.	do	456	45,600
Gooderham, Gordon S.	Clarkson, Ont.	11	1,100
Gooderham, Harold D.	Winnipeg, Man.	25	2,500
Gooderham, Henry	Toronto, Ont.	342	34,200
Gooderham, Henry F.	do	60	6,000
Gooderham, John L.	do	25	2,500
Gooderham, Miss Louise A.	do	4	400
Gooderham, Mrs. Margaret	do	610	61,000
Gooderham, Melville R.	do	456	45,600
Gooderham, Norman R.	do	31	3,100
Gooderham, William G.	do	1159	115,900
Gooderham, W. G., and Albert E. (in trust)	do	5	500
Gooderham, W. G., A. E., G. H., and M. R., Trustees in trust	do	2261	226,100
Gooderham, William G., Albert E., Geo. H., Melville R., Executors and Trustees Estate of Geo. Gooderham (ac. Lillian M. Beatty).	do	456	45,600
Gooderham, William G., Albert E., Geo. H., Melville R., Executors and Trustees Estate of Geo. Gooderham (ac. Violet D. Bird).	do	456	45,600
Gooderham, William G., Albert E., Geo. H., Melville R., Executors and Trustees Estate of Geo. Gooderham (ac. Harriet V. Blackstock).	do	456	45,600
Gooderham, William G., Albert E., Geo. H., Melville R., Executors and Trustees Estate of Geo. Gooderham (ac. Adelaide M. Ross).	do	456	45,600
Goodhue, Miss Sarah E.	Toronto, Ont.	50	5,000
Gordon, Alexander D. M., Helen C. Gordon and Eliza A. Gordon	Montreal, Que.	8	800
Gordon, Rev. Daniel M., D.D. (in trust)	Toronto, Ont.	2	200
Gordon, Mrs. Janet P.	Kingston, Ont.	4	400
Gould, Richard J.	Toronto, Ont.	40	4,000
Gowan, Mrs. Jane	do	6	600
Graeb, Aaron	Creemore, Ont.	2	200
Grandy, Mrs. Annie	Preston, Ont.	10	1,000
Grant, Albert	Port Hope, Ont.	7	700
Grant, Mrs. Josephine Stuart	do	50	5,000
	do	267	26,700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Grasett, Frederick LeM., M.D.	Toronto, Ont....	25	\$2,500
Grasett, Lt.-Col., Hy. J. and A. W. Grasett, Trustees	do	5	500
Grasett, Lt.-Col. Hy. J. and G. B. Strathy, Trustees	do	24	2,400
Gray, Reginald.	Burford, Ont....	50	5,000
Gray, Robert M.	Toronto, Ont....	30	3,000
Green, Miss Mabel L. and Miss Hilda T.	Cobourg, Ont....	20	2,000
Greenshields, Mrs. Maude A.	Montreal, Que..	150	15,000
Greenshields & Co.	do	3	300
Gregory, Mrs. Sarah A.	Antigonish, N.S.	2	200
Greig, Edward R.	Toronto, Ont....	15	1,500
Gunther, Egmund	do	35	3,500
Gzowski, Casimir S.	do	44	4,400
Hague, George.	Montreal, Que..	20	2,000
Halifax Industrial School	Halifax, N.S....	2	200
Hamilton, Miss Alice M.	Montreal, Que..	96	9,600
Hamilton, Rev. Charles C.	England.....	61	6,100
Hamilton, Capt. Edmund C.	do	376	37,600
Hamilton, Mrs. Frances L. H.	Ottawa, Ont....	2	200
Hamilton, John	Quebec, Que..	100	10,000
Hamilton, John, and Charles A. Eliot (in trust).	Quebec & Ottawa	180	18,000
Hamilton, Robert, Executors and Trustees of late	{ Quebec, Ott'wa { & Toronto, O. }	91	9,100
Hamon, Miss Edith M.	England.....	50	5,000
Hankey, Mrs. Minnie G.	do	5	500
Harbour, George T.	Sandy Beach, Que	3	300
Harbour, Mrs. Lucy M.	do	1	100
Harding, Mrs. Brenda G.	Montreal, Que..	210	21,000
Hardisty, Alfred C. W.	Galt, Ont....	13	1,300
Hardisty, Richard H. M., M.D.	Montreal, Que..	15	1,500
Hardisty, William L., Executor of late.	Calgary, Alta...	60	6,000
Hardy, Miss Kate A.	Toronto, Ont....	3	300
Hargraft, George R.	do	35	3,500
Hastings, Mrs. Georgina R.	Montreal, Que..	16	1,600
Hastings, George V.	Winnipeg, Man..	75	7,500
Hattie, R. M., and H. McInnes, Trustees.	Halifax, N.S....	24	2,400
Hawton, Mrs. Eliza	Collingwood, Ont.	2	200
Hay, Edward, George G. Le Mesurier Marion A. Kerr.	Toronto, Ont....	50	5,000
Heintzman, George C.	do	10	1,000
Henderson, John.	Hamilton, Ont....	11	1,100
Henderson, Joseph.	Toronto, Ont....	80	8,000
Henderson, Joseph, in trust.	do	8	800
Hendry, Robert	Kingston, Ont....	10	1,000
Henshaw, Mrs. Beatrice H.	Montreal, Que..	26	2,600
Hethrington, Errol A.	Toronto, Ont....	100	10,000
Hethrington, Thomas S.	Quebec, Que..	100	10,000
Higgs, Mrs. Phoebe	Barrie, Ont....	8	800
Highet, Miss Mary E.	Cobourg, Ont....	3	300
Hobson, Charles	Burford, Ont....	5	500
Hobson, Thomas.	do	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Hodgson, Annabella McL., Executor of Estate of late	Eau Gallie, U.S..	45	\$4,500
Honor, Estate late James F.	Port Hope, Ont..	6	600
Hope, John, Executors and Trustees Estate late.	Montreal, Que..	150	15,000
Hopkins, F. H. & Co.	do	50	5,000
How, J. B., Estate of late.	Toronto, Ont....	20	2,000
Howard, Robert J. B., M.D.	England.....	55	5,500
Howe, Mrs. Sarah E.	Dartmouth, N.S..	7	700
Hudson, William S.	Preston, Ont....	15	1,500
Huestis, Mrs. Florence G.	Toronto, Ont....	100	10,000
Huestis, Mrs. Florence G. and Henry F. Gooderham, in trust	do	400	40,000
Hume, Miss Alice E.	Port Hope, Ont..	16	1,600
Hume, Henry.	do	21	2,100
Hume, John	do	104	10,400
Hunt, Mrs. Anna R. G.	Montreal, Que..	40	4,000
Hunter, Michael J.	England.....	61	6,100
Hutchison, James	Millbrook, Ont..	12	1,200
Hutchison, Mrs. Margaret.	Peterboro', Ont..	4	400
Hyman, Hon. Charles S.	London, Ont....	85	8,500
Ibbotson, Mrs. F. Louisa.	Montreal, Que..	5	500
Innes, William P.	Simcoe, Ont....	70	7,000
Inwood, Frederick G.	Toronto, Ont....	10	1,000
Ireland, Mrs. Mary J.	do	5	500
Irish, Mrs. Jenny H.	do	22	2,200
Irwin, Delacherois T.	Ottawa, Ont....	7	700
Irwin, Mrs. Isabella	do	41	4,100
Jackson, John Day.	New Haven, Conn	12	1,200
Jephcott, William, Executors and Executrix, Estate of late	Toronto, Ont....	20	2,000
Jessopp, Captain Dudley F.	do	7	700
Jex, Alfred L.	Cobourg, Ont....	10	1,000
Jex, Martin.	do	10	1,000
Johnston, Mrs. Frances.	Sarnia, Ont....	5	500
Johnson, Manuel J.	New York, N.Y..	17	1,700
Joly de Lotbiniere, Mrs. Marion H.	Lotbiniere, Que..	25	2,500
Jones, Mrs. Emma S.	Halifax, N.S....	6	600
Jones, Mrs. Margaret G.	Toronto, Ont....	250	25,000
Judah, Mrs. Sarah C. (deceased).	Montreal, Que..	142	14,200
Julian, Mrs. Sallie	New York, N.Y..	561	56,100
Kane, Mrs. Jessie A., Executrix.	Toronto, Ont....	20	2,000
Kenny, Joseph B., and Louis F. Kenny, Trustees	Halifax, N.S....	42	4,200
Kilgour and Smith.	Ninga, Man....	5	500
King, Miss Emma (in trust).	Quebec, Que..	80	8,000
King, Miss Frances.	Kingston, Ont....	30	3,000
King, Mrs. Katherine M.	Waterville, Que..	13	1,300
Kinnear, Miss Effie M.	Toronto, Ont....	1	100
Kinnear, Mrs. Euphemia.	do	2	200
Kinnear, Rev. George F., and John W. Mooney (in trust).	{ Montreal and { Inverness, Que }	9	900
Kippen, Duncan	Perth, Ont....	10	1,000
Kippen, Mrs. Elizabeth C.	do	10	1,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Laidlaw, Robert.....	Toronto, Ont. . .	113	\$11,300
Laidlaw, Robert W.	New York, N. Y. .	5	500
Laing, G. F., and John W. Spears (in trust) . . .	Toronto, Ont. . .	10	1,000
Landon, Martin	Howbert, Color'do	2	200
Langley, Elliott W.	Toronto, Ont. . . .	44	4,400
Langmuir, A. D., General Manager, Watson, } W. G., Assistant General Manager (in trust) }	do	10	1,000
Larkin, P., Executrix and Executor of Estate of.	St. Catharines, Ont	50	5,000
Lash, Z. A., K.C., and John F. Lash, Trustees..	Toronto, Ont. . .	70	7,000
Lash, Z. A., K.C., and John Osborne, Trustees..	{ Toronto, Ont., } { and Honolulu }	41	4,100
Laurie, Archibald	Quebec, Que. . . .	5	500
Laurie, Mrs. Elizabeth F.	do	46	4,600
Laurie, Duncan, Executors of Estate of late. . .	do	64	6,400
Laurie, Frank C.	do	47	4,700
Laurie, James, M.D.	do	38	3,800
Laurie, Mrs. Sophia A., Executors Estate late	do	38	3,800
Lawrence, Mrs. Alice B.	Bennington, Vt. . .	34	3,400
Lawrence, Frederick H.	do	10	1,000
Lawson, Miss Sarah M.	Halifax, N.S. . . .	8	800
Leach, Hugh	Toronto, Ont. . . .	30	3,000
Learmont, J. B., Estate of.	Montreal, Que. . .	28	2,800
Le Boutillier, Charles S.	Gaspé, Que.	12	1,200
Le Boutillier, Herbert S.	do	1	100
Lee, Walter S., Executors and Trustees of late.	Toronto, Ont. . . .	25	2,500
Leggat, Mrs. Eleanor L.	Montreal, Que. . .	11	1,100
LeMoine, Alexander, Executors of late.	{ Quebec and } { Montreal, Que }	22	2,200
LeMoine, P. R. and A. M. G. L. Rémillard } (in trust)	Quebec, Que. . . .	8	800
Leuey, John M., M.D.	Winnipeg, Man. . .	5	500
Leuey, Wm. A.	Ormsdown, Que. . .	1	100
Lennard, Mrs. Agnes	Dundas, Ont. . . .	5	500
Lennon, Mrs. Sarah A.	Sudbury, Ont. . . .	20	2,000
Lester, Alfred R.	Ireland.	7	700
Lewin, Rev. William.	Saskatoon.	16	1,600
Lewis, Frederick O.	Montreal, Que. . .	85	8,500
Lewis, J. Travers and The Royal Trust Co. } (in trust)	Ottawa, Ont.	190	19,000
Lewis, Mrs. Maud H. B.	Montreal, Que. . .	360	36,000
Lewis, William J.	Halifax, N.S. . . .	41	4,100
Liebner, Ernest O.	St. Thomas, Ont. . .	10	1,000
Lindsey, J.	Orangeville, Ont. .	10	1,000
Little, George F.	Toronto, Ont. . . .	4	400
Long, Joseph W.	Montreal, Que. . .	25	2,500
Long, Michael, Executors and Trustees Estate } late	Collingwood, Ont. .	16	1,600
Long, Thomas.	do	300	30,000
Long, Thomas P.	do	150	15,000
Longmore, Mrs. Mary H., Trustees for	{ Toronto, Ont., } { Quebec, Que., & } { England. }	10	1,000
Love, Miss C. Grace.	Walkerville, Ont. .	1	100
Lovejoy, Mrs. Mary	Montreal, Que. . .	5	500
Lovering, George	Lawson, Ont. . . .	5	500
Lovering, Henry Lanxon.	Coldwater, Ont. . .	100	10,000
Lowell, Mrs. Fannie A. H.	Newton, Mass. . . .	7	700
Lowery, Mrs. M. Mary F.	Petrolia, Ont. . . .	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Lowery, William M.	Petrolia, Ont. . . .	21	\$2,100
Lundy, John J.	Peterboro', Ont. . .	300	30,000
Lunn, Miss Emma H.	Montreal, Que. . .	12	1,200
Lyman, Walter F.	do	21	2,100
Lyons, William C.	Chicago.	2	200
MacAlpine, Mrs. Mary A.	Halifax, N.S. . . .	4	400
MacCoy, Mrs. Jessie W. L.	England.	2	200
MacDonald, Mrs. Eleonora C.	Winnipeg, Man. . .	20	2,000
Macdonald, Francis E. and James S. Lovell, } Trustees	Toronto, Ont. . . .	16	1,600
Macdonald, James H., K.C.	do	15	1,500
Macdonald, John.	do	100	10,000
Macdonell, Miss Catherine.	Australia.	2	200
Macdonell, Mrs. Mary M. F.	England.	21	2,100
MacFarlane, John.	Montreal, Que. . .	2	200
MacFarlane, Miss Maggie B.	do	1	100
Macintosh, Preble and George Hyde, Trustees.	do	34	3,400
MacKenzie, Francis A. A.	do	15	1,500
MacKenzie, George and Alexander G. Mac- } Kenzie (deceased)	England.	16	1,600
MacKenzie, Miss Jane.	Melbourne, Que. . .	25	2,500
MacKenzie, Kenneth A. J., M.D.	Portland, Oregon. .	26	2,600
MacNachtan, Mrs. Margaret H.	Montreal, Que. . .	2	200
Macpherson, Andrew E.	Cardinal, Ont. . . .	20	2,000
Macrae, Mrs. Rose S. and Frederick W. } Smith (in trust)	Montreal, Que. . .	1	100
MacWilliam, Mrs. Jane.	Buffalo, N. Y. . . .	5	500
McAdie, Mrs. Sarah J. V.	Oshawa, Ont. . . .	10	1,000
McAdie, William F.	do	10	1,000
McArthur, Hugh A.	Cardinal, Ont. . . .	35	3,500
McBrine, Mrs. Agnes R.	Toronto, Ont. . . .	5	500
McBrine, Miss Rebecca J.	do	5	500
McCallum, Miss Lulu.	Cobourg, Ont. . . .	2	200
McCann, Jr., Edward.	Omagh, Ont.	3	300
McCann, Mrs. Martha A.	Milton, Ont.	1	100
McClary, Mrs. Fanny.	Toronto, Ont. . . .	12	1,200
McClelland, John.	do	10	1,000
McDonagh, Mrs. Marjorie J.	do	1	100
McDougall, Mrs. Helen O.	Montreal, Que. . .	20	2,000
McEuen, Charles H., and Mary Bowles, } Trustees, Executors and Administrators. . .	England.	15	1,500
McFarlane, Mrs. A. Maude R.	Montreal, Que. . .	50	5,000
McFiggins, Arthur J.	Fenella, Ont. . . .	31	3,100
McGee, Mrs. Elizabeth.	Ottawa, Ont. . . .	30	3,000
McGibbon, D. Lorne.	Montreal, Que. . .	600	60,000
McGregor, John A.	Peterboro', Ont. . .	1	100
McGregor, Ltd., J. D. and P. A.	New Glasgow, N.S.	20	2,000
McHardy, Charles.	Goderich, Ont. . . .	15	1,500
McIntyre, Gilbert H., Estate of.	St. Mary's, Ont. . .	15	1,500
McKenzie, George I., Executors Estate late. .	Pictou, N.S.	4	400
McKergow, John.	Westmount, Que. .	156	15,600
McKillop, Rev. D. A.	Calgary, Alta. . . .	20	2,000
McLachlin, Hugh F., Executors of late. . . .	Ampryor, Ont. . . .	62	6,200
McLean, Miss Mary A.	Creemore, Ont. . .	5	500
McMann, J. R.	Newmarket, Ont. .	8	800
McMullen, Mrs. Rebecca.	Hamilton, Ont. . .	10	1,000
McPhail, Miss Charlotte I.	Toronto, Ont. . . .	2	200

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
McSloy, Hugh E.	St. Catharines, Ont.	100	\$10,000
McSloy, James A.	do	100	10,000
Malloch, William J. O.	Toronto, Ont.	10	1,000
Mallon, Mrs. Catherine T.	do	5	500
Mallory, George I.	Brockville, Ont.	25	2,500
Manufacturers' Life Insurance Co.	Toronto, Ont.	350	35,000
Marquis, John A., M.D.	Brantford, Ont.	8	800
Marshall, John	St. Catharines, Ont.	10	1,000
Martin, Miss Anne M.	England	12	1,200
Martyn, Mrs. Eleanor E.	do	22	2,200
Massey, John, Manager, and W. Cecil Lee, Treasurer (in trust).	Toronto, Ont.	82	8,200
Massie, Robert F. (in trust).	do	50	5,000
Massie, R. F., President, and R. S. Cassels, Director (in trust).	do	25	2,500
Mathias, Mrs. Mary	Montreal, Que.	200	20,000
Maude, Frederick S. A.	England	40	4,000
Meeker, J. R.	Montreal, Que.	15	1,500
Meighen, Brig.-General Frank S.	do	75	7,500
Meighen, Robert, Executors Estate of late.	do	400	40,000
Methot, Edward W.	Red Bank, N.J.	24	2,400
Michie, Miss Caroline J.	London, Ont.	10	1,000
Michie, Miss Helen R.	do	8	800
Miller, William R. (in trust).	Montreal, Que.	9	900
Mills, Nathaniel (in trust)	London, Ont.	100	10,000
Missionary Society of the Methodist Church	Toronto, Ont.	6	600
Mitchell, Mrs. Eva C.	do	74	7,400
Mitchell, George G.	do	200	20,000
Mitchell, Mrs. Evelyn L.	Halifax, N.S.	3	300
Mitchell, Mrs. Zula E.	Toronto, Ont.	200	20,000
Moat, John F.	Ireland	157	15,700
Moat, William	England	276	27,600
Molson, Frederick W.	Montreal, Que.	71	7,100
Moncrief, Mrs. Ann	Bailieboro', Ont.	35	3,500
Moncrieff, Executors Estate Isabella	{ Petrolia and Winnipeg, M.	5	500
Monro, Miss Amy	Toronto, Ont.	3	300
Monro, Neville F.	do	3	300
Monsell, Mrs. Jane, Estate of late.	Port Hope, Ont.	71	7,100
Montreal City and District Savings Bank	Montreal, Que.	186	18,600
Montreal Homœopathic Hospital	do	20	2,000
Montreal Protestant Industrial Rooms	do	10	1,000
Montreal Trust Co., Trustee	do	14	1,400
Moore, Miss Lucie J.	Ireland	6	600
Morault, Jos. F.	Sorel, Que.	1	100
Morrison, Mrs. Mary	Spruceville, Ont.	10	1,000
Morrison, William	Toronto, Ont.	20	2,000
Morrow, Mrs. Marion L.	Halifax, N.S.	16	1,600
Mott, Catharine A., Executors Estate late.	Dartmouth, N.S.	7	700
Mowat, Mrs. Mary A.	Toronto, Ont.	30	3,000
Movna, Rev. Michael	do	25	2,500
Muir, Allan D.	Burford, Ont.	9	900
Muir, Robert, Executors Estate of the late (in trust)	England	100	10,000
Muir, William	do	200	20,000
Mulholland, Ann, Executor of late	Montreal, Que.	20	2,000
Mulrenin, Miss Margaret	Cobourg, Ont.	1	100
Munro, Mrs. Mary	Collingwood, Ont.	7	700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Murch, W. S. R.	Kingston, Ont.	10	\$1,000
Murchison, Dalton R.	Barrie, Ont.	2	200
Murton, Luther, Executors Estate late	Oshawa, Ont.	7	700
Mussen, Mrs. Nora F., Estate late.	Montreal, Que.	7	700
Myler, Paul J.	Hamilton, Ont.	60	6,000
Nash, Frederick, Executors of late (in trust)	Montreal, Que.	17	1,700
National Life Assurance Co., The.	Toronto, Ont.	60	6,000
National Trust Co., Limited, Trustees	do	400	40,000
National Trust Co., Limited, and Most Rev. Archbishop Matheson, Executors	Winnipeg, Man.	18	1,800
Nealon, Edwards B.	Ireland	3	300
Neilson, Mrs. Matilda A.	Valcartier, Que.	1	100
Nelles, Thomas R., Executor.	Sincoec, Ont.	15	1,500
Nelson, Mrs. Cora A.	Norton Mills, USA	1	100
Nelson, Edward J.	do	3	300
Nesbitt, Mrs. Amy G.	Toronto, Ont.	63	6,300
Nesbitt, Hon. Wallace, K.C.	do	62	6,200
Nesbitt, Hon. Wallace, K.C., Porter Trust	do	7	700
Nicolson, Mrs. Clara C.	James' Bay, Que.	11	1,100
Niven, J. K. (in trust)	Toronto, Ont.	92	9,200
Nobbs, Mrs. Mary C.	Montreal, Que.	15	1,500
Nordheimer, Samuel, Executors Estate late	Toronto, Ont.	50	5,000
Northern Life Assurance Co. of Canada	London, Ont.	50	5,000
O'Flynn, Thomas J.	Shelburne, Ont.	3	300
O'Keefe, Eugene, Estate of late	Toronto, Ont.	300	30,000
Orr, Mrs. Mary L.	Cobourg, Ont.	11	1,100
Orr, William C.	Stratford, Ont.	5	500
Osler, Sir Edmund B.	Toronto, Ont.	125	12,500
Oxley, Mrs. Helen B.	do	10	1,000
Pann, Mrs. Elizabeth L.	Los Angeles, Cal.	40	4,000
Pardey, Miss Amelia F.	Montreal, Que.	2	200
Pardey, Miss Sophia J.	do	2	200
Paterson, Noble L.	Toronto, Ont.	17	1,700
Patterson, Mrs. Mary S.	New York, N.Y.	75	7,500
Patton, W. R.	Germany	25	2,500
Payzant, J. Y. and E. P. Allison, Executors and Trustees (in trust).	Halifax, N.S.	20	2,000
Pearman, Horace V.	do	2	200
Pearson, Mrs. Charlotte E. C. A.	England	32	3,200
Peck, Mrs. Harriett M. C.	Denver, Col.	15	1,500
Pentland, Mrs. Jane A.	Collingwood, Ont.	2	200
Penton, Miss Bessie B.	Halifax, N.S.	2	200
Perry, Louis V.	Montreal, Que.	15	1,500
Perry, Louis V. (in trust).	do	2	200
Peterkin, James F.	Toronto, Ont.	8	800
Philp, James	Newcastle, Ont.	8	800
Phillips, Rev. Arthur, J. B. Abbott and Arthur E. Abbott, Trustees	Balderson, Ont.	14	1,400
Piddington, Alfred.	Montreal, Que.	50	5,000
Piddington, Mrs. Annie	Quebec, Que.	12	1,200
Piddington, Mrs. Annie, Institute	do	12	1,200
Piddington, Arthur G.	Montreal, Que.	6	600
Piddington, Miss Ethel E.	Quebec, Que.	3	300
Piddington, Miss Florence W.	do	6	600
Piddington, Samuel	Ottawa, Ont.	30	3,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Piddington, Miss Susan	Quebec, Que.	3	\$300
Pirie, Charles N.	Costa Rica	100	10,000
Porritt, Frederick R.	Barrie, Ont.	28	2,800
Porritt, Thomas Herbert	England.	7	700
Pottenger, Frederick W.	Grimsby, Ont.	6	600
Potts, James McC.	Stirling, Ont.	6	600
Pratt, John (in trust) Estate of.	{ Brockville, O. & Montreal, Que. }	25	2,500
Prewer, Mrs. Mary	Chapleau, Ont.	10	1,000
Price, Mrs. Mary J.	Montreal, Que.	4	400
Price, Walter L.	do	11	1,100
Pringle, John	Loydon, Ont.	50	5,000
Protestant Hospital for the Insane	Montreal, Que.	66	6,600
Pugsley, John	Toronto, Ont.	31	3,100
Purslow, Miss Julia G.	Port Hope, Ont.	22	2,200
Quinlan and Robertson, Ltd.	Montreal, Que.	200	20,000
Rabaud, Madame Georgina J.	France	70	7,000
Ramsay, Robert A.	Montreal, Que.	10	1,000
Randall, Mrs. Mary I.	Boston, Mass.	25	2,500
Redpath, John R.	Montreal, Que.	80	8,000
Reed, Mrs. Jessie E.	do	2	200
Reed, Mrs. Kate	Quebec, Que.	10	1,000
Reeks, Mrs. Sarah A.	St. Thomas, Ont.	4	400
Reford, Mrs. Elsie S. (in trust)	Montreal, Que.	47	4,700
Reford, Robert W.	do	20	2,000
Reid, Hon. J. D.	Prescott, Ont.	25	2,500
Reid, Robert	Montreal, Que.	60	6,000
Reimon, Mrs. Marie E.	Winnipeg, Man.	30	3,000
Renfrew, Mrs. G. Constance	Kelowna, B.C.	3	300
Rhodes, Francis B. F.	Bergerville, Que.	8	800
Rhodes, Godfrey W.	do	8	800
Rhodes, Godfrey W., Frances B. F. Rhodes and Rev. L. Williams, Trustees.	{ Bergerville & Quebec, Que. }	8	800
Rhodes, William	Rosemont, Pa.	18	1,800
Riddell, John E.	Hamilton, Ont.	5	500
Ritchie, John W. P. and George Ritchie, Trustees	Halifax, N.S.	15	1,500
Roach, Edwin	Toronto, Ont.	25	2,500
Robertson, Alexander, K.C.	Quebec, Que.	11	1,100
Robertson, Mrs. Anna S. J.	Montreal, Que.	2	200
Robertson, Miss Helen C.	do	14	1,400
Robertson, Miss Isabella B.	Owen Sound, Ont.	22	2,200
Robertson, Mrs. Isobel M.	Sewickley, U.S.A.	4	400
Robertson, J. S.	St. Thomas, Ont.	3	300
Robertson, Mrs. Margaret G.	Montreal, Que.	40	4,000
Robertson, Mrs. Mary R.	do	56	5,600
Robinson, Miss Ada C.	Barrie, Ont.	10	1,000
Robinson, Christopher, Estate of late.	Toronto, Ont.	30	3,000
Robinson, Mrs. Elizabeth S.	do	21	2,100
Robinson, John, and Chas. Kramer, Trustees.	Owen Sound, Ont.	4	400
Robinson, Lady Mary E.	Toronto, Ont.	20	2,000
Roddick, Mrs. Amy R.	Montreal, Que.	110	11,000
Rogerson, Miss Lucy C.	England.	5	500
Rogerson, Miss Margaret A.	do	5	500
Rogerson, Mrs. Sophia L.	do	5	500
Romain, Miss Kate C.	Oakville, Ont.	7	700
Ross, Miss Caroline S.	Brantford, Ont.	7	700
Ross, Miss Lucy	Port Dover, Ont.	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Rowe, Miss Ethel G.	Cobourg, Ont.	15	\$1,500
Rowe, Thomas, D.D.S.	do	29	2,900
Roy, R. Maitland	Hamilton, Ont.	10	1,000
Royal Institution for the Advancement of Learning, McGill College.	Montreal, Que.	227	22,700
Royal Trust Company, Executors	do	61	6,100
Royal Trust Company, Executor and Trustee	do	18	1,800
Rudolf, Mrs. Edna H.	Brookline, Mass	10	1,000
Russel, Hugh (in trust)	Montreal, Que.	1	100
Rutherford, Mrs. Amelia M.	Westmount, Que	2	200
Ruthven, N. H. G.	Winnipeg, Man	1	100
Ryde, Mrs. Edith S.	Montreal, Que.	6	600
Rykert, Miss Annie M.	do	5	500
St. Andrew's Presbyterian Church, Trustees of.	Barrie, Ont.	13	1,300
St. George's Society	Quebec, Que.	16	1,600
Saunders, Mrs. Mary G.	Toronto, Ont.	5	500
Sanders, Mrs. Laura	Warton, Ont.	10	1,000
Sandham, Mrs. Maria A.	England.	75	7,500
Sansone, Salvator	London, Ont.	20	2,000
Saunders, E., Managing Director (in trust)	Toronto, Ont.	22	2,200
Scandrett, Frederick R.	Westmount, Que	24	2,400
Scheibe, George T.	Toronto, Ont.	3	300
Scholes, Mrs. Mary	Montreal, Que.	80	8,000
Scott, Arthur G.	England.	43	4,300
Scott, Margaret C., Estate of late	Simcoe, Ont.	10	1,000
Scott, Miss Mary Jane	Toronto, Ont.	42	4,200
Scott, Ralph G.	England.	30	3,000
Second Scottish Northern Investment Trust Ltd.	Scotland.	7	700
Sedgwick, Lee M.	Kansas City, Mo	13	1,300
Sellar, Mrs. Mary W.	Huntingdon, Q.	2	200
Semple, Mrs. Christina	Tottenham, Ont	2	200
Sergeant, W. O. F., A. H. Dashwood and R. T. Hinckes	England.	22	2,200
Sharp, Mrs. Kathleen H.	White Pl'n's, N.Y.	35	3,500
Sharples, Mrs. Eliza S.	Montreal, Que.	60	6,000
Shaw, Geo. E.	Toronto, Ont.	10	1,000
Shelington, James W.	Brantford, Ont.	50	5,000
Sheltering Home of Montreal	Montreal, Que.	12	1,200
Shepherd, Miss Edna R.	Como Rue, Que	3	300
Shepherd, Miss Frances A. R.	Montreal, Que.	30	3,000
Shepherd, M. Ward	Bradley Crk, O.	15	1,500
Shepherd, R. W., Executors Estate late, in trust for Mrs. A. Maude M. Haswell.	Montreal, Que.	18	1,800
Shepherd, Sherringham A.	England.	32	3,200
Simpson, Arthur G.	Montclair, N.J.	1	100
Sinclair, Donald C., Trustee	New Glasgow	18	1,800
Sinclair, Mrs. Margaret	Woodstock, Ont	5	500
Sinclair, Mrs. M. Jean	Halifax, N.S.	71	7,100
Skelton, Miss Emma M.	Montreal, Que.	16	1,600
Skill, Mrs. E. E. H.	Cobourg, Ont.	1	100
Small, Catharine G., Estate of late	Sarnia, Ont.	11	1,100
Small, Joseph S.	do	18	1,800
Smith, Caroline M., Executor and Trustee of Estate of the late.	Orillia, Ont.	5	500
Smith, Harry A.	Barrie, Ont.	1	100
Smith, D. King, M.D.	Toronto, Ont	5	500
Smith, Mrs. Mary J.	N. York, N.Y.	3	300

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Smith, J. Murray, Executrix of Estate of late.	Montreal, Que.	25	\$2,500
Smith, Lady Sarah M.	Dorchester, N.B.	137	13,700
Smith, Mrs. Winifred	Montreal, Que.	5	500
Smyth, Mrs. Sarah	Pt. Perry, Ont.	20	2,000
Spaidal, Donald M.	Brockville, Ont.	15	1,500
Spence, Gilbert, Executors Estate late.	Fort William, O.	2	200
Sprague, William T. H., Executors and Trustees of late	Montreal, Que.	52	5,200
Standard Trusts Co., Executors of Estate late Nicholas Bawlf	Winnipeg, Man.	90	9,000
Stanton, Mrs. Annie	Napanee, Ont.	10	1,000
Stanway, Miss H. Winifred	Montreal, Que.	15	1,500
Stanway, William	do	250	25,000
Stares, James	Toronto, Ont.	50	5,000
Stayner, Frederic H.	England	24	2,400
Stayner, Major Lawrence G.	do	6	600
Stephens, Mrs. Annie W.	Collingwood, O.	13	1,300
Stephens, Chas. E.	do	30	3,000
Stephens, Mrs. Louise	do	4	400
Stephens, Robert T.	do	6	600
Steven, John	Scotland	5	500
Stevenson, Miss Margaret C.	Toronto, Ont.	10	1,000
Stevenson, Miss Maria M. W.	S. Beach, U.S.	3	300
Stewart, Rev. Alexander	Scotland	50	5,000
Stewart, Miss Alice E.	Orillia, Ont.	7	700
Stewart, Mrs. Pauline C.	Cleveland, Ohio	2	200
Stoddart, Alexander R.	N. York, N.Y.	1	100
Stokes, Mrs. Edith M.	England	16	1,600
Stokes, John M., Commander R.N.	do	8	800
Stone, William	Toronto, Ont.	100	10,000
Stothart, Miss Ellenor	Peterboro', Ont.	1	100
Stothart, Miss Mary	do	4	400
Stratheona and Mount Royal, Right Hon. Lord, G.C.M.G. (deceased)	Montreal, Que.	220	22,000
Strathy, Mrs. Agnes S. (in trust)	Toronto, Ont.	35	3,500
Strathy, Gerard B.	do	36	3,600
Stratton, Hon. James R.	Peterboro', Ont.	20	2,000
Stratton, Hon. James R., Executor	do	10	1,000
Sullivan, Mrs. Henrietta M.	Toronto, Ont.	80	8,000
Sutherland, Mrs. Jean	Oncouta, N.Y.	2	200
Swabey, Mrs. Florence	Toronto, Ont.	2	200
Swan, Miss Beatrice Helen	do	36	3,600
Swan, Henry	do	100	10,000
Swan, James H.	do	20	2,000
Swan, Robert, Executors of the Estate	do	35	3,500
Swan, Thomas	do	27	2,700
Swan, William H.	Victoria, B.C.	20	2,000
Sweny, Mrs. Alice R.	Toronto, Ont.	82	8,200
Taft, Hulbert	Toronto, Ont.	45	4,500
Tait, Mrs. Millie	Cobourg, Ont.	2	200
Tait, Nelson	do	32	3,200
Tate, John A. (in trust)	Toronto, Ont.	6	600
Taylor, Clarence H.	do	19	1,900
Thomas, Mrs. Mary M.	Quebec, Que.	86	8,600
Thompson, Mrs. Laura O'N.	Toronto, Ont.	16	1,600
Thompson, Mrs. Maria	Coaticook, Que.	16	1,600
Thompson, Mrs. Mary A.	Bradford, Ont.	10	1,000
Thompson, Norman A.	Coaticook, Que.	8	800

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NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Thomson, Major Charles G.	England	10	\$1,000
Thomson, David C.	Scotland	40	4,000
Thomson, Frederick	do	40	4,000
Thomson, Mrs. Isabella B.	Berkeley, Cal.	27	2,700
Thomson, William	Scotland	40	4,000
Thorburn, Mrs. Maria J. I.	Ottawa, Ont.	3	300
Thorne, James	do	5	500
Tiddy, Mrs. Annie	Cobourg, Ont.	2	200
Toronto General Trusts Corporation, Trustees	Toronto, Ont.	744	74,400
Toronto General Trusts Corporation, Executors	do	103	10,300
Toronto General Trusts Corporation, Executors and Trustees	do	312	31,200
Toronto General Trusts Corporation (in trust)	do	1,870	187,000
Toronto General Trusts Corporation and D. K. Smith, Executors and Trustees	do	31	3,100
Trees, Aleck G.	do	8	800
Trees, Christopher F.	do	12	1,200
Trees, Miss C. E., Miss E. J., J. D., S. L., and C. F., Trustees	do	100	10,000
Trees, James D.	do	4	400
Trees, Samuel L.	do	6	600
Turnbull, John and George H. Smithers, Trustees	Montreal, Que.	2	200
Turner, Mrs. Florence	Brockville, Ont.	2	200
Turner, Mrs. Marguerite	Barrie, Ont.	5	500
Tyrwhitt, Mrs. Mildred R.	Hull, Que.	15	1,500
Unicke, Robt., Executrices of late.	Halifax, N.S.	18	1,800
Union Trust Company and Peoples State Bank	Detroit, U.S.	625	62,500
University of Mount Allison College	Sackville, N.B.	32	3,200
Van Buskirk, Mrs. Caroline Anne	Stratford, Ont.	4	400
Van Dusen, Mrs. Margaret	St. Catharines, O.	8	800
Van Horne, Mrs. Edith B.	Montreal, Que.	10	1,000
Van Tuyl, B. B.	Petrolia, Ont.	35	3,500
Vanstone, Frederick C.	Bowmanville, O.	25	2,500
Vaughan, Herbert M., Surviving Trustee	Wales	78	7,800
Victoria University Board of Regents	Toronto, Ont.	2	200
Vipond, George	Montreal, Que.	50	5,000
Wadsworth, W. R., Executors of late.	Toronto, Ont.	25	2,500
Waddle, John, Executors of Estate of late	do	200	20,000
Walker, Henry S.	do	60	6,000
Walker, Norman, M.D.	do	15	1,500
Wallace, George H.	Wolfville, N.S.	11	1,100
Wainsley, Mrs. Hannah	Toronto, Ont.	31	3,100
Wainsley, Joseph	do	5	500
Ward, Alfred	Hamilton, Ont.	6	600
Ward, Charles W.	Midhurst, Ont.	5	500
Ward, John J. C. (in trust)	Woodlands, Que.	12	1,200
Ward, Mrs. Mary	Sarnia, Ont.	3	300
Ward, Wm. J. (Tutor)	Lennoxville, Q.	5	500
Watson, A. H. R., D.D.S.	Port Hope, Ont.	14	1,400
Watson, Miss Ella J.	do	4	400
Watson, George H., K.C.	Toronto, Ont.	9	900
Watson, Harrison	Montreal, Que.	108	10,800
Watson, John G.	do	100	10,000
Webb, Tom	St. Catharines, O.	5	500
Wells, Mrs. Vivian M.	Montreal, Que.	3	300

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Wheeler, Mrs. Ann.....	St. Paul, Minn.	30	\$3,000
Whelan, Mrs. Anna M. M.....	Ireland.....	5	500
White, Mrs. Lillian M.....	Toronto, Ont.	6	600
Whitehead, Alfred B.....	Quebec, Que...	6	600
Whitehead, A. Whiston.....	England.....	6	600
Whitehead, B. J.....	do.....	6	600
Whitehead, J. L.....	do.....	6	600
Whitney, Edwin C.....	Ottawa, Ont.	312	31,200
Whyte, Mrs. Isabella.....	Peterboro', Ont.	4	400
Wickett, Miss Dorothy G.....	Port Hope, Ont.	5	500
Wickett, Mrs. Edith M.....	do.....	10	1,000
Wickett, Mrs. Edith M. H.....	do.....	22	2,200
Wickett, John.....	do.....	43	4,300
Wickett, Thomas.....	do.....	5	500
Wilkes, Miss Gertrude.....	England.....	6	600
Willard, Harper.....	Prescott, Ont.	15	1,500
Williams, Mrs. Mary E. B.....	Montreal, Que.	4	400
Wilson, Miss Margaret C.....	Toronto, Ont.	10	1,000
Wilson, Richard W.....	Caboung, Ont.	5	500
Wilson, Robert.....	Bennington, N. H.	2	200
Wilson, Thomas.....	do.....	25	2,500
Withall, William J., Executors of Estate of late.....	{ Quebec and { Montreal, Q.	90	9,000
Wolf, Mrs. Ada.....	Fairhope, U.S.	8	800
Wood, Mrs. Helen R.....	Toronto, Ont.	100	10,000
Wood, Major Robert.....	{ Royal W'rwick { shire Regt. }	375	37,500
Wood, Thomas H.....	Toronto, Ont.	253	25,300
Wood, Thomas R., Executors of Estate of late.....	do.....	500	50,000
Wright, Mrs. Rosa E.....	Pictou, Ont.	5	500
Wurtzle, Ernest F.....	Quebec, Que...	2	200
Young, Aaron N.....	Evanston, Ill.	25	2,500
Young, Mrs. Amy C.....	Westmount, Q.	102	10,200
		50,000	\$5,000,000

