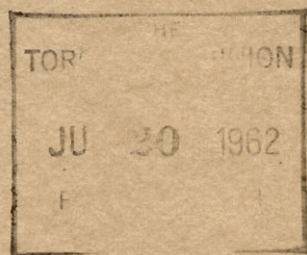


THE
BANK OF TORONTO,
TORONTO



ARCHIVES
THE TORONTO-DOMINION BANK
HEAD OFFICE, TORONTO, ONT.



SIXTY-FIFTH
ANNUAL REPORT
NOV. 30. 1920

THE
BANK OF TORONTO
TORONTO



SIXTY-NINTH
ANNUAL REPORT
NOVEMBER 1909

THE BANK OF TORONTO

SIXTY-FIFTH ANNUAL REPORT

AND

LIST OF STOCKHOLDERS

NOVEMBER 30TH, 1920

INCORPORATED 1855



THE BANK OF TORONTO, TORONTO

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

THE BANK OF TORONTO

DIRECTORS

W. G. GOODERHAM, PRESIDENT.

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

JOSEPH HENDERSON, VICE-PRESIDENT.

TORONTO. { Vice-President Confederation Life Association.
" " Canadian Mortgage Investment Co.

WILLIAM STONE, { President Rolph-Clark-Stone, Limited.
TORONTO. { Director Wm. Stone Sons, Limited, Woodstock and
Ingersoll.
" Manufacturers Life Insurance Co.

JOHN MACDONALD, { President John Macdonald & Co., Limited (Whole-
TORONTO. { sale Dry Goods Importing House).
Director Confederation Life Association.
" Guarantee Co. of North America.
" Scottish Union & National Insurance Co.

LT.-COL. A. E. GOODERHAM, { President Dominion of Canada Guarantee and
TORONTO. { Accident Co.
Vice-President Confederation Life Association.
Director Gooderham & Worts, Limited.
" Canada Permanent Mortgage Corporation

BRIG.-GEN. F. S. MEIGHEN, { President Lake of the Woods Milling Company.
MONTREAL. { " New Brunswick Railway Company.
Director Canadian Pacific Railway Co.
" (Canadian Board) Phoenix Assurance Co.
of London.
" Crown Trust Co.

J. L. ENGLEHART, { Vice-President Imperial Oil Co., Limited.
TORONTO. { " " London & Western Trust Co.
President Crown Savings & Loan Co.

WILLIAM I. GEAR, { President Crown Trust Co.
MONTREAL. { Vice-President The Robert Reford Co., Limited.
Director Keewatin Flour Mills Co., Limited.
" Cairn Line of Steamships.
" Wabasso Cotton Co., Limited

THE BANK OF TORONTO

DIRECTORS—CONTINUED

PAUL J. MYLER, { President Canadian Westinghouse Company, Ltd.
HAMILTON. { Director Landed Banking & Loan Co.
" Dominion Foundries & Steel, Limited.

ARCHIBALD H. CAMPBELL, { Director Consumers Gas Company.
TORONTO. { " London & Canadian Loan and Agency
Co., Limited.

JOHN I. MCFARLAND, { President Alberta Pacific Grain Co., Ltd.
CALGARY. { Director The Standard Trust Co.

W. R. BAWLF, { President N. Bawlf Grain Co., Ltd.
WINNIPEG. { Vice-President Thunder Bay Terminals Elevator
Co., Ltd.
Vice-President Fort William Elevator Co., Ltd.
Director Standard Trusts Co.
" Winnipeg Electric Railway Co.

JAMES D. CHAPLIN, M.P., { President Welland Vale Manufacturing Co., Ltd.
ST. CATHARINES. { St. Catharines.
" Canadian Hardwood Co., Ltd., Toronto.
Vice-President Hayes Wheel Co. of Canada, Ltd.,
Chatham.

OFFICERS

THOS. F. HOW - - General Manager.
JOHN R. LAMB - - Assistant General Manager.
D. C. GRANT - - Chief Inspector.
J. A. WOODS - - Western Superintendent.
B. F. A. LEWIS - - Eastern Inspector.
G. A. DOYLE - - Western Inspector.
R. PASIBY - - Supervisor.
B. S. VANSTONE - - Supervisor.
WILLIAM MILLER - - Supervisor.

G. T. CLARKSON, C.A. - Auditor.

H. T. SMITH - - Secretary.

THE BANK OF TORONTO

PROCEEDINGS OF THE

SIXTY-FIFTH ANNUAL GENERAL MEETING

HELD ON

WEDNESDAY, 12TH JANUARY, 1921

The Annual General Meeting of the Stockholders of The Bank (being the Sixty-Fifth 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, 1921.

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. John R. Lamb be requested to act as Secretary.

Moved by Mr. JOHN MACDONALD, seconded by Mr. W. R. BAWLF, and

Resolved—That George R. Hargraft and Major A. E. Duncanson, D.S.O., be appointed 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, 1920, accompanied by the 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 November 29th, 1919, was..... \$793,983 03

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..... 1,017,371 24

\$1,811,354 27

This sum has been appropriated as follows:

Dividend No. 154, Three per cent.....\$150,000 00
Dividend No. 155, Three per cent..... 150,000 00
Dividend No. 156, Three per cent..... 150,000 00
Dividend No. 157, Three per cent..... 150,000 00

\$600,000 00

Reserved for Taxes.....\$100,000 00

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

Written off Bank Premises 100,000 00

225,000 00

Carried forward to next year 986,354 27

\$1,811,354 27

There has been a constant demand for credit during the year, and the available funds of the Bank have been actively employed with satisfactory results.

The Head Office and Branches have been regularly inspected by the Inspection Staff, and at the Head Office the usual inspection of cash and securities has also been made.

Mr. G. T. Clarkson, C.A., the auditor appointed by the shareholders of the Bank, has made his examination of our principal offices and his report is appended to the General Statement presented herewith. Mr. Clarkson's name will be submitted to you for reappointment as Auditor.

Eight new Branches of the Bank have been opened during the year, and three Branches closed, making 161 Branches now in operation.

A Resolution will be submitted to you by the Directors at the Annual Meeting requesting your authority to increase the number of Directors on the Board.

All of which is respectfully submitted.

W. G. GOODERHAM,
President.

THE BANK OF TORONTO

GENERAL

30TH NOVEMBER

LIABILITIES

Notes in Circulation.....	\$8,497,128 00	
Deposits bearing interest, including interest accrued to date of statement.....	\$62,542,753 81	
Deposits not bearing interest.....	18,615,133 48	
	<u>81,157,887 29</u>	
Balances due to other Banks in Canada.....	243,812 85	
Balances due to Banks and banking corres- pondents in the United Kingdom and Foreign Countries.....	1,497,933 95	
	<u>1,741,746 80</u>	
Quarterly Dividend, payable 1st Dec., 1920..	150,000 00	
Dividends unpaid.....	1,088 00	
	<u>151,088 00</u>	
Acceptances under Letters of Credit.....	285,685 57	
	<u>\$91,833,535 66</u>	
Capital paid up.....	\$5,000,000 00	
Rest	6,000,000 00	
Balance of Profit and Loss Account carried forward.....	986,354 27	
	<u>11,986,354 27</u>	
	<u>\$103,819,889 93</u>	

TORONTO, 30th November, 1920.

THE BANK OF TORONTO

STATEMENT

1920

ASSETS

Gold and Silver coin current..	\$1,006,761 22	
Dominion Notes held.....	13,065,125 00	
Deposit in the central gold reserves	4,500,000 00	
	<u>\$18,571,886 22</u>	
Deposit with the Minister for the purposes of the Circulation Fund.....	254,834 65	
Notes of other Banks.....	751,616 55	
Cheques on other Banks.....	6,026,559 70	
Balances due by Banks and banking corres- pondents elsewhere than in Canada.....	790,811 63	
Dominion and Provincial Government Securi- ties, not exceeding market value.....	5,231,801 22	
Canadian Municipal Securities and British, foreign and colonial public Securities other than Canadian.....	7,465,486 23	
Railway and other Bonds, Debentures and Stocks, not exceeding market value....	711,237 16	
Call and Short (not exceeding thirty days) Loans in Canada, on Bonds, Debentures and Stocks.....	2,217,415 90	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	1,000,000 00	
	<u>\$43,021,649 26</u>	
Other Current Loans and Discounts in Canada (less rebate of interest, \$233,435.00).....	\$56,753,148 13	
Overdue Debts (estimated loss provided for).	193,035 50	
	<u>56,946,183 63</u>	
Liabilities of Customers under Letters of Credit, as per contra	285,685 57	
Bank Premises, at not more than cost, less amounts written off.....	3,566,371 47	
	<u>\$103,819,889 93</u>	

W. G. GOODERHAM,
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 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, 1920, 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 13th, 1920.

THE BANK OF TORONTO

The President then addressed the meeting.

GENTLEMEN:—In addressing you to-day I think it well to review very briefly some of the conditions by which we have been affected since the outbreak of war in August, 1914. The first effect of the declaration of war was shock and uncertainty, a sudden closing down of activity, a drop in prices and great disturbances in the exchange markets. This, after a short time, was followed by a gradual resumption of business and an unlimited demand for war materials, foodstuffs and supplies for army purposes. In consequence, agriculture and industry were both speeded up, and for the years of war our foreign trade reports showed, year by year, a constantly increasing total of exports. Agricultural products and manufactured goods were sold at steadily advancing prices. The large number of men serving in the army, and thereby withdrawn from production, created a scarcity of labor and unemployment was practically unknown. Wages were forced up under these conditions, and the ruling principle was "Win the war, no matter what the cost may be." This was the right spirit under the circumstances, but high prices for goods and high wages were creating an unhealthy business atmosphere. This effect, however, was not immediately evident when the war ended, and the apparent prosperity continued until the early part of the year which has just closed. There were indications of a change and warning notes were sounded, but many could see nothing in the near future but a continuance of an active turnover, with a high margin of profit. The demands upon the banks for increased credits continued to be persistent; loans rose steadily, so that at one time the total showed an increase of \$300,000,000 over the amount on November 30th, 1919. To this increase there were many contributing causes. One of the results of the war had been a great waste of capital; large investments had been made in fixed assets; loans, many in number and large in amount, were being carried for subscriptions to the last Victory Loan; such necessary basic commodities as raw sugar, cotton, iron, coal and others of this class required, in many cases, more than double the amount of capital to carry them through the process of manufacture, while high wages of operatives added to the cost of production. All these combined made the credit situation an uncomfortable one. At a later stage a lessened demand caused goods to be piled up in storehouses and increased the strain upon the situation. It became evident that further expansion would be dangerous, especially in view of the prospective heavy demands that would be made in connection with the season's grain movement, and it was necessary to impose restriction upon increasing credits.

Danger in further credit expansion was not peculiar to Canada, but was world wide, and even our wealthy neighbors, the United States, were as severely affected by it as others. Under the leadership of the Federal Reserve Board, somewhat drastic action was taken by banks, rates were advanced, re-discounts were reduced to a minimum and credits were curtailed.

It had been the policy and desire of the banks in Canada that while credits should be reduced, readjustment in prices should take place gradually. But pressure in the United States took a more vigorous form and resulted in forced sales being made on a large scale and a severe drop in prices of many commodities. This action on their part was necessarily to some extent reflected in Canada, but it is to the credit of our banks that what might have proved a very serious situation has been handled so prudently.

The figures furnished by the Bureau of Statistics at Ottawa show our imports for twelve months ending 30th November at \$1,345,000,000 and our exports \$1,289,000,000. Last year in the same period we were able to show a favorable balance of \$330,000,000, while this year we have a balance of \$56,000,000 against us. It is unfortunate that in the year of falling prices we should have had such a large increase in imports. There had been for so long a time a scarcity of goods, with difficulty in getting orders filled, this apparent scarcity continuing during the first half of 1920, that only those

THE BANK OF TORONTO

prudent buyers who kept their orders low have escaped the consequences of the recent great breaks in prices.

Our trade relations with the United States continue to grow, our purchases from them being \$927,000,000 and our sales \$545,000,000, so that the balance against us is a large one. This in itself is sufficient to account for a high premium in New York exchange. There are other factors in the case that may make changes in the balance, but there is no immediate prospect that we will get back to pre-war rates of exchange.

Our purchases from Great Britain increased \$145,000,000 but our sales to her were \$162,000,000 less. We have increased our exports to other foreign countries to an appreciable amount. The foreign political situation is still greatly confused and progress in the direction of peace and harmony has been distressingly slow. The foreign economic situation has shown little improvement. The depreciation in the currency of the larger European countries has made it impossible for them to pay for imports that are absolutely essential to them if they are to regain means of living. Such large sections of the world are in a state of economic chaos that the usual exchange of commodities cannot be made and under these conditions we cannot hope to extend our trade with them upon a cash basis.

Great Britain has, by large combinations of manufacturers, bankers and capitalists, succeeded in making some progress in re-establishing trade and extending credit. Our Government became responsible for some foreign credits last year, but not to any large extent, and it has not as yet been possible for us to make arrangements that would justify us in taking risks involving more than moderate advances.

In our own good land we have much reason for thankfulness. Our harvest has been a large one, and the estimated value of all our field crops is greatly in excess of the record of any previous year. While there has been disappointment in regard to falling prices, yet the country's wealth has materially increased.

Our exports for the year have been maintained at high figures in spite of the complete cessation of orders for war material and supplies, which two years ago formed such a large factor in our trade figures. Lumber, wood pulp, printing paper and other wood products show gratifying increases. The recent drop in prices has undoubtedly affected holders of stocks of goods, and losses have been sustained which will in some cases prove serious, but after years of prosperity there should have been such additions to capital as would provide for shrinkage.

We have, therefore, since August, 1914, passed through many phases—ups and downs—but through all the changes that have befallen us the Bank has prospered, and our report to you presents the results of the year after a very careful and conservative survey has been made of all our loans, securities, and banking properties. Your Directors trust that the report will be considered a satisfactory one.

Before formally moving the adoption of the report, I will ask the General Manager to comment upon some of the features of our balance sheet.

The GENERAL MANAGER then made the following remarks:

The past year, and particularly the later months of the year, have witnessed the beginning of deflation to which we have looked forward with some apprehension during the past two or three years. There have been sharp price reactions in nearly all basic raw materials, and, to a lesser extent, in manufactured goods. In some instances the movement downward has been rapid, and has probably gone too far for the present. In general, however, we are working to a more reasonable and healthy condition of

THE BANK OF TORONTO

business, which is greatly to be desired and in the best interests not only of the banks but of all classes of the community. It is unfortunate that the readjustment should involve more or less loss and hardship. This, however, is inevitable. The necessities of the war forced a departure from sound principles of business and finance. Many Government regulations and restrictions, interfering with the laws of supply and demand and free competition, were considered necessary. We are now working our way back slowly, in some cases painfully, to a natural and normal condition. We have been doing what we could directly with our customers as well as indirectly, to influence a policy of caution and preparedness, and although our advice has not always been taken—a banker is often regarded as too conservative for any business but banking—we are glad to be able to report to you that your property has been conserved and strengthened and is in excellent condition, and that our customers, with remarkably few exceptions, are coming through a rather trying time in comparative comfort, and are in good position to avail themselves of an improvement in trade which we hope is not far distant.

Turning to the statement before you, you will observe that our circulation continues to run very high, exceeding our paid-up capital by about \$3,500,000, which is an increase over last year of about half a million.

The total circulation of bank notes in Canada on 30th November last was \$234,339,923, being about \$3,000,000 less than a year ago.

All the paper currencies of the world are greatly inflated, and it will be an indication of a return to a sounder basis if there is a gradual reduction in the amount of bank notes outstanding.

You will, of course, realize that the amount of excess circulation over our paid-up capital is valuable only as a convenience and is not a source of profit, as we require to deposit gold or Government notes, equal to the excess, in the Central Gold Reserve.

Our total deposits amount to \$81,157,887, as against \$86,712,997. These may be divided into three classes:

Government Balances;

Current Accounts subject to cheque;

Savings Deposits.

Last year we were receiving payments on account of subscriptions to the Victory Loan, and the balance at the credit of the Government at the close of the year was over \$15,800,000.

The total amount of Government deposits in all the banks a year ago was \$350,000,000. These balances are now reduced to \$136,000,000, a withdrawal during the year of \$214,000,000. The necessities of the Government, therefore, have caused a large reduction in the balances at credit in the different banks, and our amount of such deposits has been reduced \$14,700,000. Omitting, therefore, our Government deposits, we find that the deposits in the other two divisions have increased \$9,144,000, a very satisfactory increase in view of the large withdrawals that were made in payment of subscriptions to the last Victory Loan.

The principal changes under the heading of Cash and Immediately Available Assets as compared with last year are an increase in gold and Dominion notes of nearly \$4,000,000 and a reduction in Dominion securities of \$7,500,000 and other public securities \$2,300,000. The change in the amount of Government deposits held by us, already referred to, sufficiently accounts for the reduction in our holding of these securities, the Government using their bank balances in part for the liquidation of their temporary borrowings from the banks.

THE BANK OF TORONTO

The total amount of immediately available assets is \$43,021,649.26 and shows that the percentage held against our liabilities is nearly 47%, a sufficiently strong and conservative position.

There has been an increase in Loans during the year of \$2,900,000. The effort has not been to increase commercial advances, but rather to keep them active. There has, however, been a strong demand for credits during the past year, and we have assisted as the best interests of our customers appeared to require.

It is to be expected that the present year will show decreases in this department, brought about by the liquidation of existing stocks of merchandise and their replacement at lower prices. This will be for the general good, although it may have some effect on our earning power.

The earnings of the Bank have been continued at a high level, and the amount shown in our statement will, we trust, be considered satisfactory.

Before arriving at our net profits, we have, as always, made good provision for anything of a doubtful character, and our annual re-valuation of our securities and properties has recognized the difficult conditions under which we are operating and which may continue for some months to come.

We have again to acknowledge the co-operation of the staff. Loyal and efficient Managers and officials of all ranks, including the women force, are entitled to credit for their share in the work of the year. Our business with our customers and the public, is carried on through the staff and if we are giving a good service, which we hope and believe is the case, it is largely because each member of the staff takes a personal pride in the institution and is possessed of a right spirit and attitude to the Bank and to the public, and a sense of responsibility.

THE BANK OF TORONTO

Moved by Mr. W. G. GOODERHAM, seconded by Mr. JOSEPH HENDERSON, and

Resolved—That the Report of the Directors and Statement now presented be adopted, and that printed copies thereof be distributed to the Stockholders.

BY-LAW NO. 47.

Moved by LT.-COL. A. E. GOODERHAM, seconded by Mr. A. H. CAMPBELL, and

Resolved—The Bank of Toronto, by virtue of their powers in that behalf, hereby enacts as a by-law of the Bank as follows :

That By-Law No. 30, amended by By-Laws Nos. 36, 42, 45 and 46, be further amended so as to read—

The number of Directors shall be increased from twelve to fourteen of whom four shall form a quorum for the transaction of business.

Moved by Mr. J. D. CHAPLIN, M.P., seconded by Mr. W. C. CROWTHER, and

Resolved—That Mr. Geoffrey T. Clarkson, Chartered Accountant, Toronto, be and is hereby appointed Auditor for the current year, his remuneration not to exceed the sum of \$5,000.

Moved by Hon. WALLACE NESBITT, seconded by Mr. WM. CROCKER, and

Resolved—That the President, Vice-President and other Directors of the Bank be tendered the thanks of the Stockholders for their careful attention to the affairs of the Bank during the year closed.

Moved by Brig.-Gen. F. S. MEIGHEN, seconded by Mr. WILLIAM I. GEAR, and

Resolved—That the thanks of the Stockholders be given to the General Manager and the other officers of the Bank for the satisfactory performance of their respective duties during the past year.

Moved by Dr. GEORGE E. COOK, seconded by Mr. JAMES C. BLACK, and

Resolved—That the Scrutineers cast one ballot for the election of the following named gentlemen as Directors of The Bank of Toronto :

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
JOSEPH HENDERSON
BRIG.-GEN. F. S. MEIGHEN
J. L. ENGLEHART

WILLIAM I. GEAR
PAUL J. MYLER
ARCHIBALD H. CAMPBELL
WILLIAM R. BAWLF
JOHN I. MCFARLAND
JAMES D. CHAPLIN, M.P.

GEORGE R. HARGRAFT, } *Scrutineers.*
A. E. DUNCANSON, }

TORONTO, January 12th, 1921.

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

By order of the Board,

THOS. F. HOW,
General Manager.



MONTREAL BRANCH



ST. CATHERINES AND GUY STREETS BRANCH, MONTREAL



MAISONNEUVE BRANCH

THE BANK OF TORONTO

BRANCHES...

ONTARIO

Toronto, King St. W., cor. Bay St.	(J. S. Skeaff,	Manager.
(Main Office)	(P. J. Hanley,	Asst. Mgr.
" Church & Wellington Sts.	A. S. Towers,	Manager.
" College and Dovercourt	R. F. LeRoy,	"
" Dundas St., cor. Ossington Ave.	Morgan Carry	"
" Elm St., cor. Elizabeth St.	Jas. Stewart,	"
" King St. W., cor. Bathurst St.	F. L. Coulson,	"
" Parliament St., cor. Queen St. E.	A. C. Hodgetts,	"
" Rivordale, Queen, E. & Logan Ave.	J. C. Wolfram,	"
" Roncesvalles Ave., cor. Dundas St.	F. A. Lount,	"
" St. Clair and Christie St.	M. G. Davey,	"
" Spadina Ave., cor. Queen St. W.	Fred. H. Leach,	"
" W. Toronto, Dundas & Keele Sts.	N. J. McKenzie,	"
" Yonge St., opp. Albert St.	L. S. McMurray,	"
Allandale	(Sub. to Barrie.)	
Bailieboro'	S. R. Nichols,	"
Barrie	H. A. Sims,	"
Bethany	M. F. Panton,	"
Bradford	H. A. Livingston,	"
Brantford	D. McLennan,	"
Brockville	M. Atkinson,	"
Burford	A. D. Muir,	"
Cardinal	S. J. W. Clarke,	"
Cobalt	T. W. Carlyle,	"
Cobourg	E. W. Hargraft,	"
Colborne	A. Logan,	"
Coldwater	G. T. Sullivan,	"
Collingwood	C. W. Pangman,	"
Copper Cliff	R. Gray,	"
Creemore	B. T. Ferguson,	"
Dorchester	J. B. Sandy,	"
Elmvale	W. A. Anderson,	"
Feversham	R. P. Bellamy,	"
Fort William	S. B. Chamberlain,	"
Freelton	C. H. Byers,	"
Galt	P. J. Wright,	"
Gananoque	L. S. Barr,	"
Glencairn	E. G. Britton,	"
Hamilton	J. Stephen,	"
Hastings	A. U. Bailey,	"
Havelock	H. F. McNichol,	"
Honeywood	J. H. Lawrence, Acting Mgr.	
Keene	E. H. Barnes,	Manager.

THE BANK OF TORONTO

Kerwood	H. A. Kerr,	Manager.
Kingston	C. P. Borland,	"
Kitchener	G. B. McKay,	"
" (North Ward)	F. J. Rooney,	"
Lansdowne	H. R. Nettleton,	"
London (Main Office)	J. Pringle,	"
" Dundas & Talbot Sts.	J. C. McDonald,	"
" East	W. G. Paterson,	"
" North	T. C. Margrett,	"
" Wellington & Dundas Sts.	T. F. Walker,	"
Lyndhurst	J. E. Curry,	"
Markdale	W. L. Young,	"
Meaford	J. W. Simpson,	"
Millbrook	L. R. Atkinson,	"
Milton	H. B. Youell,	"
Morrison	J. C. Kennedy,	"
New Lowell	T. B. Chester,	"
Newmarket	F. A. M. Lister,	"
Oakville	J. B. L. Grout,	"
Oil Springs	D. E. Plewes,	"
Omamee	Addison Weaver,	"
Ottawa	Geo. C. Gardner,	"
Parry Sound	W. A. Bourne,	"
Penetanguishene	W. G. Walker,	"
Peterborough	E. J. H. Vanston,	"
Petrolia	Geo. Hay,	"
Phelpston	F. G. A. Parsons,	"
Porcupine	F. W. D. Wilkins,	"
Port Hope	J. R. Bunting,	"
Preston	A. N. B. Rogers,	"
Queensville	N. Hunter,	"
St. Catharines	F. C. Field,	"
Sarnia	R. H. Cardy,	"
Shelburne	W. E. Sharpe,	"
Stayner	O. G. Bernhardt,	"
Stratford	G. L. McHattie,	"
Sudbury	A. C. Edward,	"
Thornbury	W. G. Whately,	"
Wallaceburg	H. C. Cavill,	"
Waterloo	R. J. Tobey,	"
Welland	J. J. McGrail,	"
Wyoming	H. E. Lambert,	"

THE BANK OF TORONTO

QUEBEC

Montreal, Main Office	{ H. B. Henwood, Manager. J. L. Carson, Asst. Mgr.
(St. James St., cor. McGill St.)	
" Board of Trade	W. H. Hiscock, Manager.
" Maisonneuve	E. F. McNicholl, "
" St. Catherine St., cor. Guy St.	G. St. John, "
" 516 St. Lawrence Boulevard .	S. G. Leonard, "
" Atwater Ave., cor. St. Antoine St.	W. E. Fleming, "
St. Lambert	A. H. Walsh, "
Cap Madeleine	J. E. Long, "
Gaspé	R. H. Gould, "
Terrebonne	H. P. Widdowson "

MANITOBA

Winnipeg	{ J. A. Woods, Manager H. Hopkins, Asst. Mgr.
Benito	M. C. Manhard, Manager.
Cartwright	F. F. Osborn, "
Durban	T. R. Menzies, "
Holmfild	C. O. Heming, "
Kenville	R. S. Booth, "
Mather	L. J. Bosdet, "
Neelin	H. R. Chapin, "
Pilot Mound	F. C. Burnett, "
Portage la Prairie	W. I. McCullough, "
Rosburn	J. J. Hay, "
St. Boniface	A. B. Fee, "
Swan River	C. R. Dawson, "
Transcona	R. C. Waram, "

ALBERTA

Bulwark	W. N. Bradley, Manager.
Calgary	C. R. Latimer, "
Carbon	J. L. Thompson, "
Cessford	G. A. Sheldon, "
Compeer	F. N. Fallis, "
Coronation	J. Hayward, "
Edmonton	F. H. Reid, "
Lanfine	S. H. Abrams, "
Oyen	W. J. Miller, "
Pollockville	E. A. Johnston, "
Richdale	James Murray, "
Sibbald	N. Toland, Acting Mgr.
Stanmore	James Milmine, Manager.
Stettler	W. H. Hambly, "
Sunnynook	H. J. Carmichael, "
Veteran	H. L. Staples, "
Youngstown	G. A. Ross, "

THE BANK OF TORONTO

SASKATCHEWAN

Arran	C. Melville,	Manager.
Assiniboia	V. D. S. Teney,	"
Bateman	J. S. Weir,	"
Bredenbury	W. V. Galbraith,	"
Chaplin	L. Copeman,	"
Churchbridge	C. C. Eddy,	"
Colonsay	M. S. Hargreaves,	"
Glenavon	F. C. Millard,	"
Glidden	C. Thomson,	"
Gravelbourg	M. L. Magee,	"
Graytown	P. A. Moodie,	"
Kennedy	J. D. Murray,	"
Kipling	James Maguire,	"
La Fleche	C. D. McMillan,	"
Langenburg	C. E. Saarp,	"
Loverna	A. G. Manuel,	"
Madison	E. J. Lee,	"
Mazenod	O. E. Burkell,	"
Meyronne	W. R. Lawrie,	"
Montmartre	J. Heroux,	"
Mortlach	E. J. Waldie,	"
Odessa	(Sub. to Vibank.)	"
Pelly	G. A. Hetherington,	"
Preeceville	A. G. Thorkelson,	"
Smiley	R. S. Hutcheon,	"
Stenen	S. C. Houston,	"
Sturgis	J. C. McGuckin,	"
Vanguard	G. R. Tucker,	"
Vibank	C. F. Drager,	"
Wolseley	A. N. McDonald,	"
Woodrow	R. S. Watson,	"
Yorkton	M. Duncan,	"

BRITISH COLUMBIA

Vancouver	E. W. Lamprey,	Manager.
Merritt	W. H. Innes,	"
New Westminster	J. Gracey,	"
Victoria	A. P. Boulton,	"

THE BANK OF TORONTO

LIST OF FOREIGN CORRESPONDENTS

FOR THE ENCASHMENT OF DRAFTS UNDER
OUR LETTERS OF CREDIT

American Express Co.	Several Foreign Cities.
Anglo-Austrian Bank	Austria and Roumania.
Anglo-Egyptian Bank, Limited	Malta, Gibraltar, Alexandria, Cairo, Port Said.
Anglo-South American Bank, Ltd.	Argentina, Chile, Peru, Uruguay and Mexico.
Banca Commerciale Italiana	France and Italy.
Banco de Chile	Chile.
Banco del Peru y Londres	Callao and Lima, Peru.
Bank of Australasia	Australasia.
Bank of Bengal	India.
Bank of Bermuda, Limited	Hamilton, Bermuda.
Bank of Bishop & Company, Limited	Honolulu, Sandwich Isl'ds.
Bank of British West Africa, Ltd.	Sierre Leone, Grand Canary, Morocco, Gambia, Liberia, Gold Coast.
Bank of Ireland	Ireland.
Bank of Nova Scotia	Kingston, Jamaica.
Bank of Roumania	Bucharest, Roumania.
Banque Adam	Boulogne-sur-Mer, France.
Banque D'Anvers	Antwerp, Belgium.
Banque de Flandre	Belgium.
Banque de la Suisse Italienne	Switzerland.
Banque d'Etat du Maroc	Tangier, Morocco.
Banque Federale	Switzerland.
Banque Francaise du Mexique	Mexico Republic.
Banque Nationale du Credit	Arras, Metz, and Nancy, France.
Banque Populaire Suisse	Switzerland.
Bergens Kredit Bank	Bergen, Norway.
British American Bank	San Francisco, U.S.
Canadian Bank of Commerce	Seattle, U.S.
Centralbanken for Norge	Christiania, Norway.
Chartered Bank of India, Australia & China	Asia and Philippine Islands.
Colonial Bank	West Indies and British Guiana.
Commercial Bank of Scotland	Scotland.
Comptoir National d'Escompte de Paris	France and other Foreign Countries.
Cossart, Gordon & Company	Funchal, Madeira.
Credit Commercial de France	Nice, France.
Credito Italiano	Italy.
Credit General Leigeois	Belgium.
Crédit Lyonnais	France and other Foreign Countries.
Credit Suisse	Switzerland.
Crocker National Bank	San Francisco, U.S.
First National Bank	Boston, U.S.
First National Bank	Chicago, U.S.
First National Bank	Cincinnati, U.S.
First National Bank	Cleveland, U.S.
First and old Detroit National Bank	Detroit, U.S.
Hamilton & Co.	Santa Cruz, Canary Islands.
Hayemal, M.	Spa, Belgium.
Hong Kong and Shanghai Banking Corporation	Yokohama, Japan.

THE BANK OF TORONTO

LIST OF FOREIGN CORRESPONDENTS—CONTINUED

Hope & Co.	Amsterdam, Holland.
Imperial Bank of Persia	Persia.
Imperial Ottoman Bank	Turkey and Palestine.
International Banking Corporation	Several Foreign Cities.
Ionian Bank, Limited	Greece.
Jenssen & Co.	Thronthjem, Norway.
Lloyds Bank, Limited	England.
London & Brazilian Bank, Ltd.	Portugal, Brazil, Uruguay and Argentine.
London County Westminster and Parrs Bank, Ltd.	Spain.
London Joint City & Midland Bank, Limited	England.
Manufacturers and Traders National Bank	Buffalo, U.S.
Mauritius Commercial Bank	Port Louis, Mauritius.
Munsey Trust Co.	Washington, D.C.
National Bank of Commerce	New York, U.S.
National Bank of Commerce	St. Louis, U.S.
National Bank of India, Ltd.	Zanzibar, Aden and India.
National Bank of South Africa, Ltd.	South Africa.
Park Union Foreign Banking Corporation	Seattle, U.S. and Tokio, Japan.
Private Bank of Copenhagen	Copenhagen, Denmark.
Riggs National Bank	Washington, D.C.
Rotterdamsche Bank-Vereeniging	Rotterdam, Holland.
Royal Bank of Canada	West Indies.
Scheurleer & Fils	Holland.
Skandinaviska Kredit Aktiebolaget	Sweden.
Stavanger Handels-og Industribank	Stavanger, Norway.
Thos. Cook & Sons.	Great Britain and Foreign Countries.
Ulster Bank, Limited	Ireland.
Union Commerce National Bank	Cleveland, U.S.
Wiener Bank, Verein	Austria, Roumania and Turkey.
Yokohama Specie Bank, Limited	Bombay, China and Japan.

AGENTS

LONDON, ENGLAND	London Joint City and Midland Bank, Limited.
PARIS, FRANCE	Credit Lyonnais.
ITALY	Banca Commerciale Italiana.
NEW YORK, U.S.	National Bank of Commerce.
do.	Bankers Trust Co.
do.	International Banking Corporation.
do.	Guaranty Trust 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.
do.	Fifth—Third National Bank.
CLEVELAND, U.S.	Union Trust Company.
DETROIT, U.S.	First and Old Detroit National Bank.
PHILADELPHIA, U.S.	Market Street National Bank.
do.	Corn Exchange National Bank.
do.	First National Bank.
PITTSBURG, U.S.	Keystone National Bank of Pittsburg.
do.	Bank of Pittsburg National Association.
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

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
1860	828,459	335,693	1,317,509	1,692,911
1870	1,217,296	2,052,022	3,530,155	4,429,280
1880	2,801,355	2,328,322	4,783,677	6,046,413
1890	3,523,808	6,376,950	9,574,416	11,424,886
1900	3,942,722	12,260,586	14,917,356	18,374,877
1910	8,944,777	36,985,719	40,605,531	50,314,397
1915	11,439,382	48,769,766	48,074,186	66,767,203
1920	11,986,354	81,157,887	73,572,124	103,819,889

Paid-up Capital	-	-	\$5,000,000.00
Rest Account	-	-	6,000,000.00
Profit and Loss Account			986,354.27
			<u>\$11,986,354.27</u>

THE BANK OF TORONTO

LIST OF STOCKHOLDERS

AS ON THE

31ST DECEMBER, 1920

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Abbott, Sir J. J. C., Executors Estate late.	Montreal, Que.	42	\$ 4,200
Abernethy, Miss Annie S.	Fife, Scotland.	17	1,700
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
Albro, Mrs. Margaret S.	Bennington, Vt.	6	600
Allaster, Mrs. Harriett	Hamilton, Ont.	6	600
Allen, William L.	Cobourg, Ont.	8	800
Ames, A. E. & Co.	Toronto, Ont.	7	700
Amys, Arthur L.	Peterboro', Ont.	20	2,000
Amys, C. Hewitt, M.D.	do	10	1,000
Amys, C. Hewitt, M.D. (in trust)	do	1	100
Amys, Mrs. Mary E.	do	5	500
Anderson, Alexander	Stratford, Ont.	4	400
Anderson, Alfred	Peterboro', Ont.	10	1,000
Anderson, Mrs. Emily L.	Highland Park, Mich.	4	400
Andrew, John A.	Stratford, Ont.	10	1,000
Andros, Mrs. Frances M. L.	Victoria, B.C.	43	4,300
Archbald, Edward (in trust)	Montreal, Que.	53	5,300
Archbold, Rev. Francis H. W.	Dublin, Ireland	18	1,800
Ardagh, Henry H.	Toronto, Ont.	32	3,200
Ardern, Mrs. Marian Jean	Calgary, Alta.	10	1,000
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.	10	1,000
Bailey, Mrs. Ernestine V.	Quebec, Que.	6	600
Bain, Mrs. Beatrice M.	Petrolia, Ont.	4	400
Baines, Allen, M.D.	Toronto, Ont.	37	3,700
Baines, Dr. Allen MacK., Executor.	do	4	400
Baker, John	Gaspé, Que.	54	5,400
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, Rev. Henry G.	Farnham, Eng.	50	5,000
Baldwin, Lawrence H.	Toronto, Ont.	2	200
Baldwin, Lawrence H. (in trust)	do	23	2,300

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Baldwin, Miss M. Louisa	Montreal, Que.	1	\$ 100
Baldwin, Mrs. S. Jessie	do	2	200
Baldwin, Mrs. S. Jessie and Miss M. Louisa	do	55	5,500
Baldwin, Administratrices	do	16	1,600
Ball, John	Baltimore, Ont.	10	1,000
Bangs, John A., Estate of	Carleton Place, O.	72	7,200
Barbeau, Edmond J., Executors Estate late	Montreal, Que.	50	5,000
Barber, Mrs. Frances H. A.	Nottingham, Eng.	16	1,600
Barlow, Frederick W.	Montreal, Que.	10	1,000
Barnes, Mrs. Helen A.	Port Hope, Ont.	11	1,100
Barnston, Miss Francis S. F.	Montreal, Que.	4	400
Barnum, Mrs. Margaret	Brighton, Ont.	10	1,000
Barratt, Mrs. Katherine F.	East Orange, N.J.	10	1,000
Barratt, Roswell, F.	do	570	57,000
Barrett, William H.	Lancashire, Eng.	5	500
Barre, Ernest C.	Sarnia, Ont.	100	10,000
Bate, Sir Henry N., Estate of	Ottawa, Ont.	42	4,200
Bauld, Henry G., Trustee	Halifax, N.S.	13	1,300
Bauld, Henry G., Executor	do	400	40,000
Baumgarten, Alfred	Montreal, Que.	72	7,200
Bawlf, William R.	Winnipeg, Man.	18	1,800
Baylis, Samuel M.	Montreal, Que.	60	6,000
Baylis, Samuel M., W. I. Gear and George	do	20	2,000
Sumner (in trust)	do	93	9,300
Beardmore, George L., Executors of late	Toronto, Ont.	42	4,200
Beatty, Charles W.	do	5	500
Beatty, Miss Mary H.	do	10	1,000
Beebe, Mrs. Jane F.	do	100	10,000
Beemer, Frank, M.D.	Vittoria, Ont.	14	1,400
Begg, Mrs. Blanche E.	London, Eng.	3	300
Begg, Mrs. Grace J.	Brockville, Ont.	3	300
Bell, J. P.	Hamilton, Ont.	34	3,400
Bell, J. P. and Madeleine E. Bell, Trustees	do	2	200
Bell, Miss Madeleine E.	do	3	300
Bellerby, Miss M. E.	Collingwood, Ont.	10	1,000
Bennett, Miss Amy K.	Ottawa, Ont.	2	200
Berry, Mrs. Hannah	Collingwood, Ont.	5	500
Berry, H. L.	Walkerville, Ont.	16	1,600
Bethune, Rev. Charles J. S., D.C.L.	Toronto, Ont.	5	500
Bethune, John W.	Stayner, Ont.	5	500
Bevir, Mrs. Alice S.	England	25	2,500
Birch, Edwin and Mrs. Kate Birch	Kitchener, Ont.	5	500
Bird, Henry	Vancouver, B.C.	10	1,000
Birks, F. C.	Vancouver, Is., B.C.	10	1,000
Birks, J. H.	Brule Mines, Alta.	16	1,600
Blachford, Mrs. Ida E.	Toronto, Ont.	31	3,100
Black, Mrs. Isabella McC.	Noorat, Australia	270	27,000
Black, James C.	Toronto, Ont.	100	10,000
Black, James F. D., Executors of late	Lachine, Que.	6	600
Black, Miss Mary Florence	Toronto, Ont.	25	2,500
Blackader, M.D., Ed. H. P.	do	5	500
Blackader, Rosa L., Executors of Estate late	Montreal, Que.	20	2,000
Blackader, Wm. B.	do	60	6,000
Blackader, W. B. and R. MacD. Paterson, Trustees	do	110	11,000
Blackstock, Mrs. Harriet V.	Toronto, Ont.	1,148	114,800
Bolster, Mrs. Mary Anna, Estate	Vancouver, Is., B.C.	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Bond, Wm. L., Surviving Trustee.....	Montreal, Que....	16	\$ 1,600
Boston Cemetery Association, The.....	Milton, Ont.....	5	500
Boswell, Andrew W.....	Quebec, Que.....	10	1,000
Bowie, Allison G.....	Brockville, Ont....	30	3,000
Bowie, Miss Jessie J.....	do.....	10	1,000
Bowie, Robert A.....	do.....	10	1,000
Bowles, James F.....	London, Eng.....	3	300
Bowman, Miss Alice.....	Windsor, N.S.....	10	1,000
Bowman, Miss Caroline M.....	do.....	10	1,000
Bowman, Miss Catherine I.....	Halifax, N.S.....	5	500
Bowns, Miss Felice M.....	Guildford, Conn....	10	1,000
Boyd, Miss Elizabeth.....	Toronto, Ont.....	14	1,400
Boyd, John.....	do.....	22	2,200
Bradley, Mrs. Marjorie M.....	Detroit, Mich.....	4	400
Brittain, Henry A.....	Toronto, Ont.....	5	500
Brock, Mrs. A. Maude.....	do.....	151	15,100
Brodie, F. A., Trustee.....	Vancouver, B.C....	6	600
Brodie, Mrs. Laura I.....	do.....	13	1,300
Brooks, Mrs. Mary.....	Gore's Lan'g, Ont..	1	100
Brouse, William Henry and Fanny Josephine } Brouse, Executors.....	Toronto, Ont.....	10	1,000
Brown, Miss Jennie F.....	do.....	6	600
Brown, Robert, Executors and Trustees of } Estate of late.....	{ Ottawa, Ont. & } { Montreal, Que. }	80	8,000
Brownridge, Miss Alma.....	Fruitland, Ont....	1	100
Brownridge, Edward T.....	do.....	1	100
Brownridge, Miss Lelia May.....	do.....	2	200
Brownridge, Otto.....	do.....	1	100
Brownscombe, Felix.....	Peterboro', Ont....	10	1,000
Bruce, Alex. D.....	Gornley, Ont.....	3	300
Bruce, Mrs. Frances C.....	do.....	3	300
Bruce, Miss Janet.....	do.....	10	1,000
Bruce, Miss Jean L.....	do.....	10	1,000
Bruce, Miss Mary C.....	do.....	10	1,000
Bruce, Robert.....	do.....	12	1,200
Brunelle, Mrs. Dulcina.....	Montreal, Que....	1	100
Bryson, Robert B.....	Perth, Ont.....	15	1,500
Buchanan, Mrs. Edith M.....	St. Cath'rines, Ont.	1	100
Buckingham, Miss Elizabeth.....	Collingwood, Ont..	5	500
Buckingham, James.....	Stayner, Ont.....	14	14,000
Buckingham, Robert.....	{ Portage la } { Prairie, Man. }	2	200
Buckingham, Miss Sophia.....	Collingwood, Ont..	7	700
Buckingham, William.....	do.....	5	500
Buell, Mrs. Sophia E.....	Vancouver, B.C....	25	2,500
Buell, William S.....	do.....	5	500
Bullen, Miss Selina J.....	Limerick, Ireland..	1	100
Burland, Jeffrey H. (in trust).....	Montreal, Que....	98	9,800
Burgett, James F. J.....	Westmount, Que....	41	4,100
Burnett, Philip.....	Montreal, Que....	8	800
Burnham, Mrs. Helena F.....	Toronto, Ont.....	125	12,500
Burns, Miss Jessie A.....	do.....	2	200
Burns, Walter H. (in trust).....	do.....	7	700
Burton, Brig.-Gen. Sir George W. E.....	{ 42nd Highland } { Regiment..... }	64	6,400
Butterworth, Miss Maria E.....	Ottawa, Ont.....	12	1,200
Caldbeck, Mrs. Margaret.....	Toronto, Ont.....	30	3,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Caldecott, Mrs. Margaret E.....	Toronto, Ont.....	10	\$ 1,000
Caldwell, Estate late Wm.....	Peterboro', Ont....	10	1,000
Cameron, Miss Chessie C.....	Los Angeles, Cal..	5	500
Cameron, James.....	Collingwood, Ont..	5	500
Cameron, James & Miss Margaret Cameron, } Trustees.....	do.....	99	9,900
Cameron, James A.....	Firhall, Scot.....	32	32,000
Cameron, Mrs. Jennie P.....	Collingwood, Ont..	12	1,200
Cameron, Miss Margaret.....	do.....	4	400
Cameron, Mrs. Victoria.....	London, Ont.....	10	1,000
Campbell, Adelaide L., Executors of Estate of } late.....	Montreal, Que....	39	3,900
Campbell, Sir Alexander, Trustees of Estate.....	Toronto, Ont.....	50	5,000
Campbell, Alexander.....	Hamilton, Ont....	20	2,000
Campbell, Alexander C.....	Markham, Ont....	2	200
Campbell, Alexander J., Trustee.....	Truro, N.S.....	16	1,600
Campbell, A. H.....	Toronto Ont.....	88	8,800
Campbell, A. H., G. Campbell and L. McCarthy } do.....	do.....	115	11,500
Campbell, Benjamin Thomas.....	Montreal, Que....	4	400
Campbell, Graham.....	Toronto, Ont.....	62	6,200
Campbell, J. H. Mayne.....	do.....	58	5,800
Campbell, Lorne, Estate of.....	Scotland.....	10	1,000
Campbell, Mrs. Louise H.....	Bradford, Ont....	5	500
Campbell, Mrs. Margaret, Executors and } Trustees of late.....	Montreal, Que....	67	6,700
Campbell, Miss Victoria S.....	London, Eng.....	70	7,000
Canada Life Assurance Co.....	Toronto, Ont.....	375	37,500
Canada Trust Co., The, Executors.....	London, Ont.....	50	5,000
Cantlie, George S.....	Montreal, Que....	22	2,200
Cantlie, Jas. A. Jr.....	do.....	40	4,000
Cargill, W. D., W. H. Bennett and W. M. } Southam, Trustees in trust.....	Cargill, Ont.....	32	3,200
Carleton, Rev. Hubert.....	Wilmette, Ill.....	1	100
Carleton, Miss Mabel A.....	Toronto, Ont.....	3	300
Carlyle, Mrs. Wilhelmina D.....	do.....	20	2,000
Carlyle, Mrs. Wilhelmina D., Executrix Estate } James Carlyle.....	do.....	140	14,000
Carmichael, Mrs. Emina B.....	Longueuil, Que....	2	200
Carmichael & Co., Ltd., J. W.....	New Glasgow, N.S.	18	1,800
Caron, Lady Alice B., Institute, and Charles } E. Martel, Curator.....	Quebec, Que....	199	19,900
Carr, Miss Clara A.....	Toronto, Ont.....	5	500
Carrie, Mrs. Catherine.....	do.....	6	600
Carruthers, James N.....	do.....	5	500
Casault, Miss M. Henriette.....	Montreal, Que....	3	300
Casey, Mrs. Elizabeth.....	Cobourg, Ont....	3	300
Casey, Miss Margaret E.....	do.....	3	300
Casey, Thomas.....	do.....	2	200
Caswell, Mrs. Henrietta.....	Toronto, Ont.....	19	1,900
Cawthra, Mrs. A. Maude.....	do.....	32	3,200
Cawthra, Mrs. Elizabeth J.....	do.....	15	1,500
Cawthra, Mrs. Elizabeth J., W. H. Cawthra } and Mrs. A. Mabel Adamson (in trust).....	do.....	15	1,500
Cawthra, Mrs. Elizabeth J. and W. H. } Cawthra (in trust).....	do.....	50	5,000
Cawthra, Miss Grace M. K.....	do.....	177	17,700
Cawthra, H. Victor.....	do.....	47	4,700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Cawthra, Joseph, Trustees Estate, and Executors and Trustees Estate Charlotte E. Cawthra..	Toronto, Ont.	93	\$ 9,300
Cayley, Mrs. Agnes L.	Collingwood, Ont.	22	2,200
Chafee, Miss Frances A.	Toronto, Ont.	13	1,300
Chambers, M.D., Wm. J.	do	4	400
Chaplin, James D.	St. Catharines, Ont.	44	4,400
Chapman, Rev. David M. B.	Tonbridge, Eng.	17	1,700
Cherry, George A.	Preston, Ont.	14	1,400
Cherry, Mrs. Jennie A.	Toronto, Ont.	5	500
Cherry, William	Preston, Ont.	13	1,300
Chisholm, Margaret D., Estate late.	Toronto, Ont.	3	300
Christie, Leslie G.	do	30	3,000
Clark, George M., Executors of Estate of late.	do	13	1,300
Clark, Mrs. H. Louise	do	16	1,600
Clark, Miss Kathleen M.	Cobourg, Ont.	10	1,000
Clark, William	Cardinal, Ont.	28	2,800
Clayes, George	St. Louis, Mo.	130	13,000
Cleeve, Mrs. Gladys S.	Limerick, Ireland.	8	800
Clemens, Mrs. Marian	Westmount, Que.	5	500
Clerk, Ronzo H.	Montreal, Que.	160	16,000
Close, Dr. John B.	Sedgewick, Alta.	11	1,100
Clubb, Azariah	Toronto, Ont.	12	1,200
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., Executor of late.	do	150	15,000
Cook, G. W.	Montreal, Que.	100	10,000
Cooper, William, Estate late.	do	55	5,500
Copeland, Mrs. Mary C.	Collingwood, Ont.	10	1,000
Copeland, William A.	do	6	600
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.	50	5,000
Coulson, Frank L.	do	50	5,000
Coulson, Harold S.	do	35	3,500
Coulson, John Leys.	do	50	5,000
Covert, Henry, Executors of late.	do	165	16,500
Covert, Mrs. Mary I.	Cobourg, Ont.	10	1,000
Cowan, Miss Thomasina.	Preston, Ont.	3	300
Cowdry, Miss Aline	Pekin, China.	10	1,000
Coyle, George P.	Carseland, Alta.	1	100
Crawford, Mrs. Edith L.	Toronto, Ont.	33	3,300
Crawford, Miss Eliza S.	Westmount, Que.	272	27,200
Crawshaw, Geoffrey S., Executor.	Richmond, Eng.	8	800
Crocker, William.	Toronto, Ont.	100	10,000
Cross, A. Ernest	Calgary, Alta.	4	400
Cross, Alexander G., His Honor.	Montreal, Que.	10	1,000
Cross, George H. (in trust).	do	1	100
Cross, Miss Janet.	Westmount, Que.	12	1,200
Cross, Miss Rebecca W.	do	11	1,100
Cross, William H.	Montreal, Que.	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
Currie, Miss Sarah K.	do	25	2,500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Curry, M.D., Wilfred A.	Halifax, N.S.	15	\$ 1,500
Cusack, Mrs. Frances.	Bedford, Eng.	48	4,800
Dakin, Mrs. Freda U.	Sherbrooke, Que.	16	1,600
Dane, Frederick.	Toronto, Ont.	9	900
Davis, Hon. E. J.	Newmarket, Ont.	50	5,000
Davis, Mrs. Frances J.	Windsor, Ont.	125	12,500
Davis, W. Huntly	Montreal, Que.	6	600
Davis, John F.	Gaspé, Que.	4	400
Dawes, Andrew J.	Lachine, Que.	65	6,500
Dawes, Miss Constance M.	Montreal, Que.	6	600
Dawes, Richard J.	do	7	700
Dawson, Miss Hilda.	Westmount, Que.	1	100
Dawson, Percy M., M.D.	Madison, Wis.	75	7,500
Dean, Arthur C. H.	Royal Artillery.	20	2,000
Dean, Percy H.	Yarmouth, Eng.	10	1,000
Decker, Mrs. Sarah J.	Honeywood, Ont.	9	900
Derbyshire, Mrs. Mary Ann	Brockville, Ont.	20	2,000
Devlin, Bernard.	Barrie, Ont.	3	300
Devlin, Samuel L.	Toronto, Ont.	7	700
Dewar, David.	Petrolia, Ont.	4	400
Dillon, Miss Elizabeth J.	Montreal, Que.	300	30,000
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, F. Curzon	do	2	200
Dobell, Richard R., Estate of late.	do	87	8,700
Dobell, W. M. (in trust).	do	13	1,300
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
Dominion Fire Insurance Co.	Toronto, Ont.	55	5,500
Dominion Savings and Investment Society.	London, Ont.	100	10,000
Donnelly, Bolton W.	Ancaster, Ont.	5	500
Donnelly, John T.	Montreal, Que.	25	2,500
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.	Ottawa, Ont.	50	5,000
Drynan, Mrs. Alice M.	Hamilton, Ont.	11	1,100
Duff, Lieut.-Col. Thomas A.	Toronto, Ont.	100	10,000
Duffield, James C., Estate of late.	London, Ont.	100	10,000
Dumble, Mrs. Hester A.	Toronto, Ont.	6	600
Duncan, William L.	Wyoming, Ont.	30	3,000
Dundas, Alfred R.	Cobourg, Ont.	29	2,900
Dundas, William H.	do	5	500
Dunlop, His Hon. John, Allan C. Cumming and Alexander Robertson, Trustees.	Montreal, Que.	11	1,100
Dunn, Jesse W.	Toronto, Ont.	40	4,000
Dunn, Wesley.	do	20	2,000
Dunsmore, James H.	Stratford, Ont.	5	500
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.	75	7,500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Eastern Trust Co., Thos. E. Fraser and J. J. Bremner, trustees	Halifax, N.S.	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
Eliot, John Hamilton	Dublin, Ireland	48	4,800
Elliot, Geo. T. (in trust)	New York, N.Y.	31	3,100
Elliott, Miss M. F. H.	Ottawa, Ont.	47	4,700
Ellis, Alfred E.	Yarmouth, N.S.	20	2,000
Empey, Mrs. Dora J.	Brockville, Ont.	10	1,000
Englehart, J. L.	Petrolia, Ont.	250	25,000
Englehart, Jeffrey H.	New York, N.Y.	10	1,000
Englehart, Miss Reta Frank	do	40	4,000
English, Mrs. Mary Augusta	London, Eng.	31	3,100
Enright, Mrs. Katharine	Toronto, Ont.	2	200
Enright, Thomas	do	10	1,000
Ewan, Alexander, Executors of Estate of late	Montreal, Que.	45	4,500
Eyre, Miss Mary F. W., Trustee	Cobourg, Ont.	14	1,400
Fair, George H.	Brantford, Ont.	2	200
Fair, Thomas J.	do	22	2,200
Fairbank, Charles O. and Mary Edna Rock	{ Petrolia, Ont. Santa Bar- bara, Cal. }	10	1,000
Farley, Mrs. Elizabeth	Belleville, Ont.	100	10,000
Farley, Mrs. Margaret	Quebec, Que.	110	11,000
Farrell, Miss Letitia	Halifax, N.S.	26	2,600
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	{ London and Guildford, Eng }	50	5,000
Field, Miss Emma J.	Cobourg, Ont.	6	600
Field, Mrs. Mary A., Executrix	Brockville, Ont.	55	5,500
Filshie, Estate of A.	Mount Forest, Ont.	2	200
Finley, Mrs. Thora D.	Montreal, Que.	60	6,000
Firth, Charles	Richmond, Eng.	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
Fitton, Mrs. Maud G. R.	Brantford, Ont.	10	1,000
Flagg, Rev. E. L.	Ottawa, Ont.	4	400
Fleming, Alexander C.	Galt, Ont.	2	200
Foley, Cosmo	Gaspé, Que.	5	500
Forrest, Rev. John, Trustee	Halifax, N.S.	4	400
Forsyth, Mrs. Mary	Barrie, Ont.	40	4,000
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.	48	4,800
Freeland, Miss Emily H.	Montreal, Que.	6	600

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Frost, Mrs. Marion G.	Toronto, Ont.	3	\$ 300
Fuller, Miss Mary Emma	Hamilton, Ont.	10	1,000
Gage, Mrs. Charlotte D.	Toronto, Ont.	3	300
Gage, Mrs. Charlotte D. (in trust)	do	5	500
Gage, Francis H.	do	2	200
Gale, Alfred J. V.	Hull, Que.	6	600
Gale, Ernest G., M.D.	Quebec, Que.	6	600
Gale, M.D., G. Goldworthy	do	3	300
Gale, G. Gorton	Hull, Que.	6	600
Gale, Mrs. Margaret	Quebec, Que.	4	400
Galletly, Mrs. Margaret M.	Victoria, B.C.	42	4,200
Gamble, Mrs. Annie C.	Brockville, Ont.	25	2,500
Gamble, George P.	do	25	2,500
Gardner, J. Gill	do	100	10,000
Gardner, Mrs. Rhea G.	do	25	2,500
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, Mrs. Frances Hilda	do	83	8,300
Gault, Percy R.	do	10	1,000
Gault, Percy R. (in trust)	do	20	2,000
Gaviller, Miss Amy C.	Hamilton, Ont.	16	1,600
Gear, Colonel William I.	Montreal, Que.	300	30,000
Gentle, W. S., Estate of late	Winona, Ont.	12	1,200
George, Alfred W.	Port Hope, Ont.	28	2,800
George, Alfred W. (in trust)	do	5	500
George, James T.	do	4	400
George, James T. (in trust)	do	7	700
Georger, Mrs. Mary L.	Buffalo, N.Y.	5	500
Gibb, C. A. W.	Quebec, Que.	6	600
Gibb, Rev. J. H. O.	Warwick, Eng.	7	700
Gibb, T. A.	Quebec, Que.	1	100
Gibb, J. Duncan, Executors of Estate of late	Montreal, Que.	60	6,000
Gibson, Mrs. Hannah B.	Toronto, Ont.	25	2,500
Gibson, Mrs. Ione H.	do	10	1,000
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
Girard, Wm. H.	Gaspé, Que.	2	200
Gladman, Robert, Executors of late	London, Eng.	39	3,900
Gliddon, Miss Sarah	Cobourg, Ont.	3	300
Gnam, John J. (in trust)	Ingersoll, Ont.	5	500
Goggin, Mrs. Marie	Port Credit, Ont.	9	900
Gooderham, Miss Ada L.	Toronto, Ont.	206	20,600
Gooderham, Albert E., Lt.-Col.	do	650	65,000
Gooderham, Jr., Albert E.	do	115	11,500
Gooderham, Albert E. Jr., Joseph W. Beatty and Edward John Kingston, Trustees	do	90	9,000
Gooderham, Alex. L.	do	11	1,100
Gooderham, Alfred L.	do	190	19,000
Gooderham, Edward D.	do	25	2,500
Gooderham, Eliza, Henry F. Gooderham and Union Trust Company, Trustees	do	197	19,700
Gooderham, George E.	do	25	2,500
Gooderham, George H.	do	318	31,800
Gooderham, Gordon S.	Clarksons, Ont.	11	1,100

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Gooderham, Harold D.	Winnipeg, Man.	25	\$ 2,500
Gooderham, Henry, Estate of.	Toronto, Ont.	342	34,200
Gooderham, Henry F.	do	60	6,000
Gooderham, J. Leys.	do	25	2,500
Gooderham, Mrs. Lillie Phillips.	do	27	2,700
Gooderham, Miss Louise A.	do	4	400
Gooderham, Mrs. Margaret.	do	420	42,000
Gooderham, Mrs. Mary R.	do	400	40,000
Gooderham, Melville R.	do	456	45,600
Gooderham, Melville Stewart.	do	100	10,000
Gooderham, Norman R.	do	31	3,100
Gooderham, William G.	do	1,546	154,600
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	2,261	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
Gooderham, William H.	Toronto, Ont.	50	5,000
Goodhue, Miss Sarah E.	Montreal, Que.	8	800
Gordon, Helen C. and Eliza A. Gordon.	Toronto, Ont.	2	200
Gordon, Mrs. Janet P.	do	40	4,000
Gorman, Miss Harriet.	Sarnia, Ont.	7	700
Gould, Miss Clara Margaret.	Hamilton, Ont.	4	400
Gould, R. H.	Gaspé, Que.	2	200
Gould, Richard J.	Toronto, Ont.	20	2,000
Gowan, Mrs. Jane.	Creemore, Ont.	2	200
Graeb, Aaron.	Preston, Ont.	10	1,000
Graham, Mrs. Clara M.	Port Hope, Ont.	5	500
Graham, Harold S.	do	4	400
Grandy, Mrs. Annie.	do	7	700
Grant, Albert.	do	50	5,000
Grant, Mrs. Josephine Stuart.	do	167	16,700
Grant, Miss Margaret D.	do	50	5,000
Grant, Miss Victoria A. S.	do	50	5,000
Grasett, Frederick LeM., M.D.	Toronto, Ont.	25	2,500
Gray, Mrs. Margaret F.	do	15	1,500
Gray, Reginald.	Burford, Ont.	50	5,000
Green, Miss Mabel L.	Cobourg, Ont.	10	1,000
Greenshields, Mrs. Maude A.	Montreal, Que.	200	20,000
Greenshields & Co.	do	1	100
Greig, Edward R.	Toronto, Ont.	14	1,400
Gripton, Charles M., In Trust.	{ Niagara-on- the-Lake, Ont. }	10	1,000
Gunther, Ernest F.	Vancouver, B. C.	5	500
Gunther, Reinhold E.	Toronto, Ont.	5	500
Gzowski, Casimir S.	do	44	4,400



WINNIPEG BRANCH



LONDON BRANCH



GALT BRANCH

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Hague, George, Executors of late.	Montreal, Que.	29	\$ 2,000
Halifax Industrial School	Halifax, N.S.	2	200
Hall, Mrs. Bertha F.	Bright, Ont.	7	700
Hamilton, Miss Alice M.	Montreal, Que.	96	9,600
Hamilton, Rev. Charles C.	Stourbridge, Eng.	41	4,100
Hamilton, Rev. Crewe C.	Warwick, Eng.	10	1,000
Hamilton, Capt. Edmund C.	Chippenham, Eng.	376	37,600
Hamilton, Eric, K.C.	Surrey, Eng.	10	1,000
Hamilton, Miss Ethel M.	Ottawa, Ont.	2	200
Hamilton, John	Quebec, Que.	100	10,000
Hamilton, Mrs. Margaret	Toronto, Ont.	1	100
Hamilton, Robert, Executors and Trustees of late	{ Quebec, Ott'wa } { & Toronto, O. }	91	9,100
Hamlin, Mrs. Elizabeth	Oshawa, Ont.	10	1,000
Hamlin, Rupert S.	do	10	1,000
Hanon, Miss Edith M.	{ St. Aubin, } { Jersey, Eng. }	50	5,000
Hampson, Mrs. H. Winifred	Montreal, Que.	65	6,500
Hankey, Mrs. Minnie G.	London, Eng.	5	500
Harbour, George T.	Sandy Beach, Que.	3	300
Harbour, Mrs. Lucy M.	do	2	200
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
Hardy, Miss Kate A.	San Diego, Cal.	3	300
Hargraft, George R.	Toronto, Ont.	35	3,500
Harman, Mrs. Elizabeth	do	15	1,500
Hastings, Mrs. Georgina R.	Montreal, Que.	24	2,400
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
Hebert, Mrs. Mary A.	Grandmere, Que.	6	600
Heffernan, Miss Margaret C.	Toronto, Ont.	4	400
Henderson, Mrs. Joan A.	do	5	500
Henderson, Joseph	do	100	10,000
Henderson, Joseph, in trust.	do	8	800
Henderson, Miss Leonie C.	Hamilton	11	1,100
Henry, W. A. and J. B. Kenny, Trustees.	Halifax, N.S.	5	500
Hensley, Mrs. Mary C.	Summerside, P.E.I.	3	300
Hethrington, Errol A., Major.	Toronto, Ont.	100	10,000
Hethrington, Thomas S.	Quebec, Que.	100	10,000
Higgs, Miss Maude A.	Barrie, Ont.	8	800
Hight, Miss Mary E.	Cobourg, Ont.	11	1,100
Hinkley, Mrs. Margaret G.	New York, N.Y.	280	28,000
Hobson, Charles	Burford, Ont.	5	500
Hobson, Thomas	do	5	500
Hodgson, Miss A. Florence	Dobbs Ferry, N.Y.	22	2,200
Hodgson, J. Kingan	Fernandina, Calif.	23	2,300
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., Ltd.	do	50	5,000
How, J. B., Estate of late.	Toronto, Ont.	20	2,000
Howard, Robert J. B., M.D.	London, Eng.	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.	47	4,700

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Huestis, Mrs. Florence G. and Henry F. } Gooderham, in trust	Toronto, Ont....	400	\$40,000
Hume, Miss Alice E.....	Port Hope, Ont..	16	1,600
Hume, Henry.....	do	21	2,100
Hume, John.....	do	120	12,000
Hummelinck, M. G. Wagenaar ..	{ Vlaardingen, } Holland	25	2,500
Hunter, Michael J.....	Sheffield, Eng....	61	6,100
Hutchison, Albert I.....	Collingwood, Ont	5	500
Hutchison, James	Millbrook, Ont....	30	30,000
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, Charles Edward.....	Simcoe, Ont.....	11	1,100
Innes, Hugh Paterson.....	do	11	1,100
Innes, Mrs. M. Aileen.....	Hamilton, Ont....	4	400
Innes, Robert L.....	do	11	1,100
Innes, William L.....	Simcoe, Ont.....	11	1,100
Inwood, Frederick G.....	Toronto, Ont.....	10	1,000
Irish, Mrs. Jenny H.....	do	22	2,200
Irwin, Delacherois T., Colonel.....	Ottawa, Ont.....	7	700
Irwin, Mrs. Isabella.....	do	41	4,100
Jackson, John Day.....	New Haven, Conn	12	1,200
Jackson, Lewis Co., Limited.....	Toronto, Ont.....	15	1,500
James, Mrs. Edith D.....	Kelowna, B.C....	16	1,600
Jephcott, William, Executors and Executrix, } Estate of late	Toronto, Ont.....	20	2,000
Jex, Alfred L.....	Cobourg, Ont.....	23	2,300
Johnson, Miss Fanny L.....	Montreal, Que....	1	100
Joly de Lotbiniere, Mrs. Marion H.....	Lotbiniere, Que..	25	2,500
Jones, Edward C.....	Toronto, Ont.....	96	9,600
Jones, James Gordon, Estate of.....	do	96	9,600
Jopling, Thomas H.....	Gaspé, Que.....	50	5,000
Judah, Mrs. Sarah C. (deceased).....	Montreal, Que....	142	14,200
Julian, Rice Lewis.....	New York, N.Y....	281	28,100
Kaiser, Mrs. L. Lister.....	Oshawa, Ont.....	10	1,000
Kane, Mrs. Jessie A., Executrix.....	Toronto, Ont.....	20	2,000
Kemp, Mrs. Elsie M.....	Montreal, Que....	8	800
Kenny, Joseph B., and Louis F. Kenny, } Trustees	Halifax, N.S....	42	4,200
Kilgour and Smith.....	Ninga, Man.....	5	500
Killer, Fred.....	Toronto, Ont.....	5	500
King, Miss Frances.....	Kingston, Ont....	30	3,000
King, Mrs. Katherine M.....	Waterville, Que..	5	500
Kingsbone, Miss Mary A.....	Toronto, Ont.....	5	500
Kinnear, Miss Effie M.....	do	1	100
Kinrade, Donald Q.....	do	3	300
Kippen, Duncan.....	Perth, Ont.....	10	1,000
Kippen, Mrs. Elizabeth C.....	do	10	1,000
Kirkpatrick, A. M. M.....	Toronto, Ont.....	10	1,000
Kortright, Ernest A.....	do	5	500
Laidlaw, Mrs. Jessie.....	do	30	3,000
Laidlaw, Robert.....	do	113	11,300
Laidlaw, Robert W.....	New York, N.Y....	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Lamb, Henry M.....	Montreal, Que....	25	\$ 2,500
Landon, Martin.....	Sarnia, Ont.....	2	200
Langley, Elliott W.....	Toronto, Ont.....	44	4,400
Larkin, Hubert E.....	St. Catharines, Ont	40	4,000
Larkin, Miss N. M.....	do	5	500
Lash, Z. A., K.C., and Miller Lash, Trustees ..	Toronto, Ont.....	70	7,000
Lash, Z. A., K.C., and John Osborne, Trustees ..	{ Toronto, Ont., } { and Honolulu } Quebec, Que....	41	4,100
Laurie, Alexander.....	do	15	1,500
Laurie, K.C., Archibald.....	do	20	2,000
Laurie, Archibald Wm.....	do	43	4,300
Laurie, Duncan, Executor of Estate of late.....	do	64	6,400
Laurie, Mrs. Elizabeth F., Estate of.....	do	16	1,600
Laurie, Frank C., Estate of.....	do	4	400
Laurie, M.D., James.....	do	38	3,800
Law, Mrs. Hanna J.....	Becton, Ont.....	20	2,000
Lawrence, Mrs. Alice B.....	Toronto, Ont.....	34	3,400
Lawrence, Frederick H.....	do	10	1,000
Lawson, Miss Sarah M.....	Fife, Scot.....	10	1,000
Leach, Frederic H.....	Toronto, Ont.....	60	6,000
Learnmont, J. B., Estate of.....	Montreal, Que....	3	300
Le Boutillier, Charles S.....	Gaspé, Que.....	14	1,400
Le Boutillier, Herbert S.....	do	1	100
Lee, Thomas S. C.....	England	8	800
Lee, Walter S., Executors and Trustees of late.....	Toronto, Ont.....	25	2,500
Leggat, Mrs. Eleanor L.....	Montreal, Que....	11	1,100
LeMesurier, Geo. G., (Manager in trust).....	Toronto, Ont.....	17	1,700
LeMesurier, Geo. G., G. L. Smith and A. B. } Wilkie, Trustees.....	do	50	5,000
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
Leney, M.D., John M.....	Winnipeg, Man..	6	600
Leney, Wm. A.....	Ormsdown, Que..	2	200
Lennard, Mrs. Agnes.....	Dundas, Ont.....	5	500
Lennon, Mrs. Sarah A.....	Sudbny, Ont.....	25	2,500
Lester, Alfred R.....	Ireland.....	7	700
Liebner, Ernest O.....	St. Thomas, Ont..	10	1,000
Lindsey, J.....	Orangeville, Ont..	10	1,000
Little, George F.....	Toronto, Ont.....	10	1,000
Long, Joseph W.....	Montreal, Que....	25	2,500
Long, Miss Marcella.....	Toronto, Ont.....	2	200
Long, Miss Margaret E.....	do	2	200
Long, Miss Mary.....	do	2	200
Long, Thomas P.....	Collingwood, Ont.	150	15,000
Longmore, Mrs. Mary H., Trustees for	{ Toronto, Ont., } { Quebec, Que., } Yarmouth, Eng. }	10	1,000
Love, Miss C. Grace.....	Walkerville, Ont..	1	100
Lovejoy, Mrs. Mary.....	Montreal, Que....	5	500
Loving, George.....	Lawson, Ont.....	5	500
Loving, Estate of Henry L.....	Coldwater, Ont...	115	11,500
Lowell, Mrs. Fannie A. H.....	Boston, Mass....	7	700
Lowery, Mrs. M. Mary F.....	Sarnia, Ont.....	5	500
Lowery, William M.....	do	21	2,100
Lumsden, Miss Anna Frances.....	Cobourg, Ont.....	2	200
Lyman, Walter E.....	Montreal, Que....	21	2,100

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Lyons, William C.	Chicago, Ill.	2	\$ 200
MacAlpine, Mrs. Mary A.	Halifax, N.S.	4	400
MacCoy, Mrs. Jessie W. L.	Bournemouth, Eng.	2	200
Macdonald, Alan Holmes.	Toronto, Ont.	8	800
Macdonald, Miss Beatrice.	do	7	700
MacDonald, Mrs. Eileenora C.	Winnipeg, Man.	20	2,000
Macdonald, Francis E. and James S. Lovell, Trustees.	Toronto, Ont.	16	1,600
Macdonald, John	do	100	10,000
Macdonald, Mrs. M. Josephine C.	do	25	2,500
Macdonell, Miss Catherine.	Victoria, Australia	2	200
Macdonell, Mrs. Mary M. F.	Kingston, Ont.	21	2,100
MacDougall, Mrs. Emily A.	Toronto, Ont.	10	1,000
MacFarlane, John.	Westmount, Que.	2	200
MacFarlane, Miss Maggie B.	do	1	100
Macintosh, Preble and George Hyde, Trustees.	Montreal, Que.	34	3,400
MacKenzie, Miss Mary.	Calgary, Alta.	2	200
MacKenzie, George and Alexander G. Mac- Kenzie (deceased)	London, Eng.	16	1,600
MacKenzie, Mrs. Jane.	Richmond, Que.	25	2,500
MacKenzie, Kenneth A. J., M.D.	Portland, Oregon	26	2,600
Macpherson, Andrew E.	Cardinal, Ont.	30	3,000
MacWilliam, Charles.	Minneapolis, Minn.	5	500
Malloch, William J. O.	Toronto, Ont.	10	1,000
Mallon, Mrs. Catherine T.	do	5	500
Mallory, George I.	Brockville, Ont.	50	5,000
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.	London, England.	12	1,200
Martin, Jacob B.	Waterloo, Ont.	10	1,000
Martyn, Mrs. Eleanor E.	Wimbledon, Eng.	22	2,200
Massey, John (Manager and Treas.), W. Cecil Lee (in trust).	Toronto, Ont.	38	3,800
Matchett, Mrs. Charlotte.	Peterboro', Ont.	17	1,700
Mathias, Mrs. Mary.	Montreal, Que.	200	20,000
Maude, Frederick S. A.	Bournemouth, Eng.	30	3,000
Mayburry, Mrs. Mildred R.	Hull, Que.	15	1,500
Medcalf, Mrs. Geraldine L.	Halifax, N.S.	3	300
Meighen, Brig.-General Frank S.	Montreal, Que.	75	7,500
Meighen, Robert, Executors Estate of late.	do	399	39,900
Melady, Mrs. Elizabeth.	New York, N.Y.	50	5,000
Melady, John.	do	75	7,500
Mercantile Trust & Deposit Co.	do	1	100
Merhot, Edward W., Estate of.	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
Missionary Society of the Methodist Church.	Toronto, Ont.	6	600
Mitchell, Mrs. Eva C.	do	124	12,400
Mitchell, George G.	do	250	25,000
Mitchell, Mrs. Evelyn L.	Halifax, N.S.	3	300
Moat, John F.	Dunmurray, Ire.	157	15,700
Moat, William.	Eccleshall, Eng.	272	27,200
Moncrieff, Executors Estate Isabella.	{ Petrolia and Winnipeg, M. }	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Monro, Miss Amy.	Toronto, Ont.	5	\$ 500
Monro, Neville F.	do	5	500
Monrell, Mrs. Jane, Estate of late.	Port Hope, Ont.	71	7,100
Montreal City and District Savings Bank.	Montreal, Que.	96	9,600
Montreal Homoeopathic Hospital.	do	20	2,000
Montreal Protestant Industrial Rooms.	do	10	1,000
Montreal Trust Co., Trustee.	do	14	1,400
Moore, Mrs. Elizabeth C.	Devon, England.	16	1,600
Moore, Miss Lucie J.	London, Eng.	6	600
Moreault, Jos. F.	{ St. Anne de Bellevue, Que }	1	100
Morris, Mrs. Jean M.	Windsor, N.S.	3	300
Morrison, Mrs. Mary.	Toronto, Ont.	10	1,000
Morrison, William.	do	20	2,000
Morrow, Frederick K.	do	101	10,100
Morrow, Mrs. Marion L.	Halifax, N.S.	16	1,600
Morrow, William G.	Peterboro, Ont.	10	1,000
Morssen, Michael.	Montreal, Que.	50	5,000
Mowat, Mrs. Mary A.	Toronto, Ont.	30	3,000
Moyna, Rev. Michael.	do	25	2,500
Muir, Allan D.	Burford, Ont.	9	900
Muir, Robert, Executors Estate of the late (in trust).	{ Wimbledon & London, Eng. }	100	10,000
Muir, William.	do	200	20,000
Mulrenin, Miss Margaret.	Cobourg, Ont.	2	200
Munro, Mrs. Mary.	Collingwood, Ont.	7	700
Murch, W. S. R.	Westport, Ont.	10	1,000
Murchison, Dalton R.	Barrie, Ont.	10	1,000
Murchison, Mrs. Jane.	do	5	500
Murton, Luther K., Executrices Estate late.	Oshawa, Ont.	7	700
Mussen, Mrs. Nora F., Estate late.	Montreal, Que.	7	700
Myler, Paul J.	Hamilton, Ont.	60	6,000
McAdie, Mrs. Sarah J. V.	Oshawa, Ont.	10	1,000
McAdie, William F.	do	10	1,000
McArthur, Hugh A.	Cardinal, Ont.	50	5,000
McBrine, Mrs. Agnes R.	Toronto, Ont.	9	900
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
McClelland, John.	Toronto, Ont.	10	1,000
McCloy & Co., Wm. M.	{ New West- minster, B.C. }	5	500
McClure, Mrs. Mary L.	Warton, Ont.	2	200
McCormack, Robert S.	Toronto, Ont.	15	1,500
McCurdy & Co., F. B.	Montreal, Que.	2	200
McDonagh, Mrs. Marjorie J.	Toronto.	1	100
McDougall, Estate Helen O.	Montreal, Que.	20	2,000
McEntyre, Mrs. May G.	Westmount, Que.	2	200
McEuen, Charles H., and Mary Bowles, Trustees, Executors and Administrators.	London, England.	15	1,500
McFarland, John I.	Calgary, Alta.	100	10,000
McFarlane, Mrs. A. Maude R.	Montreal, Que.	50	5,000
McFiggins, Arthur J.	Fenella, Ont.	31	3,100
McGee, Mrs. Elizabeth.	Ottawa, Ont.	130	13,000
McGregor, John A.	Peterboro', Ont.	1	100
McGregor, Ltd., J. D. and P. A.	New Glasgow, N.S.	20	2,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
McHardy, Charles.....	Goderich, Ont....	15	\$ 1,500
McIntyre, Gilbert H., Estate of.....	Toronto, Ont....	15	1,500
McKay, Mark S.....	Galt, Ont.....	5	500
McKenzie, Miss Agnes M.....	Calgary, Alta....	2	200
McKergow, Estate late John.....	Westmount, Que..	156	15,600
McKillop, Rev. D. A.....	Calgary, Alta....	20	2,000
McLachlin, Hugh F., Executors of late.....	Amprior, Ont....	62	6,200
McLean, Miss Mary A.....	Creemore, Ont....	5	500
McMaster, Isaiah.....	Barrie, Ont.....	9	900
McMillan, Mrs. Mary H.....	Bowmanville, Ont.	5	500
McMullen, Mrs. Rebecca.....	Hamilton, Ont....	15	1,500
McMurray, Mrs. Suzanne S.....	Toronto, Ont....	45	4,500
McPhail, Miss Charlotte I.....	do.....	2	200
McSloy, Hugh E.....	St. Catharines, Ont	100	10,000
McSloy, James A.....	do.....	75	7,500
Nash, Miss Eleanor A.....	Montreal, Que....	17	1,700
National Life Assurance Co. of Canada.....	Toronto, Ont....	60	6,000
National Trust Co., Limited, Trustees.....	do.....	400	40,000
Nealon, Edwards B.....	Ireland.....	3	300
Neilson, Mrs. Matilda A.....	Cap Rouge, P.Q....	1	100
Nelles, Mrs. Christy Anna.....	Toledo, Ohio.....	11	1,100
Nelles, John A., Estate of.....	Montreal, Que....	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.....	Cochrane, Ont....	15	1,500
Nobbs, Mrs. Mary C.....	Montreal, Que....	15	1,500
Nordheimer, Samuel, Executors Estate late.....	Toronto, Ont....	49	4,900
Northern Life Assurance Co. of Canada.....	London, Ont....	50	5,000
Northrup, A. P. and A. F. Bartlett (in trust).....	Toronto, Ont....	10	1,000
Nova Scotia Trust Co., Trustees.....	Halifax, N.S....	7	700
Officers' Pension Fund of The Bank of Toronto.....	Toronto, Ont....	77	7,700
O'Flynn, John F.....	St. Catharines, Ont	18	1,800
O'Keefe, Eugene, Estate of late.....	Toronto, Ont....	300	30,000
O'Meara, Mrs. Gertrude.....	Quebec, Que....	123	12,300
Orr, Mrs. Mary L.....	Cobourg, Ont....	10	1,000
Orr, William C.....	Stratford, Ont....	15	1,500
Orr-Lewis, Sir Frederick.....	Montreal, Que....	85	8,500
Orr-Lewis, Lady Maude.....	do.....	360	36,000
Osler, Sir Edmund B.....	Toronto, Ont....	100	10,000
Oxley, Mrs. Helen B.....	do.....	10	1,000
Pann, Mrs. Elizabeth I.....	Los Angeles, Cal..	40	4,000
Pardey, Miss Amelia F.....	Montreal, Que....	4	400
Pashby, Miss Jean A.....	Toronto, Ont....	1	100
Paterson, Noble L.....	do.....	17	1,700
Patterson, Mrs. Mary S.....	New York, N.Y....	75	7,500
Patton, W. R.....	England.....	25	2,500
Paulin, George.....	Calgary, Alta....	10	1,000
Payzant, J. Y. and E. P. Allison, Executors and Trustees (in trust).....	Halifax, N.S....	20	2,000
Peacock, John Simpson.....	Barrie, Ont.....	4	400
Pearman, Horace V.....	Halifax, N.S....	2	200
Pearson, Mrs. Charlotte E. C. A.....	Alfreton, Eng....	32	3,200
Pearson, Mrs. Mary J. L.....	Bucks, Eng.....	16	1,600

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Peck, Mrs. Harriett M. C.....	Denver, Col....	15	\$ 1,500
Pentland, Mrs. Jane A.....	Collingwood, O....	2	200
Penton, Miss Bessie B.....	Halifax, N.S....	2	200
Perkins, Geo. H.....	Toronto, Ont....	5	500
Perry, Louis V.....	Montreal, Que....	52	5,200
Peterkin, Estate Jas. F.....	Toronto, Ont....	8	800
Philp, James.....	Newcastle, Ont..	8	800
Phillips, Rev. Charles C., J. B. Abbott and Arthur E. Abbott, Trustees.....	Ottawa, Ont....	14	1,400
Piddington, Alfred.....	Montreal, Que....	50	5,000
Piddington, Mrs. Annie.....	London, Eng....	12	1,200
Piddington, Mrs. Annie, Institute.....	do.....	12	1,200
Piddington, Arthur G.....	Westmount, Que..	6	600
Piddington, Miss Ethel E.....	Quebec, Que....	4	400
Piddington, Miss Florence M.....	do.....	8	800
Piddington, Samuel.....	Ottawa, Ont....	30	3,000
Pirie, Charles N.....	San Jose, C. Rica	100	10,000
Platt, John A.....	Cobourg, Ont....	10	1,000
Pontifex, Bryan.....	Toronto, Ont....	1	100
Porritt, Frederick R.....	Vancouver Is., BC	28	2,800
Porritt, Thomas Herbert.....	do.....	7	700
Pottenger, Frederick W.....	Grimsby, Ont....	6	600
Potts, James McC.....	Stirling, Ont....	6	600
Prewer, Mrs. Mary.....	Chapleau, Ont....	10	1,000
Price, Mrs. Mary J.....	Montreal, Que....	9	900
Price, Walter L.....	do.....	40	4,000
Pringle, John.....	London, Ont....	50	5,000
Protestant Hospital for the Insane.....	Montreal, Que....	66	6,600
Protestant House of Industry and Refuge.....	do.....	80	8,000
Queen's University.....	Kingston, Ont....	4	400
Quinlan Hugh.....	Montreal, Que....	100	10,000
Rabaud, Madame Georgina J.....	France.....	70	7,000
Rae, Harry C.....	Toronto, Ont....	2	200
Ramsay, Robert A.....	Montreal, Que....	10	1,000
Randall, Mrs. Mary I.....	do.....	25	2,500
Redpath, John R.....	do.....	80	8,000
Reed, Mrs. Jessie E.....	do.....	2	200
Reed, Mrs. Kate.....	Quebec, Que....	10	1,000
Reeks, Mrs. Sarah A.....	Sarnia, 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, Executors.....	Montreal, Que....	45	4,500
Remon, Mrs. Marie E.....	Ottawa, Ont....	30	3,000
Renfrew, Mrs. G. Constance.....	Kelowna, B.C....	3	300
Reynolds, Miss Minnie.....	Alhambra, Cal....	25	2,500
Rhodes, Francis B. F.....	Bergerville, Que..	8	800
Rhodes, Godfrey W.....	do.....	8	800
Rhodes, William.....	Rosemont, Pa....	18	1,800
Rhodes, William A., Edith M. Rhodes, and Catherine I. Rhodes, Trustees.....	Brookline, Mass..	8	800
Riddell, John E.....	Hamilton, Ont..	12	1,200
Ritchie, John W. P. and Hector McInnes, Trustees.....	Halifax, N.S....	15	1,500
Roach, Edwin.....	Toronto, Ont....	25	2,500
Robertson, Alexander, K.C.....	Quebec, Que....	11	1,100
Robertson, Angus W.....	Montreal, Que....	100	10,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares 100 ea.	AMOUNT PAID.
Robertson, A. W., Limited.....	Montreal, Que..	200	\$ 20,000
Robertson, Mrs. Enid G.....	Toronto, Ont..	100	10,000
Robertson, Miss Helen C.....	Montreal, Que..	4	400
Robertson, Miss Isabella B.....	Owen Sound, O.	22	2,200
Robertson, Mrs. Isobel M.....	Sewickley, U.S.	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....	12	1,200
Robinson, Christopher, Estate of late.....	Toronto, Ont....	30	3,000
Robinson, Mrs. Elizabeth S.....	do	21	2,100
Robinson, Lady Mary E.....	do	20	2,000
Roddick, Lady Amy R.....	Montreal, Que..	110	11,000
Rogerson, Miss Margaret A.....	Wimbleton, Eng.	5	500
Romain, Miss Kate C.....	Oakville, Ont..	8	800
Roos, Julius H.....	Waterloo, Ont..	3	300
Rorabeck, Mrs. Hattie.....	Cobourg, Ont..	10	1,000
Ross, Miss Caroline S.....	London, Ont....	7	700
Ross, Miss Lucy.....	Port Dover, Ont.	5	500
Ross, Robert.....	Toronto, Ont....	6	600
Ross, Thomas.....	do	5	500
Rowe, Miss Ethel G.....	do	15	1,500
Rowe, Thomas, Estate of late.....	Cobourg, Ont..	29	2,900
Roy, Mrs. Mary Ann A.....	Hamilton, Ont.	10	1,000
Royal Institution for the Advancement of Learning, McGill College.....	Montreal, Que..	227	22,700
Royal Trust Company, Trustees.....	do	50	5,000
Royal Trust Company, Executor and Trustee ..	do	18	1,800
Royal Trust Co., The and Gerald T. Bogert (in trust).....	Ottawa, Ont....	95	9,500
Royal Trust Co., The and Gerald T. Bogert (in trust) No. 2.....	Montreal, Que..	180	18,000
Ruby, Charles.....	Waterloo, Ont..	5	500
Rudolf, Mrs. Edna H.....	Brookline, Mass	10	1,000
Runciman, Mrs. Hilda T.....	Plainsville, Ont.	10	1,000
Russell, Archibald M. (in trust).....	Montreal, Que..	1	100
Rutherford, Mrs. Amelia M.....	Westmount, Que	2	200
Ruthven, N. H. G.....	Toronto, Ont....	1	100
Ryde, Mrs. Edith S.....	Montreal, Que..	6	600
Rykert, Miss Annie M.....	New York, N.Y.	5	500
St. Andrew's Presbyterian Church, Trustees of..	Barrie, Ont....	13	1,300
St. George's Society.....	Quebec, Que..	16	1,600
Sailsbury, Mrs. Mary G.....	Toronto, Ont....	5	500
St. Clair, Mrs. Mary E.....	Bradford, Ont..	10	1,000
Sanders, Mrs. Laura.....	Vancouver, B. C.	10	1,000
Sandham, Mrs. Maria A.....	Folkestone, Eng	75	7,500
Sansone, Salvador.....	London, Ont....	20	2,000
Saunders, E., Managing Director (in trust)....	Toronto, Ont....	20	2,000
Saylor, C. Wesley.....	Trenton, Ont....	5	500
Scandrett, Frederick R.....	Westmount, Que	19	1,900
Scandrett, Leonard H.....	London, Ont....	10	1,000
Scheibe, George T.....	Toronto, Ont....	3	300
Schuster, Bruno L., Dr.....	{ Atlantic City, N.J. }	5	500
Scott, Arthur G.....	Bromley, Eng..	43	4,300
Scott, Mrs. Gladys A.....	Toronto, Ont....	5	500
Scott, Hon. James H.....	Perth, Ont....	3	300
Scott, Miss Margaret F. M.....	Simcoe, Ont....	5	500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Scott, Miss Mary Jane.....	Toronto, Ont..	42	\$ 4,200
Scott, Ralph G.....	England.....	30	3,000
Second Scottish Northern Investment Trust Ltd.	Aberdeen, Scot.	7	700
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.....	T'nbr'ge W'lls, Stibbington & Foxley, Eng..	22	2,200
Sharmon, Mrs. M. Howard.....	London, Ont..	2	200
Sharp, Mrs. Kathleen H.....	White Pl'n's, NY	35	3,500
Sharpley, Mrs. Eliza S.....	Montreal, Que..	60	6,000
Shaw, Geo. E.....	Toronto, Ont....	10	1,000
Shellington, James W., Estate.....	do	50	5,000
Sheltering Home of Montreal.....	Montreal, Que..	12	1,200
Shepherd, Miss Edna R.....	Como, Que....	3	300
Shepherd, Miss Frances A. R.....	Montreal, Que..	30	3,000
Shepherd, M. Ward.....	Bradley Cr'k, 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, Mrs. Margaret.....	Woodstock, Ont	5	500
Sinclair, Mrs. M. Jean.....	Halifax, N.S....	71	7,100
Sivers, Chas. L., Trustee and Executor.....	Toronto, Ont....	2	200
Skeaff, James Michie.....	do	1	100
Skill, Mrs. E. E. H.....	Cobourg, Ont..	1	100
Slater, Esther, Estate of.....	Ottawa, Ont....	10	1,000
Small, Robert H.....	Ponoka, Alta..	10	1,000
Smith, Mrs. Aileen.....	Toronto, Ont....	25	2,000
Smith, Caroline M., Executor and Trustee of Estate of the late.....	Orillia, Ont....	5	550
Smith, D. King, M.D.....	Toronto, Ont....	5	500
Smith, E. E. N.....	Cobourg, Ont..	1	100
Smith, Edgar E. N., and Dr. Frank Smith.....	do	50	5,000
Smith, Charles Chester.....	Windsor, Ont..	4	400
Smith, Miss Dorothy W.....	do	2	200
Smith, Frederick W. and Alfred W. Roper (in trust).....	Montreal, Que..	1	100
Smith, Harris S.....	Windsor, Ont..	3	300
Smith, Mrs. Jane M.....	do	20	2,000
Smith, John W.....	Milton, Ont....	25	2,500
Smith, Mrs. Mary J.....	N. York, N.Y..	3	300
Smith, J. Murray, Executrix of Estate of late..	Montreal, Que..	25	2,500
Smith, Miss Lizzie A.....	Windsor, Ont..	4	400
Smith, Ralph E.....	Edmonton, Alta	4	400
Smith, Lady Sarah M.....	Dorchester, N.B	137	13,700
Smith, Mrs. Winifred.....	Montreal, Que..	5	500
Smyth, Walter Henry, M.D.....	Westmount, Q..	5	500
Smith, Judge W. O.....	Swift Current..	2	200
Sowerby, Albert T., Rev.....	Toronto, Ont....	25	2,500
Spaidal, Donald M.....	do	15	1,500
Spence, Mrs. Eunice M.....	Cobourg, Ont..	1	100
Spence, Gilbert, Executors Estate late.....	Fort William, O.	2	200
Spence, Herman J.....	Cobourg, Ont..	1	100
Spencer, Mrs. Edna B.....	Westmount, Q.	26	2,600
Spragge, William T. H., Executors and Trustees of late.....	Montreal, Que..	52	5,200
Stanton, Mrs. Annie.....	Napanee, Ont..	16	1,600
Stanway, H. M.....	Montreal, Que..	83	8,300
Stares, James.....	Toronto, Ont....	50	5,000

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Stayner, Frederic H.	Exmouth, Eng.	24	\$ 2,400
Stayner, Major Lawrence G.	Shrewsb'y, Eng.	6	600
Stacey, Frederick B.	Brockville, Ont.	10	1,000
Stephens, Mrs. Annie W.	Collingwood, O.	13	1,300
Stephens, Chas. E.	do	30	3,000
Stephens, Mrs. Louise.	do	5	500
Stephens, Mrs. Marion.	do	12	1,200
Steven, Mrs. Agnes B.	Ayrshire, Scot.	5	500
Stevenson, Mrs. Margaret C.	Toronto, Ont.	10	1,000
Stevenson, Miss Margaret W.	S. Beach, U.S.	3	300
Stewart, Rev. Alexander	Edinburgh, Scot	50	5,000
Stewart, Estate Alice E.	Orillia, Ont.	7	700
Stewart, Mrs. Bessie M.	Toronto, Ont.	13	1,300
Stokes, Mrs. Edith M.	{ South Brent, Devon, Eng. }	16	1,600
Stokes, John M., Commander R.N.	{ South Brent, Devon, Eng. }	8	800
Stone, John R., M.D.	Parry Sound, O.	5	500
Stone, William	Toronto, Ont.	100	10,000
Stothart, Miss Ellenor.	Peterboro', Ont.	5	500
Strathcona and Mount Royal, Margaret Charlotte, Baroness.	Montreal, Que.	220	22,000
Strathy, Mrs. Agnes S. (in trust).	Toronto, Ont.	35	3,500
Strathy, George S. and Gerrard B. Strathy, Trustees.	do	24	2,400
Strathy, Gerard B.	do	36	3,600
Stratton, Albert H., Trustee.	Peterboro', Ont.	10	1,000
Suddard, Edwin P.	Gaspe Bains, Q.	3	300
Sullivan, Mrs. Henrietta M.	Toronto, Ont.	80	8,000
Swabey, Mrs. Florence	do	2	200
Swan, Miss Beatrice Helen.	do	36	3,600
Swan, Henry	do	110	11,000
Swan, James H.	do	20	2,000
Sweny, Mrs. Alice R.	do	82	8,200
Taft, Hulbert	Cincinnati, O.	50	5,000
Tait, Mrs. Millie.	Cobourg, Ont.	2	200
Tait, Nelson	do	50	5,000
Taylor, C. H. (in trust)	Toronto, Ont.	80	8,000
Taylor, George W.	Cobourg, Ont.	5	500
Thompson, Mrs. Laura O'N.	Toronto, Ont.	16	1,600
Thompson, Mrs. Maria.	Coaticook, Que.	16	1,600
Thompson, Norman A.	do	8	800
Thompson, Wm. James (in trust).	Niag-on-Lake, O.	10	1,000
Thomson, Major Charles G.	London, Eng.	30	3,000
Thomson, David C.	Dundee, Scot.	40	4,000
Thomson, Mrs. Eliza J.	Montreal, Que.	3	300
Thomson, Frederick	Dundee, Scot.	40	4,000
Thomson, Isabella B., Executors Estate.	Toronto, Ont.	27	2,700
Thomson, James A.	Gananoque, Ont.	2	200
Thomson, William	Dundee, Scot.	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, Administrators.	Toronto, Ont.	25	2,500

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Toronto General Trusts Corporation, Trustees.	Toronto, Ont.	748	\$ 74,800
Toronto General Trusts Corporation, Executors.	do	213	21,300
Toronto General Trusts Corporation, Executors and Trustees.	do	649	64,900
Toronto General Trusts Corporation (in trust)	do	1,772	177,200
Toronto General Trusts Corporation and Capt. John S. Alston (in trust)	do	40	4,000
Toronto General Trusts Corporation and Miss Jessie D. Lunnis, Executors.	do	62	6,200
Toronto General Trusts Corporation and D. K. Smith, Executors and Trustees.	do	31	3,100
Toronto General Trusts Corporation and George E. Watson in Trust for Dorothy P. G. Watson	do	18	1,800
Trebilcock, Paul E.	Peterboro', Ont.	5	500
Trees, Aleck G.	Toronto, Ont.	8	800
Trees, Estate Christopher F.	do	12	1,200
Trees, Miss C. E., Miss E. J., J. D., S. L., and C. F., Trustees.	do	98	9,800
Turner, Mrs. Florence	Brockville, Ont.	2	200
Turner, Mrs. Marguerite.	Barrie, Ont.	5	500
Uniacke, Robie, Executrices of late.	Halifax, N.S.	18	1,800
University of Mount Allison College.	Sackville, N.B.	32	3,200
Vachou, Mrs. Belinda L.	Toronto, Ont.	2	200
Van Buskirk, Mrs. Caroline Anne	Stratford, Ont.	4	400
Van Dusen, Mrs. Margaret.	St. Catharines, O.	18	1,800
Van Horne, Mrs. Edith B.	Montreal, Que.	10	1,000
Van Sickle, Mrs. Ethel	Palermo, Ont.	8	800
Vanstone, Mrs. Alice M.	Bowmanville, O.	25	2,500
Van Tuyl, B. B.	Petrolia, Ont.	4	400
Vaughan, Herbert M., Surviving Trustee.	Cardigan, Wales	78	7,800
Victoria Investment Co., Ltd.	San Jose, C. R.	20	2,000
Victoria University Board of Regents.	Toronto, Ont.	2	200
Vipond, George	Montreal, Que.	61	6,100
Virgil, W. Turner	Galt, Ont.	12	1,200
Waddell, Roland McLelland.	Peterboro', Ont.	25	2,500
Waldie, Frederick, N.	Toronto, Ont.	75	7,500
Waldie, John, Executors of Estate of late.	do	200	20,000
Walker, Henry S.	do	60	6,000
Walker, Norman, M.D.	do	8	800
Wallace, George H.	Wolfville, N.S.	11	1,100
Walt, Mrs. Agnes	Oshawa, Ont.	10	1,000
Wanless, Robert B.	London, Ont.	25	2,500
Ward, Alfred Hadley, Margaret Jane Ward, Alice Margaret Griffith, Executor and Executrices Estate late Alfred Ward.	Hamilton, Ont.	6	600
Ward, Mrs. Mary	Sarnia, Ont.	5	500
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., Estate.	Toronto, Ont.	9	900
Watson, Harrison	Montreal, Que.	108	10,800
Watson, John G.	do	100	10,000
Watts, (in trust), Arthur E.	Brantford, Ont.	60	6,000
Webb, Tom.	St. Catharines, O.	14	1,400

THE BANK OF TORONTO

NAME.	ADDRESS.	No. of Shares \$100 ea.	AMOUNT PAID.
Wells, Mrs. Vivian M.	Montreal, Que.	3	\$ 300
Wheeler, Mrs. Ann.	St. Paul, Minn.	130	13,000
Whelan, Mrs. Anna M. M., and Chas. P. Whelan	Dublin, Ireland	5	500
White, Mrs. Lillian M.	Toronto, Ont.	6	600
Whitehead, Alfred B.	Quebec, Que.	18	1,800
Whitehead, A. Whiston.	Eastb'rne, Eng.	19	1,900
Whitehead, B. J.	London, Eng.	18	1,800
Whitehead, J. L.	Eastb'rne, Eng.	18	1,800
Whitehead, W. Morley	Toronto, Ont.	12	1,200
Whitney, Edwin C.	Ottawa, Ont.	312	31,200
Wickett, Charles H.	Port Hope, Ont.	15	1,500
Wickett, Miss Dorothy G.	do	5	500
Wickett, Mrs. Edith M.	do	25	2,500
Wickett, Mrs. Edith M. H.	do	22	2,200
Wickett, Edith Maria and Thomas, Executors of Estate of late John Wickett.	do	43	4,300
Wickett, Thomas.	do	25	2,500
Wilkes, Miss Gertrude.	Boscombe, Eng.	6	600
Williams, M.D., E. J. F.	Brockville, Ont.	10	1,000
Williams, Mrs. Mary E. B.	Montreal, Que.	4	400
Williamson, Mrs. Helen H.	Simcoe, Ont.	2	200
Wilson, Mrs. Harriet E.	Montreal, Que.	29	2,900
Wilson, Miss Margaret C.	Toronto, Ont.	10	1,000
Wilson, Richard W.	Cobourg, Ont.	5	500
Wilson, Robert	New York, N.Y.	2	200
Wilson, Thomas	Benningt'n, N.H.	25	2,500
Wishart, M.D., D. F. Staunton.	Toronto, Ont.	5	500
Wishart, Mrs. Rebecca M.	do	5	500
Withall, William J., Executors of Estate of late.	{ Quebec and { Montreal, Q.	90	9,000
Wolf, Mrs. Ada.	Oakland, Cal.	8	800
Wood, Mrs. Helen R.	Toronto, Ont.	100	10,000
Wood, Mrs. M. L.	St. Catharines, O.	5	500
Wood, Major Robert	England.	375	37,500
Wood, Thomas H.	Toronto, Ont.	225	22,500
Wood, Thomas R., Executors of Estate of late	do	500	50,000
Wright, Mrs. Rosa E.	Buffalo, N. Y.	5	500
Wright, Samuel.	London, Ont.	50	5,000
Wurtele, Ernest F.	Montreal, Que.	10	1,000
Young, Aaron N., Trustees of Will of late.	Chicago, Ill.	25	2,500
Young, Mrs. Amy C.	Westmount, Q.	102	10,200
		50,000	\$5,000,000



ST CATHARINES BRANCH



EDMONTON BRANCH

