

THE
BANK OF TORONTO,
TORONTO



SIXTY - NINTH
ANNUAL REPORT

NOV. 29. 1924

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BANK OF TORONTO
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SIXTY-NINTH
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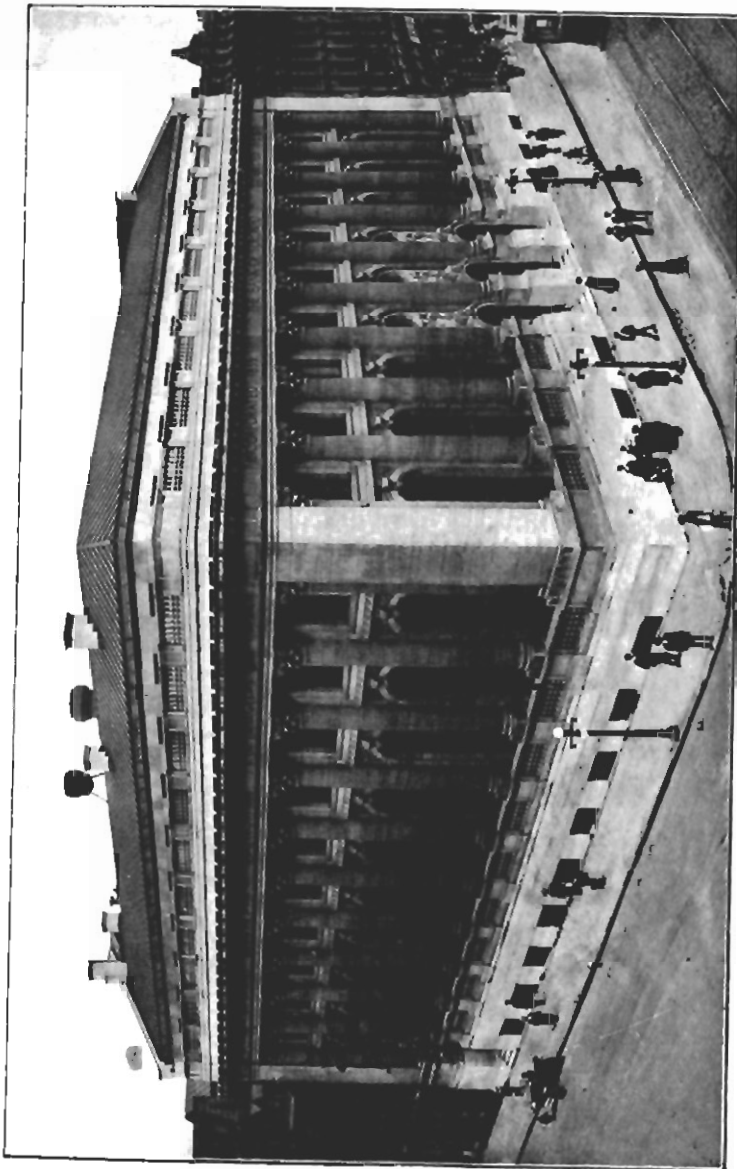
SIXTY-NINTH
ANNUAL REPORT

AND

LIST OF STOCKHOLDERS

NOVEMBER 29TH, 1924

INCORPORATED 1855



THE BANK OF TORONTO, TORONTO

CAPITAL AUTHORIZED,	-	-	-	\$10,000,000
CAPITAL SUBSCRIBED,	-	-	-	5,000,000
CAPITAL PAID-UP,	-	-	-	5,000,000
RESERVES,	.	.	.	7,239,115

THE BANK OF TORONTO

DIRECTORS

W. G. GOODERHAM, PRESIDENT,

TORONTO. { President Canada Permanent Mortgage Corporation.
" 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.
Director Manufacturers Life Insurance Co.
TORONTO. { " Canada Permanent Mortgage Corporation.
" Wm. Stone Sons, Limited, Woodstock and
Ingersoll.

JOHN MACDONALD, { President John Macdonald & Co., Limited (Whole-
sale Dry Goods Importing House).
TORONTO. { 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
Accident Co.
LL.D., TORONTO. { Director Canada Permanent Mortgage Corporation

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

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

PAUL J. MYLER, { President Canadian Westinghouse Company, Ltd.
HAMILTON. { Director Landed Banking & Loan Co.

THE BANK OF TORONTO

DIRECTORS—CONTINUED

ARCHIBALD H. CAMPBELL, { Director Consumers Gas Company.
TORONTO. { " Toronto General Trusts Corporation

JOHN I. MCFARLAND, { President Alberta Pacific Grain Co., Ltd.
CALGARY.

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.

THOS. F. HOW, TORONTO. { Formerly General Manager
The Bank of Toronto

OFFICERS

JOHN R. LAMB - - General Manager.
H. B. HENWOOD - - Assistant General Manager.
J. A. WOODS - - Chief Inspector.
R. PASHBY - - Secretary.
W. A. RUTHERFORD - Chief Accountant.

WESTERN OFFICIALS

F. H. MARSH - - Western Superintendent.
S. B. CHAMBERLAIN - Western Inspector.
E. W. LAMPREY - { Superintendent of
British Columbia Branche.

AUDITORS 1925

D. McK. McCLELLAND JOHN J. ROBSON
of Price Waterhouse Co. of Robson & Ritchie
London, Eng. Montreal

PROCEEDINGS OF THE

SIXTY-NINTH ANNUAL GENERAL MEETING

HELD ON

WEDNESDAY, 14TH JANUARY, 1925

The Annual General Meeting of the Stockholders of The Bank (being the Sixty-Ninth 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, 14th January, 1925.

Moved by Mr. WILLIAM STONE, seconded by LT.-COL. A. E. GOODERHAM, and

Resolved—That Mr. W. G. Gooderham be Chairman of this Meeting, and that Mr. Harvey B. Henwood be requested to act as Secretary.

Moved by Mr. JOHN I. MCFARLAND, seconded by Mr. J. C. BLACK, and

Resolved—That the Minutes of the proceedings of the last Annual Meeting be taken as read and approved.

Moved by Mr. JOHN MACDONALD, seconded by Mr. J. D. CHAPLIN, M.P., and

Resolved—That Mr. Duncan Coulson and Lt.-Col. G. G. Mitchell, 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 29th November, 1924, together with the Statement of the Bank's affairs and the results of the operations for the year.

PROFIT AND LOSS ACCOUNT

The Balance at credit of Profit and Loss, on 30th November, 1923, was.....\$1,170,911 02

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..... 968,204 68

\$2,139,115 70

This sum has been appropriated as follows:

Dividend No. 170, Three per cent.....	\$150,000 00
Dividend No. 171, Three per cent.....	150,000 00
Dividend No. 172, Three per cent.....	150,000 00
Dividend No. 173, Three per cent.....	150,000 00
	<u>\$600,000 00</u>

Tax on Circulation	\$50,000 00
Reserve for Accrued Taxes.....	50,000 00
Transferred to Officers' Pension Fund.....	50,000 00
Written off Bank Premises	150,000 00
	<u>300,000 00</u>
Carried forward to next year	1,239,115 70

\$2,139,115 70

The Head Office and Branches of the Bank have been regularly inspected by the Bank's Inspection Staff, and at the Head Office the usual verification of cash and securities has been made.

The Auditors appointed by the Stockholders, Mr. D. McK. McClelland and Mr. John J. Robson, made their examination of our Head Office and the principal Branches, and their report accompanies the General Statement presented herewith. Their names will be submitted to you for re-appointment as Auditors for the ensuing year.

Seven new Branches of the Bank were opened during the year and ten closed, leaving 162 Branches now in operation.

All of which is respectfully submitted.

W. G. GOODERHAM,

President.

THE BANK OF TORONTO

GENERAL

NOVEMBER 29TH

LIABILITIES

Notes of the Bank in Circulation	\$7,926,217 00
Deposits bearing interest, including interest accrued to date of statement.....	\$61,900,391 50
Deposits not bearing interest.....	15,831,370 02
	<u>77,731,761 52</u>
Balances due to other Banks in Canada (daily exchanges)	2,491,862 81
Balances due to Banks and banking corres- pondents in the United Kingdom and Foreign Countries.....	1,531,796 20
	<u>4,023,659 01</u>
Quarterly Dividend, payable 1st Dec., 1924..	150,000 00
Dividends unpaid.....	1,910 00
	<u>151,910 00</u>
Letters of Credit outstanding	1,295,123 26
Liabilities not included in the foregoing	141,110 94
	<u>\$91,269,781 73</u>
Capital paid up.....	\$5,000,000 00
Reserve	6,000,000 00
Balance of Profit and Loss Account carried forward.....	1,239,115 70
	<u>12,239,115 70</u>
	<u>\$103,508,897 43</u>

TORONTO, 29th November, 1924.

THE BANK OF TORONTO

STATEMENT

1924

ASSETS

Current Gold and Silver coin	\$ 986,168 88
Dominion Notes	6,825,319 00
Deposit in the Central Gold Reserves	2,500,000 00
Deposit with the Minister for the purposes of the Circulation Fund.....	255,033 25
Notes of other Banks.....	529,550 00
United States and other foreign currencies..	79,853 65
Cheques on other Banks.....	6,689,221 09
Balances due by Banks and banking corres- pondents elsewhere than in Canada....	1,417,440 09
Dominion and Provincial Government Securi- ties, not exceeding market value.....	15,359,889 61
Canadian Municipal Securities and British, foreign and colonial public Securities other than Canadian not exceeding market value.....	5,816,199 95
Railway and other Bonds, Debentures and Stocks, not exceeding market value....	1,318,740 56
Call and Short (not exceeding thirty days) Loans in Canada, on Bonds, Debentures and Stocks and other securities of a suf- ficient marketable value to cover.....	6,256,527 06
	<u>\$48,033,943 14</u>
Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful Debts	50,478,616 28
Non Current Loans (estimated loss provided for).....	253,294 98
	<u>50,731,911 26</u>
Mortgages on Real Estate Sold.....	94,319 23
Liabilities of Customers under Letters of Credit, as per contra	1,295,123 26
Bank Premises, at not more than cost, less amounts written off.....	3,353,600 54
	<u>\$103,508,897 43</u>

W. G. GOODERHAM,
President.

JOHN R. LAMB,
General Manager.

AUDITOR'S REPORT TO THE SHAREHOLDERS.

To the Shareholders of The Bank of Toronto:

We have examined the books and accounts of The Bank of Toronto at its Head Office and have been furnished with certified returns from the branches, and certify that the above statement of liabilities and assets as at 29th November, 1924 is in accordance therewith and in our opinion discloses the true condition of the Bank. The Bank's investments and the securities and cash on hand at the Head Office and at the Toronto and Montreal Branches were verified by us as at 29th November, 1924. We have received all the information and explanations we have required, and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

D. McK. McCLELLAND
of the firm of Price, Waterhouse & Co.
Jno. J. ROBSON
of the firm of Robson, Ritchie & Co.

TORONTO, 22nd December, 1924

THE BANK OF TORONTO

PRESIDENT'S ADDRESS

FOREIGN SITUATION.

The outstanding feature of the past year is the improved outlook abroad. While it will be many years before European nations which were engaged in the War show substantial recovery, at least a forward attitude has been taken and a start made.

Investors, chiefly in the United Kingdom and in the United States, have responded to the better sentiment, and have extended substantial credits to Austria, Germany, France and Belgium. While smooth sailing cannot be expected, we can look forward hopefully to a steady, if slow, approach to business and financial stability in Europe. The only important countries showing no improvement during the year are Russia and China.

CANADA.

The home situation has also its bright spots, notably the improvement in the position of agriculture. The money value of field crops for the year is estimated at over 948 million dollars, which is about 50 million dollars better than 1923. The products of the farm now approach more nearly to an even basis of exchange than has been the case for some years, and except in certain districts of the West where crops have not been good the farmer has greatly improved his position. This is reflected at our country branches in the liquidation of debts, and also in an increase in deposits. It is true that the farmer is not spending his gains freely, but a policy of economy is to be commended, and in the end will work out to the advantage of his own and other classes of business.

Our favorable balance of trade is a source of satisfaction. Our exports for 1924 show a gain of 132 per cent. over 1914, while imports have increased in the same period only 44 per cent. The trade balance in our favor for the twelve months ending 30th November last was 257 million dollars, which compares with an unfavorable balance of 163 million dollars for the fiscal year 1914.

We must, of course, bear in mind that as a debtor country it is necessary for us to maintain an excess of exports over imports. It is the only way in which we can provide for our invisible imports, including interest on our outside debts, dividends on Canadian investments held in other countries, and the expenditures of our people in foreign travel. If we fall short we must borrow outside.

While domestic business as a whole has not been good, we feel that the worst is past and that any change will now be for the better.

It has been said that this is Canada's Century, and if the country is given a fair chance we have no doubt it will be. We believe it is essential, however, to stop spending money on capital account for a time, except for purposes immediately necessary, and as far as possible immediately productive.

Our debt obligations, Government and Municipal, have been estimated at over 4 billion dollars and the total is rolling up year by year, entirely out of line with the increase in population. The result is apparent in continued high living and operating costs and small profits in nearly all lines of business, including farming. If it goes on the predictions of the pessimists may yet be justified. It is true that the bulk of our public obligations are held at home, but too much is often made of this fact. Wherever our securities may be, interest and sinking funds must be earned if the credit of the country is to be maintained.

THE BANK OF TORONTO

GOLD BASIS.

There is a demand from some quarters for a return to the gold basis by the removal of the existing embargo on the export of gold. We believe it will be time enough to take this step when we have demonstrated our ability to keep our exchange at par. In the meantime we are under no serious disadvantage.

FOREIGN COMPETITION.

Foreign competition in manufactured goods is likely to increase and to become one of the acute problems of the future. Already some of our industries are seriously affected. We have no brief for the industry which is not operating efficiently or which seeks an undue profit, but no section of the people will benefit permanently through the elimination of legitimate and well-conducted enterprises employing Canadian labor and creating a home market, which is the best of all markets. The subject is one which appears to call for the most careful non-partisan study.

MINERALS.

There is evidence of increasing interest in mineral production in the Northern sections of both the Provinces of Ontario and Quebec, with the possibility of a considerable increase in Capital Investment in these undeveloped resources, the extent of which only continued exploration and development can ascertain.

The production of gold by the large mining enterprises now operating is steadily increasing.

One cannot hazard a guess as to what developments in these districts are before us, but without doubt there is a vast expenditure in wages annually and a constant increase in employment. The mines add greatly to the country's wealth and provide a valuable market for the manufactures of our industrial centres.

IMMIGRATION.

Immigration, for whatever reason, has again been disappointing. A few years ago it was freely predicted that following the ravages and unsettlement created by the War in Europe, immigration would flow to Canada. This has not yet come about to a satisfactory extent, possibly because we may not yet be following the best plan in our efforts to induce settlement in this country. There can be no doubt that the magnificent natural resources of Canada give ample opportunity to those who are willing to work out their own future, but we cannot hope for satisfactory immigration unless we are prepared under a well-organized plan to properly select and direct the efforts of those who seek citizenship in Canada.

BANK MERGERS.

Two bank mergers have been announced during the year, which will reduce the number of chartered banks to twelve—still quite enough to provide all the competition desirable, and more.

There has certainly been excessive rivalry in the banking field during the past twenty years, resulting in unnecessary duplication of banking services. Over-competition in any line of business is bad, but it is worse in banking than elsewhere. The practice of bidding for business follows, involving, in some cases, a departure from good banking—in the direction of excessive advances on inadequate security—almost invariably a bad thing for both borrower and lender. If the combinations which have taken place during the last few years enable banking credits to be placed on a better footing, with better earnings and smaller losses, only good can result, not only to bank shareholders but to the general public.

THE BANK OF TORONTO

OUR PROGRESS.

Our own progress, as you will see from the statement, is steady if not spectacular. While our dividend is modest, we continue to earn it by a comfortable margin, and it is a pleasure and satisfaction to know that through these difficult times we have been able, not only to maintain the strength of our position, but to add to it from year to year.

Our Ret and Surplus, as published, also our Contingent Funds after providing for losses incurred and anticipated, stand today at the highest point in our history.

We regret that our esteemed Vice-President, Mr. Henderson, is unable to be with us to-day. Mr. Henderson has been in ill-health for some months, as most of you know. Although he is now much better, it was considered inadvisable for him to come down to the meeting. We hope he will be in his usual place next year.

Before moving the adoption of the Report, I will ask the General Manager to address you, giving you more particular information with regard to the important items in the statement which has been submitted to you.

GENERAL MANAGER'S ADDRESS:

The statement which has been placed in your hands reports the result of our operations for the year, and I need refer but briefly to the principal items making up the assets and liabilities. Such changes as appear in our position are all satisfactory, and profits, although slightly less than last year, are not materially changed, and were adequate to provide for all requirements and something over.

DEPOSITS.

We are pleased to report a substantial increase in Deposits, particularly as this increase is largely in Savings, this department showing a growth for the period of over \$4,400,000., a higher percentage of increase than the average of all the Banks for the period. This increase in our Savings Deposits is accompanied by a large increase in the number of our depositors. There is probably no other development in our business that gives us greater satisfaction than this evidence that the standing of the Bank and the service which our staff is giving to our clients from day to day brings to us each year a goodly number of new friends.

LIQUID ASSETS.

You will note that our quick assets, made up of cash, exchanges, securities, call loans, and short loans (not over thirty days) secured by stocks and bonds, stand at over \$48,000,000., or 52.62% of all liabilities to the public. We do not include in quick assets, advances against bonds or stocks which are not regularly quoted in some market. Advances secured, or partly secured, by stocks or bonds of private companies (with us not many nor important) are included with Commercial Loans.

Our Call Loans are largely against Government and Municipal bonds, and are amply margined.

Our own investments in securities are 92% Government and Municipal Bonds, and are all sound and sweet. Under ordinary conditions these securities can be liquidated to the last dollar, almost over night. Our investments stand in our books at cost or less, and substantially under present market values.

THE BANK OF TORONTO

COMMERCIAL LOANS.

Other Current Loans and Discounts in Canada, after making full provision for all bad and doubtful debts, stand at \$50,478,000., an increase of approximately \$2,000,000.

It is in the department of Commercial Loans that losses occur, and we do not escape scot-free. Such losses as we have encountered, however, have not been heavy, and our advance provision has been ample in each case.

BANK PREMISES.

We are never done spending money under this head, but this year, as last, our expenditure has been less than the amount written off, enabling us to show a fair reduction.

PROFITS.

Our profits were satisfactory as banking profits go. The gross was higher, but unfortunately this applies also to expenses, the net result being some \$16,000. less than the previous year.

Like most, if not all other lines of business, the banks are working under greatly increased operating costs, compared with a few years ago. Staff salaries on the average are much increased, although not yet too high. The cost of building is still almost prohibitive, rentals are usually increased as leases fall in, supplies and equipment all along the line cost 50% to 100% more than ten years ago, and we are shining marks for taxation. Our taxes, in fact, other than on premises, including income taxes, increased over six times during the last few years and now amount to over 3% on our capital. The levies on premises have also increased, and the two together are now over 6% of our capital. We are, of course, quite prepared to pay our share, but we are afraid that banks are sometimes singled out for special attention by taxation authorities.

We have not, so far, passed on to the public any appreciable amount of these increased costs. If bank customers will make a comparison for themselves they will see that charges for banking services are just about the same as ten or fifteen years ago. We think the public do not always realize the extent of work performed, apart altogether from taking deposits and lending money.

We act as an immense collecting agency and Clearing House for all the financial business of the country, providing extensive facilities and accepting large responsibilities. On the present scale of costs much of this indispensable service is performed without profit, even at an out-of-pocket loss. It is therefore to be expected that banks will presently find it necessary to pass on to the public some percentage of their increased costs.

GENERAL.

While we ourselves have had a reasonably good year, business conditions in general leave much to be desired. Trade on the whole is not satisfactory. Many industries have been and still are marking time. Even where volume is fair, profits in many lines are inadequate or absent.

Yet the present dullness in trade is but the natural aftermath of inflation and over-expansion, and affords no ground for depression or lack of confidence in the future. The favorable factors surely outweigh those that are unfavorable. Although our population is small, our per capita production is high. Water-power development per capita the greatest in the world. We are rapidly coming to the front in minerals. We can double our farming population and still have room. Immigration must and

THE BANK OF TORONTO

will flow to us because no other country offers greater opportunities, and we are still the last West. Unlike older countries, Canada is blessed with a very wide area and great natural resources capable of the production of enormous quantities of raw materials and manufactured products. There can be no doubt that with hard work, accompanied by the resourcefulness and initiative for which Canadian people are noted, Canada will eventually take her place as one of the great and prosperous countries of the world.

INSPECTION.

The Head Office and Branches have been inspected during the year by our own staff, and your Auditors, Mr. D. McK. McClelland of Price Waterhouse & Company, and Mr. J. J. Robson of Robson & Ritchie, Montreal, whose certificate is appended to the statement, have made a very thorough examination and enquiry into our affairs.

STAFF.

I again have pleasure in referring to the good work of the staff. We receive letters from all over the country commending their work and their attitude to the public, sometimes in almost extravagant terms. The right spirit exists and is reflected in the friendly relationships which exist with our customers, and in the growth of our business. Nothing gives me greater satisfaction and pleasure than to be able to make this statement in all sincerity, and in this way to formally express the appreciation of the management.

In speaking of the staff I would take a moment of your time to refer to the passing of the late Mr. Mortimer Atkinson, formerly our Manager at Brockville, whose death occurred in August of last year.

Possessed of a happy disposition and a sense of humour, he was one of the most useful, and certainly the most popular Manager of his time. His heart was in his work, and I think it only right that I should recall his name and speak a word of appreciation at this meeting.

Moved by the President, Mr. W. G. GOODERHAM, seconded by Mr. WM. STONE, and

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

Moved by Mr. WM. I. GEAR seconded by Mr. S. R. PARSONS and

Resolved—That Mr. D. MCK. MCCLELLAND of Price, Waterhouse & Company and Mr. JOHN J. ROBSON of Robson & Ritchie be and are hereby appointed Auditors of this Bank for the ensuing year at a remuneration not to exceed \$10,000.

Moved by Hon. WALLACE NESBITT, seconded by Mr. C. S. MACDONALD, and

Resolved—That the President, Vice-President and Directors be tendered the hearty thanks of the Stockholders for their attention to and careful management its affairs during the past year.

Moved by Hon. E. J. DAVIS, seconded by Mr. J. B. McKECHNIE, and

THE BANK OF TORONTO

Resolved—That the thanks of the Stockholders be given to the General Manager, the Assistant General Manager, and Staff for the loyal and efficient performance of their duties during the past year.

Moved by Dr. F. LE M. GRASSET, seconded by Mr. W. C. CROWTHER, 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

COL. WILLIAM I. GEAR
PAUL J. MYLER
ARCHIBALD H. CAMPBELL
JOHN I. MCFARLAND
JAMES D. CHAPLIN, M.P.
THOS. F. HOW

DUNCAN COULSON, }
GEO. G. MITCHELL } *Scrutineers.*

TORONTO, January 14th, 1925.

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,

JOHN R. LAMB,
General Manager

THE BANK OF TORONTO

...BRANCHES...

ONTARIO

Toronto, King St. W., cor. Bay St.	J. S. Skeaff,	Manager,
(Main Office)	B. F. A. Lewis,	Asst. Mgr.
" Church & Wellington Sts.	A. S. Towers,	Manager,
" College and Dovercourt	T. W. Harper	"
" Dundas St., cor. Ossington Ave.	M. G. Davey,	"
" 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,	"
" Riverdale, Queen E. & Logan Ave.	J. C. Wolfrain,	"
" Roncesvalles Ave., cor. Dundas St.	F. A. Lount,	"
" St. Clair and Christie St.	H. S. Davis,	"
" Spadina Ave., cor. Queen St. W.	Wm. Miller,	"
" W. Toronto, Dundas & Keele Sts.	N. J. McKenzie,	"
" Yonge St., opp. Albert St.	L. S. McMurray,	"
" Yonge St. & Bedford Park Ave.	J. D. Lindsay,	"
" Yonge St. & Belsize Drive	J. H. Brown,	"
Allandale	(Sub. to Barrie.)	"
Alliston	A. Weaver	"
Barrie	H. A. Sims,	"
Bethany	F. A. Maples,	"
Bradford	F. Stevenson,	"
Brantford	D. McLennan,	"
Brockville	W. H. Hiscock,	"
Burford	A. D. Muir,	"
Cardinal	S. J. W. Clarke,	"
Cobalt	T. W. Carlyle,	"
Cobourg	E. W. Hargraft,	"
Colborne	C. H. Byers,	"
Coldwater	J. L. Thompson,	"
Collingwood	W. B. McCrick,	"
Copper Cliff	R. Gray,	"
Greemore	B. T. Ferguson,	"
Dorchester	J. B. Sandy,	"
Dunnville	H. E. Lambert,	"
Elmvale	H. R. Warren,	"
Everett, (Tues. & Fri.)	Sub to Alliston	"
Feversham	C. H. Smith,	"
Fort William	J. R. Wright,	"
Freelton	A. E. Hunt,	"
Galt	P. J. Wright,	"

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Gananoque	L. S. Barr,	Manager.
Hamilton	J. Stephen,	"
" Arcade Branch	C. J. Davey	"
Hastings	A. U. Bailey,	"
Havelock	H. F. McNichol,	"
Keene	D. D. Brown,	"
Kerwood	S. R. Nichols,	"
Kingston	C. P. Borland,	"
Kitchener	G. B. McKay,	"
" (North Ward)	F. J. Rooney,	"
Lansdowne	F. W. B. Fitzgerald	"
London (Main Office)	F. C. Field,	"
" Dundas & Talbot Sts.	H. R. Nettleton,	"
" East	W. G. Paterson,	"
" North	T. C. Margrett,	"
" Wellington & Dundas Sts.	T. F. Walker,	"
Lyndhurst	J. E. Curry,	"
MacTier	M. Weller	"
Markdale	W. L. Young,	"
Meaford	W. E. Van Norman,	"
Millbrook	H. J. Grasett,	"
Milton	M. F. Panton,	"
Morrison	J. C. Kennedy,	"
Mount Dennis	J. P. Denny,	"
New Lowell	T. B. Chester,	"
Newmarket	F. A. M. Lister,	"
Oakville	J. B. L. Grout,	"
Oil Springs	D. E. Plewes,	"
Omennee	G. D. Gowans,	"
Ottawa	Geo. C. Gardner,	"
" Union Station Branch	J. V. Stanley,	"
Paris	W. E. Sharpe,	"
Parry Sound	F. N. Hurst,	"
Penetanguishene	A. T. Kelly,	"
Peterborough	E. J. H. Vanston,	"
Petrolia	Geo. Hay,	"
Porcupine	E. G. Britton,	"
Port Hope	J. R. Bunting,	"
Preston	A. N. B. Rogers,	"
St. Catharines	P. J. Hanley,	"
St. Mary's	A. C. Lord	"
Sarnia	J. W. Simpson,	"
Seeley's Bay,	(sub. to Lyndhurst)	"
Shelburne	H. A. Livingstone	"
Stayner	O. G. Bernhardt,	"
Stratford	G. L. McHattie,	"
Sudbury	A. C. Edward,	"

THE BANK OF TORONTO

Thornbury	S. C. Houston,	Manager.
Trenton	G. A. Ross	"
Wallaceburg	A. F. Sanders,	"
Waterford	A. Logan,	"
Waterloo	S. J. Adams,	"
Welland	J. J. McGrail,	"
Wyoming	H. A. Kerr,	"

QUEBEC

Montreal, Main Office	{ J. L. Carson,	Manager.
(St. James St., cor. McGill	{ R. H. Cardy,	Asst. Mgr.
" Atwater Ave., cor. St. Antoine	W. E. Fleming,	Manager.
" Board of Trade	S. G. Leonard,	"
" Maisonneuve	E. F. McNicholl,	"
" Peel St. (Mount Royal Hotel)	G. St. John,	"
" St. Catherine St., cor. Guy	A. H. Walsh,	"
" 838 St. Catherine St., o. . .	J. H. Camerlain	"
" St. Lawrence Blvd. & Ontario St.	J. J. Winsby,	"
Cap Madeleine	P. E. Leveille,	"
Gaspé	H. B. Brubaker,	"
St. Lambert	C. F. Potter,	"

MANITOBA

Winnipeg	G. A. Doyle,	Manager.
Benito	W. H. Hambly,	"
Cartwright	A. B. Fee,	"
Durban	R. S. Hutcheon,	"
Inglis	F. O. Johnston	"
Kenville, (two days per week)	Sub to Swan River	
Pilot Mound	J. T. C. Robertson,	"
Portage la Prairie	E. J. Waldie,	"
Rosburn	C. R. Dawson,	"
St. Boniface, (Union Stock Yds.)	C. C. Eddy,	"
Swan River	M. L. Magee	"
Transcona	R. F. Larcombe	"

ALBERTA

Calgary	C. R. Latimer,	Manager.
Compeer	H. R. Chapin,	"
Coronation	G. A. Hetherington,	"
Edmonton	T. E. Fletcher,	"
Oyen	C. D. McMillan,	"
Pollockville	N. Toland,	"
Stettler	F. C. Burnett,	"
Veteran	H. L. Staples,	"
Youngstown	L. Gemmill,	"

THE BANK OF TORONTO

SASKATCHEWAN

Assiniboia	O. E. Burkell,	Manager.
Bateman	H. L. Knight,	"
Bredenbury	T. R. Menzies,	"
Chaplin	H. S. Chambers,	"
Churchbridge	W. R. Lawrie,	"
Colonsay	W. N. Bradley,	"
Fairlight	F. N. Fallis,	"
Glenavon	F. C. Millard,	"
Gravelbourg	J. J. Hay,	"
Hodgeville	J. Heroux,	"
Kennedy	M. C. Manhard,	"
Kipling	W. J. Miller,	"
La Fleche	W. H. MacDonald,	"
Langenburg	A. G. Thorkelson,	"
Madison	J. C. McGuckin,	"
Mazenod	C. F. Drager,	"
Meyronne	F. F. Osborn,	"
Montmartre	Jas. Murray,	"
Mortlach	G. R. Tucker,	"
Odessa, (Saturday)	Sub to Vibank	
Pelly	J. Milmine,	"
Preeceville	B. F. Joyce,	"
St. Boswell's	A. J. Maheu,	"
Smiley	C. C. Henderson,	"
Stenen	H. J. Carmichael,	"
Tantallon	J. C. Thom,	"
Vanguard	M. S. Hargreaves,	"
Vibank	J. D. Clarke,	"
Welwyn	L. A. Myles,	"
Wolseley	J. Hayward,	"
Woodrow	W. W. Wright	"
Yorkton	W. A. Stewart,	"

BRITISH COLUMBIA

Merritt	S. H. Abrams,	Manager.
New Westminster	L. R. Atkinson,	"
Vancouver	E. W. Lamprey,	"
Vancouver-Kerrisdale	W. H. Innes,	"
Victoria	C. W. Pangman	"

THE BANK OF TORONTO

AGENTS

GREAT BRITAIN and IRELAND	Midland Bank, Limited.
FRANCE	Bankers Trust Company, Paris.
do.	Credit Commerciale de France
ITALY	Banca Commerciale Italiana.
SWITZERLAND	Banque Populaire Suisse.
AUSTRALASIA	Bank of Australasia.
CHINA	International Banking Corporation.
Norway	Den Norske Creditbank.
Holland	Nederlandsche Handel Maatschappij.
Finland	Nordiska Foreningsbanken.
Denmark	Kjobenhavns Handelsbank.
Belgium	Guaranty Trust Co. of New York.

UNITED STATES

NEW YORK, N.Y.	Bankers Trust Company.
do.	Chathan and Phenix National Bank.
do.	Empire Trust Company.
do.	Guaranty Trust Company.
do.	International Acceptance Bank Inc.
do.	National Bank of Commerce in New York.
do.	National City Bank of New York.
ALBANY, N.Y.	National Commercial Bank & Trust Company.
BALTIMORE, MD.	Continental Trust Company.
BOSTON, MASS.	Atlantic National Bank.
do.	First National Bank of Boston.
do.	National Shawmut Bank of Boston.
do.	National Union Bank.
BUFFALO, N.Y.	Buffalo Trust Co.
do.	Manufacturers & Traders National Bank.
do.	Marine Trust Company.
CHICAGO, ILL.	First National Bank.
do.	National Bank of the Republic.
do.	Standard Trust and Savings Bank.
CINCINNATI, OHIO	First National Bank.
do.	Fifth, Third National Bank.
CLEVELAND, OHIO	Central National Bank, Savings and Trust Co.
do.	Union Trust Company.
DETROIT, MICH.	First National Bank in Detroit.
DULUTH, MINN.	American Exchange National Bank.
MILWAUKEE, WIS.	Marine National Bank.
do.	Second Ward Savings Bank.
MINNEAPOLIS, MINN.	First National Bank.
PHILADELPHIA, PENN.	Corn Exchange National Bank.
do.	First National Bank.
do.	Market Street National Bank.
do.	Penn National Bank.
do.	Philadelphia National Bank.
do.	Union National Bank.
PITTSBURG, PENN.	Bank of Pittsburg National Association.
do.	Keystone National Bank.
do.	Union National Bank.
ST. LOUIS, MO.	National Bank of Commerce in St. Louis.
SAN FRANCISCO, CAL.	Bank of Italy
do.	Italian American Bank.
do.	Pacific National Bank.
SEATTLE, WASH.	Metropolitan National Bank.
do.	National Bank of Commerce.
S'TH ST. PAUL, MINN.	Stock Yards National Bank.
TROY, N.Y.	Manufacturers' National Bank.

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 Reserves.	Deposits.	Loans and Investments.	Assets.
1857	\$ 439,148	\$ 263,100	\$ 1,103,078	\$ 1,268,413
1864	926,803	863,660	1,791,315	2,323,564
1874	2,430,998	2,711,485	5,299,020	6,425,688
1884	3,114,060	4,447,320	7,802,030	9,039,959
1894	3,871,166	8,607,149	11,210,246	13,949,362
1904	6,413,284	17,044,603	21,334,522	27,189,506
1914	11,402,810	44,924,980	45,939,033	61,929,363
1923	12,170,911	74,875,034	75,872,235	100,081,466
1924	12,239,115	77,731,761	79,483,268	103,508,897

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

Rest Account - - - 6,000,000.00

Profit and Loss Account 1,239,115.70

\$12,239,115.70

THE BANK OF TORONTO

LIST OF STOCKHOLDERS

AS ON THE

31ST DECEMBER, 1924

SHARES—\$100 EACH

NAME	ADDRESS	No. of Shares
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TORONTO REGISTER

Adam, Mrs. Nettie R.	Toronto, Ont.	10
Adams, Mrs. Eleanor L.	Coboconk, Ont.	5
Aird, Mrs. Margaret	Barrie, Ont.	22
Allen, William L.	Cobourg, Ont.	8
Amys, Arthur L.	Peterboro, Ont.	20
Amys, C. Hewitt, M.D.	do	10
Amys, C. Hewitt, M.D., In Trust	do	1
Amys, Mrs. Mary E.	do	5
Anderson, Alexander	Stratford, Ont.	4
Anderson, Alfred	Peterboro, Ont.	10
Anderson, Andrew L.	Toronto, Ont.	3
Anderson, Mrs. Emily Louise	Detroit, Mich.	4
Andrew, John Mathew	Newmarket, Ont.	2
Archbold, Rev. Francis H. W.	Dublin, Ireland	18
Ardagh, Henry Hatton	Barrie, Ont.	10
Armstrong, Herbert W., M.D.	Fergus, Ont.	25
Atkinson, Mrs. Anna M.	Brockville, Ont.	30
Atkinson, William	Selkirk, Ont.	9
Attorney General of Ontario, Hon., Adm. Estate of Jane Monsell	Toronto, Ont.	71
Auston, Archer Lee	Chicago, Ill.	1
Ames, A. E. & Co.	Toronto, Ont.	4
Bailey, Mrs. Annie H.	Toronto, Ont.	10
Baird, David	do	8
Baldwin, F. W.	do	23
Baldwin, Lawrence H.	do	2
Baldwin, Lawrence H., In Trust	do	23
Baldwin, Robert A.	do	10
Ball, Frank J.	Baltimore, Ont.	16
Ball, Frederick W.	do	30
Baltzer, Mrs. Mary	Toronto, Ont.	6
Barnes, Mrs. Helen A.	Port Hope, Ont.	10
Barnes, Thomas G. L.	Toronto, Ont.	5
Barnum, Mrs. Margaret	Brighton, Ont.	4
Barratt, Roswell F.	East Orange, N.J.	20
Barre, Ernest C.	Sarnia, Ont.	5
Barthe, Cyril S.	Toronto, Ont.	5
Bateman, Mrs. Agnes	do	20
Bawden, Oscar	Fort Sask., Alta.	10
Bawlf, Mrs. Ada Mary	Winnipeg, Man.	30
Bawlf, William R.	do	72
Beatty, Charles W.	Toronto, Ont.	78
Beatty, James A.	do	5
Beaumont, Joseph	Glen Williams, Ont.	5

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Bedford Securities Ltd., The	Halifax, N.S.	50
Beebe, Mrs. Jane F.	Toronto, Ont.	5
Becmer, Frank, M.D.	Vittoria, Ont.	20
Begg, Mrs. Blanche E.	Guilford, Conn.	100
Begg, Mrs. Grace Jennie	Brockville, Ont.	14
Bell, J. P. and M. E., Trustees Annie M. Park Estate	Hamilton, Ont.	3
Bell, Miss Madeleine Elizabeth	do	34
Bellerby, Miss M. E.	Collingwood, Ont.	6
Bellerby, William A.	do	10
Bennett, Rev. Orr	St. Catharines, Ont.	3
Benson, William R.	Penetang, Ont.	5
Berry, Mrs. Hannah	Collingwood, Ont.	10
Berry, H. L.	Walkerville, Ont.	2
Bethune, Rev. Chas. J. S., D.C.L.	Toronto, Ont.	5
Bethune, John W.	Stayner, Ont.	5
Bickerton, James G.	Woodstock, Ont.	10
Birch, Edwin and Mrs. Kate	Holland, Mich.	5
Bird, Miss Margaret Jane	Vancouver, B.C.	10
Bird, Thomas A.	Toronto, Ont.	5
Birks, Frederick Claude	Munson, Alta.	60
Birks, John Harold	Vancouver, B.C.	60
Blachford, Arthur F.	Toronto, Ont.	6
Black, Mrs. Isabella McC	Victoria, Australia	270
Black, James Charles	Toronto, Ont.	100
Black, Miss Mary Florence	do	25
Blackader, Edward H. P., M.D.	do	10
Blackhall, Victor E.	do	10
Blackstock, Mrs. Harriet V.	do	1148
Blain, James W.	Milton, Ont.	11
Boles, Roy C.	Toronto, Ont.	5
Boston Cemetery Assoc'n, The	Milton, Ont.	5
Bowie, Miss Jessie I.	Brockville, Ont.	10
Bowie, Mrs. Pearl B.	do	10
Bowns, Miss Felice M.	Brooklyn, N.Y.	10
Boyd, John	Toronto, Ont.	22
Bradley, Mrs. Marjorie M.	Detroit, Mich.	4
Brock, Mrs. A. Maude	Toronto, Ont.	151
Brodie, Francis A., Trustee	Vancouver, B.C.	6
Brooks, Mrs. Lila Fair	San Francisco, Cal.	19
Brooks, Robert	Gore's Landing, Ont.	1
Brouse, Mrs. Helen Ukers	Toronto, Ont.	114
Brouse, W. H. and Fanny J., Exrs. Estate of Mrs. Fanny A. Brouse	do	10
Brouse, William Henry D.	do	30
Brown, Miss Edna M.	do	3
Brown, Mrs. Helen Rowland	Montclair, N.J.	8
Brown, James L.	Collingwood, Ont.	15
Brown, Miss Jennie F.	Toronto, Ont.	6
Brown, Miss Margaret J.	Barrie, Ont.	20
Brown, Mrs. Yolande de V.	Montchanin, Del.	2
Brownridge, Miss Leila May	Fruitland, Ont.	2
Brownridge, Otto	do	1
Brownson, Felix	Peterboro, Ont.	10
Bruce, Mrs. Frances Case	Gormley, Ont.	3
Bruce, Miss Janet	do	10
Bruce, Miss Jean Laurie	do	10
Bruce, Miss Mary C.	do	10
Bruce, Robert	do	12
Brundrett, Herb. C.	Port Hope, Ont.	10

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Buchanan, Mrs. Edith M.	St. Catharines, Ont.	5
Buckingham, Miss Elizabeth	Collingwood, Ont.	5
Buckingham, James	Stayner, Ont.	22
Buckingham, Mrs. Rebecca Ann	do	2
Buckingham, Miss Sophia	Collingwood, Ont.	7
Buckingham, William	do	5
Buckpitt, Miss Annie Wickham	Sarnia, Ont.	2
Buell, Mrs. Sophia E.	Vancouver, B.C.	25
Bullen, Miss Selina J.	Limerick, Ireland	1
Burnham, Mrs. Helena F.	Toronto, Ont.	125
Burns, Edward	do	10
Burns, Miss Jessie A.	do	2
Burns, Miss Margaret D.	do	5
Burton, Brig. Gen. St. George Wm. E.	London, England	64
Butcher, Reginald	Toronto, Ont.	2
Butterworth, Miss Maria Ellen	Ottawa, Ont.	12
Caldecott, Mrs. Margaret E.	Toronto, Ont.	10
Caldwell, H. Gibson	Kingston, Ont.	5
Cambridge Trust Company, Trustee	Cambridge, Mass.	25
Cameron, Miss Chessie C.	Toronto, Ont.	5
Cameron, James	Collingwood, Ont.	5
Cameron, James and Margaret	do	100
Campbell, Alexander	Hamilton, Ont.	20
Campbell, Alexander C.	Markham, Ont.	4
Campbell, Archibald Hamilton	Toronto, Ont.	100
Campbell, Miss Frances A.	do	38
Campbell, Graham	do	72
Campbell, J. H. Mayne	Romsey, England	58
Campbell, Mrs. Jessie L.	Toronto, Ont.	10
Campbell, Mrs. Louise H.	Bradford, Ont.	5
Canada Life Assurance Co., The	Toronto, Ont.	371
Cargill, W. D., W. H. Bennett and W. M. Southam, Trustees	Cargill, Ont.	32
Carleton, Rev. Hubert, M.A., D.C.L.	Wilmette, Ill.	1
Carleton, Miss Mabel Alexandra	Toronto, Ont.	4
Carlyle, Mrs. Wilhelmina D.	do	160
Carr, Miss Clara A.	do	5
Carruthers, James N.	Weston, Ont.	5
Casey, Mrs. Elizabeth	Cobourg, Ont.	3
Casey, Miss Margaret E.	do	3
Casey, Thomas	Rochester, N.Y.	2
Cassels, Mrs. Cecil Vivian	Toronto, Ont.	12
Cassels, Miss Harriet Frances	do	4
Cassels, R. C. H., K.C.	do	3
Cassels, R. C. H., and R. J. Dilworth, Trustees	do	4
Cassels, R. C. H. and Geo. Cassels, Trustees	do	4
Cassels, Miss Susie H.	do	4
Cawthra, Mrs. A. Maude	do	40
Cawthra, W. H., In Trust	do	56
Cayley, Mrs. Agnes L.	do	18
Chafee, Miss Frances A.	do	13
Chaplin, James D.	St. Catharines, Ont.	73
Chapman, Rev. David Macklin B.	Tonbridge, England	17
Cherry, George A.	Preston, Ont.	14
Cherry, Mrs. Jennie Alberta	Toronto, Ont.	5
Cherry, William	Preston, Ont.	23
Christie, Mr. Leslie G.	Toronto, Ont.	30
Clark, Mrs. H. Louise	do	10
Clark, Miss Kathleen M.	Cobourg, Ont.	10

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Clark, Lewis, Jr.	Merritt, B.C.	6
Clark, William	Cardinal, Ont.	38
Clarkson, Frederick C.	Toronto, Ont.	5
Cleeve, Mrs. Gladys S.	Limerick, Ireland	8
Cleghorn, Reuben E.	Elmira, Ont.	5
Cleghorn, William W.	do	5
Clubb, Azariah	Victoria, B.C.	12
Coldwell, Miss Helen Jean	Toronto, Ont.	12
Collins, Warren A.	Petrolia, Ont.	2
Comstock, Miss Griswoldine	Brockville, Ont.	50
Comstock, Miss Wilhelmina	do	50
Comstock, William Henry, Jr.	do	50
Confederation Life Association	Toronto, Ont.	210
Cook, George Elliot, M.D.	do	60
Cook, W. A and Maude M.	Brantford, Ont.	4
Cooke, Mrs. Hazel V.	Kenora, Ont.	10
Copeland, Miss Annie	Toronto, Ont.	6
Copeland, Francis David	do	2
Copeland, Mrs. Mary C.	do	16
Corbett, Miss Mary H.	Creemore, Ont.	3
Cosby, Mrs. Clary A.	Toronto, Ont.	7
Cossitt, Miss Frances A.	Brockville, Ont.	20
Cossitt, Mrs. Kate L.	do	107
Coulson, Duncan	Toronto, Ont.	50
Coulson, Miss Evelyn Ellen	do	5
Coulson, Francis L.	do	50
Coulson, Harold S.	do	35
Coulson, John Leys	do	50
Courtney, Lt. Col. R. M.	Ottawa, Ont.	20
Covert, Mrs. Mary Isabel	Toronto, Ont.	10
Cowan, Mrs. Harriet D.	do	114
Cowan, Miss Thomasina	Preston, Ont.	3
Cowdry, Miss Aline	Baltimore, Md.	15
Crawshaw, Geoffrey S., Ex. Estate of Marion Crawshaw	Richmond, England	8
Cronyn, Mrs. Beatrice	Montreal, Que.	1
Cronyn, Llewellyn G.	do	5
Crossen, William James	Cobourg, Ont.	125
Crosthwaite, Harvey Franklin	Bartonville, Ont.	5
Crowther, William Cawthra	Toronto, Ont.	15
Currie, Dugald	Nottawa, Ont.	3
Currie, Miss Sarah K.	Toronto, Ont.	25
Curry, Wilfred Alan, M.D.	Halifax, N.S.	15
Dare, Mrs. Lorretto F.	Oakville, Ont.	17
Darling, David	Gananoque, Ont.	4
Davey, Mrs. Jean	Creemore, Ont.	1
Davidson, Mrs. Isabella F.	Baring, Sask.	3
Davidson, James	Hamilton, Ont.	5
Davis, Hon. E. J.	Newmarket, Ont.	50
Decker, Mrs. Sarah Jane	Honeywood, Ont.	9
Derbyshire, John A.	Brockville, Ont.	20
Devlin, Bernard	Barrie, Ont.	3
Dewar, David	Petrolia, Ont.	10
Dewey, Annie R.	Toronto, Ont.	3
Dewey, Miss Ethel	do	1
Dickson, James E.	Victoria, B.C.	3
Dixon, Mrs. Annie N.	Toronto, Ont.	58
Dixon, Frank I.	do	10
Dixon, Mrs. Frieda K.	do	10
Docter, Miss Cecilia C.	Belleville, Ont.	10

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Docter, Miss Philinda G.	Belleville, Ont.	7
Dominion Fire Insurance Co.	Toronto, Ont.	55
Dominion of Canada Guarantee & Accident Company.	do	100
Donald, Mrs. Helen J.	do	2
Donnelly, Walter L.	Ottawa, Ont.	8
Doran, William L.	Niagara Falls, Ont.	10
Douglas, William M.	Toronto, Ont.	15
Dowker, Harry B.	do	19
Dowsley, John K., In Trust.	Prescott, Ont.	21
Drayton, Sir Henry L., Trustee.	Ottawa, Ont.	50
Drummond, D. Harry.	Keene, Ont.	7
Drynan, Mrs. Alice M.	Hamilton, Ont.	11
Dumble, Mrs. Hester A.	Toronto, Ont.	6
Duncan, William Lindsay.	Wyoming, Ont.	35
Dundas, Alfred R.	Cobourg, Ont.	29
Dundas, William H.	do	5
Dunlop, Mrs. Sarah E.	Woodstock, Ont.	6
Dunsmore, James H.	Stratford, Ont.	5
Eastern Trust Co., The, Trustees.	Halifax, N.S.	52
Eastern Trust Co., The and H. P. Otty Savary, In Trust.	do	8
Elliott Gilbert & Co., Messrs.	New York, N.Y.	1
Elliot, George T., M.D.	Oxford, Me.	6
Elliot, Mrs. Grace M. K. Cawthra.	Toronto, Ont.	177
Englehart, Jeffrey H.	New York, N.Y.	10
Englehart, Miss Reta Frank.	do	40
Equitable Trust Co. of New York, The, Adm. Estate of J. G. Serville.	do	1
Eyre, Miss Mary F. W., Trustee.	Cobourg, Ont.	14
Estate of Andros, Frances M. I.	Victoria, B.C.	43
do Baldwin, Rev. Henry G.	Toronto, Ont.	50
do Bangs, John A.	Ottawa, Ont.	10
do Beardmore, George L.	Toronto, Ont.	20
do Bolster, Mary Anna.	Vancouver Isd., B.C.	5
do Brown, Robt.	Ottawa, Ont.	80
do Caldwell, Wm.	Toronto, Ont.	10
do Cawthra, Elizabeth J.	do	15
do Clark, Geo. M.	do	13
do Cooch, Alfred C.	do	20
do Cook, Geo. J.	do	100
do Covert, Henry.	do	165
do Duffield, James C.	London, Ont.	100
do Empey, Dora J.	Brockville, Ont.	10
do Enright, Katharine.	Toronto, Ont.	2
do Fair, Thomas J.	Brantford, Ont.	10
do Field, Richard A.	Brockville, Ont.	55
do Fowlds, Henry M.	Hastings, Ont.	5
do Gamble, George P.	Brockville, Ont.	100
do Gladman, Robert.	London, England.	39
do Gooderham, George, a/c Lil- lian M. Beatty.	Toronto, Ont.	456
do Gooderham, George, a/c Vio- let D. Bird.	do	456
do Gooderham, George, a/c Har- riet V. Blackstock.	do	456
do Gooderham, George, a/c Ade- laide M. Ross.	do	456
do Gooderham, Henry.	do	342
do Honor, James F.	Port Hope, Ont.	6

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Estate of Jephcott, William.	Port Credit, Ont.	20
do Johnston, B. F. B.	Toronto, Ont.	5
do Jones, James G.	do	96
do King, Frances.	Ottawa, Ont.	30
do Lee, Walter S.	Toronto, Ont.	25
do McCann, Edward, Jr.	Omagh, Ont.	3
do McIntyre, Gilbert Howard.	Toronto, Ont.	15
do McLachlin, Hugh F.	Arnprior, Ont.	62
do McSloy, Hugh E.	St. Catharines, Ont.	100
do Nordheimer, Samuel.	Toronto	49
do O'Keefe, Eugene.	do	245
do Rae, Harry C.	do	2
do Robertson, Isabella B.	Owen Sound, Ont.	22
do Robinson, Christopher.	Toronto, Ont.	30
do Rowe, Thos.	Cobourg, Ont.	29
do Rutherford, Walter W.	Detroit, Mich.	2
do Shellington, James W.	Toronto, Ont.	50
do Slater, Esther.	Ottawa, Ont.	44
do Smith, Caroline M.	Orillia, Ont.	5
do Smith, E. E. N.	Barrie, Ont.	6
do Stanton, Annie.	Napanee, Ont.	14
do Stephens, Charles E.	Collingwood, Ont.	30
do Stewart, Alice E.	Orillia, Ont.	7
do Trees, Christopher F.	Toronto, Ont.	12
do Waldie, John.	do	200
do Wood, Thomas R.	do	500
Fair, George Henry.	Brantford, Ont.	2
Fairbank, Charles O. and Mary Edna Rock.	Petrolia, Ont.	10
Farley, Mrs. Elizabeth.	Belleville, Ont.	100
Farrell, Miss Teresa.	London, Eng.	54
Fasken, David.	Toronto, Ont.	200
Ferrie, Mrs. Maud and Alex. E. Ferrie, Executors.	Hamilton, Ont.	12
Field, Mrs. Matilda M.	Cobourg, Ont.	1
Field, William Y.	do	1
Finkle, Henry John.	Woodstock, Ont.	10
Fitton, Mrs. Maud G. R.	Brantford, Ont.	10
Flagg, Rev. E. L.	Ottawa, Ont.	4
Fleming, Alexander C.	Galt, Ont.	5
Fleury, Miss Elinor M.	Toronto, Ont.	1
Fleury, Mrs. Margaret E.	Aurora, Ont.	37
Fleury, William E.	Toronto, Ont.	3
Fleury's Sons, J., Messrs.	Aurora, Ont.	20
Forsyth, Mrs. Mary.	Barrie, Ont.	48
Foster, Frederic de P., Trustee.	New York, N.Y.	6
Fowlds, Miss Mary P.	Hastings, Ont.	2
Fowlds, Walter M.	do	2
Fowler, Joseph.	Sudbury, Ont.	4
Fowler, Mary Louisa.	do	7
Foy, Miss Emily M.	Toronto, Ont.	5
Foy, Frank C.	do	5
Foy, John V.	do	5
Foy, Miss Katherine M.	do	5
Fraser, Miss Hattie.	Brockville, Ont.	20
Fraser, John.	Petrolia, Ont.	10
Fraser, Mrs. Mary A.	Brockville, Ont.	112
Fraser, Walter S.	New York, N.Y.	5
Frind, M. Arno.	Toronto, Ont.	10
Frost, Mrs. Marion G.	do	3

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Fuller, Miss Mary Emma	Hamilton, Ont.	10
Gage, Mrs. Charlotte D.	Toronto, Ont.	3
Gage, Mrs. Charlotte D., In Trust	do	5
Gage, Francis H.	do	2
Galbraith, Francis W.	Port Hope, Ont.	25
Galletly, Mrs. Margaret May	Victoria, B.C.	42
Galt, Thomas P.	Toronto, Ont.	10
Gamble, Mrs. Annie C.	Brockville, Ont.	25
Gardner, J. Gill	do	100
Gardner, Mrs. Rhea G.	do	25
Garret, Miss Emma T.	Toronto, Ont.	5
Gates, Herbert E., Executor	London, Ont.	10
Gaviller, Miss Amy Charlotte	Hamilton, Ont.	16
George, Alfred William	Port Hope, Ont.	28
George, Alfred W., In Trust	do	5
George, James T., In Trust	do	7
Georger, Mrs. Mary Louisa	Buffalo, N.Y.	5
Gibson, Charles J.	Toronto, Ont.	10
Gibson, Miss Eleanor	do	1
Gibson, Mrs. Hannah B.	do	25
Gibson, Mrs. Ione H.	do	10
Gillbard, Edward B.	East Orange, N.J.	5
Gillbard, John W.	Toronto, Ont.	5
Gillbard, Mrs. Mary A.	East Orange, N.J.	5
Gillies, James B.	Burlington, Ont.	25
Glazier, Mrs. Clare Currier	Pelham, N.Y.	2
Gliddon, Miss Sarah	Cobourg, Ont.	4
Godenrath, Percy F.	Ottawa, Ont.	5
Goggin, Mrs. Marie	Port Credit, Ont.	9
Gooderham, Miss Ada L.	Toronto, Ont.	206
Gooderham, Lieut. Col. Albert E.	do	655
Gooderham, A. E., Jr.	do	115
Gooderham, A. E., Jr., Melville S. Gooderham & Edward John Kingstone, Trustees	do	90
Gooderham Alex. L.	do	11
Gooderham, Alfred L.	do	190
Gooderham, Edward D.	do	25
Gooderham, Eliza, Henry F. Gooderham and Union Trust Company, Ltd. Trustees, Helena Madeleine Castleman Settlement	do	40
Gooderham, Eliza, Henry F. Gooderham and Union Trust Company Ltd., Trustees, Grace Adelia Gooderham Settlement	do	40
Gooderham, Eliza, Henry F. Gooderham and Union Trust Company Ltd., Trustees, Dora Beatrice McCormick Settlement	do	27
Gooderham, Eliza, Henry F. Gooderham and Union Trust Company Ltd., Trustees, Mabel May Ramsay Settlement	do	40
Gooderham, Eliza, Henry F. Gooderham and Union Trust Company Ltd., Trustees, Margaret Victoria Stewart Settlement	do	40
Gooderham, George E.	do	25
Gooderham Gordon S.	Clarkson, Ont.	11

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Gooderham Harold D.	Winnipeg, Man.	25
Gooderham Henry F.	Toronto, Ont.	60
Gooderham, J. Leys	do	25
Gooderham, Mrs. Lillie P.	do	27
Gooderham, Miss Louise A.	do	4
Gooderham, Mrs. Margaret	do	420
Gooderham, Mrs. Mary R.	do	400
Gooderham, Melville R.	do	456
Gooderham, Melville Stuart	do	100
Gooderham, Norman Ross	do	31
Gooderham, William George	do	1,486
Gooderham, William G., Albert E. George H., and Melville R., Trustees In Trust for Eleanor Gertrude Acheson	do	1,118
Gooderham, William G., Albert E. George H., and Melville R., Trustees in Trust for William H. Brouse	do	573
Gooderham, William H.	do	50
Gordon, Miss Helen C. and Eliza A.	do	2
Gordon, Mrs. Janet P.	do	40
Gorman, Miss Harriet	Sarnia, Ont.	7
Gould, Miss Clara Margaret	Hamilton, Ont.	6
Gould, Richard J.	Toronto, Ont.	20
Gourlie, Herbert W.	do	10
Gowan, Mrs. Jane	Creemore, Ont.	2
Graeb, Aaron	Preston, Ont.	10
Graham, Mrs. Clara M.	Port Hope, Ont.	5
Graham, Harold S.	do	10
Graham, Richard M.	Portsmouth, Ont.	16
Grandy, Mrs. Annie	Port Hope, Ont.	7
Grant, Mrs. Josephine S.	do	167
Grant, Miss Josephine E.	do	15
Grant, Miss Margaret Dorothy	do	65
Grant, Miss Victoria A. Stuart	do	70
Grasett, M.D., Frederick LeM.	Toronto, Ont.	25
Gray, Mrs. Margaret F.	do	15
Gray, Reginald	Burford, Ont.	50
Green, Miss Mabel L.	Cobourg, Ont.	8
Greenlees, William L.	Toronto, Ont.	7
Greenshields, William J.	do	6
Gregory, Mrs. Jennie M.	Collingwood, Ont.	10
Gripton, Charles M., In Trust	(Niagara-on-the-Lake, Ont.)	10
Gunn, Miss Eliza Jane	Cobourg, Ont.	4
Gunther, Ernest F.	Vancouver, B.C.	5
Gunther, Reinhold E.	Toronto, Ont.	5
Haig, Miss Mary Jane	Cobourg, Ont.	2
Halifax Industrial School	Halifax, N.S.	2
Hamilton, Mrs. Margaret	Toronto, Ont.	1
Hardisty, Alfred C. W.	Galt, Ont.	13
Hardy, Miss Kate A.	Ocean Beach, Calif.	3
Hargraft, Alex.	Cobourg, Ont.	3
Hargraft, George R.	Toronto, Ont.	35
Harman, Miss Frances A.	do	7
Harrison, Frank A.	do	5
Hastings, George V.	Winnipeg, Man.	75
Hatch, Arthur F.	Hamilton, Ont.	10
Hawes, Mrs. Emma F.	Lima, N.Y.	6
Hawton, Mrs. Eliza	Collingwood, Ont.	2

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Hay, Robert John	Toronto, Ont.	10
Hayward, Mrs. Isabella J.	Kitchener, Ont.	10
Heath, Mrs. Mary T.	Toronto, Ont.	5
Heffernan, Miss Margaret C.	do	4
Henderson, Mrs. Joan A.	do	5
Henderson, Joseph	do	200
Henderson, Joseph, In Trust	do	8
Henderson, Miss Leonie C.	Hamilton, Ont.	12
Henderson, Dr. Velyien E.	Toronto, Ont.	15
Hendry, Mrs. Olive L.	Clarkson, Ont.	3
Henwood, Miss Alice F.	Port Hope, Ont.	8
Henwood, H. B.	Toronto, Ont.	60
Henwood, Mrs. Helen A.	do	22
Henwood, James T.	Port Hope, Ont.	15
Henwood, Miss Margaret E.	do	7
Hethrington, Lieut. Errol A.	Toronto, Ont.	100
Hewitt, Thomas	Kingston, Ont.	10
Higgs, Mrs. Phoebe	Barrie, Ont.	8
Highet, Miss Mary E.	Cobourg, Ont.	13
Hinkley, Mrs. Margaret G.	New York, N.Y.	280
Hiscock, W. H.	Brockville, Ont.	5
Hobson, Charles	Burford, Ont.	5
Hobson, Thomas	do	5
Hodge, Miss Mary M.	Toronto, Ont.	6
Hodges, Miss Annie	London, Ont.	7
Hodgins, Mrs. Florence Maude	Troy, N.Y.	5
Holcomb, Harry	Welland, Ont.	2
Hoskins, Mrs. Marion R.	Toronto, Ont.	9
How, Frank W.	do	10
How, James B.	do	10
How, Thomas F.	Foster, Que.	60
Hudson, William S.	Preston, Ont.	15
Huestis, Mrs. Florence G. and Henry F. Gooderham, In Trust	Toronto, Ont.	400
Hume, Miss Alice E.	Port Hope, Ont.	20
Hume, John Angus	do	76
Hume, Miss Margaret Annie	do	10
Hume, Mrs. Mary G.	Toronto, Ont.	21
Hume, Robert	Port Hope, Ont.	75
Hummelink, M. G.	Vlaardingen, Holland	25
Hunter, Michael J.	Sheffield, Eng.	61
Hutchison, Albert I.	Collingwood, Ont.	10
Hutchison, James	Millbrook, Ont.	30
Hutchison, Mrs. Margaret	Peterboro, Ont.	4
Imperial Trading Corporation	New York, N.Y.	150
Innes, Charles Edward	Simcoe, Ont.	11
Innes, Hugh Paterson	do	11
Innes, Mrs. M. Aileen	Hamilton, Ont.	5
Innes, Robert L.	do	15
Innes, William L.	Simcoe, Ont.	11
Inwood, Frederick G.	Toronto, Ont.	10
Irish, Mrs. Jenny H.	do	22
Irving, Mrs. Jessie C.	Preston, Ont.	10
Irwin, Col. D. T.	Ottawa, Ont.	7
Irwin, Mrs. Isabella	do	36
James, Mrs. Edith Dillon	Vancouver, B.C.	30
James, Wilbur	Windsor, Ont.	4
Jameson, M.D., James W.	Concord, N.H.	10
Jameson, Mrs. Marie D'Arcy	Antrim, N.H.	75

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Jamieson, Andrew	Port Hope, Ont.	10
Jarvis, Andrew Maitland	London, Ont.	75
Jenkins, Miss Marjorie	Cobourg, Ont.	4
Jex, Alfred L.	do	23
Johnston, Mrs. S. Grace	Toronto, Ont.	10
Jones, Mrs. Annie I. B.	do	15
Jones, Mrs. Florence F.	do	25
Jones, Mrs. Gwendolen S.	Ottawa, Ont.	25
Julian, Rice Lewis	New York, N.Y.	281
Kaiser, Mrs. Louise L.	Oshawa, Ont.	10
Kane, Mrs. Jessie A., Executrix	Toronto, Ont.	20
Keeler, Albert	do	5
Kennedy, Mrs. Elizabeth F.	Hamilton, Ont.	29
Kenny, Joseph B. and Louis F. Kenny, Trustees	Halifax, N.S.	42
Kilgour & Smith	Ninga, Man.	5
Killer, Fred	Toronto, Ont.	10
King Spadina Co. Ltd.	do	200
Kingstone, Miss Mary Augusta	do	5
Kinrade, Donald Q.	do	3
Kippen, Duncan	Perth, Ont.	10
Kippen, Mrs. Elizabeth C.	do	10
Kirkpatrick, A. M. M.	Toronto, Ont.	10
Laidlaw, Mrs. Jessie	do	30
Laidlaw, Robert	do	120
Laidlaw, Robert W.	New York, N.Y.	5
Lamb, John R.	Toronto, Ont.	110
Lambert, Reuben Roy	Wyoming, Ont.	10
Landon, Martin	Sarnia, Ont.	2
Langham, Edward	Toronto, Ont.	34
Langley, Elliott Weekes	do	44
Langley, Mrs. Mary M.	do	20
Langmuir, Mrs. Esther Lee	Brockville, Ont.	50
Larkin, Hubert E.	St. Catharines, Ont.	40
Larkin, Miss N. M.	do	5
Law, Mrs. Hanna J.	Beeton, Ont.	20
Lawrence, Mrs. Alice B.	Bennington, Vt.	34
Lawrance, Dr. Elliot W., Trustee	New York, N.Y.	6
Lawrence, Frederick H.	Bennington, Vt.	11
Lawson, Miss Sarah M.	Bedford, N.S.	10
Leach, F. H.	Toronto, Ont.	60
Leadbeater, Ernest	Lyndhurst, Ont.	2
Lee, Thomas S. C.	London, Eng.	8
LeMesurier, George G., G. L. Smith and A. B. Wilkie, Trustees	Toronto, Ont.	50
Lennard, Mrs. Agnes	Dundas, Ont.	5
Lennon, Mrs. Sarah Amelia	Sudbury, Ont.	25
Lester, Alfred R.	Cork, Ireland	7
Liebner, Ernst O.	London, Ont.	10
Lightburne, Elmhurst E.	New York, N.Y.	5
Lindsey, J.	Orangeville, Ont.	10
Little, George F.	Toronto, Ont.	10
Little, John	Port Hope, Ont.	10
Livingston, John M.	Waterloo, Ont.	5
London Western Trusts Co. Ltd., Trustees	London, Ont.	3
Long, Miss Margaret E.	Chicago, Ill.	2
Long, Miss Mary	do	2
Love, Miss C. Grace	Walkerville, Ont.	1

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Lovering, George	Lawson, Ont.	5
Lovering, William J.	Toronto, Ont.	57
Lowery, Mrs. M. Mary F.	Sarnia, Ont.	5
Lowery, William M.	do	21
Lumsden, Miss Anna F., and Mrs. K. Feilde	Toronto, Ont.	2
Lyle, Mrs. Isabel E. G.	do	1
Lyons, William C.	Seattle, Wash.	4
MacAlpine, Mrs. Mary A.	Halifax, N.S.	4
MacCoy, Mrs. Jessie W. Lawson	do	2
Macdonald, Miss Beatrice	Toronto, Ont.	7
Macdonald, Francis E., and James S. Lovell, Trustees	do	16
Macdonald, Francis H.	do	5
Macdonald, Mrs. Grace L.	do	5
Macdonald, John	do	100
Macdonald, Mrs. M. Josephine C.	Morristown, N.J.	15
Macdonnell, Miss Catherine	Melbourne, Australia	2
Macdonnell, Lady Mary M. F.	Kingston, Ont.	21
Macdougall, Mrs. Emily A.	Toronto, Ont.	10
MacInnes, W. R., and A. H. Campbell	do	35
Mackenzie, John G.	do	10
MacKenzie, Miss Mary	Calgary, Alta.	2
Mackinnon, Miss Flora J.	Toronto, Ont.	22
MacKintosh, Mrs. Violet O.	Liverpool, Eng.	25
MacLaren, David H.	Barrie, Ont.	1
MacLaren, Mrs. Isa F.	do	37
MacLaren, James A.	do	15
MacLean, Gordon S.	Toronto, Ont.	20
MacLean, Hugh C.	do	25
MacLean, William B.	do	50
MacMahon, Mrs. E. Gertrude E.	do	40
MacMahon, Hugh P.	London, Ont.	40
Macpherson, Andrew Elliott	Cardinal, Ont.	30
MacWilliam, Charles	Minneapolis, Minn.	5
Malloch, William John O.	Toronto, Ont.	10
Mallory, George I.	Brockville, Ont.	50
Manufacturers Life Insurance Co.	Toronto, Ont.	350
Marquis, M.D., John A.	Brantford, Ont.	8
Marshall, Mrs. Jessie W.	St. Catharines, Ont.	10
Marshall, Miss Kathleen	Penetanguishene, Ont.	2
Martin, Miss Anne Masson	London, Eng.	12
Martin, Mrs. Elizabeth E.	Hillsdale, Ont.	2
Martin, Jr., Jasper	do	2
Martin, William J.	San Francisco, Calif.	30
Mason, Rev. Edwin	Stonewall, Man.	9
McChett, Mrs. Charlotte	Peterboro, Ont.	17
Maude, Frederick S. A.	Bournemouth, Eng.	30
Merner, Mrs. Caroline	New Hamburg, Ont.	5
Michie, Miss Caroline Jessie	Dublin, Ireland	10
Millen, Mrs. Clara D.	Copper Cliff, Ont.	50
Miller, John D.	Oil Springs, Ont.	10
Mills, George W.	Kingston, Ont.	10
Missionary Society of Methodist Church	Toronto, Ont.	6
Mitchell, Mrs. Eva C.	do	125
Mitchell, George G.	do	300
Mitchell, Harvey W.	Port Hope, Ont.	10
Moncreiff, George G.	Petrolia, Ont.	10
Monro, Miss Amy	Toronto, Ont.	5

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Monro, Neville F.	Toronto, Ont.	5
Moore, Miss Lucie Jane	Cheshire, Eng.	6
Morrey, Miss Mary M.	Toronto, Ont.	6
Morris, Mrs. Jean M.	Windsor, N.S.	3
Morrison, Mrs. Mary	Toronto, Ont.	10
Morrison, William	do	20
Morrow, Frederick K.	do	151
Morrow, F. K., In Trust	do	6
Morrow, Harold A.	Peterboro, Ont.	20
Morrow, M.D., James J.	Toronto, Ont.	25
Morrow, Mrs. Marion L.	Halifax, N.S.	16
Morrow & Beatty Ltd., Messrs.	Peterboro, Ont.	50
Mowat, Mrs. Mary A.	Toronto, Ont.	30
Muir, Allan D.	Burford, Ont.	9
Muir, Col. M. F.	Paris, Ont.	40
Mulrenin, Miss Margaret	Cobourg, Ont.	3
Munro, Mrs. Mary	Collingwood, Ont.	9
Murch, W. S. R.	Westport, Ont.	10
Murchison, Dalton R.	Barrie, Ont.	10
Murchison, Mrs. Jane	do	5
Murray, Mrs. Gertrude M.	Toronto, Ont.	5
Murton, Mrs. Kathleen T., and Miss G. F. B. Murton, Executrices	Oshawa, Ont.	7
Mustard, Wilfred P.	Baltimore, Md.	12
Myler, Paul J.	Hamilton, Ont.	60
McAdie, Mrs. Sarah J. V.	Oshawa, Ont.	10
McAdie, William F.	do	10
McBrine, James H.	Toronto, Ont.	11
McBrine, Miss Rebecca J.	do	5
McCallum, Miss Lulu	Cobourg, Ont.	2
McCallum, Miss Minnie	London, Ont.	5
McClelland, Mrs. Annie J.	Toronto, Ont.	22
McCloy, William M.	New Westminster, B.C.	5
McCloy & Co., Wm. M.	do	5
McClure, Mrs. Mary L.	Warton, Ont.	2
McConnell, James E.	London, Ont.	20
McCrick, W. B.	Collingwood, Ont.	5
McDonagh, Mrs. Marjorie J.	Toronto, Ont.	75
McFarland, John I.	Calgary, Alta.	100
McFiggins, Arthur J.	Fenella, Ont.	31
McGee, Mrs. Elizabeth	Ottawa, Ont.	237
McGregor, John Alexander	Peterboro, Ont.	1
McHardy, Charles	Goderich, Ont.	15
McIntyre, Norman C.	Brantford, Ont.	2
McKay, Mark S.	Galt, Ont.	5
McKelvey, James G.	Holmfild, Man.	3
McKennedy, William	Toronto, Ont.	10
McKenzie, Agnes M.	Calgary, Alta.	2
McLachlan, Alexander	Stayner, Ont.	3
McLean, Miss Mary Ann	Creemore, Ont.	5
McMaster, Isaiah	Barrie, Ont.	9
McMullen, Mrs. Dorothy	Toronto, Ont.	10
McMurray, Mrs. Suzanne S.	do	45
McNeil, Mrs. Cornelia	Port Credit, Ont.	14
McQuillan, Miss Jane	Toronto, Ont.	5
McSloy, James A.	St. Catharines, Ont.	75
National Life Assurance Co. of Canada	Toronto, Ont.	60
National Trust Co. Ltd., Trustees	do	438
Nealon, Edwards B.	Cork, Ireland	3
Neeve, Charles G.	Toronto, Ont.	2

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Neeve, Miss Isabel F.	Toronto, Ont.	3
Nelles, Mrs. Christy Anna	Toledo, Ohio	11
Nesbitt, Mrs. Amy G.	Toronto, Ont.	100
Nesbitt, K.C., Hon. Wallace	do	100
Nicolson, Mrs. Clara C.	Victoria, B.C.	15
Northern Life Assurance Co. of Canada	London, Ont.	50
Northrop-Strong Securities Ltd.	Toronto, Ont.	318
Noxon, William C.	London, Eng.	10
O'Flynn, John Franklin	St. Catharines, Ont.	18
Olmstead, Francis W.	Walter's Falls, Ont.	10
Orr, Mrs. Mary L.	Cobourg, Ont.	10
Orr, William C.	Stratford, Ont.	15
Osler, Sir Edmund B.	Toronto, Ont.	100
Oxley, Mrs. Helen B.	do	10
Parker, John T.	do	11
Parsons, Silas R.	do	50
Parsons, Thomas J.	do	10
Pashby, Miss Jean A.	do	1
Paterson, Noble L.	do	17
Paterson, Rev. Thomas W.	do	5
Patterson, Mrs. Fannie R.	Woodbridge, Ont.	6
Patterson, Mrs. Mary S.	New York, N.Y.	75
Patton, W. R.	Toronto, Ont.	25
Paulin, George	Calgary, Alta.	22
Payzant, William L., and The Eastern Trust Co., Executors and Trustees	Halifax, N.S.	20
Peacock, John Simpson	Barrie, Ont.	4
Peck, Mrs. Harriett M. C.	Denver, Col.	15
Pentland, Mrs. Jane Ann	Collingwood, Ont.	2
Penton, Miss Bessie B.	Halifax, N.S.	2
Peterkin, Frederick A.	Toronto, Ont.	4
Petman, Mrs. Clara M.	do	5
Pettigrew, Mrs. Jane E.	Cobourg, Ont.	4
Phillips, Rev. C. C., J. B. Abbott and Arthur E. Abbott, Trustees	Metcalfe, Ont.	14
Philp, James	Newcastle, Ont.	8
Philpott, Mrs. Alma	Hamilton, Ont.	1
Piddington, Samuel	Ottawa, Ont.	30
Pinkerton, Mrs. Tilly K.	Belleville, Ont.	5
Pirie, Charles N.	San Jose, Costa Rica	100
Platt, John A.	Cobourg, Ont.	10
Porritt, Frederick R.	Vancouver Isl., B.C.	28
Pottenger, Frederick W.	Hamilton, Ont.	6
Potts, James McCumming	Stirling, Ont.	6
Powers, Mrs. Odile F.	Montchanin, Dela.	2
Prewer, Mrs. Mary	Sudbury, Ont.	10
Pringle, John	London, Ont.	50
Publow, Cedric F.	Toronto, Ont.	10
Queen's University	Kingston, Ont.	4
Recks, Mrs. Sarah A.	Sarnia, Ont.	4
Remon, Mrs. Marie E.	Ottawa, Ont.	30
Ricci, Mrs. Rita	Farnham, Surrey, Eng.	6
Riddell, Miss Annie E.	Hamilton, Ont.	10
Riddell, John Ewen	do	12
Riddell, Willard B.	do	4
Ritchie, J. W. P., and H. McInnis, Trustees	Halifax, N.S.	15
Roach, Edwin	Toronto, Ont.	50

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Robertson, Mrs. Enid G.	Toronto, Ont.	100
Robertson, James S.	St. Thomas, Ont.	3
Robinson, Miss Ada C.	Barrie, Ont.	12
Robinson, Mrs. Elizabeth S.	Toronto, Ont.	21
Robinson, Lady Mary E.	do	20
Robinson, Mrs. Ruth A.	Collingwood, Ont.	10
Rogerson, Miss Margaret A.	Wimbledon, Eng.	5
Rolph, Dr. Albert H.	Toronto, Ont.	10
Rolph Clarke Stone Ltd.	do	100
Romain, Miss Kate C.	Oakville, Ont.	10
Roos, George A.	Preston, Ont.	10
Roos, Julius H.	Waterloo, Ont.	3
Roper, John P.	Milton, Ont.	2
Rorabeck, Mrs. Hattie	Cobourg, Ont.	10
Ross, Miss Caroline S.	Toronto, Ont.	7
Ross, John Walter	Shanghai, China	10
Ross, Miss Lucy	Port Dover, Ont.	5
Ross, Robert	Toronto, Ont.	6
Ross, Thomas	do	5
Rowe, Miss Ethel Grace	do	15
Roxborough, Henry Clarke	do	7
Roy, Mrs. Mary Ann A.	Hamilton, Ont.	15
Ruby, Charles	Waterloo, Ont.	5
Runciman, Mrs. Hilda T.	Cobourg, Ont.	5
Ryan, Miss Sarah	do	2
Rykert, Miss Annie M.	New York, N.Y.	5
St. Clair, Mrs. Mary Eliza	Bradford, Ont.	10
Sailsbury, Mrs. Mary G.	Toronto, Ont.	5
Samuel & Benjamin Ltd., Messrs.	do	125
Sanders, A. F.	Wallaceburg, Ont.	8
Sanders, Mrs. Laura	Vancouver, B.C.	13
Sandham, Mrs. Maria Askin	Folkestone, Eng.	75
Sansone, Salvator	London, Ont.	20
Savage, Mrs. Esther	Guelph, Ont.	6
Saylor, C. Wesley	Trenton, Ont.	5
Scandrett, C. J.	Toronto, Ont.	10
Scandrett, Harold B.	do	50
Scandrett, Mrs. Jessie F.	do	12
Scandrett, Leonard H.	London, Ont.	22
Schuster, Dr. Bruno L.	Traverse City, Mich.	5
Scott, Arthur G.	Bromley, Kent, Eng.	43
Scott, Mrs. Gladys A.	Toronto, Ont.	5
Scott, His Honor James H.	Perth, Ont.	3
Scott, Miss Margaret F. M.	Simcoe, Ont.	12
Scott, Miss Mary Jane	Toronto, Ont.	42
Scott, Ralph George	London, Eng.	30
Second Scottish North'm Invest. Trust Ltd.	Aberdeen, Scotland	7
Sample, Mrs. Christina	Tottenham, Ont.	2
Sharp, Mrs. Kathleen H., Executrix	White Plains, N.Y.	35
Shaw, George E.	Toronto, Ont.	10
Shaw, Mrs. Mabel H.	do	4
Shepherd, M. Ward	Bradley Creek, Ont.	15
Sherwood, Charles H.	Toronto, Ont.	100
Sherwood, Lady Esther A.	Ottawa, Ont.	5
Sherwood, James G.	Toronto, Ont.	25
Shier, Mrs. Jane Susannah	Sunderland, Ont.	5
Simpson, Arthur G.	Montclair, N.J.	1
Simpson, Mrs. Marion G.	Seattle, Wash.	20
Sinclair, Mrs. Margaret	Woodstock, Ont.	5
Sinclair, Robert A.	Bradford, Ont.	6

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Sivers, Charles L.	Toronto, Ont.	5
Skill, Mrs. E. E. H.	Cobourg, Ont.	1
Slater, Mrs. Gertrude	Toronto, Ont.	26
Slater, N. J., R. K. and W. F. Wilson, Executors and Trustees.	Ottawa, Ont.	4
Small, Robert H.	Ponoka, Alta.	10
Smith, Mrs. Aileen	Toronto, Ont.	25
Smith, Albert	do	40
Smith, M.D., D. King	do	5
Smith, Mrs. Ella M. G.	Cobourg, Ont.	7
Smith, Dr. Frank Roy	Welland, Ont.	44
Smith, George H.	Toronto, Ont.	10
Smith, Henry T.	do	4
Smith, John W.	Wingham, Ont.	25
Smith, Mrs. Mary J.	New York, N.Y.	3
Smith, Miss Norah L. H.	Toronto, Ont.	100
Smith, Percival E.	do	2
Sowerby, Rev. A. T.	do	40
Sparling, Mrs. Ethel I.	do	6
Spence, Mrs. Eunice M.	Cobourg, Ont.	1
Spence, Herman J.	do	1
Stares, James	Toronto, Ont.	150
Stauffer, Clive B.	Galt, Ont.	2
Stayner, Frederic H.	Exmouth, Eng.	24
Stayner, Lieut.-Col. L. G.	Ryde, Isle of Wight	6
Steady, Frederick B.	Brockville, Ont.	10
Stephens, Mrs. Annie W.	Collingwood, Ont.	13
Stephens, Mrs. Louise	do	5
Stephens, Mrs. Marion	do	12
Steven, Mrs. Agnes Brown	Prestwick, Scotland	5
Stevenson, James M.	Rochester, N.Y.	5
Stevenson, Mrs. Margaret C.	Toronto, Ont.	10
Stewart, Mrs. Bessie M.	Cleveland Heights, O.	13

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Walt, Mrs. Agnes.	Oshawa, Ont.	10
Ward, A. H., Margaret J. Ward and Alice M. Griffith, Exrs. and Executrices	Hamilton, Ont.	6
Ward, Mrs. Mary.	Sarnia, Ont.	5
Watson, D.D.S., Adam H. R.	Port Hope, Ont.	21
Watson, Miss Ella J.	do	7
Watson, Mrs. Florence M.	Toronto, Ont.	6
Watt, John.	do	25
Watts, Arthur E., In Trust.	Brantford, Ont.	60
Webb, Mrs. Alice May.	St. Catharines, Ont.	14
Webb, Mrs. Lilian V.	London, Ont.	10
Webb, Mrs. Mary E.	Toronto, Ont.	10
Wheeler, Mrs. Anne L.	St. Paul, Minn.	237
White, Ernest A.	London, Ont.	10
White, Mrs. Lillian M.	Toronto, Ont.	6
Whitney, Albert.	Prescott, Ont.	25
Wickett, Charles H.	Port Hope, Ont.	15
Wickett, Miss Dorothy G.	do	5
Wickett, Mrs. Edith Maria.	do	25
Wickett, Mrs. Edith M. H.	do	35
Wickett, Edith M., and Thos. Wickett, Executors Estate of John Wickett.	do	43
Wickett, Thomas.	do	35
Wilkes, Miss Gertrude.	Winchester, Eng.	6
Williams, Dr. E. J. F.	Brockville, Ont.	10
Williamson, Mrs. Helen H.	Simcoe, Ont.	1
Wilson, Alexander R.	Toronto, Ont.	25
Wilson, Richard W.	Cobourg, Ont.	5
Wishart, Mrs. Rebecca M.	Toronto, Ont.	5
Wolf, Mrs. Ada.	Oakland, Calif.	8
Wood, Mrs. Eva.	Toronto, Ont.	5
Wood, Mrs. Helen R.	do	100
Wood, Mrs. M. L.	St. Catharines, Ont.	5

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Cross, George E.	Montreal, Que.	5
Cross, George H., Special Acct. in Trust.	do	1
Cross, Miss Janet	Westmount, Que.	6
Cross, Miss Rebecca W.	do	5
Crown Trust Co., The, In Trust.	Montreal, Que.	125
Cusack, Mrs. Frances	Bedford, Eng.	48
Davis, John F.	Gaspé, Que.	16
Dawes, Richard J.	Montreal, Que.	7
Dawson, Miss Hilda	Westmount, Que.	1
Dawson, M.D., Percy M.	Madison, Wis.	75
Dean, Lieut.-Col. Arthur C. H.	Montreal, Que.	13
Dean, Percy H.	Yarmouth, Eng.	10
Dobell, A. C.	Quebec, Que.	15
Dobell, Major Charles M.	do	42
Dobell, F. Curzon	do	2
Dobell, Sidney H.	do	4
Dobell, W. M.	do	15
Dobell, W. M., In Trust	do	5
Dobell, W. M. and A. C., Trustees	do	25
Dow, Miss Jessie	Montreal, Que.	250
Duncan, M.D., James W.	do	5
Duval, Louis N.	York Village, Me.	20
Earley, Miss Adelaide	Quebec, Que.	2
Eastern Trust Co., Trustees	Halifax, N.S.	13
Eastern Trust Co., T. E. Fraser and J. J. Bremner, Trustees	do	13
Eliot, John Hamilton	London, Eng.	48
Ellis, Alfred E.	Yarmouth, N.S.	20
English, Mrs. Mary A.	North Devon, Eng.	31
Estate of Abbott, Sir J. J. C.	Montreal, Que.	42
do Adami, Mary S.	do	82
do Adams, F. E.	do	1
do Barbeau, Edmond J.	do	62

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Kenny, Louis F.	Montreal, Que.	22
Lamb, Henry M.	do	25
Laurie, K.C., Archibald	Quebec, Que.	20
LeBoutillier, Charles S.	Gaspé Harbour, Que.	17
LeBoutillier, Herbert S.	Gaspé, Que.	1
LeGrand, Francis J.	Fox River, Que.	5
Le Marquand, Mrs. Effie	Bell Anse, Que.	6
LeMesurier, Miss Edith F.	Farewell Cove, Que.	1
LeMesurier, Henry T.	Peninsula, Que.	4
LeMoine, Rene, and A. M. L. Remillard,		
In Trust.	Quebec, Que.	8
Lency, William A.	Montreal, Que.	2
Lewis, Lady Maude Orr.	do	445
Long, Joseph Walter	do	25
Lovejoy, Mrs. Mary	do	5
Lowell, Mrs. Fannie A. H.	Boston, Mass.	7
Lyman, Walter E.	Montreal, Que.	21
MacDonald, Mrs. Eleonora C.	Winnipeg, Man.	20
MacFarlane, David Huron	Westmount, Que.	2
MacFarlane, Miss Maggie B.	do	1
MacIntosh, Preble, and Alfred W. Cole,		
Trustees.	Montreal, Que.	34
MacKenzie, George, and Alex. George.	London, Eng.	16
MacKenzie, Mrs. Jane	Richmond, Que.	25
Mahon, Mrs. Louisa Grace	Westmount, Que.	3
Martyn, Mrs. Eleanor E.	Wimbledon, Eng.	12
Mathias, Mrs. Mary	Montreal, Que.	50
Maybury, Mrs. Mildred R.	Hull, Que.	15
Meighen, General F. S.	Montreal, Que.	75
Miller, W. R., In Trust	do	9
Moat, William	Staffordshire, Eng.	252
Molson, Mrs. Catherine D.		

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Sheltering Home of Montreal, The	Montreal, Que.	12
Shepherd, Miss Edna R.	Como, Que.	3
Shepherd, Miss Frances A. R.	Montreal, Que.	30
Sinclair, Mrs. M. Jean	Halifax, N.S.	71
Smith, Charles Chester	Windsor, N.S.	4
Smith, Miss Dorothy W.	do	2
Smith, F. W., and Alfred W. Roper, In Trust	Montreal, Que.	1
Smith, Harris S.	Windsor, N.S.	3
Smith, Mrs. Jane M.	Montreal, Que.	20
Smith, Ralph E.	Edmonton, Alta.	4
Smyth, Judge W. O.	Swift Current, Sask.	2
Spalding, Richard W.	Brookline, Mass.	12
Stanway, Herbert Morris	Montreal, Que.	83
Stevenson, Miss Margaret W.	New York, N.Y.	3
Stewart, Miss Dorothy Mary Agnes	Edinburgh, Scotland	25
Stewart, Mrs. Mary Jane	do	25
Stocking, Frank S.	Montreal, Que.	25
Strachan, Mrs. Mary N.	do	5
Strathmar Corporation, Ltd., The	Westmount, Que.	10
Suddard, Edwin P.	Gaspé Basin, Que.	5
Thompson, Mrs. Maria	Waterloo, Que.	16
Thomson, David C.	Dundee, Scot.	40
Thomson, Mrs. Eliza J.	Montreal, Que.	3
Thomson, Frederick	Dundee, Scot.	40
Thomson, William	do	40
Townsend, Ltd., S. B.	Montreal, Que.	475
Vicary, Mrs. Kathleen H.	Gloucestershire, Eng.	7
Vipond, Mrs. Elizabeth L.	Westmount, Que.	50
Vipond, George	Montreal, Que.	61
Vipond, Henry L.	Westmount, Que.	50
Vipond, Henry L., In Trust	do	20
Warfield, Mrs. Marion	Prescott, Ont.	50

