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THE BANK OF TORONTO, TORONTO



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SEVENTIETH
ANNUAL REPORT
NOV. 30. 1925

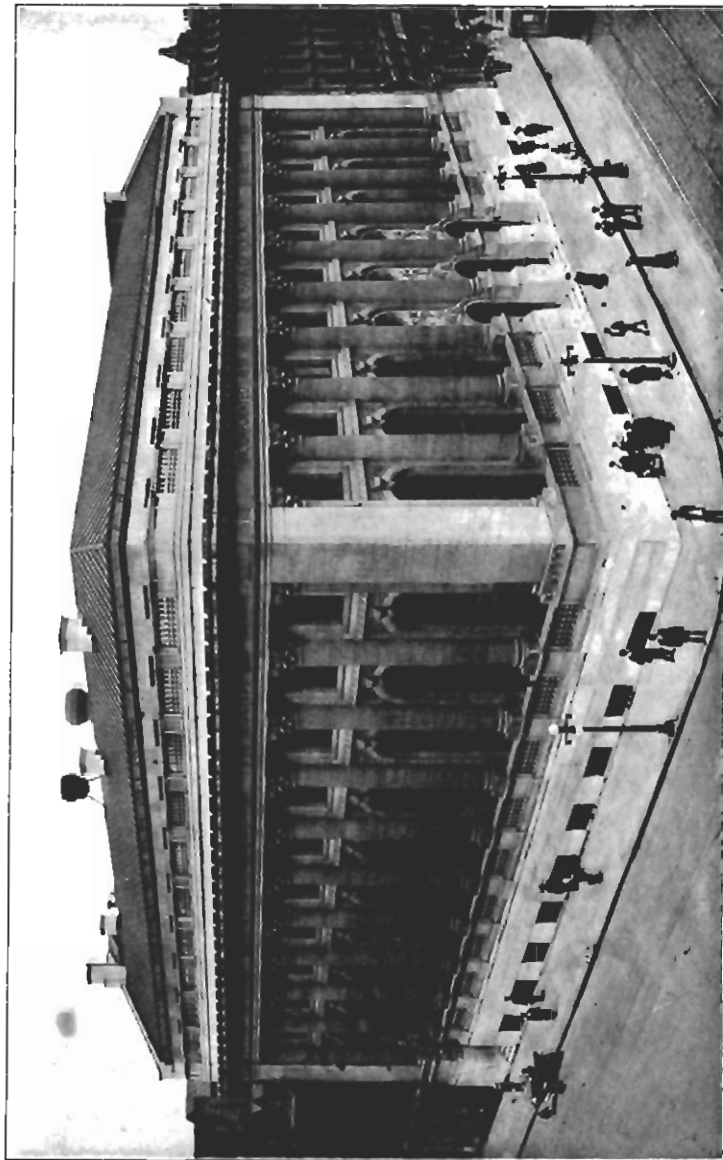
THE
BANK OF TORONTO

TORONTO



SEVENTH
ANNUAL REPORT

NOV 30 1882



THE BANK OF TORONTO, TORONTO

SEVENTIETH
ANNUAL REPORT

AND

LIST OF STOCKHOLDERS

NOVEMBER 30TH, 1925

INCORPORATED 1855

CAPITAL AUTHORIZED,	-	-	-	\$10,000,000
CAPITAL SUBSCRIBED,	-	-	-	5,000,000
CAPITAL PAID-UP,	-	-	-	5,000,000
RESERVES,	-	-	-	7,322,079

THE BANK OF TORONTO

PRESIDENT

W. G. GOODERHAM,
TORONTO. { President Canada Permanent Mortgage Corporation.
" " Manufacturers Life Insurance Co.

VICE-PRESIDENTS

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

JOHN R. LAMB,
TORONTO. { General Manager
The Bank of Toronto

DIRECTORS

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

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

COL. A. E. GOODERHAM,
TORONTO. { President Dominion of Canada Guarantee and
Accident Co.
Director Canada Permanent Mortgage Corporation

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

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

PAUL J. MYLER,
HAMILTON. { President Canadian Westinghouse Company, Ltd.
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,
CALGARY. { President Alberta Pacific Grain Co., Ltd.

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 Branches.

AUDITORS 1926

D. McK. McCLELLAND, F.C.A. ARTHUR B. SHEPHERD, C.A.
of Price Waterhouse Co. of Peat, Marwick, Mitchell & Co.
London, Eng. London, Eng.

PROCEEDINGS OF THE

SEVENTIETH ANNUAL GENERAL MEETING

HELD ON

WEDNESDAY, 13TH JANUARY, 1926

The Annual General Meeting of the Stockholders of The Bank (being the Seventieth 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, 13th January, 1926.

Moved by Mr. JOHN MACDONALD, seconded by 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 COL. W. I. Gear, seconded by Mr. A. H. CAMPBELL, and

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

Moved by Mr. WILLIAM STONE, seconded by Mr. W. C. CROWTHER, and

Resolved—That Mr. Duncan Coulson and Mr. Harold B. Scandrett, 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, 1925, 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 29th November, 1924, was.....\$1,239,115 70

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.....1,012,964 24

\$2,252,079 94

This sum has been appropriated as follows:

Dividend No. 174, Three per cent.....	\$150,000 00
Dividend No. 175, Three per cent.....	150,000 00
Dividend No. 176, Three per cent.....	150,000 00
Dividend No. 177, Three per cent.....	150,000 00
	<u>\$600,000 00</u>

Tax on Circulation	\$50,000 00
Reserve for Accrued Taxes.....	80,000 00
Transferred to Officers' Pension Fund.....	50,000 00
Written off Bank Premises	150,000 00
	<u>330,000 00</u>
Transferred to Rest	1,000,000 00
Carried forward to next year	322,079 94

\$2,252,079 94

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.

Four new Branches of the Bank were opened during the year and none were closed, making 166 Branches now in operation.

All of which is respectfully submitted.

W. G. GOODERHAM,

President

GENERAL

NOVEMBER 30TH

LIABILITIES

Notes of the Bank in Circulation	\$8,405,841 00	
Deposits bearing interest, including interest accrued to date of statement.....	\$66,470,771 16	
Deposits not bearing interest.....	18,087,993 09	
		84,558,764 25
Balances due to other Banks in Canada (daily exchanges)	1,649,092 57	
Balances due to Banks and banking corres- pondents in the United Kingdom and Foreign Countries.....	1,399,496 88	
		3,048,589 45
Bills Payable.....	1,136,812 50	
Quarterly Dividend, payable 1st Dec., 1925..	150,000 00	
Dividends unpaid.....	1,433 00	
		151,433 00
Letters of Credit outstanding	1,159,929 28	
Liabilities not included in the foregoing	183,438 14	
		\$98,644,807 62
Capital paid up.....	\$5,000,000 00	
Reserve	7,000,000 00	
Balance of Profit and Loss Account carried forward.....	322,079 94	
		12,322,079 94
		<u>\$110,966,887 56</u>

TORONTO, 30th November, 1925.

STATEMENT

1925

ASSETS

Current Gold and Silver coin	\$ 438,930 82	
Dominion Notes	6,600,730 00	
Deposit in the Central Gold Reserves....	3,055,866 64	
Deposit with the Minister for the purposes of the Circulation Fund.....	249,267 85	
Notes of other Banks	592,850 00	
United States and other foreign currencies..	77,667 79	
Cheques on other Banks.....	8,107,338 51	
Balances due by Banks and banking corres- pondents elsewhere than in Canada....	3,364,713 79	
Dominion and Provincial Government Securi- ties, not exceeding market value.....	19,103,644 07	
Canadian Municipal Securities and British, foreign and colonial public Securities other than Canadian not exceeding market value.....	7,263,852 11	
Railway and other Bonds, Debentures and Stocks, not exceeding market value....	3,608,908 27	
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.....	6,601,261 27	
		\$59,125,031 12
Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful Debts	47,058,744 12	
Non Current Loans (estimated loss provided for).....	236,523 61	
		47,295,267 73
Mortgages on Real Estate Sold.....	64,911 79	
Liabilities of Customers under Letters of Credit, as per contra	1,159,929 28	
Bank Premises, at not more than cost, less amounts written off.....	3,321,747 64	
		<u>\$110,966,887 56</u>

W. G. GOODERHAM, *President.*

JOHN R. LAMB, *General Manager.*

Toronto, 30th November, 1925

AUDITORS' 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 30th November, 1925 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 30th November, 1925. 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, 1925

PRESIDENT'S ADDRESS

In rising to review briefly the year just closed, I am glad to find cause for satisfaction and thankfulness rather than for discontent and depression.

FOREIGN SITUATION:

When speaking to you a year ago I remarked on the improved outlook abroad which at that time seemed apparent. There has followed, during the past year, in the Locarno agreements, a further advance in the direction of lasting peace in Europe.

The new determination for peace and co-operation rather than for distrust and conflict, which made these agreements possible, is significant of the trend of thought in Europe. We can only hope that so great an example will be followed by other nations.

In the economic field the re-establishment by the United Kingdom of the gold standard was undoubtedly the event of the year. This action under all the circumstances existing at the time, and following the refunding of her war debts to the United States, can only be regarded as a great example of financial integrity and courage, and an inspiration to us in dealing with our relatively small difficulties.

DOMESTIC SITUATION:

In our own country fair progress has been made in many important respects. Our primary industries have, for the most part, enjoyed a good year, with increased output and fair profits.

Field crops are valued at over One billion one hundred million Dollars, the highest since 1920. To this splendid total our wheat crop of 422 million bushels—the second largest and the most valuable in our history—contributed over 466 millions in value. The total grain crop is estimated at 800 million Dollars—19 per cent. over 1924.

Our total production of minerals for 1925 is estimated at 228 millions—nearly 10 per cent. over that of 1924. Gold production continues to increase at the rate of 5 to 6 millions yearly. Pulp and paper continues to show a satisfactory increase, production of paper for the 10 months of 1925 being eleven per cent. over the previous year, and very nearly equal to United States production for the same period.

The one important exception to the general trend in 1925 is the lumbering industry which is still suffering from over-production, particularly in British Columbia. Periodical over-production is inherent in the lumber business, and can be avoided only through co-operation and regulation from within.

Building construction shows an increase, particularly during the latter part of the year. The condition of the building industry is one of the best barometers of business conditions generally.

Our foreign trade for the 12 months ending 31st October aggregated over 2 billions, an increase of 168 millions for the year, and only exceeded during the years of inflated prices, 1918 to 1921.

Our exports make a particularly good showing—an increase of 122 millions, while at the same time imports increased 46 millions.

Banking assets in Canada have reached the huge total of 2 billion 340 million. Deposits in Canada, other than Government Deposits, have increased in 12 months 168 millions.

Commercial loans in Canada show a decrease of 76 millions. The decrease in commercial loans is sometimes the subject of comment, as indicating lessened activity. This interpretation is not in harmony with the direct evidence available on this point. We are inclined to say that the decrease is the result of continued liquidation of debts, the public financing by industrial corporations, and the smaller volume of money used in the handling of our Western grain crops through the operation of grain pools.

Gross railway earnings for eleven months of 1925 are maintained and slightly increased, and at the same time a substantial saving in expenses was made, making the net profits nearly 30 per cent. over the previous year.

All these items to which I have referred are on the favorable side, showing, I think, that private enterprise is doing its part successfully. Corporations and individual business men are effecting economies and increasing their efficiency. When we come to matters controlled by our governing bodies, the showing is less satisfactory.

Taxation continues at the peak. If we are to make an impression upon our war debt, we do not see how federal taxation in one form or another can be cut down in the near future. We, however, feel that the country will submit to the present level of taxation provided it is seen that our debts are being paid. A reduction of 29 millions in the net federal debt is noted. It is a relatively small amount, but a movement in the right direction. Municipal taxation, never so high as at the present time, can be borne with less patience, since it is, to a considerable extent, the result of extravagant administration.

Immigration continues to be disappointing. Before the war we received as many as 400 thousand new arrivals in a year. The movement was necessarily suspended and has been difficult to revive. Our farmers suffered very severely from uneven deflation, and for this and other reasons there has been no rush to the land. Farming, however, is now more prosperous and attractive, and we hope for better results, although the movement may not be very rapid. New arrivals cannot be assimilated with good chances for their success quite so easily as was the case in earlier years.

Our National railways have made a better showing than in any year since they were taken over. This is a subject much discussed. There are those who express the opinion that the system will never be made to pay under any circumstances as a Government-owned property, while those who advocate the principle of State ownership and operation, advance the opposite view. But, whether as a public or private enterprise, the obvious need is for increased business, which requires more population, which in turn means more production, more home consumption and greater foreign trade.

The thing to do is to build the country up to the roads by reviving the flow of people which was checked by the war, and by every other means in our power. This, we believe, is the only satisfactory remedy for the present situation. Conditions are favorable at the present time, and it can be done.

During the past few years we have passed through the most severe crisis in the history of Canada. The aftermath of the war brought problems of deflation in prices and in world trade such as have never before been witnessed, and from the effects of which Canada could not escape. In seven years we have witnessed over 14 thousand failures in this country, with total liabilities of over 325 millions. That we have survived without lasting damage to our financial and credit structure is largely because Canadian Banking in the main was in a sound condition, and able to extend consideration and assistance to Canadian business, as well as to absorb the

considerable losses which fell to their share. This situation is now well liquidated, and Canada is moving on into a new era, a new cycle, which should mean better trade conditions and better profits for all industry, and in this forward movement the banks are prepared to do their part insofar as it will mean sound development.

As a country we have many big problems to face, but none more important at this time than that of Government. Most of our big questions are directly connected with Government administration and policies, and it is probably not too much to say that our future will be made or marred by the legislative acts of our parliamentary representatives during the next few years. The situation is one deserving the very serious study of every patriotic Canadian.

Turning now to our own immediate affairs, you will see that we have had a reasonably good year; our position is strong, and we are able to enter upon another period with confidence, in our ability to give the increasing number of our customers the best possible banking service.

The provisions of the Bank Act require that one of our auditors be changed every two years. Mr. J. J. Robson of Montreal, who has acted as one of your auditors for the past two years is retiring this year, and the name of Mr. A. B. Shepherd, C.A., of the firm of Peat, Marwick, Mitchell & Company, will be proposed in his place.

Mr. Robson has given excellent service during his term of office.

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 Annual Statement presented to you today is the Seventieth issued by this Bank since its incorporation in 1855.

Having passed three score years and ten, it may be appropriate at this time to look back into our history and note the progress which has been made.

The first fifty years cover a period of comparatively small things in banking, and as late as 1905 our total assets stood at only Thirty-two millions. We have now reached One hundred and ten millions, and this growth has been achieved without mergers or amalgamations with other banks. It may come as a surprise to some of you to learn that in the comparatively short period of twenty years we have multiplied our assets nearly three and a half times. Net profits have not increased in like proportion, but in the same interval our dividends have been increased from 10% to 12%, we have been able to take care of the higher expenses and tax to which we are subject in these days, and also to provide reasonable depreciation on our real estate and other assets.

The policy of adding little by little from our earnings to our Reserve Fund, which has been consistently followed over a long period of years, is amply justified by present day conditions. It is the savings of past years rather than the profits of the present which make our position and earning power comfortable today.

DEPOSITS.

You will notice that our deposits have increased during the year by approximately Seven millions, represented by a general increase in accounts at practically all our branches.

It is interesting to note that a fair proportion of this increase is supplied by Western country branches—the direct result of good crops in that part of the country and good prices which have prevailed both this year and last.

LIQUID ASSETS.

Cash and other readily available assets, including call loans fully secured by high-class bonds and Stock Exchange collateral, together with securities owned by the Bank, amount to over Fifty-nine millions, or 59.94% of all liabilities to the public.

SECURITIES:

Investments and securities on the date of the statement amounted to close to Thirty millions, which is higher by Seven millions than a year ago.

These investments are of the highest class, being largely Government and Municipal obligations, and give us a good average return during the period of deflation and readjustment through which we are passing. I am glad to say, however, there are indications that we are moving, perhaps slowly, towards greater business activity in this country, and when the time comes we shall gladly reduce the amount of our investments and place the funds as required at the disposal of sound, well-managed Canadian enterprises, where they will more effectually assist in the development and expansion of our trade.

COMMERCIAL LOANS:

Other current loans and discounts in Canada, after making full provision for all bad and doubtful debts, stand at Forty-seven million Dollars in round figures, Three million Dollars under a year ago. This decrease is almost entirely in the Western Division, that section of the country having used less money than during the previous year.

We are glad to be able to again report that our loans and discounts are exceptionally clean and good. The amount of unsatisfactory business on our books is at the minimum, and losses during the year have been very small.

BANK PREMISES:

The total under the heading of Bank Premises stands at \$32,000 less than a year ago. We have, during the period, acquired suitable premises at Calgary, and have erected creditable buildings at Sudbury and Waterloo, Ontario. These expenditures have been absorbed by our appropriations for depreciation.

We now own our own buildings at 124 points out of a total of 166.

PROFITS:

The Profit and Loss account speaks for itself. There has been a moderate gain over the previous year, and we have felt justified in transferring One million Dollars to Rest, this account now standing at Seven million Dollars, or 140% of the paid up Capital.

The book value of your shares now stands at 246. I can only add that this figure represents conservative valuations and that your Bank is in a sound and prosperous condition.

In these days you are flooded with facts and figures, and economic reviews, and I want to add as little as possible to the indigestible mass of such material. Perhaps, however, you will be interested in a few comparative figures reflecting the progress of Canadian business over a period of twenty to twenty-five years:

THE BANK OF TORONTO

Foreign Trade.....	1905,	\$453,400,000.	1925,	\$2,090,000,000
Wheat Production	1901, Bush.	55,000,000.	1925, Bush.	422,000,000
Mineral Production.....	1901,	\$ 47,000,000.	1925,	\$ 228,000,000
Forest Products.....	1901,	\$ 51,000,000.	1923,	\$ 197,000,000
Water-power Development	1910, H.P.	975,000.	1925, H.P.	4,290,000
Banking Assets.....	1905,	\$767,000,000.	1925,	\$2,882,000,000
Population	1901,	5,371,000.	1925,	9,500,000

Dollar values have, of course, changed during this period, but after making allowance for this it is quite clear that we have been by no means standing still.

One cannot estimate the advance which will be made in the second quarter of what we choose to call Canada's Century. It should be greater than the past quarter, but will be just what we make it, and, in particular, what our statesmen make it.

As a country we have difficulties to meet, and the need is for strong and independent leadership and such management of our public affairs as will assure balanced budgets, lower taxation, and at the same time bring about steady and substantial reductions in our national debt. All this is by no means impossible, nor beyond the ability and resourcefulness of our statesmen, if untrammelled by considerations of party and office.

Questions of political controversy are best avoided on an occasion of this kind, but I believe our political situation is the one question of grave concern. Except at the outbreak of the war in 1914, there has not been a time when the responsibilities of our statesmen were heavier, nor a time when there was greater need that every question should be considered and decided from the standpoint of good business rather than from the standpoint of good politics.

In closing my remarks I venture to suggest that in any event we should not fall into the habit of studying our difficulties through the small end of the telescope, and viewing our advantages through the big end. We should, instead, value all factors in our situation fairly, and carry on resourcefully and cheerfully to accomplish the great destiny in which we all believe.

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 their customary thorough examination of our affairs.

STAFF:

It is always a pleasure to refer to the work of the staff. The good results which we are able to put before you today are largely due to their enthusiasm and loyalty, and their sense of duty to the Bank and to the public.

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.

THE BANK OF TORONTO

Moved by Mr. PAUL J. MYLER, seconded by Mr. JOHN MACDONALD
BY-LAW NO. 51

Be it enacted as a by-law of The Bank of Toronto that the number of directors of the Bank shall be not less than eight nor more than sixteen, of whom four shall form a quorum for the transaction of business.

In case of failure or omission in any year to elect the full number of sixteen directors at the annual general meeting of shareholders (or on such other day as shall be appointed for the annual election of directors) the directors in office may at any time and from time to time appoint such duly qualified persons as they may name to bring the number of directors up to sixteen in all.

All by-laws inconsistent herewith are hereby repealed.

Moved by COL. A. E. GOODERHAM seconded by Mr. J. B. MCKECHNIE and

Resolved—That Mr. D. MCK. MCCLELLAND, F.C.A. of Price, Waterhouse & Company and Mr. ARTHUR B. SHEPHERD, C.A. of Peat, Marwick, Mitchell & Company be and are hereby appointed Auditors of this Bank for the ensuing year at a remuneration not to exceed \$10,000.

Moved by Hon. E. J. DAVIS, seconded by Mr. S. R. PARSONS, and

Resolved—That the thanks of the Shareholders be tendered to the President and Directors for their continued attention to the interests of the Bank and to the General Manager and Staff for the efficient performance of their respective duties during the past year.

Moved by Mr. C. S. MACDONALD, seconded by Mr. W. B. MACLEAN, 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:

ARCHIBALD H. CAMPBELL
JAMES D. CHAPLIN, M.P.
COL. WILLIAM I. GEAR
COL. A. E. GOODERHAM
WILLIAM G. GOODERHAM
JOSEPH HENDERSON
THOS. F. HOW

JOHN R. LAMB
JOHN MACDONALD
JOHN I. MCFARLAND
BRIG.-GEN. F. S. MEIGHEN
PAUL J. MYLER
WILLIAM STONE

DUNCAN COULSON, }
HAROLD B. SCANDRETT } *Scrutineers.*

TORONTO, January 13th, 1926.

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

By order of the Board,

JOHN R. LAMB,
General Manager

... 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.	S. Hannant,	"
" 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	R. C. Waram,	"
Bradford	F. Stevenson,	"
Brantford	D. McLennan,	"
Brockville	W. H. Hiscock,	"
Burford	H. B. Brubaker,	"
Cardinal	S. J. W. Clarke,	"
Cobalt	T. W. Carlyle,	"
Cobourg	E. W. Hargraft,	"
Colborne	C. H. Byers,	"
Coldwater	J. L. Thompson,	"
Collingwood	W. B. McCririck,	"
Copper Cliff	R. Gray,	"
Creemore	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,	"

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)	J. R. Clark,	"
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	F. A. Maples,	"
MacTier	M. Weller,	"
Markdale	W. L. Young,	"
Meaford	W. E. Van Norman,	"
Millbrook	H. J. Grasett,	"
Milton	M. F. Panton,	"
Morrison (Wed. & Fri.)	Sub. to Freelton.	"
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,	"
Omeme	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. Marys	A. C. Lord,	"
Sarnia	J. W. Simpson,	"
Seeley's Bay, (Tues. & Fri.)	Sub. to Lyndhurst.	"
Shelburne	H. A. Livingstone,	"
Stayner	O. G. Bernhard,	"
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,	"
Weiland	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., E. .	J. H. Camerlain,	"
" St-Lawrence Blvd. & Ontario St.	J. J. Winsby,	"
Cap Madeleine	P. E. Leveille,	"
Gaspé	J. E. Curry,	"
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, (Wed. & Sat.)	Sub. to Swan River.	"
Pilot Mound	J. T. C. Robertson,	"
Portage la Prairie	E. A. Johnston,	"
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	R. H. Wilson,	"
Churchbridge	G. R. Tucker,	"
Colonsay	W. N. Bradley,	"
Corning	V. E. French,	"
Fairlight	F. N. Fallis,	"
Glenavon	M. S. Hargreaves,	"
Gravelbourg	W. R. Lawrie,	"
Hodgeville	J. Heroux,	"
Kennedy	W. Marshall,	"
Kipling	W. J. Miller,	"
Kyle	B. Collins,	"
La Fleche	W. H. MacDonald,	"
Langenburg	A. G. Thorkelson,	"
Madison	J. C. McGuckin,	"
Mazenod	C. F. Drager,	"
Meyronne	F. F. Osborn,	"
Montmartre	M. C. Manhard,	"
Mortlach	H. S. Chambers,	"
Neidpath	H. E. Sturgeon,	"
Odesa, (Saturday)	Sub. to Vibank.	"
Pelly	J. Milmine,	"
Preeceville	B. F. Joyce,	"
Rosetown	Wm. Kerr,	"
St. Boswell's	A. J. Maheu,	"
Smiley	C. C. Henderson,	"
Stenen	H. J. Carmichael,	"
Tantallon	J. C. Thom,	"
Vanguard	F. C. Millard,	"
Vibank	E. W. Gingrich,	"
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,	"

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.	Irving Bank, Columbia Trust Co.
do.	Manufacturers' Trust Co.
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.
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 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
1865	943,126	885,349	1,994,718	2,405,793
1875	3,031,330	2,413,998	5,743,468	6,739,785
1885	3,164,544	4,412,742	7,849,308	8,967,198
1895	3,875,492	9,720,716	12,407,487	15,208,409
1905	7,428,216	21,367,075	27,433,324	32,806,741
1915	11,439,382	48,769,766	48,074,186	66,767,203
1924	12,239,115	77,731,761	79,483,268	103,508,897
1925	12,322,079	84,558,764	83,872,933	110,966,887

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

Rest Account - - 7,000,000.00

Profit and Loss Account 322,079.94

\$12,322,079.94

THE BANK OF TORONTO

LIST OF STOCKHOLDERS

AS ON THE

31ST DECEMBER, 1925

SHARES—\$100 EACH

NAME	ADDRESS	No. of Shares
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TORONTO REGISTER

Abbs, C. E.	Toronto, Ont.	7
Adam, Mrs. Nettie R.	do	10
Aird, Sir John	do	50
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	South Monaghan, Ont.	10
Anderson, Andrew I.	Toronto, Ont.	3
Anderson, Mrs. Emily Louise	Detroit, Mich.	4
Andrew, John Mathew	St. Catharines, Ont.	2
Archbold, Rev. Francis H. W.	Dublin, Ireland	18
Ardagh, Henry Hutton	Newcastle, 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
Bailey, Mrs. Annie H.	Toronto, Ont.	10
Baird, David	do	8
Baldwin, F. W.	do	23
Baldwin, Lawrence Heyden	do	2
Baldwin, Lawrence H., In Trust	do	23
Ball, Frank J.	Baltimore, Ont.	16
Ball, Frederick W.	do	30
Baltzer, Mrs. Mary	Toronto, Ont.	6
Bancitaly Corporation	San Francisco, Calif.	100
Barnes, Mrs. Helen A.	Port Hope, Ont.	10
Barnum, Mrs. Margaret	Brighton, Ont.	4
Barratt, Roswell F.	East Orange, N.J.	20
Barre, Mrs. Cora M.	Sarnia, Ont.	5
Bawden, Oscar	Fort Sask., Alta.	10
Bawlf, Mrs. Ada Mary	Winnipeg, Man.	30
Bawlf, William R.	do	32
Beatty, Charles W.	Toronto, Ont.	78
Beatty, James A.	do	10
Beatty, Mrs. Margaret J.	do	10
Beaumont, Joseph	Glen Williams, Ont.	5
Bedford Securities Ltd., The	Halifax, N.S.	50
Beebe, Mrs. Jane F.	Toronto, Ont.	5

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Beemer, Frank, M.D.	Vittoria, Ont.	25
Begg, Mrs. Blanche E.	Guilford, Conn.	100
Begg, Mrs. Grace Jennie	Brockville, Ont.	12
Bell, J. P. and M. E., Trustees	Hamilton, Ont.	3
Bell, Miss Madeleine Elizabeth	do	34
Bellerby, Miss M. E.	Collingwood, Ont.	6
Benson, William R.	Penetang, Ont.	5
Berry, Mrs. Hannah	Collingwood, Ont.	10
Berry, H. L.	Walkerville, Ont.	3
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
Blachford, Arthur F.	do	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
Blackstock, Mrs. Harriet V.	do	1,148
Blain, James W.	Milton, Ont.	11
Booth, Mr. Walter E.	Toronto, Ont.	25
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
Bredin, Mr. Mark	Toronto, Ont.	10
Brock, Mrs. A. Maude	do	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, Mr. Paul C.	do	114
Brouse, William Henry D.	do	114
Brouse, W. H. and Fanny J.	do	10
Brouse Mitchell Co.	do	86
Brown, Miss Edna M.	do	3
Brown, Mrs. Helen Rowland Michie	Montclair, N.J.	8
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
Brownscombe, Felix	Peterboro, Ont.	10
Bruce, Mrs. Frances Case	Gorniley, Ont.	3
Bruce, Miss Janet	do	10
Bruce, Miss Jean Laurie	do	10
Bruce, Miss Mary C.	do	10
Bruce, Robert	do	12
Brundrett, Mrs. Barbara E.	Port Hope, Ont.	10
Buchanan, Mrs. Edith M.	St. Catharines, Ont.	5
Buchanan, George	Essex, Ont.	2
Buckbee, Louis R.	Little Silver, N.J.	5
Buckingham, Miss Elizabeth	Collingwood, Ont.	5
Buckingham, James	Stayner, Ont.	22
Buckingham, Mrs. Rebecca Ann	do	2

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Buckingham, Miss Sophia	Collingwood, Ont.	7
Buckingham, William	do	5
Buckpitt, Miss Annie Wickham	Sarnia, Ont.	4
Buell, Mrs. Sophia E.	Vancouver, B.C.	25
Bull, John E.	Calgary, Alta.	6
Bullen, Miss Selina J.	Limerick, Ireland	1
Burke, Mrs. Alberta J.	Cobourg, Ont.	1
Burke, Edgar	Swift Current, Sask.	2
Burnham, Eric Gilechrist	Toronto, Ont.	62
Burnham, Henry F. C.	do	63
Burns, Edward	do	20
Burns, Miss Jessie A.	do	2
Burns, Miss Margaret D.	do	5
Burton, Brig. Gen. St. George Win. E.	London, England	64
Butcher, Reginald	Toronto, Ont.	2
Butterworth, Miss Maria Ellen	Ottawa, Ont.	12
Caldecott, Mrs. Margaret E.	Toronto, Ont.	10
Cambridge Trust Company, Trustee Estate of Mary A. Myers	Cambridge, Mass.	25
Cameron, Miss Chessie C.	Toronto, Ont.	5
Cameron, James	Collingwood, Ont.	5
Cameron, James and Margaret, Trustees	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, Robert S.	New York, N.Y.	1
Canada Life Assurance Co., The	Toronto, Ont.	100
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
Casement, William H.	Lakefield, Ont.	10
Casey, Mrs. Elizabeth	Cobourg, Ont.	3
Casey, Miss Margaret E.	do	3
Casey, Thomas	Rochester, N.Y.	2
Cassels, Mrs. Cecil Vivian	Toronto, Ont.	32
Cassels, Miss Harriet Frances	do	40
Cassels, R. C. H., K.C.	do	3
Cassels, R. C. H., and R. J. Dilworth, Trustees	do	10
Cassels, R. C. H. and Geo. Cassels, Trus- tees	do	25
Cassels, Miss Susie H.	do	30
Cawthra, Mrs. A. Maude	do	40
Cawthra, W. H., In Trust	do	56
Cayley, Mrs. Agnes L.	do	12
Chafce, Miss Frances A.	do	13
Chaplin, James D.	St. Catharines, Ont.	100
Chapman, Rev. David Macklin B.	Tonbridge, England	17
Charland, Joseph	Copper Cliff, Ont.	10
Cherry, George A.	Preston, Ont.	14
Cherry, Mrs. Jennie Alberta	Toronto, Ont.	5
Cherry, William	Preston, Ont.	23

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Christie, Mr. Leslie G.	Toronto, Ont.	30
Clark, Edward C.	Orangeville, Ont.	10
Clark, Mrs. H. Louise	Toronto, Ont.	4
Clark, William	Cardinal, Ont.	38
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
Cooper, T. Albert	Niagara-on-the-Lake	31
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. Clara 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	2
Coulson, Francis L.	do	50
Coulson, Harold S.	do	35
Coulson, John Leys	do	50
Coulter, Crozier	do	50
Courtney, Lt. Col. R. M.	Ottawa, Ont.	20
Covert, Mrs. Mary Isabel	Toronto, Ont.	10
Cowan, Mrs. Harriet D.	do	228
Cowan, Miss Thomasina	Preston, Ont.	3
Cowdry, Miss Aline	New York, N.Y.	15
Cowie, Hedley V.	Toronto, Ont.	5
Cowie, Richard T. F.	do	3
Cranston, Rev. William Thos.	Tansley, Ont.	6
Crawshay, Geoffrey S., Executor	Richmond, England	8
Cronyn, Mrs. Beatrice	Montreal, Que.	1
Cronyn, Llewellyn G.	do	5
Cronyn, Verschoyle F.	Toronto, Ont.	25
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, Stewart L.	Halifax, N.S.	15
Curry, Wilfred Alan, M.D.	do	15
Dare, Mrs. Lorretto F.	Oakville, Ont.	17
Darling, David	Gananoque, Ont.	4
Davey, Mrs. Jean	Creemore, Ont.	1
Davey, Rev. John	do	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
Decks, Mrs. Helen E.	Toronto, Ont.	50
Derbyshire, John A.	Brockville, Ont.	20

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Devlin, Bernard, Estate of.....	Barrie, Ont.....	3
Dewar, David.....	Petrolia, Ont.....	5
Dewey, Mrs. 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
Docter, Miss Philinda G.....	do.....	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.....	50
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.....	50
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
Eyre, Miss Mary F. W., Trustee.....	Cobourg, Ont.....	14
Estate of Andros, Frances M. L.....	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.....	Victoria, B.C.....	5
do Brown, Robt.....	Ottawa, Ont.....	80
do Caldwell, Wm.....	Toronto, Ont.....	10
do Cawthra, Mrs. 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 Fair, Thomas J.....	Brantford, Ont.....	10
do Field, Richard A.....	Brockville, Ont.....	48
do Fowlds, Henry M.....	Hastings, Ont.....	5
do Gamble, George P.....	Brockville, Ont.....	85
do Gladman, Robert.....	London, England.....	39
do Gooderham, George, a/c Lillian M. Beatty.....	Toronto, Ont.....	456

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Estate of Gooderham, George, a/c Violet D. Bird.....	Toronto, Ont.....	456
do Gooderham, George, a/c Harriet V. Blackstock.....	do.....	456
do Gooderham, George, a/c Adelaide M. Ross.....	do.....	456
do Gooderham, Henry.....	do.....	342
do Honor, James F.....	Port Hope, Ont.....	6
do Jephcott, William.....	Port Credit, Ont.....	20
do Johnston, E. F. B.....	Toronto, Ont.....	10
do Jones, James G.....	do.....	76
do King, Frances.....	Ottawa, Ont.....	30
do Lee, Walter S.....	Toronto, Ont.....	25
do Lovering, William J.....	do.....	57
do MacMahon, Hugh P.....	London, Ont.....	40
do McCann, Edward, Jr.....	Omagh, Ont.....	3
do McLachlin, Hugh F.....	Arnprior, Ont.....	62
do McSloy, Hugh E.....	St. Catharines, Ont.....	100
do Nordheimer, Samuel.....	Toronto.....	33
do O'Keefe, Eugene.....	do.....	245
do Rae, Harry C.....	do.....	2
do Robinson, Christopher.....	do.....	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 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.....	Toronto, Ont.....	54
Fasken, David.....	do.....	200
Ferrie, Mrs. Maud, Executrix.....	Hamilton, Ont.....	12
Field, Mrs. Matilda M.....	Cobourg, Ont.....	1
Field, William Y.....	do.....	5
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, Messrs J.....	Aurora, Ont.....	30
Forsyth, Mrs. Mary.....	Barrie, Ont.....	48
Fowlds, Miss Mary P.....	Hastings, Ont.....	2
Fowlds, Walter M.....	do.....	2
Fowler, Joseph.....	Sudbury, Ont.....	4
Fowler, Miss 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

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
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
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
Gale, Alfred J. V.....	Hull, Que.....	6
Gale, G. Gordon.....	do.....	6
Galletly, Mrs. Margaret May.....	Victoria, B.C.....	42
Galt, Thomas P.....	Toronto, Ont.....	5
Gamble, Mrs. Annie C.....	Brockville, Ont.....	22
Gardner, J. Gill.....	do.....	100
Gardner, Mrs. Rhea G.....	do.....	25
Garrett, 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, Miss Eleanor.....	Toronto, Ont.....	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
Gilmour, Mrs. Helen.....	Brockville, Ont.....	10
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, Lieut. Col. Albert E.....	Toronto, Ont.....	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

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Gooderham, Eliza, Henry F. Gooderham and Union Trust Company Ltd., Trustees, Margaret Victoria Stewart Settlement.....	Toronto, Ont.....	40
Gooderham, George E.....	do.....	25
Gooderham Gordon S.....	Clarkson, Ont.....	11
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.....	1,186
Gooderham, William G., Albert E. George H., and Melville R., Trustees In Trust for Eleanor Gertrude Acheson.....	do.....	1,118
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.....	25
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 and Co., F. R.....	Toronto, Ont.....	1
Graham, Harold S.....	Port Hope, Ont.....	10
Graham, Harry.....	Toronto, Ont.....	10
Graham, Richard M.....	Portsmouth, Ont.....	10
Grandy, Mrs. Annie.....	Port Hope, Ont.....	7
Grant, Miss Josephine E.....	do.....	15
Grant, Mrs. Josephine S.....	do.....	167
Grant, Miss Margaret Dorothy.....	do.....	65
Grant, Miss Victoria A. Stuart.....	do.....	70
Grasett, M.D., Frederick LeM.....	Toronto, Ont.....	25
Gray, John.....	Port Credit, Ont.....	150
Gray, Reginald.....	Burlford, Ont.....	50
Green, Miss Mabel L.....	Cobourg, Ont.....	6
Greenhill, Miss Susan I.....	Burlington, Ont.....	10
Greenlees, William L.....	Toronto, Ont.....	10
Greenshields, William J.....	do.....	6
Gregory, Mrs. Jennie M.....	Collingwood, Ont.....	10
Gripton, Charles M., In Trust.....	Niagara-on-the-Lake, Ont.....	10
Gripton, McPherson, Trust B.....	do.....	20
Gunn, Miss Eliza Jane.....	Cobourg, Ont.....	6
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
Hamlin, Mrs. Elizabeth.....	Oshawa, Ont.....	10
Hardisty, Alfred C. W.....	Galt, Ont.....	13
Hardy, Mrs. Eva Marjory.....	Winnipeg, Man.....	1

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
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
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
Hencken, Hancke.	New York, N.Y.	10
Henderson, Mrs. Edith E.	Toronto, Ont.	2
Henderson, Mrs. Joan A.	do	5
Henderson, Joseph.	do	250
Henderson, Joseph, In Trust for L. E. H.	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, Chas. Peters.	do	15
Henwood, H. B.	Toronto, Ont.	60
Henwood, Mrs. Helen A.	do	22
Henwood, Miss Margaret E.	Port Hope, Ont.	7
Hethrington, Lieut. Errol.	Toronto, Ont.	100
Hewitt, Thomas.	Kingston, Ont.	10
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
Hodgetts, George W.	Clarkson, Ont.	10
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, Thomas F.	Foster, Que.	60
Hudson, William S.	Preston, Ont.	15
Huestis, Mrs. Florence G. and Henry F.	Toronto, Ont.	400
Gooderham, In Trust.	do	do
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
Hummelinck, M. G.	Vlaardingen, Holland	25
Hunter, Michael J.	Sheffield, Eng.	61
Hussey, Harry.	Pekin, China.	30
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

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Innes, William L.	Simcoe, Ont.	21
Inwood, Frederick G.	Toronto, Ont.	10
Irish, Mrs. Jenny H.	do	22
Irving, Mrs. Jessie C.	Preston, Ont.	5
Irwin, Col. D. T.	Ottawa, Ont.	7
Irwin, Mrs. Isabella.	do	36
James, Mrs. Edith Dillon.	Vancouver, B.C.	15
Jameson, M.D., James W.	Concord, N.H.	10
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. Florence F.	do	25
Jones, Mrs. Gwendolen.	do	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	215
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	17
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
Law, Miss Marjorie H.	do	2
Lawlor, Mrs. Bertha J.	Grimsby, Ont.	2
Lawlor, Miss Edith.	do	4
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

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Liebner, Ernest O.	London, 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.	Hamilton, Ont.	2
Long, Miss Mary.	Stratford, Ont.	1
Lovering, George.	Lawson, Ont.	5
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
Lyon, Dr. Mortimer, In Trust.	do	15
Lyons, William C.	Seattle, Wash.	4
MacAlpine, Mrs. Mary A.	Halifax, N.S.	4
MacCoy, Mrs. Jessie W. Lawson.	do	2
Macdonald Arthur.	Toronto, Ont.	5
Macdonald, Miss Beatrice.	do	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
Macdonell, Miss Catherine.	Melbourne, Australia	2
Macdonell, Lady Mary M. F.	Calgary, Alta.	21
Macdougall, Mrs. Emily A.	Toronto, Ont.	10
MacInnes, W. R., and A. H. Campbell.	do	35
Mackinnon, Miss Flora I.	Wellesley, Mass.	22
MacKintosh, Mrs. Violet O.	Liverpool, Eng.	25
MacLaren, David H. In Trust.	Barrie, Ont.	2
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
Macpherson, Andrew Elliott.	Cardinal, Ont.	30
MacWilliam, Charles.	Minneapolis, Minn.	5
Malloch, William John O., Estate.	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, 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.	Winnipeg, Man.	10
Matchett, Mrs. Charlotte.	Peterboro, Ont.	17
Maude, Frederick S. A.	London, Eng.	30
Merner, Mrs. Caroline.	New Hamburg, Ont.	10
Michie, Miss Caroline Jessie.	Dublin, Ireland.	10
Middletown Trust Co., The.	Middletown, Conn.	20
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

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Mitchell, Mrs. Eva C.	Toronto, Ont.	125
Mitchell, George G.	do	300
Mitchell, Harvey W.	Port Hope, Ont.	10
Monro, Miss Amy.	Toronto, Ont.	5
Monro, Neville F.	do	5
More, William G., in Trust.	do	25
Morrey, Miss Mary M.	do	6
Morris, Mrs. Jean M.	Windsor, N.S.	3
Morrison, Mrs. Mary.	Toronto, Ont.	10
Morrison, William.	do	20
Morrow, Frederick K.	do	1
Morrow, F. K., In Trust.	do	6
Morrow, Harold A.	Peterboro, Ont.	30
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
Mulligan, Frederick W., M.D.	Petrolia, Ont.	10
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.	25
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.	New Hartford, N.Y.	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.	164
McDowell, Mrs. Alice G.	Oshawa, Ont.	10
McFarland, John I.	Calgary, Alta.	100
McFiggins, Arthur J.	Fenella, Ont.	31
McGee, Mrs. Elizabeth.	Ottawa, Ont.	100
McGillivray, Miss Mary.	Port Colborne, Ont.	46
McGregor, John Alexander.	Peterboro, Ont.	1
McHardy, Charles.	Goderich, Ont.	15
McInnis, H. & K. C. Laurie, Trustees.	Halifax, N.S.	15
McIntyre, Norman C.	Toronto, Ont.	2
McKay, Mark S.	Galt, Ont.	5
McKelvey, James G.	Holmfild, Man.	3
McLachlan, Alexander.	Stayner, Ont.	3
McLaren, Kenneth K.	New York, N.Y.	10
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

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
McQuillan, Miss Jane.....	Toronto, Ont.	5
McSloy, James A.	St. Catharines, Ont. ..	75
National Life Assurance Co. of Canada ..	Toronto, Ont.	60
National Trust Company, Trustees.....	do	415
National Trust Company, Committee ..	do	206
Nealon, Edwards B.	Cork, Ireland.....	3
Neeve, Charles G.	Toronto, Ont.	2
Neeve, Miss Isabel F.	do	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 & Hammond.....	Toronto, Ont.	255
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	25
Paterson, Rev. Thomas W.	do	5
Patterson, Mrs. Fannie R.	Woodbridge, Ont.	6
Patton, W. R.	Toronto, Ont.	25
Paulin, George.....	Calgary, Alta.	22
Payzant, William L., and The Eastern Trust Co., Estate J. Hart.....	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, Mrs. Mary I.	Fitz Roy Harbour, O.	14
Philp, James E. W.	Newcastle, Ont.	8
Philpott, Mrs. Alma.....	Hamilton, Ont.	1
Piddington, Samuel.....	Ottawa, Ont.	30
Pirie, Charles N.	San Jose, Costa Rica.....	100
Platt, John A.	Cobourg, Ont.	10
Porritt, Frederick R.	Victoria, B.C.	28
Pottenger, Frederick W.	Hamilton, Ont.	6
Potts, James McCumming.....	Stirling, Ont.	6
Prewer, Mrs. Mary.....	Sudbury, Ont.	10
Pringle, John.....	London, Ont.	50
Queen's University.....	Kingston, Ont.	4
Reeks, Mrs. Sarah A.	Sarnia, Ont.	4
Remon, Mrs. Marie E.	Ottawa, Ont.	30
Ricci, Mrs. Rita.....	Farnham, Eng.	6
Riddell, Miss Annie E.	Hamilton, Ont.	10
Riddell, John Ewen.....	do	12
Roach, Edwin.....	Toronto, Ont.	50

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Robertson, Arthur H.	Owen Sound, Ont.	4
Robertson, C. S., Mgr., and E. T. Reburn, Treas., in Trust.....	Toronto, Ont.	895
Robertson, Mrs. Enid G.	do	100
Robertson, Harry.....	Birch Cliff, Ont.	4
Robertson, James S.	St. Thomas, Ont.	3
Robertson, James S.	Gainsboro, Sask.	5
Robinson, Miss Ada C.	Stratford, 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, Miss Effie Alice.....	Cardinal, Ont.	4
Ross, Hales H.	Edmonton, Alta.	7
Ross, John Walter.....	Brockville, Ont.	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.	1
Ryan, Miss Sarah.....	do	2
Rykert, Miss Annie M.	New York, N.Y.	5
Sailsbury, Mrs. Mary G.	Toronto, Ont.	5
St. Clair, Mrs. Mary Eliza.....	Bradford, Ont.	10
Samuel & Benjamin Ltd., Messrs.....	Toronto, Ont.	300
Sanders, Albert D.	Easthampton, Mass.	10
Sanders, A. F.	Wallaceburg, Ont.	4
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	55
Scandrett, Mrs. Jessie F.	do	12
Scandrett, Leonard H.	London, Ont.	22
Scott, Arthur G.	Bromley, England ..	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'n Invest. Trust Ltd.....	Aberdeen, Scotland ..	7
Semple, Mrs. Christina.....	Tottenham, Ont.	2
Sharp, Mrs. Kathleen H.	White Plains, N.Y.	35
Shaw, Mrs. Mabel H.	Toronto, Ont.	4
Shepherd, M. Ward.....	Bradley Creek, Ont.	15
Sherwood, Lady Esther A.	Ottawa, Ont.	5
Shier, Mrs. Jane Susannah.....	Sunderland, Ont.	5

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Shouldice, John W.	Toronto, Ont.	5
Sidey, Joseph H.	Portland, Ore.	5
Simpson, Arthur G.	Montclair, N.J.	1
Simpson, Mrs. Marion G.	Seattle, Wash.	28
Sinclair, John	Barrie, Ont.	10
Sinclair, Mrs. Margaret	Woodstock, Ont.	5
Sinclair, Robert A.	Bradford, Ont.	6
Skill, Mrs. E. E. H.	Cobourg, Ont.	1
Slater, Mrs. Gertrude	Toronto, Ont.	26
Slater, Estate of Robert N.	Ottawa, Ont.	4
Smith, Mrs. Aileen	Toronto, Ont.	25
Smith, Albert	do	40
Smith, M.D., D. King	do	19
Smith, Mrs. Ella M. G.	Cobourg, Ont.	7
Smith, George H.	Toronto, Ont.	10
Smith, Henry T.	do	5
Smith, John W.	Wingham, Ont.	25
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
Star Printing & Publishing Co., Ltd., The	Toronto, Ont.	100
Stares, James	do	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, Mrs. Margaret C.	Toronto, Ont.	10
Stewart, Mrs. Fannie E.	do	10
Stickle, Mrs. Jean	Calgary, Alta.	2
Stokes, Mrs. Edith Mary	Plymouth, Eng.	5
Stokes, R.N., Capt. John Martin	do	8
Stone, John R. Estate	Parry Sound, Ont.	5
Stone, William	Oakville, Ont.	100
Stothart, Miss Ellenor	Peterboro, Ont.	5
Strathy, Mrs. Agnes S., In Trust	Toronto, Ont.	35
Strathy, Gerard B.	do	36
Strathy, Gerard B. and Harold W. A. } Foster, Trustees	do	24
Stratton, Albert H., Trustee	Peterboro, Ont.	10
Sullivan, Mrs. Henrietta M.	Toronto, Ont.	80
Swabey, Mrs. Florence	do	2
Swan, Miss Beatrice Helen	do	36
Swan, Henry	do	150
Swan, James H.	do	20
Taft, Hulbert	Cincinnati, Ohio	45
Tait, Mrs. Millie	Cobourg, Ont.	2
Tait, Nelson	do	70
Taylor, Albert W.	St. Catharines, Ont.	100
Taylor, Clayton M.	Lyn, Ont.	20
Taylor, George W.	Cobourg, Ont.	20
Taylor, Harold E.	Toronto, Ont.	25
Teskey, Joseph T.	Collingwood, Ont.	2
Thomas, Mrs. Amy Louisa	Toronto, Ont.	38

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Thompson, Mrs. Jane F.	Toronto, Ont.	10
Thompson, Mrs. Laura O'Neil	do	16
Thompson, Norman Albert	Ottawa, Ont.	8
Thomson, Col. Charles G.	London, Eng.	80
Thomson, James A.	Gananoque, Ont.	8
Thornburn, Mrs. Maria J. I.	Ottawa, Ont.	3
Thordarson, John	Winnipeg, Man.	10
Thorne, James	Ottawa, Ont.	5
Thresher, H. Hayward	New York, N.Y.	10
Toronto General Trusts Corporation (In Trust)	Toronto, Ont.	1631
Toronto General Trusts Corporation (Trustees)	do	619
Toronto General Trusts Corporation (Executors)	do	57
Toronto General Trusts Corporation (Executors and Trustees)	do	312
Toronto General Trusts Corporation (Trustees)	Ottawa, Ont.	312
Toronto General Trusts Corporation (Executors and Trustees)	do	25
Toronto General Trusts Corp., and Capt. John S. Alston in Trust	Toronto, Ont.	40
Toronto General Trusts Corp., and D. K. Smith, Executors and Trustees	do	9
Toronto General Trusts Corporation, A. H. and C. C. Walker, Executors	do	30
Toronto General Trusts Corporation, and Geo. E. Watson, In Trust	do	18
Toronto Mortgage Co., The, In Trust	do	25
Trees, Alick G.	do	8
Trees, Miss C. E., J. D., Miss E. J. and Samuel L., Trustees	do	28
Trees, Samuel L.	do	10
Trustees of Sir A. Campbell Estate	do	50
Trustees Estate Joseph Cawthra and Exrs., Trustees Est. of C. E. Cawthra	do	93
Trustees Mrs. M. H. Longmore	Montreal, Que.	10
Trustees St. Andrews Presbyter'n Church	Barrie, Ont.	13
Turner, Mrs. Florence	Brockville, Ont.	2
Turner, Mrs. Marguerite	Barrie, Ont.	5
University Mount Allison College	Sackville, N.B.	32
Usborne, John, Trustee	Honolulu, S.I.	41
VanDusen, Mrs. Margaret	St. Catharines, Ont.	20
Vanstone, Mrs. Alice M.	Bowmanville, Ont.	25
Vanstone, Frederick C.	do	14
Vanstone, Miss Ida May	Toronto, Ont.	12
Vanstone, Mrs. Myrtle Irene	do	10
Vaughan, Herbert M., Trustee	Cardigan, S.Wales	78
Victoria Investment Co. Ltd., The	San Jose, Costa Rica	20
Waddell, Rolland, McL.	Peterboro, Ont.	25
Wadsworth, Lawrence C.	Simcoe, Ont.	5
Waite, Mrs. Alice C.	Calgary, Alta.	10
Waldie, Frederick N.	Toronto, Ont.	75
Walker, A. Illingworth	London, Ont.	10
Walker, Mrs. Kathleen M.	Cobourg, Ont.	10
Walker, Thomas F.	London, Ont.	20
Wallace, George H.	Wolfville, N.S.	11

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Walt, Mrs. Agnes	Oshawa, Ont.	10
Ward, A. H., M. J., and A. M., Exrs. Estate of Alfred Ward	Hamilton, Ont.	6
Ward, Mrs. Mary	Sarnia, Ont.	5
Watson, D.D.S., Adam H. R.	Port Hope, Ont.	25
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. Mary E.	Toronto, Ont.	10
Wheeler, Mrs. Anne L.	St. Paul, Minn.	137
White, Mrs. Eleanor M.	Toronto, Ont.	60
White, Ernest A.	London, Ont.	10
White, Mrs. Lillian M.	Toronto, Ont.	6
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, Miss E. M., and Thos. Wickett, Executors Estate late John Wickett	do	43
Wickett, Thomas	do	35
Wighton, Mrs. Annie H.	Toronto, Ont.	5
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	Carmel, Calif.	8
Wood, Mrs. Eva	Toronto, Ont.	5
Wood, Mrs. Helen R.	do	100
Wood, Mrs. M. L.	St. Catharines, Ont.	5
Wood, Major Robert	India	375
Wood, Thomas H.	Toronto, Ont.	225
Woods, Arthur	London, Ont.	5
Woods, Miss Jessie M.	Toronto, Ont.	7
Woods, Miss Mary C.	do	8
Wright, Edward E. H.	St. Catharines, Ont.	25
Wright, Samuel	London, Ont.	50
Yarker, Mrs. Margaret G.	Toronto, Ont.	26

MONTREAL REGISTER

Abernethy, Miss Annie Susan	St. Andrews, Scot.	17
Acteson, Philip	Gascon West, Que.	18
Annett, Mrs. Evelyn H. B.	York Centre, Que.	1
Annett, George Thomas	Lachute, Que.	5
Annett, John J.	Gaspé, Que.	1
Armstrong, Mrs. Janet	Westmount, Que.	10
Art Association of Montreal, The	Montreal, Que.	156
Atkinson, Miss Florence	do	27
Bailey, Mrs. Ernestine V.	Quebec, Que.	6
Baker, John	Gaspé, Que.	205
Balcer, Henry Edward	Three Rivers, Que.	24
Baldwin, Miss Adeline	Montreal, Que.	2
Baldwin, Miss M. Louisa	do	1

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Baldwin, Mrs. S. Jessie	Montreal, Que.	2
Baldwin, Mrs. S. J. and Miss M. L. Adm. of Estate of Right Rev. M. S. Baldwin	do	55
Barber, Mrs. Frances H. A.	Retford, Eng.	50
Barnston, Miss Frances S. F.	Montreal, Que.	11
Baylis, Samuel M.	do	18
Bevir, Mrs. Alice Sophie	Mickleton, Eng.	16
Binmore, Miss Charlotte E.	Montreal, Que.	9
Binmore, Miss Laura Jane	Westmount, Que.	5
Blackader, William B.	Montreal, Que.	60
Blackader, William B., In Trust	do	10
Blackader, William B., and Wm. Hope, Trustees	do	110
Blois, Mrs. Carrie M.	Gaspé, Que.	3
Bond, William L., Surviving Trustee	Montreal, Que.	16
Boswell, Andrew W.	Quebec, Que.	10
Bowman, Miss Alice	Halifax, N.S.	10
Bowman, Miss Caroline Mary	do	10
Bowman, Miss Catherine Isabella	do	5
Boyle, Arthur	Gaspé South, Que.	5
Boyle, Charles Henry	York Centre, Que.	2
Boyle, William J.	do	10
Brodie, Mrs. Laura J.	Vancouver, B.C.	12
Browne, Miss Naomi F. M.	Quebec, Que.	2
Browne, Miss Noel S.	do	2
Bruncelle, Mrs. Dulcinea, Estate	Montreal, Que.	1
Buckley, Miss Alice Eliza	Gaspé, Que.	1
Buell, William S.	Vancouver, B.C.	5
Burland, Jeffrey H., Estate in Trust	Montreal, Que.	98
Burnett, Philip	do	8
Campbell, Alexander J., Trustee	Truro, N.S.	16
Campbell, Benjamin T.	Montreal, Que.	54
Cantlie, George S.	do	22
Carmichael, Mrs. Emma B.	Longueuil, Que.	2
Carmichael & Co. Ltd., J. W.	New Glasgow, N.S.	18
Caron, Miss Alice	Quebec, Que.	199
Carter, James Clarence	Sandy Beach, Que.	5
Carter, Mrs. Mary Stuart	Gaspé, Que.	55
Carter, Mrs. Mary Stuart, Executrix	do	100
Carter, William E.	Sandy Beach, Que.	3
Casault, Miss Marie H.	Montreal, Que.	1
Castel, Mrs. Augustine	Westmount, Que.	22
Clayes, George	St. Louis, Mo.	130
Clerk, Ronzo H.	Montreal, Que.	160
Close, Dr. John B.	Alliance, Alta.	11
Coffin, Sidney S.	Gaspé South, Que.	2
Cook, G. W.	Montreal, Que.	100
Cox, C. Stewart, G. Lyon Kennedy and Wm. Edward Martyn	Wimbledon Common, Eng.	100
Cox, C. S., and W. E. Martyn	do	12
Coyle, George P.	Cluny, Alta.	1
Crawford, Miss Eliza S.	Westmount, Que.	272
Creighton, Mrs. Isabella F.	Dartmouth, N.S.	4
Cross, A. Ernest	Calgary, Alta.	4
Cross, George E.	Montreal, Que.	5
Cross, George H., in Trust	do	1
Cross, Miss Janet	Westmount, Que.	6
Cross, Miss Rebecca W.	do	5

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Crown Trust Co., In Trust	Montreal, Que.	125
Cusack, Mrs. Frances	Kempston, Eng.	48
Dashwood, Alfred H., & R. T. Hinckes	{Wansford and Hereford, Eng.}	22
Davis, John F.	Gaspe, Que.	16
Dawes, Mary A. O. and N. J. Dawes, Exrs. Estate of Andrew J. Dawes	Montreal, Que.	65
Dawes, Richard J.	do	7
Dawson, Miss Hilda	Westmount, Que.	1
Dawson, M.D., Percy M.	Madison, Wis., U.S.A.	75
Dean, Percy H, Estate	Yarmouth, Eng.	10
De Young, Edward J.	Montreal, Que.	2
Dobell, A. C.	Quebec, Que.	15
Dobell, Major Charles M.	do	42
Dobell, F. Curzon	do	2
Dobell, Sidney H.	Montreal, Que.	4
Dobell, W. M.	Quebec, Que.	15
Dobell, W. M., In Trust, F.E.H.	do	2
Dobell, W. M., In Trust for N. B. Hull	do	1
Dobell, W. M., In Trust, R.T.M.D.	do	2
Dobell, W. M. and A. C. Dobell, Trustees for Mrs M. H. Hull	do	25
Dow, Miss Jessie	Montreal, Que.	250
Duncan, M.D., James W.	do	5
Earley, Miss Adelaide	Quebec, Que.	2
Eastern Trust Co., Trustees	Halifax, N.S.	4
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.	London, Eng.	31
Estate of Abbott, late Sir J. J. C.	Montreal, Que.	42
do Adams, Mary S.	do	82
do Adams, F. E.	do	1
do Barbeau, Edmond J.	do	49
do Barrett, William H.	do	100
do Campbell, Lorne	Dunbarton, Scot.	10
do Campbell, Margaret	Montreal, Que.	46
do Cantlie, James A. Jr.	do	40
do Ewan, Alex.	do	45
do Freeland Emily H.	do	4
do Hamilton, Edmund C.	London, Eng.	376
do Hamilton, Robert	Quebec, Que.	68
do Hope, John	Montreal, Que.	150
do Laurie, late Duncan	Quebec, Que.	64
do Laurie, Elizabeth F.	do	16
do Laurie, F. C.	do	4
do Meighen, R.	Montreal, Que.	399
do Moat, John F.	do	157
do McKergow, John	Westmount, Que.	156
do Nelles, John A.	Montreal, Que.	10
do Price, Mary J.	do	9
do Reid, Robert	do	9
do Shepherd, Robert W.	do	18
do Smith, J. Murray	do	25
do Spragge, W. T. H.	do	52
do Uniacke, late R.	Halifax, N.S.	18
do Withall, Wm. J.	Montreal, Que.	90

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Farley, Mrs. Margaret	Quebec, Que.	110
Farwell, Albert L.	Boston, Mass.	40
Firth, Charles	Richmond, Eng.	22
Fisher Trust Fund	Knowlton, Que.	25
Foley, Cosmo	Gaspe, Que.	5
Fremont, Chas. and The Royal Trust Co., Executors	Quebec, Que.	22
Gale, M.D., Ernest G.	do	6
Gardner, M.D., William	Montreal, Que.	3
Gault, Miss Emily M.	do	22
Gault, Mrs. Frances Hilda	do	83
Gault, Percy R.	do	10
Gault, Percy R., In Trust	do	20
Gear, Miss Kathleen Beatrice	do	18
Gear, Col. William I.	do	300
Gear, William Wiltshire	do	15
Gibb, Rev. J. H. O.	Sherbourne, Eng.	7
Goldschmidt, Mrs. Rae Louis	New York, N.Y.	5
Goodhue, Miss Sarah E.	Montreal, Que.	8
Gordon, Mrs. Mary Jane	do	25
Grant, Mrs. Amalie K.	Westmount, Que.	2
Grant, W. Hume	do	15
Green, C. C. Hilton	Gloucestershire, Eng.	7
Greenshields, Mrs. Maud A.	Montreal, Que.	200
Hague, Geo. E., H. J. and F. Hague, Executors Estate of Geo. Hague	do	20
Hamilton, Rev. Charles C.	London, Eng.	41
Hamilton, Rev. Crewe C.	Cairo, Egypt	10
Hamilton, Rev. Eric K. C.	London, Eng.	6
Hamilton, James A. D.	do	1
Hamilton, John	Quebec, Que.	100
Hamon, Miss Edith M.	Jersey, Eng.	50
Hampson, Mrs. H. Winifred	Montreal, Que.	65
Hankey, Mrs. Minnie G.	London, Eng.	5
Harbour, Miss Lucy M.	Sandy Beach, Que.	3
Harbour, William E., Universal Legatee, Estate Geo. T. Harbour	do	3
Harding, Mrs. Brenda G.	Montreal, Que.	210
Hardisty, M.D., Richard H. M.	do	15
Hattie, R. M., and H. McInnes, Trustees	Halifax, N.S.	24
Hawthorne, Samuel	Montreal, Que.	15
Hensley, Mrs. Mary C.	Summerside, P.E.I.	3
Hethrington, Thomas S.	Quebec, Que.	100
Hodge, Mrs. Margaret C.	Montreal, Que.	10
Hodgson, Miss A. Florence	Dobbs Ferry, N.Y.	22
Hodgson, J. Kingan	Eau Gallie, Fla.	23
Hopkins & Co. Ltd., F. H.	Montreal, Que.	50
Hull, Lady M. H.	Quebec, Que.	15
Ibbotson, Mrs. F. Louisa	Westmount, Que.	5
Ingoldby, Mrs. Mary Hamilton	London, Eng.	1
Jackson, John Day	New Haven, Conn.	12
Johnson, Miss Fanny L.	Montreal, Que.	1
Joly, Mrs. Marion Helen de Lotbiniere	Lotbiniere, Que.	25
Jopling, Mrs. Florence M.	Gaspe, Que.	10
Judah, Mrs. Sarah C.	Montreal, Que.	142

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
Kenney, Louis F.	Montreal, Que.	22
Lamb, Mrs. Ruth S.	Stanstead, Que.	25
Laurie, K.C., Archibald	Quebec, Que.	20
Lavery, Frank J.	Montreal, Que.	30
Lawlor, Dr. Frederick Ernest	Dartmouth, N.S.	3
LeBoutillier, Charles S.	Gaspé Harbour, Que.	17
LeBoutillier, Herbert S.	Gaspé, Que.	1
LeGrand, Francis J.	Fox River, Que.	5
Le Marquand, Mrs. Effie	Belle Anse, Que.	6
LeMesurier, Miss Edith F.	Farewell Cove, Que.	1
LeMesurier, Henry T.	Peninsula, Que.	3
LeMoine, Rene, and A. M. L. Remillard, In Trust.	Quebec, Que.	8
Leney, William A.	Montreal, Que.	2
Lewis, Lady Maude Orr.	do	445
Lovejoy, Mrs. Mary	do	5
Lowell, Mrs. Fannie A. H.	Boston, Mass.	7
Lyman, Walter E.	Montreal, Que.	21
Macaulay, Mrs. Marjorie B.	Westmount, Que.	5
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
Mathias, Mrs. Mary	do	50
Mayburry, Mrs. Mildred R.	Hull, Que.	15
Meighen, General F. S.	Montreal, Que.	75
Metcalf, John H.	do	10
Miller, Wm. R., In Trust	Londonderry, Ireland	9
Moat, William	Staffordshire, Eng.	252
Molson, Mrs. Catherine D.	Montreal, Que.	32
Montreal City and Dist. Savings Bank.	do	30
Montreal Homeopathic Hospital.	do	20
Montreal Homeopathic Hospital, Jubi- lee Endowment Fund.	do	60
Montreal Protestant Industrial Rooms.	do	10
Montreal Trust Co., Trustee.	do	14
Moore, Mrs. Elizabeth C.	Tiverton, Eng.	16
Moreault, Joseph F.	Montreal, Que.	1
Morssen, Michael	Vevey, Switzerland	50
Muir, Mrs. Helen	Kensington, Eng.	50
Munn, Daniel James	Montreal, Que.	50
Murphy, Daniel J.	Kentville, N.S.	10
McEntyre, John	Montreal, Que.	20
McEntyre, Mrs. May G.	Westmount, Que.	2
McGregor Ltd., J. D. and P. A.	New Glasgow, N.S.	20
McLean, Harry F.	Montreal, Que.	100
McRae, Cornelius John	Douglstown, Que.	6
Napier, Mrs. Frances Louise	Montreal, Que.	70
Nash, Miss Eleanor A.	do	17
Neilson, Mrs. Matilda A.	Cap Rouge, Que.	1
Nelson, Mrs. Cora A.	Stanhope, Que.	1
Nelson, Edward J.	do	3
Newman, John C.	Montreal, Que.	15
Nobbs, Mrs. Mary Cecilia	do	15

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
O'Meara, Mrs. Gertrude M.	Quebec, Que.	43
Oppenheimer, Mrs. Rosetta R.	New York, N.Y.	10
Palmer, Edmund	Sunny Bank, Que.	2
Pann, Mrs. Elizabeth I.	Los Angeles, Calif.	40
Patterson, Albert R.	Sunny Bank, Que.	1
Patterson, Joseph C.	do	2
Patterson, Joseph C., In Trust	do	3
Patterson, William F.	Gaspé South, Que.	2
Pearman, Horace V.	Wolfville, N.S.	2
Pearson, Mrs. Charlotte E. C. A.	Derbyshire, Eng.	32
Pearson, Mrs. Mary Jane L.	Bucks, Eng.	16
Perry, Louis V.	Montreal, Que.	52
Philadelphia Trust Co., Trustee	Philadelphia, Pa.	18
Phillips, Thornber	Peninsula, Que.	5
Piddington, Mrs. Annie	Montreal, Que.	12
Piddington Institute, Mrs. Annie	do	12
Piddington, Major Arthur G.	Abbotsford, Que.	6
Piddington, Miss Ethel E.	Quebec, Que.	4
Piddington, Miss Florence M.	do	8
Price, Walter L.	Montreal, Que.	77
Protestant House of Industry and Refuge	do	80
Quinlan, Hugh	Westmount, Que.	100
Ramsay, Robert A.	Montreal, Que.	10
Randall, Mrs. Mary I.	Boston, Mass.	25
Redpath, John R.	Montreal, Que.	80
Reed, Mrs. Jessie E.	do	2
Reed, Mrs. Kate	do	10
Reford, Mrs. Elsie S., In Trust	do	47
Reford, Robert W.	do	20
Reid, Miss Edythe Parkman	do	12
Reid, Mrs. Lizzie A.	Windsor, N.S.	4
Renfrew, Mrs. G. Constance	Kelowna, B.C.	3
Reynolds, Miss Minnie	Alhambra, Calif.	25
Rhodes, Francis B. F.	Bergerville, Que.	8
Rhodes, Godfrey W.	do	8
Robertson, K.C., Alexander	Quebec, Que.	11
Robertson, Angus W.	Westmount, Que.	100
Robertson Ltd., A. W.	Montreal, Que.	200
Robertson, Hugh W.	St. Andrews E., Que.	5
Robertson, Mrs. Isobel M.	Sewickley, Pa.	4
Robertson, Mrs. Margaret G.	Montreal, Que.	85
Roddick, Lady Amy R.	do	110
Royal Institution for the Advancement of Learning, McGill College	do	227
Royal Trust Co., The, Sole Executors and Trustees	Quebec, Que.	50
Royal Trust Co., The, Trustee	do	38
Royal Trust Co., The, Trustee	Montreal, Que.	12
Royal Trust Co., The, Executors and Trustees	do	18
Royal Trust Co., The, and Gerald T. Bogert, Trustees	do	180
Royal Trust Co., The, and Chas. V. Heward, Trustees	do	180
Rudolf, Mrs. Edna H.	Brookline, Mass.	10
Russel, Archibald M., In Trust	Montreal, Que.	1
Ryde, Mrs. Edith S.	do	8

THE BANK OF TORONTO

NAME	ADDRESS	No. of Shares
St. George's Society	Quebec, Que.	16
Salmon, Mrs. Margaret	Liverpool, Eng.	4
Sellar, Mrs. Mary Watson	Huntingdon, Que.	2
Sharpley, Mrs. Eliza S.	Montreal, Que.	60
Sheltering Home of Montreal, The	do	12
Shepherd, Miss Edna R.	Como, Que.	3
Shepherd, Miss Frances A. R.	Montreal, Que.	30
Shepherd, Mrs. Margaret Anne	Como, Que.	4
Sinclair, Mrs. M. Jean	Halifax, N.S.	56
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
Spalding, Richard W.	Brookline, Mass.	12
Stanway, Herbert Morris	Montreal, Que.	83
Stephens, Henry	Halfway, Mich.	2
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
Strathmar Corporation, The	Westmount, Que.	10
Thompson, Mrs. Maria	Waterloo, Que.	16
Thomson, David C.	Dundee, Scotland	40
Thomson, Mrs. Eliza J.	Montreal, Que.	3
Thomson, Frederick	Dundee, Scotland	40
Thomson, William	do	40
Townsend, Ltd., S. B.	Montreal, Que.	475
Verdun Protestant Hospital	do	66
Vicary, Mrs. Kathleen H.	London, 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
Watson, Harrison	Montreal, Que.	108
Watson, T. L., W. K. and Miss G.M. Executors	do	100
Watt, Mrs. Ilta	Nakuru, East Africa	1
Watterson, John	Montreal, Que.	190
Wells, Mrs. Vivian M.	do	3
Wheaton, Andrew & Sons, Ltd.	Moncton, N.B.	100
White Co., Ltd., The Robert	Montreal, Que.	30
Whitehead, Alfred B.	Quebec, Que.	18
Whitehead, Arthur Whiston	Jersey, Channel Isl's	19
Whitehead, B. J., Estate	London, Eng.	18
Whitehead, Joseph L.	do	18
Williams, Mrs. Mary E. B.	Montreal, Que.	4
Williamson, Alvah B.	Sandy Beach, Que.	3
Wilson, Robert	New York, N.Y.	2
Wilson, Thomas	Bennington, N.H.	25
Wurtele, Ernest F.	Montreal, Que.	5
Young, Mrs. Amy C.	Westmount, Que.	102

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