



IMPERIAL BANK OF CANADA

THIRTY-SECOND
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 22 1907

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Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

<i>CAPITAL (AUTHORIZED)</i>	<i>\$5,000,000</i>
<i>CAPITAL (PAID UP)</i>	<i>4,773,948</i>
<i>RESERVE FUND</i>	<i>4,773,948</i>

Thirty-Second Annual Report

Thirtieth April, Nineteen Hundred and Seven

IMPERIAL BANK OF CANADA.

Capital (Subscribed) \$4,974,100.00

Capital (paid up) \$4,773,948.45

Reserve Fund \$4,773,948.44

DIRECTORS:

D. R. WILKIE.....PRESIDENT.
 Hon. ROBERT JAFFRAY.....VICE-PRESIDENT.
 WM. RAMSAY of Bowland. ELIAS ROGERS. J. KERR OSBORNE.
 CHARLES COCKSHUTT. PELEG HOWLAND WM. WHYTE, Winnipeg.
 CAWTHRA MULLOCK. Hon. RICHARD TURNER, Quebec.
 WM. HAMILTON MERRITT, M.D., St. Catharines.

HEAD OFFICE, TORONTO.

D. R. WILKIE, GENERAL MANAGER. E. HAY, ASST. GENERAL MANAGER
 W. MOFFAT, CHIEF INSPECTOR.
 R. A. LYON, M. MORRIS, A. E. PHIPPS, E. P. STAVERT, INSPECTORS.

BRANCHES:

Province of Ontario.

TORONTO—	
Wellington St. and Leader Lane (Head Office)	O. F. RICE.....Manager.
Yonge and Queen Sts	J. M. MACKENZIE.....Asst.
Yonge and Bloor Sts	G. G. LEMESURIER....."
King and York Sts	C. H. STANLEY CLARKE....."
West Market and Front Sts.	A. R. CAPREOL....."
King and Spadina.....	F. J. PETERSON....."
BOLTON AND CALEDON EAST	J. F. SCARTH....."
BRANTFORD.....	J. F. WARBRICK....."
COBALT.....	A. H. MURRAY....."
ESSEX.....	F. H. MARSH....."
FERGUS AND BELWOOD.....	J. M. KAINS....."
FONTHILL.....	E. C. ROBERTS....."
FORT WILLIAM.....	W. T. HENDERSON....."
GALT.....	H. C. HOUSTON....."
HAMILTON.....	G. C. EASTON....."
INGERSOLL.....	F. S. GLASSCO....."
KENORA.....	C. WHITE....."
LISTOWEL.....	E. K. BOULTBEE....."
LONDON.....	H. C. SECORD....."
NEW LISKEARD.....	R. ARKELL....."
NIAGARA FALLS.....	A. P. NASMITH....."
..... (UPPER BRIDGE).....	J. A. LANGMUIR....."
NORTH BAY.....	H. MACKLEM....."
OTTAWA.....	A. L. OGDEN....."
..... (BANK STREET).....	G. D. BOULTON....."
PORT COLBORNE AND HUMBERSTONE.....	J. A. FORSTER....."
RIDGEWAY.....	W. H. COLLARD....."
SAULT STE. MARIE.....	GEO. WILSON....."
ST. CATHARINES.....	S. W. SECORD....."
ST. THOMAS.....	M. A. GILBERT....."
..... (EAST END).....	G. C. BROWN....."
WELLAND.....	J. D. HOOD....."
WOODSTOCK.....	

Province of Quebec.

MONTREAL.....	J. A. RICHARDSON.....Manager.
QUEBEC.....	W. A. WEIR....."

Province of Manitoba.

BRANDON.....	A. R. B. HEARN.....Manager.
PORTAGE LA PRAIRIE.....	W. H. THOMSON....."
WINNIPEG.....	N. G. LESLIE....."
..... (NORTH END).....	W. A. HEBBLEWHITE....."

Province of Saskatchewan.

BALGONIE.....	J. A. BOYLE.....Manager.
BROADVIEW.....	R. G. WILKINSON....."
NORTH BATTLEFORD.....	A. D. DUNCAN....."
PRINCE ALBERT.....	W. MACDONALD....."
REGINA.....	J. A. WETMORE....."
ROSTHERN.....	T. R. S. FENTON....."

Province of Alberta.

ATHABASKA LANDING.....	H. L. REID.....Manager.
BANFF.....	G. I. B. BELL....."
CALGARY.....	A. L. NUNNS....."
..... (EAST END).....	G. R. F. KIRKPATRICK....."
EDMONTON.....	W. P. HELLIWELL....."
RED DEER.....	H. W. SUPPLE....."
STRATHCONA.....	J. H. D. BENSON....."
WETASKIWIN.....	

Province of British Columbia.

ARROWHEAD.....	R. A. BETHUNE.....Manager.
CRANBROOK.....	J. F. M. PINKHAM....."
GOLDEN.....	A. B. McCLENEGHAN....."
NELSON.....	J. M. LAY....."
REVELSTOKE.....	A. E. PHIPPS....."
VANCOUVER.....	A. JUKES....."
VICTORIA.....	J. S. GIBB....."

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Agents and Correspondents

CANADA	Bank of Montreal.
GREAT BRITAIN .	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited.
FRANCE	Crédit Lyonnais.
UNITED STATES .	NEW YORK—Bank of the Manhattan Company. Bank of Montreal. Bank of America. National Bank of Commerce. Merchants National Bank. National City Bank. BOSTON—National Shawmut Bank. BUFFALO—Bank of Buffalo. Columbia National Bank. The Marine National Bank. CHICAGO—First National Bank. Corn Exchange National Bank. Merchants Loan & Trust Co. CLEVELAND—First National Bank. DETROIT—Old Detroit National Bank. DULUTH—First National Bank. MINNEAPOLIS—First National Bank. PHILADELPHIA—Farmers & Mechanics Nat. Bank. Franklin National Bank. Fourth Street National Bank. Philadelphia National Bank. PITTSBURGH—The Bank of Pittsburgh. PORTLAND, OREGON—United States National Bank. SAN FRANCISCO—Wells Fargo Nevada Nat. Bank. SEATTLE, WASH.—Seattle National Bank. ST. PAUL—Second National Bank.
CHINA AND JAPAN .	Hong Kong & Shanghai Banking Corpora- tion.
AUSTRALIA	} Union Bank of Australia.
NEW ZEALAND	
TASMANIA	
SANDWICH ISLANDS	} Yokohama Specie Bank. Bank of Hawaii, Limited.
SOUTH AFRICA . . .	Standard Bank of South Africa Limited.

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PROCEEDINGS

OF THE

THIRTY-SECOND ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS,

*Held at the Banking House of the Institution in Toronto,
on Wednesday, the 22nd May, 1907.*

The Thirty-second Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Banking House of the Institution, 22nd May, 1907.

There were present :—Messrs. Wm. Ramsay of Bowland, Honourable Robert Jaffray, D. R. Wilkie, Elias Rogers, J. Kerr Osborne, Charles Cockshutt, Peleg Howland, Cawthra Mulock, E. B. Osler, M.P., Clarkson Jones, Dr. William Hamilton Merritt (St. Catharines), Ralph K. Burgess, Honourable Richard Harcourt, J. F. Junkin, A. E. Webb, Major Napier Keefer, A. A. McFall (Bolton), William Black (Cobourg), J. T. Field (Cobourg), Frank Beemer, M.D. (Hamilton), Rev. T. W. Paterson (Deer Park), A. C. Morris, Prof. Andrew Smith, F.R.C., V.S., James Bicknell, K.C., Edward Hay, R. H. Temple, Edward Archer, J. G. Ramsey, I. J. Gould (Uxbridge), H. O'Hara, Wm. Crocker, Theron Gibson, Major Hethrington (Quebec), David Kidd (Hamilton), S. Noxon (Ingersoll), Chas. O'Reilly, M.D., Mark H. Irish, Ira Standish, C. H. Stanley Clarke, Walter J. Barr, Alexander Nairn, F. W. Kingstone, W. Howland, T. S. Howland,

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Lyndhurst Ogden, J. K. Fiske, W. E. Booth, H. T. Kelly, D. McGillivray (Port Colborne), O. F. Rice, Andrew Semple, Thomas Walmsley, G. G. LeMesurier, E. K. Scoley, Thomas Long, J. W. Beaty, V. H. E. Hutcheson, J. C. Scott, L. H. Baldwin, R. W. Thomson, David Smith, F. H. Gooch, J. W. Langmuir, J. C. Webb, H. W. Evans, W. Gibson Cassels, A. A. Thompson, John Stewart, W. E. Rundle, F. J. Harris (Hamilton), W. W. Vickers, John T. Small, A. W. Austin, H. F. Gooderham, Samuel Nordheimer, J. H. Eddis and others.

The chair was taken by the President, Mr. D. R. Wilkie, and the Assistant General Manager, Mr. E. Hay, was requested to act as Secretary.

Moved by Mr. Alexander Nairn, seconded by Mr. Mark H. Irish:—

That Mr. Lyndhurst Ogden, Mr. R. H. Temple and Mr. W. Gibson Cassels be and are hereby appointed Scrutineers. Carried.

The Assistant General Manager, at the request of the Chairman, read the Report of the Directors and the Statement of Affairs.

THE REPORT

The Directors have pleasure in submitting to the Shareholders their Thirty-second Annual Report and Balance Sheet of the affairs of the Bank for the year which ended on 30th April, 1907.

The net profits for the twelve months, after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount, for the usual contributions to the Pension and Guarantee Funds and providing for Provincial and other taxation, amount to \$719,029.04, which has been applied as follows:—

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- (a) Dividends have been paid at the rate of 10 per cent. per annum for the first three-quarters of the year and at the rate of 11 per cent. per annum for the last quarter, amounting in all to. . . . \$453,217 28
- (b) Bank Premises and Furniture Account has been credited with. 116,391 47
- (c) Profit and Loss Account has been increased by. 149,420 29

The Premium amounting to \$846,206.94 received on an equal amount of New Capital Stock has been transferred to Rest Account which now amounts to \$4,773,948.44.

There has been a satisfactory increase in the business of the Bank in all departments.

Branches of the Bank have been opened during the year at Brantford and Fort William and a sub-branch on Bank street, Ottawa, all in the Province of Ontario and at Athabasca Landing in the Province of Alberta. The branch at Trout Lake, B.C., has been closed.

Shortly after our last meeting the Bank suffered and we were grieved through the death of our much-respected colleague Mr. William Hendrie of Hamilton who was elected a Director on the 19th May, 1899, and died on 27th June, 1906.

The vacancy on the Board occasioned by Mr. Hendrie's death has been filled by the appointment of Dr. Wm. Hamilton Merritt of St. Catharines nephew of our late President Mr. T. R. Merritt.

A by-law will be submitted for your approval authorizing an increase in the Capital by the sum of \$5,000,000, to be availed of in such amounts and at such times as the Directors may determine. The rapid development of the country necessitates increased banking facilities which

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can be most economically and at the same time profitably supplied by the Banks which are now in existence. It is intended to allot the new shares from time to time as the business of the Bank may call for additional capital but no immediate allotment is in contemplation.

A further by-law will be submitted for your approval authorizing an additional contribution by the Bank to the Officers and Employees' Pension Fund with a view to placing that Fund on a more substantial basis.

The Head Office and Branches of the Bank have all been carefully inspected during the year and your Directors have much pleasure in again bearing testimony to the zeal, efficiency and faithfulness of the staff in the performance of their duties.

D. R. WILKIE, President.

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PROFIT AND LOSS ACCOUNT

30th APRIL, 1907.

Dividend No. 64, for three months at the rate of 10% per annum (paid 1st of August, 1906.)	\$ 98,567 30
Dividend No. 65, for three months at the rate of 10% per annum (paid 1st of November, 1906)	109,846 42
Dividend No. 66, for three months at the rate of 10% per annum (paid 1st of February, 1907).	114,325 35
Dividend No. 67, for three months at the rate of 11% per annum (paid 1st of May, 1907)	130,478 21
	\$453,217 28
Transferred to Rest Account.	846,206 94
Written off Bank Premises and Furniture Account.	116,391 47
Balance of Account carried forward	426,316 31
	\$1,842,132 00

Balance at credit of account 30th April, 1906, brought forward.	\$276,896 02
Profits for the twelve months ended 30th April, 1907, after deducting charges of man- agement and interest due depositors, and after making full provision for all bad and doubtful debts and for rebate on bills under discount.	719,029 04
Premium received on new Capital Stock.	846,206 94

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REST ACCOUNT.

Balance at Credit of Account, 30th April, 1906	\$3,927,741 50
Premium received on new Capital Stock	846,206 94
	\$4,773,948 44

D. R. WILKIE,
General Manager.

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THIRTY-SECOND ANNUAL

ASSETS.

Gold and Silver Coin	\$1,104,686 49	
Dominion Government Notes.....	5,595,875 00	
	\$ 6,700,561 49	
Deposit with Dominion Government for security of note circulation	168,089 16	
Notes of and Cheques on other Banks.....	1,516,964 97	
Balance due from other Banks in Canada	743,042 32	
Balance due from Agents in the United Kingdom	12,742 60	
Balance due from Agents in Foreign Countries.....	2,023,297 25	
	\$11,164,697 79	
Dominion and Provincial Government Securities ..	\$ 538,266 98	
Canadian Municipal Securities and British or Foreign, or Colonial Public Securities other than Canadian	2,689,728 65	
Railway and other Bonds, Debentures and Stocks	945,876 77	
	4,173,872 40	
Call and Short Loans on Stocks and Bonds in Canada...	3,559,472 06	
	\$18,898,042 25	
Other Current Loans, Discounts and Advances.....	25,715,495 12	
Overdue debts (loss provided for).....	22,617 04	
Real Estate (other than Bank premises).....	65,483 70	
Mortgages on Real Estate sold by the Bank.....	25,533 19	
Bank premises, including Safes, Vaults and Office Furniture, at Head Office and Branches.	900,000 00	
Other Assets, not included under foregoing heads.	14,086 06	
	\$45,641,257 36	

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BALANCE SHEET, 30th April, 1907

LIABILITIES.

Notes of the Bank in circulation.....	\$ 3,315,497 00
Deposits not bearing interest.....	\$ 6,120,881 52
Deposits bearing interest (including interest accrued to date)	25,807,217 89
	31,928,099 41
Deposits by other Banks in Canada.....	73,211 50
Balances due to Agencies in the United Kingdom.....	126,040 55
	Total Liabilities to the public\$35,442,848 46
Capital Stock (paid-up)	4,773,948 45
Rest Account	\$ 4,773,948 44
Dividend No. 67 (payable 1st May, 1907) for three months, at the rate of 11% per annum.....	130,478 21
Rebate on Bills discounted	93,717 49
Balance of Profit and Loss Account carried forward	426,316 31
	5,424,460 45
	\$45,641,257 36

D. R. WILKIE,
General Manager.

E. HAY,
Asst. General Manager.

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THE PRESIDENT :

I have much pleasure in moving the adoption of the Report. The figures presented indicate continued expansion in the business of the Bank and on lines that I think are legitimate and profitable.

COMPARATIVE.

It will be noted that the circulation of our bills has increased as compared with the 30th April, 1906, over \$350,000. Deposits have increased about \$3,500,000; Current Loans have increased \$4,400,000; Capital and Surplus Profits have increased nearly \$2,000,000. This is I think an excellent showing for what has been in many respects a disappointing and distressing year throughout the world. The figures for 1907 are about double, and in some items more than double, the figures which appear in the balance sheet of 1901.

PERCENTAGE AND DISPOSITION OF PROFITS.

The advance in the rate of Dividend to 11% we think is fully justified by the results of the business and by our earning power and future prospects.

The profits of the year represent over 16¼% upon the average Paid-up Capital but I need not remind you that in our case 16¼% upon the Capital only represents about 8% upon the Capital and Reserve. The promoters of new banks delight in pointing out as an inducement to the public to subscribe to their ventures the large percentage of profits earned by the older banks, but they carefully omit in their calculations any reference to the proportion of the profit for which the Rest and the Reserve Profits are accountable.

It might be asked why we continue to add to Profit and Loss Account instead of transferring the surplus profits of the year to Rest Account. Our answer is short and

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simple—we once had the misfortune to be obliged, as a result of the great depression of 1880-1882, to take from our Rest Account to provide for losses. That was 25 years ago, and we do not propose, if we can help it, to be placed in that position again.—“*Experientia docet.*” We think it wise to keep a substantial amount in Profit and Loss Account, an amount which we think sufficient to provide for any reasonable contingency, otherwise it would be quite possible for us to add a further sum of \$500,000 to our Rest Account. A large balance at the credit of Profit and Loss Account is a more desirable and available Reserve and a greater protection to Shareholders than the same amount in Rest Account.

DEATH OF MR. HENDRIE.

In the death of Mr. Hendrie we lost an old and tried friend, one whose opinions we valued highly and in whose judgment we had great confidence. In selecting a successor to Mr. Hendrie, we were very naturally led to consider what would have been the wishes of our former President and in selecting his nephew, Dr. William Hamilton Merritt of St. Catharines, we found a gentleman who would, we think, be Mr. Merritt's own choice if he were here to-day to express his wishes.

Dr. Merritt's intimate knowledge of the Niagara district will we are sure be of considerable service to the Board.

BANK PREMISES.

We have expended during the year on Bank Premises the sum of about \$170,000, and have as you will note appropriated a substantial amount from Profit and Loss Account to reduce the Account to an even \$900,000. We have several expensive but not extravagant buildings under construction at the moment. We hope to occupy our new premises at Winnipeg

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and at Edmonton within a few months. These buildings will be a credit to the institution without being beyond our means or in excess of our requirements.

PENSION FUND.

When the Pension Fund was started in 1898 we had a staff of 206. You were then good enough to authorize an annual payment to the Fund of \$5,000; at the Annual Meeting in 1899 you authorized a special grant to the Fund of \$20,000, which with the annual grant and the contributions from the Staff it was hoped would prove sufficient to place the Fund on a substantial basis. To-day, however, we have a Staff of 516, requiring a further grant of \$30,000 in bulk and a further annual grant from the Bank of \$7,500 if we desire to place the Fund on the same basis as that upon which it was started. We think however that with a further grant of \$25,000 in bulk to the Fund we can see our way to meet any likely demands upon it for some time to come and we trust that the By-law making provision for an additional grant of that amount will be approved of. The present Fund is, in part, on deposit in the Bank at interest and in part is invested in the shares of the Bank.

NEW CAPITAL.

It is to be borne in mind that the present Bank Act expires by limitation in about two years' time. It is more than likely that the new Act will contain safeguards that will prevent its abuse by speculative promoters. We know that in the past Charters have been obtained from the Legislature merely for the purpose of being disposed of to the highest bidder. On the other hand there can be no question that additional bank capital to keep pace with the development of the resources of the country is needed; there can be no doubt that such additional capital

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can be supplied more economically by the financial institutions at present in existence than by new organizations. The wonderful development of the resources of the Northwest and of British Columbia, coupled with large immigration from the Mother Country and from the United States and the demands of the additional population upon the manufacturing institutions of the country require a corresponding addition to the banking capital of the Dominion. It is moreover an obligation on the part of the older institutions to do their full share in supplying the needful. We have been in the van in the development of the Northwest and of British Columbia without failing to do our duty to the older Provinces; it now becomes necessary for us to look to the future and to be qualified by way of capital and enterprise to entitle us to remain in the front rank. To that end we have thought it advisable to ask you for your approval of a by-law authorizing additions to the Capital Stock from time to time. It is not expected that any portion of the proposed additional Capital will be allotted for some time to come, but it is well, we think, to be prepared for the requirements of the future. Nor is it the intention to make large issues of shares at any one time; the additional Capital will no doubt be allotted in amounts of \$500,000 or \$1,000,000 from time to time and over a period of years and without allowing one issue at any time to overlap another.

We now have 1,113 Shareholders, as against 956 in 1906.

MUNICIPAL INDEBTEDNESS.

Before sitting down I should like to say a word of warning regarding the danger to municipalities of incurring liabilities and creating expenditures in excess of what are absolutely necessary and that have been provided for by taxation or from the sale of debentures.

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I have in my mind at the moment certain Western municipalities that have through extravagance and want of foresight incurred responsibilities for which they are unable to provide except through temporary loans upon issues of debentures which they have been unable to dispose of. We know that in the case of one large city in Manitoba as high as 8% interest has been paid for temporary loans and we know of others that have been unable to dispose of their securities at any reasonable rate. Municipal extravagance is just as serious and as fatal to the success of the municipality as personal extravagance would be in the individual; perhaps worse, as in the case of municipalities temporary embarrassment inflicts permanent discredit whereas in the individual a resumption of payment will be followed by a revival of credit and may redound to the estimation in which he is held.

I do not reflect in any way upon the value of securities now upon the market. I believe them to be good and sound and desirable investments but it is unfortunate that there should be a willingness on the part of municipal corporations and officers to enter upon expenditures which might and should be postponed until in each case the financial standing of the municipality has been thoroughly well established and a certain market for its securities has been assured.

CONCLUSION.

During the past year we have had to contend with the results of fires, strikes, bank failures, a long winter, a late spring, railway disasters, to say nothing of earthquakes and financial troubles of one kind and another. We have come through them all not only without mishap but with a substantial addition to our Reserve Profits. We have much to be thankful for and can only hope

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that our good fortune may continue. I have much pleasure in moving the adoption of the Report. (Applause).

Hon. ROBERT JAFFRAY : Mr. President and Gentlemen, I am sure you would consider it superfluous for me to have much to say in seconding the adoption of this Report after the very able and lucid exposition of the position of the Bank and the business generally connected with it that you have just had from our President. There is little for me to add beyond heartily endorsing the remarks he has made, which I can say, both for myself and the Board, are very fully approved and heartily joined in.

There is one remark that the President made with regard to the way that new Banks are put before the public upon which I should like to enlarge. In speaking of the amount of the earnings of the Bank the President might have added that we have thirty-two years of experience behind us, we have the connections formed during these thirty-two years, and we have the results of the careful management of these years giving us a position and advantage that are not found amongst the money-making elements of a new institution but which have much to do with the success of long-established institutions. I think you will fully justify the action of the Board in recommending to you the expansion of the Capital of the Bank. It is our duty to keep pace with the expansion of the country and to do our share in providing for its requirements.

I have nothing more to say beyond this, I think the action of the shareholders in so heartily confirming the placing of the President in his position is fully justified by the Report that is before you; and I am sure that the Bank never did a wiser or better thing than when they elevated Mr. Wilkie to the Presidency of the Bank. I would say this, that his example is followed and it is of

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the greatest importance to the rest of the officials of the Bank. His devotion to the interests of the Bank leads all of them to follow in his footsteps ; and I can scarcely exaggerate the importance that there is in having the example of such a President and General Manager to follow.

I beg to second the adoption of the Report. (Applause.)

The PRESIDENT : Gentlemen, before placing the motion before you for adoption, I should be very happy indeed to answer any questions that may be asked. If any gentleman desires any information I shall endeavor to supply his needs. (No response.)

I have a few encouraging letters before me from the North-West which with your permission I shall read. We have seen of late very blue and pessimistic reports of the North-West in the daily papers—reports that are likely I think to do a great deal of damage to the Western country, and which may discourage our manufacturers in the older Provinces.

We get a weekly letter from every Manager over the whole system containing interesting information regarding local conditions. Here is a letter from Regina, the very heart of the country. (Reads.)

REGINA.

Although the Spring has been very discouraging and somewhat late, at the same time I do not see any cause for worry or fears for the final outcome. If we have favorable weather from now on I see no reason why we should not reap another good harvest. The general impression here is that there will be as large or larger acreage under crop, but that the wheat acreage will be smaller than last year.

Here is also a letter from Brandon, dated May 18th. (Reads.)

BRANDON.

I am glad to report that the weather the past week has been in this district favorable for seeding operations and that by to-night

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nearly all the wheat will have been sown. The land is in first-class condition for seeding, and the acreage in this district, which is probably more favorably situated than any district in the West, will be about the same as last year. This is owing to the fact that nearly all the land was ready for seeding last Fall. The weather continues cool but fine.

A letter from Broadview, which is still further west.
(Reads.)

BROADVIEW.

Although the cold weather has greatly delayed operations wheat seeding is almost completed in this district. The acreage sown will be very much the same as last year. There has been practically no Spring plowing done on account of frost, but there was a large amount of new breaking done last year, and this with the summer fallow has all been sown with wheat, and from the information I have gathered there will be as large an acreage in wheat as last year and with favorable weather the acreage in oats and barley will be somewhat larger than last year.

Also one from Balgonie. (Reads.)

BALGONIE.

The weather continues cold, but not to such a degree as to prevent seeding operations, which are now in full swing. Some of the Western papers have taken a rather pessimistic view of the crop situation, but I think that this year's crop although small will be worth almost as much as the yield of 1906.

They are all very encouraging and I thought you would be glad to have the information as it is quite fresh and crisp.

Mr. J. T. SMALL: Before the motion is put I would like, with your permission, to say one or two words. In speaking I voice the views of a good many shareholders in this and other Banks and a number of clients of my own who are shareholders in this Bank. I only wish to mention it now, in the hope that by this time next year the matter may be thoroughly threshed out and determined. The point is this, we find considerable profits made from year to year, and, notwithstanding the Reserve Fund equalling the full amount of the shares or stock, we

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find these profits put aside in special accounts. Now, the feeling of a good many shareholders is that after the bad and doubtful debts have been provided for and the Bank has had its Reserve Fund placed in proper position, and after having all proper accounts met, there ought, perhaps, from time to time as circumstances will permit, to be a distribution of net annual profits among the shareholders of the day and not reserve those profits for an uncertain posterity. We find that principle adopted by several of the most conservative Banks in the Old Country to-day. As I say, I am not bringing this up as a motion; I am only mentioning it to explain the point I have in my mind. We find in England a Bank with a paid-up Capital of £3,800,000 and a reserve of £2,900,000—a Reserve not equal to its paid-up Capital—placing £50,000 to the Reserve Fund as shown in the Report of last year, and distributing a dividend of $18\frac{3}{4}$ per cent. The Reserve Fund of that Bank is not equal to its Capital, but it distributes among its shareholders $18\frac{3}{4}$ per cent.; and I know of some Banks in the Old Country that have distributed a great deal more. I quite agree it would not be a wise thing in a prosperous year to raise the fixed dividend and say we are going to pay a dividend of 12, 14 or 16 per cent. That would be most injudicious. We have to provide for the lean as well as the fat years, and no shareholder would expect the Bank to do anything but look forward to the possibility of bad times and hard money. A fixed dividend which could with perfect safety be paid each year under any conceivable ordinary circumstances should be paid. Let us say 10 per cent. per annum; and in prosperous years there should be, not any fixed amount, but a percentage or bonus then added and paid at the end of the year as the additional earnings would warrant. That is just the point in my mind at the moment, and it seems to be justified by the opinion in

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England and the practice of the Banks there. The Bank and its shareholders are not an eleemosynary or a charitable body to carry on the business of the country, but we are established for the purpose of doing business with a view to making reasonable profits for ourselves.

As I say, I make no motion. Perhaps some safe proposition formulated by your own wisdom may be made on this point before the end of another year.

The PRESIDENT: Mr. Small and Gentlemen, there is nothing that the Directors would be more delighted to do than to increase the dividends of the Bank; but when you quote England as an example I am afraid we are too fresh a country to adopt its policy in this respect; our resources are rather crude, our distances are much greater, the choice of securities in which we can invest is very much curtailed, and without a very substantial Reserve Fund it would be utterly impossible for a Bank doing business in Canada to withstand the dangers of business. To us in Canada a large Rest is absolutely necessary to insure permanency in dividends. The spasmodic payment of big bonuses during the good years and perhaps no dividends during the bad years would wreck any Bank; in following the footsteps of Canadian institutions which have been in existence much longer than ourselves, for example, the Bank of Montreal, the Bank of British North America, the Merchants Bank of Canada and other large institutions who have been most careful in husbanding their profits and putting aside funds that have made and will make provision for the lean years and crises which periodically affect this country I think we have acted wisely. I don't know of any country in the world where a careful policy is more necessary than in Canada, where we have such immense natural resources and such a small amount of banking capital. That is the source of

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danger. Our people are enterprising, progressive and speculative, and it is the work of night as well as of day for its guardians to keep watch over the business of the country. I quite admit that it would be wise to increase the dividend when we are sure of the Reserve Funds being ample ; but it is to be borne in mind that a considerable portion of our Reserve has been paid in by the shareholders themselves ; it would never do to pay you dividends out of your own pockets. You have paid in the premium on new stock from time to time ; it would not do to make use of that premium in the payment of dividends. At the same time I think we have shown evidence during the past year of a desire to increase the dividends, we have increased them, and we hope to continue the higher rate ; if we go on prospering I have no doubt that another increase will come in due course.

I am very much obliged to Mr. Small for drawing attention to the subject.

The President then put the motion to adopt the Report, which, on a vote having been taken, was declared carried.

The PRESIDENT : I will now ask Mr. Hay to read the By-law, No. 27, bearing upon the proposed increase of Capital.

Mr. HAY read By-law No. 27 as follows :

BY-LAW No. 27

Whereas it is expedient that the Capital Stock of the Bank should be increased :

Be it therefore enacted by the Shareholders of Imperial Bank of Canada, assembled at the Annual General Meeting of the said Bank :

1. The Capital Stock of the Imperial Bank of Canada is hereby increased by the sum of \$5,000,000, divided into 50,000 shares of \$100 each.

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2. The Directors are hereby authorized to determine from time to time what number of shares of said Stock shall be from time to time issued and allotted, and fix from time to time the rate at which the same are to be so issued and allotted.
3. The Directors shall from time to time allot the increased Stock so determined to be issued pro rata to the then shareholders of the Bank provided that no fraction of a share shall be allotted to any shareholder.
4. The allotment of every share of each issue shall be subject in all respects to the provisions of the Bank Act.
5. Any allotted Stock of any issue of the said increased Stock which shall not be taken up by the shareholders to whom such allotment shall be made within six months from the time when notice of the allotment shall be mailed to his address, and any allotted Stock which any shareholder declines to accept and any Stock which shall not be allotted by reason of the prohibition contained in the Bank Act against the allotment of fractions of a share may be from time to time offered for subscription to the public in such manner and on such terms as the Directors may prescribe.

Mr. CLARKSON JONES : Mr. President, I have much pleasure in moving: That By-law No. 27 as read be and is hereby adopted and that the Seal of the Bank be attached thereto. As we get older our Bank facilities must be increased and I think it is a good provision to make so that the Directors may use their discretion in making allotments of new stock from time to time as the need therefor arises.

Mr. D. KIDD : I have much pleasure in seconding that. I think it is a very wise provision for the future.

The PRESIDENT : In one of this morning's papers the following remarks are made : " In fact the apparent " duty of all these Banks is to increase their Capital to an " amount sufficient to meet the growing requirements of " the country, the policy of consolidation seems likewise

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“in order so that the expenses may be reduced, congestion of branches relieved and banking facilities more equitably and evenly distributed.”

I have already explained the occasion for this By-law. I can assure you that there is no intention to be rash in availing ourselves of the powers which it affords ; but in view of the early termination of the present Bank Act it is our duty to take advantage of the provisions in that Act, permitting an increase of Capital not knowing what future legislation may bring forth ; I trust that other institutions will follow our example.

The President put the motion to adopt the By-law, which on a vote having been taken, was declared carried.

The PRESIDENT : Now, Gentlemen, there is another By-law, No. 28, bearing upon the proposed contribution to the Pension Fund. I have already explained to you that we ought, if we desire to keep the Fund upon the same basis as that upon which it was started, to grant a much larger amount than what is now proposed, but we see our way clear to carry on the Fund for several years to come with this additional assistance.

Mr. HAY read By-law No. 28 as follows :

BY-LAW No. 28.

The Shareholders of Imperial Bank of Canada, assembled at the Annual General Meeting of the Bank, enact as follows :

In addition to all other sums which the Directors may be authorized to contribute to the Pension Fund for the officers and employees of the Imperial Bank of Canada, the said Directors are hereby authorized to forthwith contribute to the said Fund out of the accrued profits of the Bank the sum of \$25,000.

Mr. LANGMUIR : I move, Mr. President, the adoption and approval of the By-law. I am sure there is nothing more necessary than to make provision of this kind for the servants and officers of the Institution. There is no business or profession that I know of where it

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is so necessary to have trained officers, trained in every respect. Their services should be appreciated and they should be encouraged to continue in the service.

I have therefore great pleasure in moving the adoption of this By-law.

Mr. NORDHEIMER : I have much pleasure not only in endorsing what Mr. Langmuir has said, but also the remarks made by the President. I second the motion.

The President put the motion to adopt the By-law, which, on a vote having been taken, was declared carried.

Mr. E. B. OSLER, M.P. : I have great pleasure in moving that the thanks of the shareholders are due and are hereby tendered to the President and Directors of the Bank for their services during the past year. Directors have not been great favorites as a rule over this country for the last year or two, but I think that the shareholders of the Imperial Bank are entitled to give the very heartiest vote of thanks to their President and Directors for the exceedingly capable manner in which they have conducted the affairs of the Bank not only for the past year but since the inception of this Bank. (Applause.)

Dr. SMITH : Mr. President, I have pleasure in seconding the motion proposed by Mr. Osler.

The PRESIDENT put the motion, which, on a vote having been taken, was declared carried with applause.

The PRESIDENT : I am exceedingly obliged to you, Mr. Osler, Dr. Smith and Gentlemen, for this very flattering resolution.

We have had a hard trying year to contend with as you all know, and we have come through it successfully ; I am sure that our successors in office will feel encouraged by knowing that if they do their work well they will meet with your approbation. I shall call upon the Vice-President to respond.

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Hon. Mr. JAFFRAY : Mr. President and Gentlemen, I am sure we feel very grateful to you for this motion of thanks. It is very often formal, but I believe when Mr. Osler expressed it, as he very well did, that you endorsed what he said ; and it is certainly deserved by our President who gives so much time and attention and devotes himself so thoroughly to the management of the institution. If I have any fault to find with him it is that he works too much. I would like to see him take more recreation. I would like to see the shareholders impress upon him that he should take more leisure and not carry the Bank quite so much upon his shoulders as he does. But certainly he is entitled to the most sincere thanks that the shareholders can possibly give him. (Applause.)

Mr. J. KERR OSBORNE : Perhaps on behalf of the rest of the Directors, apart from the President and Vice-President, I may be permitted to add my thanks to Mr. Osler and Dr. Smith for their kindness in placing that motion before you. I think I said last year, and I can repeat it again this year, that the Board of the Imperial Bank of Canada is pre-eminently a working Board. Our Directors' meetings are long and arduous and we all do our very best to keep up with the affairs of the Bank.

While I am on my feet perhaps you will permit me to say two things. One is, that I think the power which we have asked for and which you have granted us to-day, of increasing the capital of the Bank, is one perhaps of the greatest importance that has come before an Annual Meeting of this Bank for many years. If the ideals and characteristics of the Canadian Banking System are responsible for the stability that appertains to the finances of this country, it must be evident to everyone that that condition can be strengthened and improved much more effectually by increasing the capital of the stronger banks that are already in existence than by

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adopting the system that appertains very largely to the United States where they have a very large number of small banks. We have considered it desirable to ask you to confer that power upon us, which you have kindly done. We are not alone in that respect, because there are other banks who have taken that power quite recently; and, as the President has remarked, now is the time for us to act.

One word in regard to the Pension Fund. I presume the shareholders of this Bank are aware that the Pension Fund has not yet become operative; that is, that we have only the nucleus of the Fund; and, as the President has said, things have changed and altered so materially since the first provision was made is the reason why we have suggested you should make another contribution to that Fund. A good many of us, indeed all of us, have taken a deep interest in that Fund, and we hope to have it operative in a very short time. We are doing our best to arrange so that the Fund will never become a drag upon the resources of the Bank; and I would like to say by sustaining the Fund from the various sources that are applicable to that Fund we hope soon to have it in proper condition and working order. (Applause.)

Rev. T. W. PATERSON: I have much pleasure in moving that the thanks of the shareholders be given to the General Manager, Assistant General Manager and the other Officers of the Bank for their attention to the interests of the Bank and for the efficient performance of their respective duties. We are all no doubt greatly delighted that we have such a splendid working and attentive Board of Directors; but no doubt the success of the Bank is largely due to the General Manager and his Officers, and our thanks are due in the very

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highest degree, I think, to them for the work they have done in the past year and for the success the Bank has attained under their careful management and work.

Mr. SEMPLE, ex-M.P. : I have much pleasure in seconding the motion that has just been read. When I look around me and see the numbers here present at this meeting it shows the tower of strength that is behind the Bank, and in addition to that its success is no doubt due to the excellent management. I have no hesitation in seconding the motion which I do with much pleasure.

The President put the motion which on a vote having been taken was declared carried.

The PRESIDENT : The dual position which I occupy will be my excuse for asking Mr. Hay, the very efficient Assistant General Manager, to thank you for this resolution.

The President addressing Mr. Hay, said: I want to present to you, as representing the staff of the Bank, the thanks of the shareholders for the efficient manner in which their duties have been performed during the past year, and I hope that the hearty manner in which the motion has been proposed and carried will be an incentive to all of us to continue our best efforts on behalf of the Bank.

Mr. HAY : Mr. President and Gentlemen : On behalf of the staff I beg to return to you our most sincere thanks for the very hearty manner in which you have received this motion. We all appreciate very highly the annual vote of thanks. It is not a mere ordinary empty compliment, but it is I am sure sincerely meant.

Mr. A. W. Austin moved, seconded by Mr. W. W. Vickers :

That the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot tickets

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for the election of eleven Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered.

The PRESIDENT put the motion, which, on a vote having been taken, was declared carried.

The Scrutineers appointed at the meeting reported the following gentlemen duly elected Directors for the ensuing year : Messrs. D. R. Wilkie, Honourable Robert Jaffray, Wm. Ramsay of Bowland, Elias Rogers, J. Kerr Osborne, Charles Cockshutt, Peleg Howland, Wm. Whyte (Winnipeg), Cawthra Mulock, Honourable Richard Turner (Quebec), Wm. Hamilton Merritt, M. D. (St. Catharines).

At a subsequent meeting of the Directors, Mr. D. R. Wilkie was elected President and the Honourable Robert Jaffray Vice-President for the ensuing year.

LIST OF SHAREHOLDERS

of the

Imperial Bank of Canada

APRIL 30th, 1907.

LIST OF SHAREHOLDERS
of the
Imperial Bank of Canada

as on April 30th, 1907

SHARES - - - \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Oscar C.	Smith's Falls.	5
Aikins, J. A. M., K.C.	Winnipeg.	30
Alexander, William.	Santa Barbara, Cal.	30
Aldwell, Thomas D., Estate.	Bournemouth, Eng.	55
Amys, Arthur L.	Preston, Ont.	8
Anderson, Mrs. Ellen S.	Ottawa.	10
Anderson, Mrs. Dorothea S.	"	8
Anderson, Miss Emily L.	Bridgeburg.	25
Anderson, Hugh B.	Pembroke.	2
Andrews, Miss Esther J. A.	Toronto.	13
Anglo-American Fire Insurance Co'y.	"	28
Archbold, Rev. Francis H. W.	Dublin, Ireland.	5
Archer, Edward.	Toronto.	40
Archibald, Mrs. Florence A.	Halifax.	25
Archibald, C. B., Estate.	Truro, N.S.	16
Armour, E. Douglas, K.C.	Toronto.	32
Armstrong, Ernest R.	Chico, Cal.	9
Armstrong, Herbert W., M.D.	Fergus.	13
Armstrong, Mrs. Elizabeth.	Whitby.	8
Arnold, Miss Charlotte J., Estate.	Parkstone, Eng.	15
Arthurs, Mrs. Anne J.	Toronto.	10
Arthurs, Mrs. Anne J., Trustee.	"	340
Austin, Albert W.	"	270
Bagnani, Madame Florence R.	Verona, Italy.	80
Bain, George D.	Sussex, N.B.	40
Bain, John A.	"	1
Bain, Mrs. Mary.	Toronto.	375
Baines, Mrs. Annie Z.	"	20
Baines, Allen, M.D.	"	65
Baines, Mrs. R. J. Ella.	"	39
Baker, Mrs. Bessie W.	Kingston.	1
Baldwin, Godfrey St. G.	Toronto.	20
Baldwin, Henry St. G.	"	25
Baldwin, Aemilius.	"	50
Baldwin, Mrs. Margaret F.	"	37
Baldwin, W. A., M.D., Estate.	"	62

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Baldwin, J. B., M.D., Estate.....	Toronto	18
Ball, Miss Florence S.....	"	20
Ball, Miss Louisa A.....	"	20
Banks, William F.....	New York.....	100
Barr, Walter J.....	Toronto.....	121
Barrett, Mrs. Julia C.....	St. Catharines.....	5
Barrie, Mrs. Winnifred J.....	Toronto.....	37
Bartlett, Mrs. Janet B.....	Smithville.....	1
Barton, Mrs. Jessy.....	Toronto.....	5
Bate, Newell.....	Ottawa.....	47
Bate, C. T., Estate.....	"	120
Bate, Thomas B., Estate.....	St. Catharines.....	159
Bate, Miss Mary F.....	"	15
Bates, James C.....	Toronto.....	50
Baxter, D. W.....	"	25
Beaty, John W.....	"	20
Becher, W. S., Manager.....	Winnipeg.....	50
Beck, Charles.....	Penetanguishene.....	30
Beemer, Frank, M.D.....	Hamilton.....	20
Bell, Mrs. Annie.....	Toronto.....	7
Bell, Miss Madeleine E.....	Hamilton.....	30
Bell, A. M. and Charles Bell, Trustees ..	Halifax.....	2
Bell, Edwin.....	Chatham, Ont.....	10
Benson, Miss Annie M., Estate.....	St. Catharines.....	35
Benson, Richard L.....	"	1
Benson, Judge Thomas M., and G. L. McCaul, Trustees.....	Port Hope.....	25
Benson, Charles L., and James H. Ingersoll, Trustees for Mary B. Merritt...	St. Catharines.....	16
Benson, James R., and James H. Ingersoll, Trustees.....	"	12
Benson, Miss Susan E.....	"	43
Bernhart, W. G., in trust.....	Galt.....	5
Berry, H. L.....	Walkerville.....	2
Berston, Mrs. Isadore V.....	Medina, N.Y.....	14
Bessey, Mrs. E. H., Estate.....	Mount Forest.....	15
Bethune, Rev. C. J. S., in trust.....	Guelph, Ont.....	115
Bethune, Miss Marion L.....	Toronto.....	22
Bethune, Miss Emily E.....	"	26
Bethune, Miss Margaret V.....	"	22
Bethune, H. J., Trustee.....	"	35
Bethune, Miss Beatrice, M.....	Guelph.....	26
Betley, Mrs. Diana E., Estate.....	Toronto.....	4
Bevan, William.....	Niagara Falls S.....	25
Bingham, Adams R.....	Aylmer, Ont.....	12
Bingham, Mrs. Emma K.....	"	10
Bingham, Charles B.....	Toronto.....	18
Bingham, W. C., in trust.....	Aylmer, Ont.....	9
Bissell, Hezekiah.....	W. Medford, Mass.....	6
Bissonnette, Louis.....	St. Catharines.....	30
Blachford, Mrs. Ida E.....	Toronto.....	25
Black, Arthur T.....	New York.....	4

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Black, Mrs. Henrietta.....	Cobourg.....	25
Black, William.....	".....	90
Black, Miss Celia H., Estate.....	Halifax.....	122
Black, Samuel G., Estate.....	".....	17
Blackwood, Mrs. E. C. R.....	Toronto.....	5
Blagborne, Mrs. Medora.....	Pelham, Ont.....	3
Blaiklock, Mrs. Martha.....	Montreal.....	20
Boeckh, Miss Margaret H., Estate.....	Toronto.....	7
Bolster, Thomas, Estate.....	Uxbridge.....	12
Bonner, Isaac.....	Paris, Ont.....	5
Boomer, Henry C.....	Toronto.....	70
Boomer, Miss Jessie I.....	".....	16
Boomer, Miss Helen A.....	".....	16
Boomer, Miss Gertrude A.....	".....	24
Booth, William.....	".....	25
Boswell, A. R., K.C., Trustee.....	".....	15
Boswell, Mrs. Ella.....	".....	30
Botsford, Miss Elizabeth.....	Newmarket.....	5
Botterell, Mrs. Sarah.....	Quebec.....	125
Boulton, Mrs. Martha R., Executrix.....	Toronto.....	20
Boyce, James G.....	".....	20
Boyd, Mrs. Harriet.....	".....	6
Boyd, Mrs. Ida I.....	".....	15
Boyle, Arthur.....	Niagara Falls.....	30
Bramley, Mrs. Lucinda C.....	St. Catharines.....	8
Bradley, Overton W., M.D.....	Montreal.....	17
Brecken, Rev. Ralph.....	Toronto.....	75
Breckenridge, Mrs. Eleanore G.....	".....	50
Breden, Miss Hannah F.....	Kingston.....	7
Bright, Thomas G.....	Toronto.....	50
Brodie, Francis A., Trustee.....	Galt.....	5
Brodie, John L., Estate.....	".....	14
Brown, Charles R.....	Calgary.....	20
Brown, Adam, W. F. McLaren, and H. E. McLaren, Trustees for Jean M. McLaren.....	Hamilton.....	8
Brown, George W.....	Toronto.....	22
Brown, F. D.....	".....	125
Brown, Mrs. Helen B.....	Chicago.....	25
Brown, Miss Margaret M.....	Toronto.....	6
Browne, Mrs. Catherine.....	Newark, N. J.....	3
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Bryson, Miss Jean.....	Perth, Ont.....	15
Bryson, Miss Letitia.....	".....	13
Bryson, Miss Maggie.....	".....	15
Bryson, Robert B.....	".....	50
Buchan, Mrs. Helen L.....	Toronto.....	7
Buck, G. Philip.....	Brantford.....	20
Buck, W. E.....	".....	20
Bull, Mrs. Mary I.....	Toronto.....	5
Bull, Edward, Estate.....	".....	32
Burgess, Ralph K.....	".....	150

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Burland, G. B.....	Montreal.....	121
Burns, Gavin H. and F. B. Pemberton, Trustees.....	Victoria.....	44
Burns, Mrs. Margaret L.....	Toronto.....	5
Burritt, A. P.....	".....	40
Burton, Mrs. Maude.....	".....	1
Burton, Alfred.....	".....	5
Burton, George F.....	".....	12
Bydwell, Mrs. Elizabeth P.....	".....	2
Cadenhead, Miss Elizabeth.....	Kingston, Ont.....	7
Cadenhead, Mrs. Emma J.....	".....	8
Cadham, Joseph G.....	Niagara Falls.....	6
Caisse d'Économie de Notre-Dame, in trust.....	Quebec.....	14
Cameron, Alfred B.....	Toronto.....	10
Cameron, Mrs. Selina.....	Grafton, Ont.....	20
Cameron, Miss Margaret.....	".....	5
Campbell, Donald.....	Thorold.....	12
Campbell, Robert.....	Hamilton.....	100
Campbell, Mrs. Elizabeth.....	St. Catharines.....	17
Campbell, Miss Eleanor S.....	Toronto.....	2
Campbell, Mrs. Magdalene.....	".....	40
Campbell, C. S., H. G. Hopkirk, and Royal Trust Co'y, Trustees.....	".....	106
Canada Life Assurance Co'y.....	".....	597
Cant, Mrs. Emma A.....	".....	5
Carey, Mrs. Margaret.....	Hamilton.....	62
Carey, William, Estate.....	Toronto.....	25
Cargill, Mrs. Margaret.....	Cargill, Ont.....	70
Carnie, John.....	Paris, Ont.....	10
Carr, Miss Clara A.....	South Bend, Ind.....	5
Carr, Walter R.....	Toronto.....	5
Carrier, Miss Gertrude B.....	".....	5
Carswell, Robert.....	".....	95
Carter, C. H., Estate.....	Port Colborne.....	22
Carter, Mrs. Ellen E.....	".....	12
Cartwright, Walter R.....	London, England.....	10
Case, Charles A.....	St. Catharines.....	50
Cassels, R. S.....	Toronto.....	22
Cassels, W. Gibson.....	".....	90
Cassels, Son & Co'y.....	".....	30
Caven, Miss Jean.....	".....	6
Cawthra, Mrs. E. J. and W. H. Cawthra, in trust for Mrs. A. M. Adamson....	".....	25
Cawthra, Mrs. E. J., W. H. Cawthra, and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	15
Cawthra, Mrs. E. J.....	".....	10
Chandler, Mrs. Annie M.....	".....	73
Chandler, Mrs. Jennie L.....	".....	27
Chantler, Elwood.....	Welland.....	16

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Chapman, William.....	Toronto.....	5
Cheney, William G.....	Montreal.....	50
Christopher, A. N.....	Ingersoll.....	28
Christopher, George.....	".....	6
Christopher, John.....	".....	5
Christopher, Mrs. Mary M.....	".....	15
Christopher, Mrs. Matilda.....	San Francisco.....	43
Clark, P. M.....	Toronto.....	20
Clarke, Mrs. Ada F. S.....	".....	82
Clogg, Mrs. Isabella E.....	St. Catharines.....	1
Cochrane, Mrs. Helen M.....	Nelson, B.C.....	75
Cockshutt, Charles.....	Toronto.....	250
Cody, Rev. H. J.....	".....	41
Cody, Mrs. Florence L.....	".....	4
Coleman, Everitt H., M.D.....	Belleville.....	35
Collver, Mrs. Nessie.....	Stevensville.....	1
Colonial Investment and Loan Co'y.....	Toronto.....	315
Converse, W. B.....	".....	6
Confederation Life Association.....	".....	35
Confederation Life Association, in trust.....	".....	86
Cooch, A. C.....	".....	50
Cook, George E., in trust for Estate of George J. Cook.....	".....	50
Cook, John L., Estate.....	".....	572
Cook, Samuel.....	Port Colborne.....	12
Cook, C., President, and W. G. Helliker, Secy-treas., in trust, No. 3.....	Brantford.....	25
Corsar, Miss Lydia S.....	Berlin, Germany.....	30
Coulthard, A. E.....	Peterborough.....	38
Coulthard, Mrs. Eva E.....	".....	27
Coulthard, Miss Sarah.....	Oshawa.....	6
Coulthard, Mrs. Mary.....	".....	20
Coulthard, W. W.....	Barrie.....	25
Cowdry, N. H.....	Waterford.....	25
Crane, Robert, Estate.....	Welland.....	30
Crawford, Miss Sarah C.....	Toronto.....	22
Cream, Robert F.....	Quebec.....	10
Cream, Mrs. Rebecca J.....	".....	30
Cream, Miss Rachel.....	".....	40
Creelman, A. R., K.C.....	Montreal.....	50
Creelman, A. R., K.C., in trust.....	".....	15
Creelman, Miss Isobel M.....	".....	2
Creighton, Mrs. Margaret A.....	Brantford.....	10
Crewe, H.....	Toronto.....	12
Crocker, William.....	".....	95
Crooks, Mrs. Louisa.....	".....	20
Crookshanks, Mrs. Eliza S. M.....	Campbellford.....	3
Crosby, Mrs. Katharine J.....	Halifax.....	2
Crosby, H. H., Estate.....	Hebron, N.S.....	10
Crown Life Insurance Coy.....	Toronto.....	8
Crowther, William C.....	".....	217
Crysler, Mrs. Catherine.....	St. Davids, Ont.....	3

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Currie, Mrs. Annie, Estate.....	Toronto.....	65
Currie, Mrs. Christina V.....	Port Perry.....	35
Cuthbert, Mrs. Estella.....	Newcastle, N.B.....	10
Cuthbert, Rev. Thomas H.....	".....	5
•		
Dalton, Mrs. Ophelia H.....	Toronto.....	16
Dalton, Miss Florence E.....	".....	6
Dalton, Charles C.....	".....	105
Dalton, Mrs. Emeline M., Estate.....	".....	16
Darlington, Josiah.....	Don P.O.....	4
Darlington, Robert James.....	".....	6
Davidson, Mrs. Susanna F.....	Toronto.....	6
Davidson, Mrs. Florence I.....	St. Catharines.....	1
Davies, Mrs. Emma, Estate.....	Toronto.....	92
Davies, Sir Louis H., K.C.M.G.....	Ottawa.....	16
Day, Miss E. Jennie.....	Cobourg.....	5
Dean, A. C. H.....	Toronto.....	30
Dean, Percy H.....	".....	5
Delamere, Mrs. Grace.....	".....	70
De Long, Mrs. Annette S.....	Hamilton.....	5
Delorme, Leon.....	Duck Lake.....	8
Denison, Mrs. Mary.....	Port Colborne.....	12
Denison, Mrs. Sophia F.....	Toronto.....	6
Dennistoun, Mrs. Katharine A.....	Winnipeg.....	160
Dennistoun, Miss Elizabeth O.....	".....	122
Dennistoun, R. Max.....	".....	14
Dewey, Mrs. Sarah A. D.....	Niagara Falls.....	10
DeWitt, Mrs. Louisa B.....	Erie, Pa.....	62
DeWynter, James E. B.....	Toronto.....	10
Disher, B. M., Estate.....	Ridgeway.....	32
Disher, Merritt V.....	".....	9
Dingle, S. K.....	Davisville.....	2
Dixon, B. Homer, Estate.....	Toronto.....	137
Dixon, William, Estate.....	".....	15
Dobie, William.....	".....	20
Donald, Mrs. Elizabeth.....	".....	40
Doran, William L.....	Niagara Falls.....	16
Doty, Mrs. Margaret M.....	Oakville.....	16
Douglas, Mrs. Elizabeth B.....	Montreal.....	39
Drennan, Miss Jennie G. (M.D.).....	St. Thomas.....	5
Drynan, Mrs. Jane A.....	Toronto.....	90
Duff, Mrs. Elizabeth E.....	Ottawa.....	4
Dumble, Mrs. Hester A.....	Toronto.....	25
Dumble, John H., Estate.....	Cobourg.....	14
Dunbar, Mrs. Mary E.....	Ottawa.....	10
Duncan, J. T. (M.D.).....	Toronto.....	5
Dunlop, John, A. C. Cumming, and Alex. Robertson, in trust.....	Montreal.....	50
Dwyer, Mrs. Florence.....	Toronto.....	57
Dyment, Albert E.....	".....	40

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Easton, Mrs. Carrie E.	Galt	20
Eberts, A. L.	New York	160
Eddis, John H.	Toronto	6
Edwards, Miss Amy M. A. R.	Vancouver	41
Elliot, Miss Cynthia J.	Toronto	15
Elliot, C. H.	Belleville	67
Elliot, Miss Kate A. and Miss Annie K. Elliot.	London	17
Elliot, Judge William, Estate.	"	80
Elliott, W. G.	Brantford	50
Ellis, A. St. George, and Samuel Stover, Trustees	Windsor, Ont.	15
Ellis, Mrs. Mary E.	Toronto	2
Ellison, Mrs. Hannah A.	Chicago	12
English, Miss Mary A.	Windsor, N.S.	1
Evans, Mrs. Jane	Bournemouth, Eng.	20
Evans, Henry W.	Toronto	5
Fair, Mrs. Mary J.	Brantford	3
Fair, Thomas J.	"	2
Fairbanks, C. S. B.	Cobourg	7
Falls, Miss A. Elvira	Simcoe	5
Farmer, R. D.	Fergus	15
Farncomb, Alfred, M.D.	Newcastle, Ont.	4
Farncomb, Thomas S., M.D.	Trenton	20
Farncomb, Rev. Frederick E.	Stayner	16
Farncomb, Rev. John	Toronto	8
Farncomb, Rev. William	"	29
Farncomb, Miss Dorothea	Boston	52
Farrell, Dominick	Halifax	445
Farrell, Miss Letitia	"	125
Farrell, Miss Teresa	"	125
Fauquier, E. F.	Ottawa	250
Ferguson, John	Toronto	23
Ferguson, Mrs. Mary E.	"	197
Ferguson and Blaikie	"	5
Ferrie, Campbell	Hamilton	10
Field, John T.	Cobourg	20
Field, Miss Emma J.	"	12
Field, Mrs. Isabel	Toronto	10
Field, Mrs. Maggie G.	Cobourg	10
Field, Mrs. Caroline, Estate	"	20
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken	Toronto	10
Fitton, Charles E.	Orillia	16
Fitton, H. W., in trust	Brantford	8
Fitton, Charles E., and Horace W. Fitton, Trustees	"	12
Fitzgerald, E. G., in trust for Bathurst G. Molesworth	Toronto	25
Fitzgibbon, Miss Mary A.	"	13
Fletcher, George F.	Halifax	3

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Fletcher, Miss Mary E.....	Halifax.....	2
Fletcher, Miss Annie.....	".....	4
Fletcher, Mrs. Maria J.....	".....	29
Fletcher, Mrs. Annie.....	New York.....	16
Forlong, Miss E. S.....	Guelph.....	50
Forster, Thomas, Estate.....	Toronto.....	18
Forrest, John A., W. S.....	Edinburgh.....	20
Forster, J. W. L.....	Toronto.....	17
Foss, Miss May C.....	St. Thomas.....	40
Foster, G. C.....	Hamilton.....	1
Foster, Richard.....	Bowmanville.....	20
Foulds, Mrs. Mary.....	Toronto.....	120
Fowlds, Mrs. Mary V.....	Hastings.....	3
Fowlds, Miss Mary P.....	".....	1
Fowlds, Henry M.....	".....	23
Fraser, Miss Christina.....	Toronto.....	5
Fraser, M.D.....	London, Ont.....	4
French, William A., Estate.....	Orono, Me.....	11
Fulton, Mrs. Mary A.....	Toronto.....	20
Gage, W. J.....	Toronto.....	249
Gage, Cameron.....	Bartonville.....	20
Galbraith, Mrs. Clara L.....	Toronto.....	1
Galt Hospital Trust.....	Galt.....	15
Gamble, Mrs. Anna.....	Toronto.....	6
Gamble, Miss Sarah.....	".....	20
Gates, Gordon A.....	Hamilton.....	5
Geggie, Mrs. Isabella M.....	Quebec.....	31
Geikie, Walter B., M.D.....	Toronto.....	30
Gerrie, Mrs. Carrie E.....	Chicago.....	4
Gibson, Mrs. Agnes E.....	Belleville.....	73
Gilbert, Marwood A.....	St. Thomas.....	31
Gilchrist, Mrs. Agnes S.....	Toronto.....	5
Gillbard, Thomas.....	Cobourg.....	90
Gillespie, James.....	Pictou, Ont.....	13
Glasgow, Mrs. Jane.....	Minneapolis.....	16
Glassco, A. W.....	Hamilton.....	10
Glassco, F. S.....	".....	10
Glenny, William.....	Oshawa.....	18
Glenny, William A.....	".....	4
Goldie, Alex. R., in trust for John G. Goldie.....	Galt.....	3
Goldie, Alex. R., in trust for A. Gibson Goldie.....	".....	3
Goldie, Mrs. Margaret.....	".....	33
Goldie, Miss Rebecca G.....	".....	20
Gooch, R. N., Estate.....	Toronto.....	25
Gooderham, Henry.....	".....	37
Gooderham, Charles H., Estate.....	".....	77
Gooderham, R. T., in trust.....	".....	65
Gooderham, Mrs. Margaret.....	".....	50
Gordon, Miss Elizabeth C.....	Chicago.....	6

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Gordon, Mrs. Janet P.....	Toronto.....	16
Gould, Isaac J.....	Uxbridge.....	200
Goulding, George, Estate.....	Toronto.....	70
Gourlay, Mrs. B. Annie.....	Dunnville.....	10
Gow, James.....	Windsor, Ont.....	11
Gowans, John, Estate.....	Toronto.....	125
Grant, Alexander H.....	Salmon Lake.....	4
Grasett, Henry J., and A. W. Grasett, Trustees for Mrs. H. G. Kingstone..	Toronto.....	7
Grasett, Henry J. and H. H. Strathy, Trustees.....	".....	27
Grasett, Frederick LeM., M.D.....	".....	20
Grasett, Mrs. Jane S.....	".....	8
Grass, Mrs. Maria C.....	St. Catharines.....	7
Graydon, Miss Grace M.....	".....	5
Green-Armytage, Mrs. C. Ida.....	Fergus.....	54
Green, F. Hilton, and J. Travers Lewis, Trustees.....	Montreal.....	32
Griffin, Mrs. Ann.....	St. Thomas.....	25
Griffin, Mrs. Belle G.....	".....	5
Griffin, F. M.....	".....	32
Griffin, J. Y.....	Winnipeg.....	5
Grist, Miss Mary L.....	Ottawa.....	26
Grist, Miss Amelia C.....	".....	26
Gunn, George C., and Alfred M. Smart..	London, Ont.....	20
Hague, George.....	Montreal.....	26
Hale, Mrs. Louisa G.....	London, Ont.....	50
Hale, Jeffery.....	".....	7
Hale, Miss Frances A.....	Coleman's Hatch, Eng.	66
Hale, Miss Henrietta.....	".....	59
Hall, Miss Florence.....	Fergus.....	12
Hallam, John, Estate.....	Toronto.....	15
Hamill, William J., Estate.....	St. Catharines.....	1
Hamilton, Charles R.....	Rossland.....	11
Hamilton, James.....	Port Colborne.....	45
Hamilton, Miss Isabella.....	Ottawa.....	32
Hamilton, Miss Nancy.....	Byng.....	3
Hamilton, Rev. H. F.....	New York.....	18
Hamilton, Rev. J. B.....	Dundas.....	25
Hamilton, Rt. Rev. Charles, D.D.....	Ottawa.....	30
Hamilton, John.....	Quebec.....	100
Hamilton, H. F., R. C. H. Cassels, and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	50
Hamilton, W. A.....	Fergus.....	25
Hamilton, Miss Ethel M.....	Denver, Col.....	6
Hamilton, Hon. Robt., Estate.....	Peterborough.....	16
Hamilton, Robt., Estate.....	Quebec.....	60
Hamlin, R. S.....	Oshawa.....	65
Harcourt, Hon. Richard, in trust.....	Welland.....	37
Hardie, Mrs. Maria G.....	Greenock, Scotland..	30

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Hardison, George.....	Ridgeway.....	8
Hardy, Miss Kate A.....	Toronto.....	2
Hardy, Miss Sarah E.....	Guelph.....	5
Harper, Samuel, in trust for Canadian Locomotive Co., Limited.....	Kingston.....	420
Harris, Mrs. Jessie M.....	Ottawa.....	5
Harris, Rev. Elmore.....	Toronto.....	22
Harris, F. J.....	Hamilton.....	10
Haun, James R., Estate.....	Port Colborne.....	10
Haughey, Miss Mary.....	London, England....	3
Hawley, Miss Mary G.....	Belleville.....	19
Hay, Edward.....	Toronto.....	25
Heintzman, George C.....	".....	20
Heintzman, Herman.....	".....	10
Helliwell, Mrs. Eleanor.....	".....	15
Helm, John.....	Port Hope.....	250
Henderson, Joseph, in trust.....	Toronto.....	50
Henderson & Small.....	".....	21
Henderson & Small, in trust.....	".....	40
Henderson & Small, for Baldwin Trust..	".....	40
Henderson & Small, in trust, R. R. Bald- win Estate.....	".....	37
Henderson & Small, in trust, Isabella Baldwin Estate.....	".....	9
Hendrie, Mrs. Mary M., John S. Hendrie, and William Hendrie.....	Hamilton.....	200
Hendrie, William, Estate.....	".....	216
Henry, Mrs. Elizabeth.....	Toronto.....	31
Henry, Miss Jane.....	".....	60
Henry, James.....	".....	11
Henry, John, Estate.....	".....	10
Hethrington, T. S.....	Quebec.....	50
Hethrington, Thomas, Estate.....	".....	150
Heward, George C., in trust.....	Toronto.....	31
Hewson, Frederic H.....	Niagara Falls.....	1
Higgins, James D.....	Toronto.....	5
Hill, Lewis F.....	Dartmouth.....	31
Hindson, William.....	Dunnville.....	5
Hipple, Ephraim.....	Beamsville.....	1
Hobson, Mrs. Margaret A.....	Guelph.....	15
Hobson, Mrs. Fanny C.....	Welland.....	60
Hodgins, Frank E., Trustee.....	Toronto.....	15
Holland, Charles.....	".....	100
Holland, F. M., and Mabel Holland, Trustees.....	".....	2
Holden, John.....	Ottawa.....	31
Holmes, Miss Georgina.....	Toronto.....	7
Holmes, William A.....	".....	2
Holmes, Mrs. Fanny.....	".....	2
Honsberger, Mrs. Elizabeth.....	S. Cayuga.....	2
Hopper, William, Estate.....	Cobourg.....	10
Hopper, Arthur E.....	".....	4

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Hopper, William H.....	Cobourg.....	27
Horn, Thomas W.....	Toronto.....	104
Horsley, H. H.....	Kingston.....	31
Hoskin, John, President, and J. W. Langmuir, Man. Director, in trust..	Toronto.....	214
Hoskin, Miss Mary.....	".....	100
Hoskins, Miss Maggie.....	".....	6
Houghton, Miss Emma M.....	".....	7
Houghton, Miss Emma M., in trust.....	".....	5
Houghton, E. B.....	".....	7
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howie, George A.....	Toronto.....	20
Howland, Mrs. Katharine.....	".....	8
Howland, Mrs. Edith A.....	".....	7
Howland, T. S.....	".....	10
Howland, W.....	".....	10
Howland, George W.....	".....	39
Howland Sons & Co., Ltd., H. S.....	".....	360
Howland, Peleg.....	".....	62
Hughes, Miss Ida M. and Mrs Mary E. O'Connor, Trustees for A. Camilla Hughes.....	Ottawa.....	20
Hughes, Miss A. Camilla.....	".....	18
Hunter, Miss Madge K.....	Toronto.....	2
Huron & Erie Loan & Savings Co'y.....	London, Ont.....	30
Hutcheson, V. H. E.....	Toronto.....	60
Hutcheson, Mrs. Blanche E.....	Port Perry.....	10
Hutcheson, Miss Florence S., Estate...	Toronto.....	25
Imperial Trusts Co. of Canada, in trust..	Toronto.....	27
Ince, Mrs. Ethelreda.....	".....	30
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children.....	St. Catharines.....	16
Ingersoll, J. H., and W. H. Merritt, Trustees.....	".....	138
Innes, William P.....	Simcoe.....	53
Innes, Charles E.....	".....	13
Irish, Mark H.....	Toronto.....	40
Irish, Mrs. Jenny H.....	".....	50
Irving, Sir Aemilius.....	".....	32
Irwin, Mrs. Isabel.....	Ottawa.....	80
Jacks, Stuart G.....	Toronto.....	1
Jaffray, Hon. Robert.....	".....	165
Jaffray, Hon. Robt., and J. F. Mackay, in trust.....	".....	38
Jaffray, Hon. Robt., Pres., and E. R. Greig, Manager, in trust.....	".....	20
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	20

Imperial Bank of Canada

Janes, Miss Erie J., Usufructuary Legatee.....	Cookshire, P.Q.....	2
Janes, Miss Mary F., Usufructuary Legatee.....	".....	2
Japp, Mrs. Betsy S.....	Shaldon, Eng.....	30
Jenkinson, Edwin.....	Toronto.....	10
Jennings, Bernard, Estate.....	".....	22
Jennings, W. T., Estate.....	".....	37
Jephcott, William.....	".....	25
Johnson, Henry.....	Hastings.....	150
Johnson, Mrs. Louise H.....	Sackville, N.B.....	7
Johnston, Andrew.....	Stratford.....	30
Johnston, Mrs. Mary.....	Montreal.....	49
Johnston, Samuel.....	Toronto.....	12
Johnston, W. R.....	".....	75
Jones, Miss Williamina, C. C.....	Quebec.....	10
Jones, Anson, Estate.....	Toronto.....	463
Jones, Clarkson.....	".....	58
Jones, Mrs. Clara E.....	Dorchester, Mass.....	5
Jones, Mrs. Margaret G.....	Toronto.....	25
Jones, Mrs. Mary.....	".....	10
Jordan, Mrs. Mary M.....	Halifax.....	5
Jordan, Rev. Louis H.....	Toronto.....	31
Julian, Mrs. Sallie.....	New York.....	50
Junkin, J. F.....	Toronto.....	4
Kains, Robert.....	St. Thomas.....	15
Kane, Mrs. Jessie A.....	Toronto.....	30
Kaulbach, Ven. Archdeacon James A.....	Truro, N.S.....	30
Kay, E. J.....	Toronto.....	5
Kaye, E. G., and J. R. Campbell, Trustees for Mrs. Luke Norman.....	St. John, N.B.....	111
Kceper, Major W. Napier.....	Toronto.....	70
Keith, D. S.....	".....	16
Keith, George E.....	".....	8
Kenaston, F. E.....	Minneapolis.....	20
Kenny, Edward G., and Joseph B. Kenny, Trustees for Margaret J. Kenny.....	Halifax.....	20
Kenrick, Frank B.....	Toronto.....	10
Kenrick, Rev. Charles B.....	".....	12
Kenrick, Mrs. Emma M., and Rev. Charles B. Kenrick, Trustees.....	".....	25
Kent, John G.....	".....	6
Kerr, Miss Eliza.....	Galt.....	5
Kerr, John W.....	Vancouver.....	25
Kerr, Miss Margaret.....	Toronto.....	20
Kerr, Mrs. Marion A.....	".....	13
Kidd, David.....	Hamilton.....	55
Kidd, Mrs. Rachel.....	".....	45
Kiely, William T., Estate.....	Toronto.....	400
Kilman, Alva H.....	Ridgeway.....	5
King, E. A., Estate.....	Quebec.....	92

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King, H. de Wolfe.....	Vancouver.....	6
King, Charles.....	Quebec.....	166
King, Frank, M.D.....	St. Catharines.....	10
King, Miss Emma.....	Quebec.....	31
King, Mrs. Grace.....	Toronto.....	25
King, Dame Marie Courcy.....	Quebec.....	92
Kingstone, F. W., and F. Asa Hall, Trustees S. G. Wood, Settlement.....	Toronto.....	10
Kinnard, J. D.....	Port Colborne.....	11
Kirkpatrick, George B.....	Toronto.....	20
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knowlton, W. H.....	Toronto.....	19
Kyle, Mrs. Mary J.....	".....	65
Kynoch, Mrs. Josephine.....	Galt.....	45
Lally, Miss Constance.....	Barrie.....	14
Lally, Mrs. Annie, Estate.....	".....	124
Lamb, Miss Katherine.....	Toronto.....	8
Lanceley, Miss Carrie E.....	".....	5
Lang, Miss Marion M.....	".....	10
Langlois, William H., in trust.....	".....	18
Langlois, Herbert.....	".....	5
Lash, Z. A., K.C., and Lindsay Russell, Trustees for Mrs. Harriet Russell...	".....	67
Lash, Z. A., K.C., and John Osborne, Trustees for Mrs. Jessie Osborne....	".....	161
Lawler, Miss Elizabeth G.....	".....	172
Lawler, Miss Annie L.....	".....	134
Lawler, Rev. E. B., Estate.....	".....	10
Lawrence, Mrs. Marie E.....	".....	40
Lawrence, Mrs. Jane.....	Quebec.....	22
Lawrence, G. W., Estate.....	Stratford.....	30
Lawrence, J. Willson.....	Toronto.....	5
Layton, Mrs. Mary.....	".....	15
Le Mesurier, G. G.....	".....	10
Le Moine, Emma R., Estate.....	Quebec.....	7
Le Moine, Alexander, Estate.....	".....	7
Leach, Hugh.....	Toronto.....	12
Leadlay, Mrs. Frances E.....	".....	15
Lendrum, Thomas J.....	Revelstoke.....	10
Lennard, Harry, in trust.....	Dundas.....	12
Lennard, Mrs. Phoebe L.....	".....	12
Leslie, N. G., in trust.....	Winnipeg.....	9
Leslie, N. G., in trust for Eric W. M. James.....	".....	28
Leslie, Mrs. Sarah.....	Hamilton.....	6
Lewin, Rev. William.....	Kingston.....	20
Lewis, J. Travers, D.C.L.....	Ottawa.....	40
Lewis, William Jarrett.....	Halifax.....	315
Lingham, Mrs. Esther.....	Belleville.....	37
Lingwood, Mrs. Florence E.....	Hartford, Conn.....	2
Logan, F. G.....	Pickering.....	16

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Long, Thomas.....	Toronto.....	400
Love, Henry G.....	".....	115
Love, Mrs. M. A.....	Quebec.....	5
Love, Rev. A. T.....	".....	1
Love, Mrs. Elizabeth A.....	St. Thomas.....	6
Love, C. A.....	".....	3
Macartney, Alfred T., Estate.....	Dunnville.....	3
Macdonald, Mrs. Margaret.....	".....	12
Macdonald, Francis, H. H. Cook, and James S. Lovell, Trustees.....	Toronto.....	95
Macdonald, Mrs. Jessie.....	Hamilton.....	20
Macdonald, Miss Ellen, and Miss Harriet Macdonald.....	".....	50
Macgachen, A. F. D.....	Winnipeg.....	10
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham, Ont.....	8
Mack, Mrs. C. J., and H. L. Watt, in trust.....	Toronto.....	7
Mackenzie, Alexander J.....	Sarnia.....	25
Mackenzie, Charles.....	".....	4
Mackenzie, John.....	Winnipeg.....	50
Mackenzie, J. M.....	Toronto.....	10
Mackenzie, Kenneth B.....	Edmonton.....	20
Mackenzie, Mrs. Agnes.....	Sarnia.....	10
Mackenzie, Mrs. Mary.....	St. Thomas.....	5
Maclaren, Mrs. Mary E., Estate.....	Toronto.....	10
Maddison, Mrs. Mary C.....	".....	12
Manby, Mrs. Sophia M.....	Niagara Falls.....	15
Manning, Alexander, Estate.....	Toronto.....	30
Manning, P. A.....	".....	7
Manufacturers Life Ins. Co'y.....	".....	231
Mara, H. S.....	".....	85
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin...	Hamilton.....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. Du Moulin..	".....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton..	".....	25
Martin, F. J. S.....	Sault Ste. Marie.....	25
Martin, Mrs. Mabel F.....	Hamilton.....	15
Martin, J. S.....	Toronto.....	20
Martin, John.....	".....	20
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	".....	440
Massey, Mrs. Susie Maria D.....	".....	97
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey.....	".....	6
Massey, Mrs. Susie D., Trustee.....	".....	53
Matthews, Mrs. Annie J.....	".....	65
Matthews, Wilmot D.....	".....	70
Maude, Frederick S. A.....	Bournemouth, Eng... ..	15

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Maughan, Nicholas, Estate.....	Toronto.....	8
Merrick, Mrs. Amanda.....	Berthier en Haut, P.Q.	8
Merritt, Thomas R., Estate.....	St. Catharines.....	1,235
Merritt, Mrs. Mary.....	".....	190
Merritt, William Hamilton.....	Toronto.....	12
Merritt, William Ingersoll.....	London, Eng.....	166
Merritt, Miss Emily L.....	Toronto.....	68
Merritt, Miss Catherine N.....	".....	67
Meston, Miss Margaret.....	Hamilton.....	5
Meston, Charles.....	Cleveland, Ohio.....	6
Methodist Church, The.....	Toronto.....	22
Methot, Edouard W.....	Quebec.....	160
Mickle, Miss Sara.....	Toronto.....	9
Mickle, Alfred E.....	".....	2
Miller, Mrs. Marietta, Estate.....	St. Catharines.....	60
Miller, Mrs. Amy A.....	".....	15
Miller, Mrs. Pauline C. Lash.....	Toronto.....	40
Minkler, Mrs. Mary A.....	".....	16
Mitchell, Mrs. Mary B.....	Macoun, Sask.....	17
Mitchell, Mrs. Mary A.....	Lindsay.....	1
Mitchell, W. A.....	Toronto.....	274
Moblo, Mrs. Jane A.....	Dunnville.....	12
Moffat, Mrs. Margaret B.....	Toronto.....	50
Molesworth, Mrs. Bathurst G.....	".....	30
Monk, Mrs. Rosamond P.....	".....	10
Montgomery, Miss. Elizabeth F.....	Cobourg.....	30
Monteith, Hon. Nelson.....	Stratford.....	6
Montizambert, Mrs. Mary J.....	Ottawa.....	200
Montreal City and District Savings Bk..	Montreal.....	100
Moore, James J.....	Ridgeway.....	2
Moore, Mrs. Isabell.....	Springfield.....	7
Morin, James E., Estate.....	Welland.....	78
Morris, Hon. Alexander, Estate.....	Toronto.....	205
Morris, Hon. James, Estate, for Mrs. M. W. Harman.....	".....	29
Morris, Hon. James, Estate, for Mrs. H. E. Spragge.....	".....	29
Morris, Miss A. Eleonora.....	Wantage, Eng.....	1
Morris, Miss Elizabeth C.....	Toronto.....	3
Morris, Miss Christine V. K.....	".....	17
Morris, M.....	Winnipeg.....	10
Morris, Mrs. Margaret.....	Toronto.....	8
Morris, James, and C. E. Freer, in trust for H. W. Mussen.....	Collingwood.....	6
Morrison, Mrs. Genevieve M. L.....	Toronto.....	12
Morrow, Mrs. Rebecca M.....	Ingersoll.....	10
Morrow, Mrs. May.....	Mitchell.....	5
Morse, J. Wilton.....	Toronto.....	2
Morse, Mrs. Elizabeth.....	".....	13
Morson, Judge F. M., Trustee.....	".....	5
Mortimer, C. H.....	".....	10
Mortimer, Mrs. Alicia G.....	".....	2

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Moyer, Mrs. Margaret.....	Bridgeport.....	1
Muir, Alexander.....	Port Dalhousie.....	32
Muir, William.....	".....	58
Muir, Miss Helen.....	St. Catharines.....	31
Mulock, Cawthra.....	Toronto.....	500
Mulock, Mrs. Adele B.....	".....	35
Munro, Miss Frances.....	Morrisburg.....	6
Munro, Mrs. Jean.....	".....	26
Munro, Mrs. Jessie F.....	Toronto.....	3
Murdoch, Miss M. M.....	".....	2
Murray, Mrs. Ellen M.....	Buckingham.....	37
McAndrew, Miss Annie M.....	Toronto.....	40
McAndrew, Miss Jane.....	".....	51
McAndrew, Daniel H.....	Renfrew.....	5
McAuliff, M.....	Wellsand.....	85
McCalla, Mrs. Maria S.....	St. Catharines.....	50
McCallum, Mrs. Emma.....	Cobourg.....	10
McCarthy, Mrs. Agnes E.....	Toronto.....	7
McConkey, Mrs. M. J.....	".....	15
McConnell, J. H., M.D.....	".....	10
McCulloch, Hugh, Jr.....	Galt.....	175
McCulloch, Mrs. Louise L.....	".....	6
McCulloch, R. O., in trust.....	".....	5
McDonagh, John, Estate.....	Thorold.....	36
McDonald, Mrs. Elleonora C.....	Fort Qu'Appelle.....	22
McDonough, Mrs. Amy D., Edythe A. Patterson, Amy D. Gilmour, Alice M. Freer, and Ida M. Carpenter, Trustees.....	London, Ont.....	18
McFall, Arthur A.....	Bolton.....	50
McGill, Mrs. Ethel E.....	Ottawa.....	6
McGillivray, Donald.....	Port Colborne.....	112
McGillivray, John, Estate.....	".....	50
McInnis, S. W.....	Brandon.....	5
McLaren, Archibald K.....	Seattle, Wash.....	10
McLaren, Frederick G.....	Hamilton.....	10
McLaren, George H.....	".....	10
McLaren, Henry E.....	".....	10
McLaren, Richard J.....	".....	10
McLenaghan, James.....	Toronto.....	100
McRitchie, Rev. George.....	Ottawa.....	32
McWhinney, J. M., Acting Manager, and C. B. Niles, Acct., in trust.....	Toronto.....	72
Nairn, Alexander.....	Toronto.....	10
Nation, F.....	Brandon.....	87
National Life Assurance Co'y of Canada.....	Toronto.....	400
National Trust Co'y, Limited.....	".....	57
Neelon, Mrs. Louisa L.....	St. Catharines.....	1
Neilson, Alexander.....	Brown's Corners.....	50

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Neilson, James.....	Scarborough.....	50
Neilson, John.....	“.....	50
Nelles, T. R.....	Simcoe.....	5
Nelles, T. R., Executor.....	“.....	15
Nelson, Mrs. Emily.....	Toronto.....	24
Newbigging, Lt. Col. R. G., Estate....	“.....	16
Newcombe, O., Estate.....	“.....	17
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nicol, Mrs. Jane.....	Toronto.....	3
Nicolson, Mrs. Florence E.....	Scotland.....	30
Nordheimer, Samuel.....	Toronto.....	122
Norman, Col. Luke.....	London, Eng.....	5
North American Life Assce. Co'y.....	Toronto.....	383
Northway, John.....	“.....	150
Northway, John, in trust.....	“.....	100
Northway, John A.....	“.....	42
O'Brien, James.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	40
Odlum, Mrs. J. Helen.....	St. Catharines.....	5
Ogden, Lyndhurst.....	Toronto.....	16
O'Hara, Miss Gertrude.....	“.....	20
O'Hara, Miss Mary.....	“.....	30
O'Hara, Mrs. Maria S.....	Ottawa.....	10
Oille, Miss Elizabeth.....	St. Catharines.....	1
Olmsted, Mrs. Edith H.....	Hamilton.....	35
O'Reilly, Miss Elizabeth J.....	“.....	40
O'Reilly, E. B., M.D.....	“.....	20
O'Reilly, Charles, M.D.....	Toronto.....	45
Osborne, James Kerr.....	“.....	225
Osborne, J. B., Estate.....	“.....	100
Osborne, Miss Annie B.....	Hamilton.....	62
Osborne, Mrs. Anne B.....	“.....	10
Osborne, Mrs. Henrietta L.....	“.....	7
Osler and Hammond.....	Toronto.....	110
Osler, E. B., M.P.....	“.....	170
Osler, William, M.D.....	Oxford, England.....	175
Osler, Mrs. Lily M.....	Toronto.....	20
Osler, Hon. Featherston and E. B. Osler.	“.....	12
Oxley, F. Beresford.....	Halifax.....	4
Oxley, F. H., and W. F. Parker, Trustees	“.....	16
Packard, Mrs. Margaret E.....	Providence, R. I.....	5
Paisley, Rev. Charles H.....	Sackville, N.B.....	2
Paisley, Herbert F. S.....	St. John, N.B.....	1
Parker, Mrs. Fanny H.....	Dartmouth, N.S.....	37
Parker, Hon. Daniel McN.....	“.....	12
Parker, William F.....	Wolfville, N.S.....	7
Parker, Miss Catherine G.....	Stroud, Eng.....	4

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Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for children of C. W. Paterson.....	Toronto.....	12
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Emily Winstanley.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Miss Mary L. Paterson.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Elizabeth Roger.....	".....	12
Paterson, Rev. T. W.....	".....	40
Paterson, Mrs. Florence I.....	".....	30
Paterson, Mrs. Florence I., in trust.....	".....	10
Paterson, Mrs. Mary.....	St. Catharines.....	9
Patton, Miss Jane, in trust.....	Toronto.....	20
Peirce, Miss Annie V.....	Georgetown.....	6
Pengelly, Henry.....	Cobourg.....	15
Penton, Miss Bessie B.....	Halifax.....	10
Pepler, A., and C. A. Ross, in trust.....	Toronto.....	6
Perley, Mrs. Annie H.....	Ottawa.....	120
Perry, Robert D.....	Toronto.....	70
Perry, Mrs. Jennie B.....	St. Catharines.....	6
Pew, Mrs. Ella V.....	Chicago.....	13
Philip, Mrs. Ruth.....	Galt.....	13
Philp, James.....	Newcastle, Ont.....	10
Phoenix Insurance Co'y.....	Hartford, Conn.....	343
Pipon, Mrs. Maude M.....	Toronto.....	60
Plewes, Mrs. T. Griffin.....	St. Thomas.....	2
Poole, Henry S.....	Halifax.....	9
Powell, C. Berkeley.....	Ottawa.....	60
Pratt, Rodman.....	Wolfville, N.S.....	5
Prince, Mrs. Charlotte.....	Toronto.....	10
Pringle, R. R., Estate.....	Cobourg.....	32
Pritchard, James Stuart.....	Gravenhurst.....	6
Quarry, Mrs. Annie A.....	Sandwich, Ont.....	8
Radley, Mrs. Elizabeth J.....	Toronto.....	12
Raikes, George.....	Barrie.....	5
Raikes, Richard, M.D.....	Midland.....	10
Raikes, Miss Georgina.....	Barric.....	21
Raikes, Miss Fanny.....	".....	32
Ramsay, William.....	Stow, Scotland.....	1905
Ramsey, J. G.....	Toronto.....	125
Rankin, Alex.....	".....	45
Rankin, Miss Elizabeth.....	St. Catharines.....	12
Ray, Mrs. Maggie.....	West Concord, Minn..	7
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Reeb, John.....	Port Colborne.....	11
Rector and Wardens of Trinity Church.	Galt.....	17

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Reed, Miss Maria C. S.	Brighton, Ont.	1
Reilly, Miss Margaret J.	Milton, Ont.	5
Reynolds, Mrs. Ella F.	Toronto	26
Ricardo, Mrs. Drusilla	Vernon, B.C.	10
Rice, O. F.	Toronto	52
Richardson, Mrs. Catherine	Quebec	11
Richardson, Mrs. A. M., Estate	Montreal	12
Richardson, Samuel (M.D.), Estate	"	40
Risk, Mrs. Margaret G.	Galt	10
Rittenhouse, Mrs. Justina	Beamsville	12
Roach, Miss Annie I.	Hamilton	6
Roach, Miss Louisa	"	6
Roach, George, Estate	"	100
Roberts, Miss Mary	Niagara Falls	16
Robertson, W. J.	St. Catharines	5
Robertson, Mrs. Margaret K.	"	3
Robertson, J. S.	St. Thomas	1
Robinson, Mrs. Harriet E.	Barrie	3
Robinson, Mrs. Mary A.	Peterborough	2
Robinson, Mrs. Lydia A. E.	Hamilton	50
Robinson, W. A.	"	32
Robinson, J. M. & Sons	St. John, N.B.	62
Robinson, Sarah, Estate	Toronto	80
Roddick, Mrs. Mary	"	8
Rodgers, Miss Jessie	Winnipeg	11
Roe Buck, Mrs. Mary E.	Cobourg	16
Rogers, Albert S.	Toronto	7
Rogers, Elias	"	257
Rogers, Joseph P.	"	20
Rogers, Mrs. Annie E.	Welland	41
Rogers, Mrs. Eleanor M.	Littleton, Col.	21
Rogers, Mrs. Mary E.	Toronto	10
Rogers, Miss Mary	"	3
Rogers, Miss Rachel S.	Merritton	1
Rolph, Joseph T.	Toronto	31
Rooke, Mrs. Maude Stewart	New York	12
Roper, F., and E. K. C. Martin, Trustees	Toronto	10
Roper, Mrs. Fanny E.	New York	26
Rosebrugh, Mrs. Jessie W.	Toronto	1
Ross, Mrs. Harriet A., Executrix	Quebec	23
Ross, Robert	Lindsay	17
Ross, Mrs. Christina B.	"	13
Ross, Mrs. Josephine M.	Toronto	30
Ross, Mrs. Lucinda	Port Perry	10
Ross, Mrs. Charlotte W.	Whitemouth, Man.	5
Royal Loan and Savings Co'y	Brantford	47
Royal Trust Co'y	Montreal	10
Rumsey, Miss Melia	Ingersoll	5
Rumsey, A., Estate	St. Marys	10
Russ, Mrs. Anna	Beamsville	1
Russel, W. B.	Toronto	200
Rutledge, Mrs. Louisa	"	12

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Ryan, Hugh, Estate.....	Toronto	562
Ryerson, Mrs. Mary A.....	"	156
Saunders, A.....	London, Eng.....	100
Saunders, E., Manager, in trust.....	Toronto.....	16
Scarff, H. W.....	London, Ont.....	11
Scarth, J. F., and C. G. Scarth, in trust.....	Toronto.....	25
Scholfield, Mrs. Rebecca.....	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	56
Scott, Mrs. Mary E.....	"	15
Scott, J. C.....	"	100
Scott, James.....	"	30
Scott, Robert F.....	"	2
Scott, Mrs. Jessie.....	"	39
Scott, R. C.....	Tillsonburg.....	10
Scott, Robert F., and James Scott, Trustees for Miss Catherine Scott...	Toronto.....	9
Scott, Robert F. and Bartle E. Bull, in trust.....	"	8
Scott and Walmsley.....	"	25
Scott and Walmsley, in trust.....	"	146
Scott and Walmsley, in trust for Queen City Fire Ins. Co'y.....	"	81
Seagram, E. F., in trust.....	Galt.....	55
Secord, S. W.....	St. Catharines.....	10
Secord, S. W., and H. C. Secord, Trus- tees.....	"	9
Semple, Mrs. Margaret.....	Toronto.....	6
Semple, Andrew.....	"	60
Semple, Miss Lydia M.....	Ottawa.....	3
Shantz, Mrs. Catherine.....	Berlin, Ont.....	1
Silver, William N.....	Halifax.....	10
Silver, William N., Executor.....	"	12
Silverthorn, N., in trust.....	Toronto.....	230
Simpson, W. B., Bridgeman.....	York, England.....	60
Simpson, George.....	Gore's Landing.....	11
Simpson, Mrs. Minnie.....	New York.....	1
Sinclair, J. C.....	Toronto.....	15
Sisters of St. Joseph.....	"	4
Sisters of the Precious Blood.....	"	20
Skyner, Henry J.....	Brandon.....	50
Slocombe, Miss Annie.....	Hamilton.....	3
Small, Mrs. Henrietta.....	Ottawa.....	5
Small, Alexander T.....	Beamsville.....	12
Small, Wolstan, N. J.....	"	35
Small, John T.....	Toronto.....	40
Small, John T., in trust.....	"	20
Smart, John E.....	Port Hope.....	10
Smart, Alfred M.....	London, Ont.....	10
Smart, Miss Annie S.....	"	8
Smart, John, Estate.....	Port Hope.....	130
Smith, Prof. Andrew, F.R.C.V.S.....	Toronto.....	125

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Smith, Andrew	Fenella	11
Smith, Mrs. Caroline P.	Toronto	81
Smith, George B.	"	60
Smith, David	"	26
Smith, Mrs. Alice L.	"	24
Smith, Mrs. Lilian M.	Ottawa	15
Smith, R. A., and F. G. Osler, Trustees	Toronto	170
Smith, Mrs. Lucie E.	St. Catharines	4
Smith, Robert	Toronto	50
Smith, Mrs. Gertrude A.	Weyburn, Sask.	6
Smith, John, Estate	Ingersoll	6
Smith, Larratt W. (D.C.L.), Estate	Toronto	20
Smith, Marcus, Estate	Ottawa	20
Smith, Sir Frank, K.C.M.G., Estate	Toronto	250
Smyth, Mrs. Julia S.M.	Lindsay	18
Smyth, Miss Margaret	Welland	15
Sorby, Charles F.	Gore's Landing	20
Southcott, Harry	St. Catharines	10
Spencer, J. W., M.D.	Washington	10
Sprague, J. B., Estate	Toronto	80
Spry, William, Estate	"	14
Square, John S.	Stratford	33
Square, John S., in trust for Mary A. H. Frank	"	10
Stark & Co., John	Toronto	5
Stayner, Rev. Winslow S.	"	193
Stayner, Mrs. Harriot R.	"	260
Stayner, Frederic H.	"	135
Stayner, Thomas L., Estate	"	70
Stenson, J. T.	Peterborough	10
Sterling, R. N.	Toronto	10
Stevenson, J. M.	Cobourg	20
Stewart, Mrs. Pauline C.	Cleveland	12
Stewart, Mrs. Juliette	"	33
Stewart, William	Toronto	7
Stewart, John	"	15
Stewart, Mrs. Susan I., Trustee	Ottawa	100
Stewart, Miss Georgie G.	Belleville	24
Stewart, Miss Ada G.	"	27
Stewart, Robert, Estate	Toronto	30
Stokes, Mrs. Edith M.	South Brent, Eng.	20
Stokes, Miss Frances	Toronto	6
Stone, Miss Eliza	"	2
Strathy, Mrs. Agnes S.	"	3
Stratton, Hon. J. R., Executor	Peterborough	10
Stuart, Peter, M.D.	Milton, Ont.	10
Stuart, Mrs. Elizabeth C.	"	10
Stuart, Mrs. S. Elizabeth	Niagara Falls	17
Sullivan, Mrs. Henrietta M.	Toronto	24
Sutton, Mrs. Alice	Bowmanville	7
Swan, James H.	Toronto	40
Swan, Miss Edith L.	"	10

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Swan, Robert, Estate.....	Toronto.....	76
Sweetnam, George.....	".....	1
Sylvester, Mrs. Lottie A.....	".....	10
Symmes, Henry C., Estate.....	Niagara Falls.....	250
Symons, John H.....	Halifax.....	51
Tane, Rev. F., Estate.....	London, Ont.....	6
Taylor, Henry J.....	St. Catharines.....	50
Taylor, Mrs. Lizette A.....	".....	83
Taylor, Mrs. Lizette A., and Henry J. Taylor, in trust.....	".....	13
Taylor, Oscar F.....	Toronto.....	2
Temple, Mrs. Alice E. D.....	".....	90
Temple, Mrs. Margaret J. A., Estate....	".....	7
Tennent, Mrs. Mary C. P.....	York, Eng.....	25
Teskey, Luke, M.D.....	Toronto.....	2
Theal, Miss Mary.....	St. Catharines.....	2
Theal, Richards T.....	Fulton, Ont.....	1
Theal, Herbert.....	".....	1
Theal, James I.....	".....	1
Thom, John H.....	Toronto.....	16
Thomas, William.....	".....	50
Thomson, Rev. John W.....	Falkland, Scotland....	5
Thomson, Mrs. Ellen E., Estate.....	".....	2
Thompson, Robert, Estate.....	Toronto.....	88
Thorne, James.....	Ottawa.....	4
Thorburn, James, M.D., Estate.....	Toronto.....	50
Thornton, Miss Josephine.....	".....	6
Tobin, Miss Emily H.....	Fergus.....	12
Todd, Thomas.....	Toronto.....	60
Todhunter, James.....	".....	50
Todhunter, Mrs. Jessie S.....	".....	15
Toronto General Trusts Corporation....	".....	40
Toronto Gen. Trusts Corp., in trust....	".....	400
Toronto General Trusts Corp., in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corp., Trustees re Hughes Trust.....	".....	82
Toronto General Trusts Corp., in trust for Ethel M. Hamilton.....	Ottawa.....	11
Toronto General Trusts Corp., in trust for Mary A. Hamilton.....	".....	17
Toronto General Trusts Corp., in trust for George T. Hamilton.....	".....	11
Toronto General Trusts Corp., in trust for H. S. Perley.....	".....	61
Toronto Mortgage Co'y, in trust.....	Toronto.....	85
Torrance, Miss Beatrice.....	".....	1
Torrance, Miss Jessie T.....	".....	1
Torrance, Miss Madeline.....	".....	1

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The Honourable The Treasurer of the Province of Ontario in trust for Estate of Anson Jones.....	Toronto	77
Tremayne, F. G., and R. F. Stupart, Executors of the Will of F. C. Sibbald.....	"	15
Turner, Hon. Richard.....	Quebec.....	57
Turner, Miss Effie H.....	"	1
Turner, Miss Effie H., Treasurer Ministering Children's League.....	"	4
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Union Trust Co'y, and The People's State Bank.....	Detroit.....	1000
Unsworth, Rev. J. K.....	Hamilton.....	5
Urquhart, John, M.D.....	Oakville.....	50
Van Buskirk, Mrs. Caroline A.....	Stratford.....	5
Van Norman, Mrs. Isabella N.....	Toronto.....	10
Vanstone, Mrs. Selena J.....	Bowmanville.....	16
Vicars, Mrs. Marie E., Estate.....	Toronto.....	25
Vickers, W. W.....	"	70
Vickers, W. W., in trust for Mary H. Vickers.....	"	65
Victoria Loan and Savings Co'y.....	Lindsay.....	25
Vigeon, Harry.....	Toronto.....	50
Wadsworth, J. J., Estate.....	Simcoe.....	10
Wadsworth, Mrs. Anna C.....	"	5
Wadsworth, Tom R., Estate.....	Weston.....	166
Wadsworth, W. R., Estate.....	"	60
Wadsworth, V. B., Manager, and W. Wedd, Jr. Secretary, in trust.....	Toronto.....	139
Waldie, John, Director and C. W. Cartwright, Treasurer, in trust.....	"	316
Waldie, John, in trust.....	"	50
Walker, Miss Helen F.....	Ottawa.....	175
Walker, Henry S.....	Toronto.....	120
Walker, Miss Annie G.....	"	16
Walker, Mrs. Helena.....	"	10
Walker, Henry S., R. W. H. Brough, and M. S. Brough, Trustees.....	"	50
Wallace, Rev. Robert.....	Belleville.....	20
Wallace, Mrs. Mary.....	Toronto.....	12
Wallace, Rev. O. C. S.....	Lowell, Mass.....	3
Walmsley, Thomas.....	Deer Park.....	280
Walmsley, Thomas, in trust.....	"	89
Walsh, Mrs. Elma, M.B.....	Toronto.....	81
Walton, Thomas C., M.D.....	Annapolis.....	5
Wanless, Miss Jessie A.....	Sarnia.....	10
Ward, Miss Ada L.....	Cobourg.....	4
Ward, Miss Clara A.....	"	7
Ward, Miss Essie R.....	"	7

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Ward, Miss Leila.....	Cobourg.....	13
Ward, Mrs. Elizabeth A.....	".....	5
Ward, Charles W.....	Midhurst, Ont.....	10
Ward, George D., Estate.....	Cobourg.....	26
Warden, Robert L.....	Toronto.....	8
Warner, C. S.....	Niagara Falls.....	13
Watson, George H.....	Toronto.....	6
Watson, Mrs. Grace A.....	Sackville, N.B.....	6
Webb & Co., A. E.....	Toronto.....	75
Weir, W. A.....	Quebec.....	4
Wethey, Arthur H.....	Butte, Mont.....	30
Wethey, Charles H.....	Toronto.....	40
Wethey, J. Herschel.....	St. Catharines.....	10
Wheelihan, David.....	Campbellville.....	35
Whitby, Oliver R.....	Paris, Ont.....	25
White, Charles A.....	Humberstone.....	12
Whitehead, Mrs. Isabella L.....	Quebec.....	150
Whiteman, Mrs. Rhoda.....	Gas Line.....	7
Whitney, E. C.....	Ottawa.....	125
Whittell, William.....	Hockley Heath, Eng..	40
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Whyte, William.....	Winnipeg.....	62
Wicksteed, Henry K.....	Cobourg.....	40
Wickson & Gregg.....	Toronto.....	3
Wigmore, Miss Eva.....	Orillia.....	6
Wilkie, D. R.....	Toronto.....	463
Wilkie, D. R., in trust for Mrs. A. C. C. Ross.....	".....	24
Wilkie, D. R., in trust for Officers' and Employees' Pension Fund.....	".....	281
Wilkie, R. C. A., Capt. C. S.....	Halifax.....	13
Wilkie, Royal Sussex Regt., Lieut. A.B.,	Pekin, China.....	12
Wilkie, Mrs. Angelica, Estate.....	Quebec.....	48
Wilkie, Mrs. Eliza K.....	Edinburgh.....	14
Wilkie, Miss Mary.....	Quebec.....	3
Wilkinson, R.....	Toronto.....	10
Williams, Major R. L. Muspratt.....	Victoria, B.C.....	6
Williams, Robert.....	Oshawa.....	25
Wills & Co.....	Toronto.....	22
Wilson, C. S., Estate.....	Picton, Ont.....	21
Wilson, William, Estate.....	Toronto.....	50
Wilson, D. H., and Sarah M. Wilson, Trustees.....	".....	18
Wilson, Richard W.....	Cobourg.....	5
Wilson, James O.....	St. Catharines.....	7
Wilson, John G.....	Chicago.....	10
Wilson, Mrs. Beatrix F.....	Niagara Falls, Ont....	49
Wilson, Mrs. Mary J.....	Toronto.....	25
Winger, A. H.....	".....	6
Wise, Mrs. Clara J.....	Minneapolis.....	4
Wood, Miss Mary J., and Miss Marion G. B. Wood.....	Toronto.....	8

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Wood, Miss Marion G. B.....	Toronto.....	1
Woodruff, Miss Ida.....	St. Catharines.....	2
Woodruff, Miss Ann H.....	Chicago.....	6
Woodruff, William W., Estate.....	Niagara Falls S.....	31
Woodruff, Richard, Estate.....	St. Catharines.....	42
Woods, Mrs. Henrietta M.....	Mt. Forest.....	2
Workman, Mrs. Jane.....	Kingston, Ont.....	15
Zavitz, Mrs. Melissa.....	Mulgrave.....	2
	TOTAL.....	49,741

