in Cheshire, England, November 7, 1847, and his parents, the Rev. Samuel and Mary (Fryer) Massey, were also natives of Cheshire. The father was clergyman of the Anglican Church, and in 1857 brought his family to Canada, settling first in Montreal. He was for some years rector of St. Simon's Church of St. Henri, continuing his ministerial labors there until within a year or two of his death, which occurred in 1900, when he was eighty years of age. His wife survived him until 1905, passing away at the advanced age of eighty-seven.

Completing his education in the old Montreal high school, under Dr. H. Aspinwall Howe, John Martland and other sterling teachers, John Massey entered business life as an employee in a wholesale commission house of Montreal, where he remained until 1867. He then came to Toronto and was with Lyman, Elliott & Company, wholesale druggists. After six years he became associated with the Western Canada Loan & Savings Company, which was his initial effort in the department of business in which he now occupies a most onerous and responsible position. He acted as accountant and subsequently became assistant manager of the company, and in 1900, when the business was re-organized under the name of the Canada Permanent Mortgage Corporation, he became the local manager for the Ontario branch. Further advancement was awarded him upon the retirement of J. H. Mason, when he was made joint general manager for the Canada Permanent Mortgage Corporation. From his earliest connection therewith he resolutely set himself to the task of mastering the business in every detail and his close application and ability won recognition in successive promotions until he is to-day one of the foremost representatives of the mortgage and loan business in the province.

In 1866, when a young man of nineteen years, Mr. Massey did military service during the Fenian Raid with the Victoria Rifles of Montreal. He was at Hemmingford and Huntingdon on the borders of Malone City, New York, at which place the Fenians were camped. He is a past master of Ionic lodge, A.F. & A.M., and has membership relations with the Toronto and Albany Clubs. He is likewise a communicant of the Anglican Church and in politics is a Conservative. He has been identified all of his life with athletic sports and was instrumental in bringing to Toronto and buying the