

We hereby certify that we have carefully audited the Books and Accounts of THE HURON AND ERIE LOAN AND SAVINGS COMPANY for the year ending December 31st, 1893. The Cash and Bank Accounts have been audited monthly; the postings and balances of all the Company's Ledgers examined quarterly; and we find the whole correct, and in accordance with the above statements. We have also examined the Company's Securities and find them in order.

London, January 30th, 1894.

GEO. F. JEWELL, F.C A., THOMAS A. BROWNE, Auditors.

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