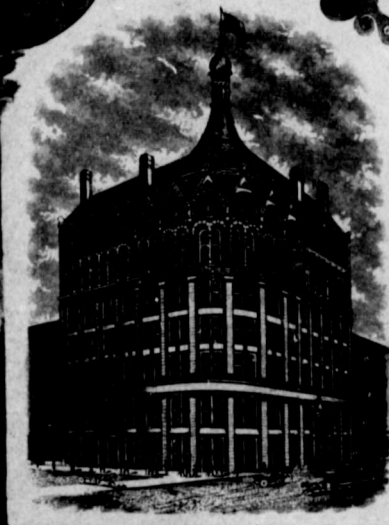


Annual Report



Year 1898



Board of Trade

OF THE CITY OF TORONTO, CANADA.

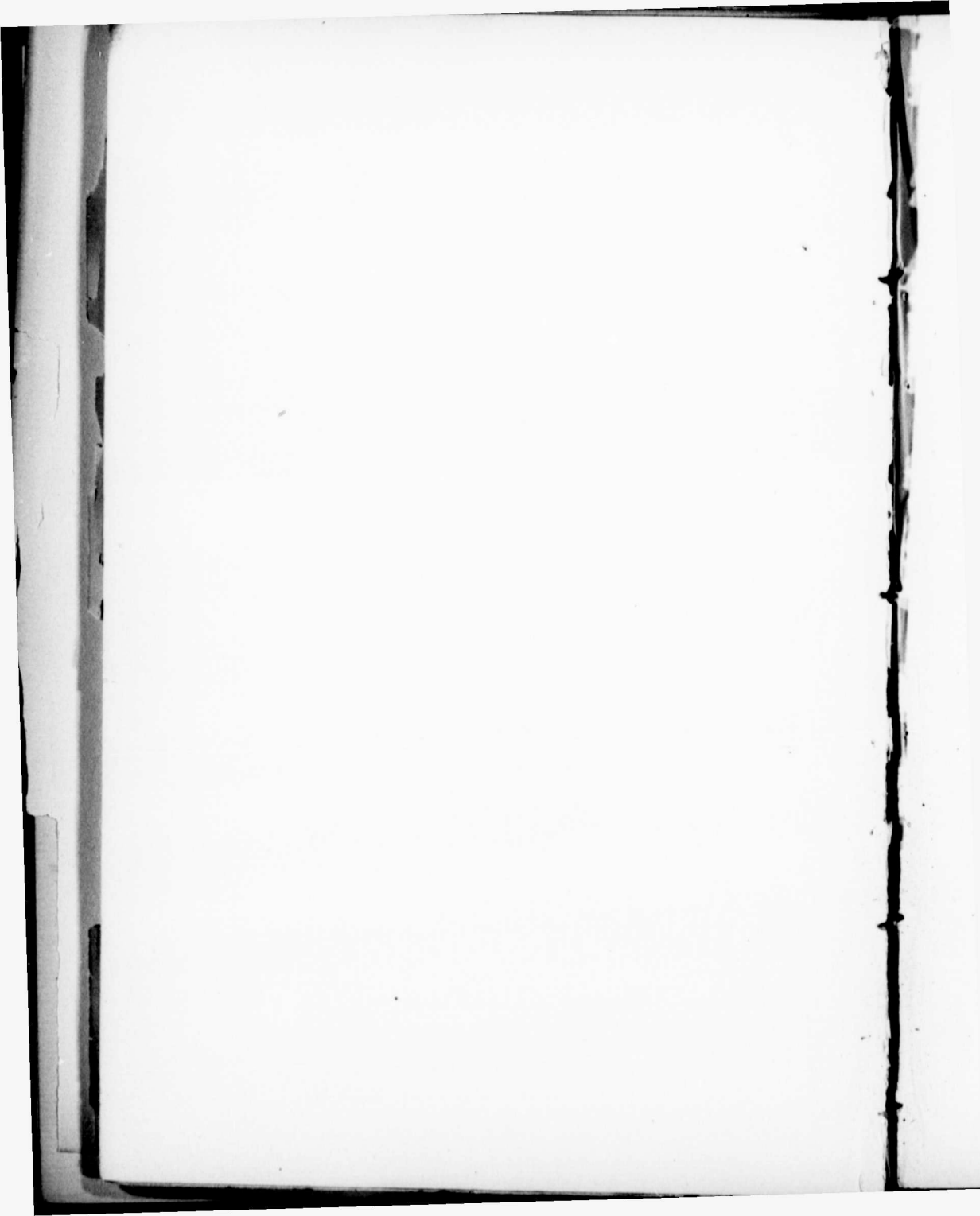


The Board of Trade of the City of Toronto

Annual Report
1898

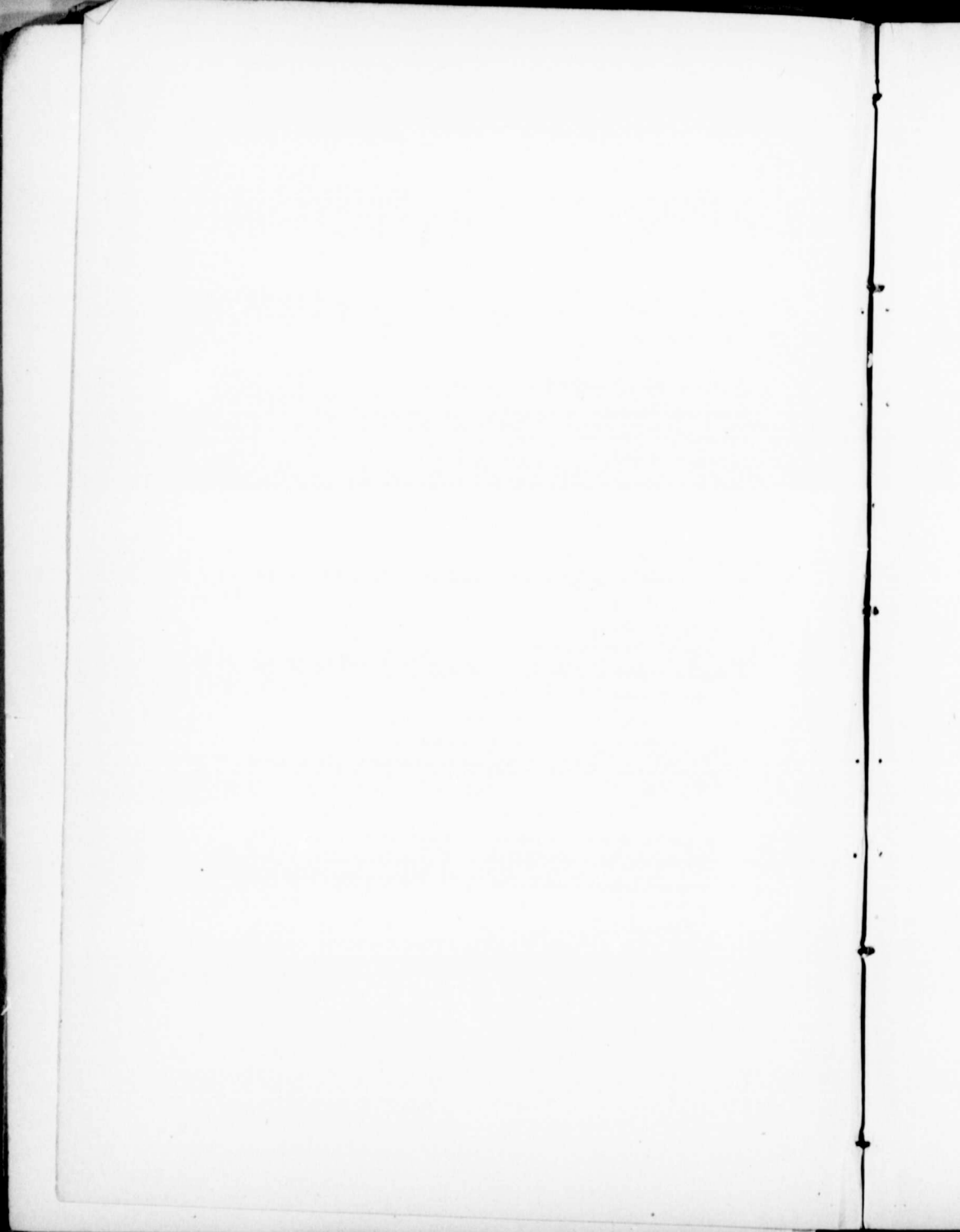


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W. H. BEATTY, Q.C.

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W. D. MATTHEWS,	J. L. SPINK,
	C. B. WATTS.

Examiners in Flour :

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DAVID PLEWES,	JOHN A. WILSON,
	J. E. PEAREN.

Grain Inspector :

EDWARD ADAMSON.

Flour Inspector :

Inspector of Hides and Leathers :

A. E. THOMPSON.

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(Appointed by His Excellency the Governor-General in Council, 18th Nov., 1895).

H. N. BAIRD, Chairman.

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J. L. SPINK,	THOMAS FLYNN.

SECRETARY,
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	EXECUTIVE COMMITTEE, CAPT. S. SYLVESTER.	
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DEPUTY-CHAIRMAN,
LYMAN M. JONES.

SECRETARY-TREASURER,
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EXECUTIVE COMMITTEE,
LYMAN M. JONES.

A. E. KEMP,
W. K. McNAUGHT,

ROBT. McCLAIN,
E. GURNEY,

H. D. WARREN.

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W. D. BEARDMORE.

SECRETARY-TREASURER,
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EXECUTIVE COMMITTEE,

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W. D. BEARDMORE,
J. C. BREITHAUP,

GEO. C. H. LANG,
A. R. CLARKE.
W. J. BICKELL,

W. H. McCORDICK.

INSPECTING AND ARBITRATION COMMITTEE,

J. SINCLAIR,
L. J. BREITHAUP,

HON. E. J. DAVIS,
S. R. WICKETT,

W. H. McCORDICK.

PRESIDENT'S REPORT.

In the closing sentence of my address upon assuming office one year ago, I expressed the hope "that the year 1898 might be the beginning of many record years in the prosperity of Toronto, of the Province and of the Dominion." That hope has been fully realized as to the past year. Both the city and country at large have prospered beyond my most sanguine expectations.

The year has also seen the fulfillment of many of the desires expressed by my predecessors in office. Two years ago, Mr. Osler, in his retiring address, discussed the question of preferential trade as a means of drawing the Empire more closely together, and said he would be prepared to make a beginning by extending a preference to British goods entering Canada. Since August last, the British preference has been an accomplished fact, and the goods of the Motherland and several important colonies have now a substantial tariff advantage in Canadian ports. Whether or not this preference ripens the feeling in Great Britain in favor of preferential treatment of the products of the Empire, we have the satisfaction of knowing that Canada has heartily done her share towards promoting an inter-Imperial trade.

In this connection it will be of interest to the members to be again reminded "that this Board was the first organized body to give public expression of approval to the principle of preferential trade within the British Empire."

The subject of penny postage was dealt with by Mr. Wilkie in 1893, and Mr. Blain, in the President's report of 1894, urged that it was time that a more enlightened policy should be adopted—"that the United States could afford to deliver letters to their people for two cents, and that we could afford equally well to deliver them to our people for a like charge." He also declared that "such a reduction would be a step towards penny postage throughout the Empire." These reforms did not come exactly in the order indicated by Mr. Blain, but both have long been advocated by this Board, and both are now accomplished facts.

Mr. Henniker Heaton, who is well known as having been a most able advocate of Imperial Penny Postage, said that, "but for the resolute action of Canada and the Hon. Mr. Mulock, the move for Imperial Penny Postage would have remained unsuccessful for years." We all acknowledge the correctness of that statement, and on his return from England in September last, a suitable tribute was paid to Mr. Mulock by the Board on account of his brilliant achievement.

Our Postmaster General had the honor of naming the day upon which Imperial Penny Postage would take effect, and it was made very appropriately a Christmas gift to the nation—to be followed by a New Year's gift to our own country of Dominion Penny Postage.

In regard to this latter, you have now passed a resolution which reflects credit upon the Board as a just acknowledgment to Mr. Mulock for the able manner in which he has conducted the affairs of his department, as well as for this last reform.

These are all important events, which make history, and mark the progress of civilization, and which will be looked back to with pride for generations to come.

There is just one other reform in the postal department which has been advocated by this Board, and it, we hope, in due time will be made effective, namely, the introduction of a one cent letter rate for cities. Having received so much, however, it is but reasonable that we should be content to wait until the revenue of the department warrants the reduction.

The construction of the Crow's Nest Pass Railway, advocated by this Board, during Mr. Gurney's presidency, and which has been accomplished within the past year, is a work of national importance. The coal and coke of the Pass are already beginning to reach the smelters of the Kootenay, and the cost of refining is greatly reduced. This will undoubtedly result in the rich mines of that country being developed with increasing rapidity, and in turn merchants, manufacturers and farmers will profit from the valuable and satisfactory trade in miners supplies.

The "Round the Empire Cable" and the "Fast Atlantic Service" are still in the future, but progress comes with startling rapidity in these days.

FINANCIAL AFFAIRS OF THE BOARD

It is gratifying to me, as I am sure it must be to our entire membership, to find that the financial condition of affairs of the Board has improved during the year by something over \$6,000.

There have been a number of resignations in consequence of the winding-up of the Gratuity Fund, as was to be expected. A number of new members, however, have been received, and the present condition of the membership and future prospects are most encouraging.

GRATUITY FUND

In accordance with the instruction of the resolution passed by the Gratuity members, an Act of Parliament was secured in the early part of the year, granting authority to distribute the fund. The securities were advertised for sale by tender, and \$91,800 face value of securities were sold to the North American Life Insurance Company at a premium of \$332.76, and distribution was made in the month of June.

Although originally opposed to the establishment of this fund, looking back now over its history from first to last, I cannot refrain from saying that we have reason to be proud of the results obtained. We have all had cheap insurance: \$164,215 have been paid to 567 beneficiaries, the families of 123 deceased members; 692 living members have received \$125.00 each in cash, a total of \$86,500.00, and there is \$24 still remaining in the Treasury to the credit of each member.

The winding up of the fund has been a most complicated and difficult task. Many thought it could not be done, and but for the fact that the opponents of the "winding up" were loyal friends of the Board, and consented to sink their personal opinions and interests, and submit to the declared wish of the majority, I do not think it could have been accomplished.

The Board is to be congratulated upon having been able to close up a matter where so large an amount of money was involved, and where the interests of those concerned were so conflicting, without litigation and without a dollar of loss. For this very creditable result, we are largely indebted to the wise counsel of our able solicitor. Now that it is closed, I think we all breathe more freely, and undoubtedly in future the officers of the Board will be less hampered in prosecuting the objects for

which the Board was originally organized, than it has been in the past. The Secretary's time will be relieved to a very considerable extent, and in this connection I would suggest that it would be a great advantage to the Board if the Secretary would obtain a copy of every bill introduced into the Dominion Parliament or Provincial Legislature, and report to the Council all proposed legislation affecting trade interests, also that he should obtain information from the railways as to changes of freight rates from time to time, for the Railway Committee, and also for the use of members.

During the year representatives of the Board visited Ottawa in connection with several matters of interest to merchants and traders with satisfactory results. Memorials were also transmitted to the Government with reference to a number of very important questions,—some of them dealing with matters which could not, for diplomatic reasons, be given to the press or made public,—notably a memorial to the Canadian High Commissioners respecting the marine interests of inland waters, also an exhaustive memorial reflecting the views of the Council regarding reciprocity with the United States. At the meeting of the British Association held at Bristol, England, in September, the Board was ably represented by the first vice-president, Mr. Kemp.

Much time has been devoted to the consideration of freight rates and railway questions. Several of these have been reported upon, and others are still in hand.

MUNICIPAL TAXATION

The question of municipal taxation was considered by a special committee and by the Council of the Board, and a resolution adopted favoring the abolition of personalty taxation. A city prospers in proportion as it draws to itself business from the outside world. It is therefore important that the conditions should be made as favorable as possible to the manufacturer and distributor.

By taxing personalty we are placing a burden upon that class of the community which it is to the city's interest to favor, and putting them at a disadvantage with their competitors in other cities where more favorable conditions exist in this regard. I am glad to know that the Assessment Commissioner now takes this view of the question, and proposes to act upon it as far as the present law will allow.

The City Council have succeeded, by strict economy, in again reducing the debt and taxation. If the same careful policy is followed for a few years longer, the tax burden per head of population will be materially lessened. Exemption of manufacturing plant and machinery with low water rates, are of importance in attracting new industries to Toronto, but even more valuable is the certainty that low taxation in the near future is assured.

PROSPEROUS TRADE CONDITIONS

In a review of the trade conditions, which it is customary to expect from your retiring President, the position and prospects of Toronto are naturally of greatest interest. The expansion of the city's manufacturing business during the past year has been greater than in any year of the past decade, or probably any year in its entire history.

Manufacturers in most lines have been compelled to run overtime to keep up with their orders. Their facilities have in many cases been so overtaxed that large extensions of premises were found necessary.

Taking two of our most important industries : In the implement trade there has been an increase of a quarter of a million in plant and buildings during the past year, and an addition of 500 employees to the pay roll. The output of this industry has been increased about one-third, largely export.

For several years past the export bacon trade has been steadily increasing. The expansion during 1898 is indicated by the fact that the expenditure in connection with this business for new buildings and improvement of old ones, has amounted in the aggregate to about \$170,000.

An up-to-date and thoroughly equipped abattoir, costing about \$50,000, has also been erected, and it is expected that the dead meat trade for foreign export will be successfully established during the coming year.

Many other lines of business might be cited in which there has been a corresponding or even greater percentage of increase.

The report of the City Commissioner shows that over one-third in value of the building permits issued during 1898 was for factories and warehouses. The same returns show that there was an increase in the value of factories and warehouses erected in the city in 1898 over those erected in 1897 of \$319,895. The whole building trade of the city is, I am happy to say, on a sound and conservative basis at the present time. The money being put into buildings is for legitimate investment and not for speculation.

The statement concerning the increase of the city's population contained in the City Directory for 1899, must be regarded as one of the most significant evidences of rapid growth. The estimate of population, 235,000, may be somewhat optimistic, but there can be no doubt that houses are now scarce in the city, and that the margin of vacant houses is not greater than it should be for a rapidly increasing population.

Further evidence of the increased volume of trade is to be found in the advance of the total bank clearings at Toronto from \$361,756,653 in 1897 to \$439,489,336 in 1898.

The Street Railway earnings have increased from \$1,076,612.00 in 1897, to \$1,210,618.00, in 1898.

TORONTO IMPORTS AND EXPORTS

The imports at the port of Toronto during 1898 were \$25,244,405, or almost four and a half millions in excess of those in 1897. A portion of this increase consists of raw materials for factory use, but the large increase in imports for the wholesale and retail trades proves that Toronto's importance as a distributing centre is steadily increasing.

The direct exports from Toronto amounted to \$6,161,994, an increase of \$284,000.

There is, of course, no means of knowing accurately the increase in manufactured articles produced in Toronto for consumption in the Dominion, but from conversation with the heads of different manufacturing companies, I am assured that the increase is very large. It cannot be otherwise. The development of our western country, both in the mining and farming districts, is going rapidly forward, and the development of the west means increased expansion in the factories and trade centres in the east.

The evidences of prosperity throughout the Dominion as a whole are most pronounced.

The average bank circulation in 1896 was \$31,456,297; in 1897, \$34,350,118, and for 1898 the average has been \$37,873,933.

We could perhaps have no better test of the activity of commerce and general prosperity of the country than this. It means that there is over six million dollars more in circulation in the pockets of the people at the present time than three years ago.

FOREIGN TRADE RELATIONS

If we turn to the always interesting subject of inter-Imperial foreign trade, the retrospect is no less agreeable. For the first time in the history of Canada, the total imports and exports exceeded three hundred million dollars in value. The most notable increase during the fiscal year ending on June 30th, 1898, was in the exports of Canadian produce, which advanced from \$123,632,540 in 1897, to \$144,333,746 in 1898.

This increase was due in part to the high price of wheat during a portion of the year, and the large crops of 1897, which permitted heavy exporting; with the single exception of forest products, however, all other classes of exports contributed to the increase.

The result of this remarkable expansion of exports and consequent increase in the purchasing power of Canada in foreign markets, was seen in the freedom of importation during the past summer, even before assurance of another good harvest gave added strength to the movement, and in the increasing demand upon our own factories and mills.

How much of the prosperity now to be seen on every side is due to the increase of the export trade, must remain a matter of opinion. It may be noticed in passing that until six years ago, the exports of Canadian produce never exceeded one hundred millions, and that as compared with a date so recent as 1896, the exports of 1898 show an increase of thirty-four and a half million dollars.

A parallel case is to be found in the trade year ending June, 1882. The harvest of 1881 was an excellent one, prices ruled high, and as a result over ten million dollars worth of barley went to the United States, and wheat, peas, oats and other grains to an equal value to Great Britain. This great increase over the normal purchasing power of the agricultural community was followed in the fall of 1882 by the largest importations in our history previous to those of 1898. The returns of the year 1898-99 warrant the belief that imports during the current year will greatly exceed those of any former year.

INCREASE OF FREE IMPORTS

It is worthy of note that whereas in 1883 the dutiable importations for consumption were valued at \$91,588,000, and the free at \$30,273,000, the dutiable imports for consumption in 1898 under similar prosperous conditions had shrunk to \$74,604,000, and the duty free imports had increased to \$51,685,000. The great increase of late in the volume of free imports gives to some extent the measure of the country's industrial development, because the free imports consist largely of metals for use in our factories, raw cotton, hides, wool, crude rubber, hemp, dye stuffs, chemicals and corn for feeding, things that are the raw material not merely for goods for the home market, but as in the case of cotton, hides, rubber, steel, corn and cabinet woods, of an export trade of large dimensions.

The expansion of free imports of raw materials is a distinctly favorable feature in the trade situation.

To go no further than Toronto industries, we can trace in the pianos, agricultural implements, heating appliances, bicycles and rubbers, which constitute the chief exports of our factories, the raw materials imported from abroad, duty free or at low rates, and without which we would find it much more difficult to compete in the world's markets.

The returns for the fiscal half year of 1898-99, show a still further increase in this class of imports, indicating even greater industrial activity than in the first part of the year.

LINES OF DEVELOPMENT

The importance of a proper development of our export trade can scarcely be overestimated, and warrants a few general observations as to the lines of development that seem most suited to our conditions as a people. It is no less necessary to the nation than to the individual to have a steady occupation and an assured income. For a long time to come, Canada must find her chief source of wealth in the supply of food products, and agriculture must be our greatest industry. While the United States may be expected, under more favorable conditions than now govern, to provide a near and profitable market for not a few products of the farm, we cannot look for an outlet in that direction for such staples as cheese, butter, bacon and wheat. The British market is beyond all doubt the best market for these products. In addition to the steady demand it has the advantage of open ports. We know that the door will never be shut upon our products, and there is therefore every element to induce the investment of farm capital in lines suitable to the British market.

The best opening in that market is for fine food products, and Canada is turning more and more every year to the supply of this class of foodstuff. Manitoba and the Territories must compete still with the wheat of Russia and Hungary, and the cattle of Argentine. The older provinces have for rivals in the dairying business the thrifty agriculturists of Denmark, Holland, Normandy and the Western States, who formerly had a monopoly of the provisions and dairy products supplied to the British market. We have no reason to be ashamed of the progress made in ousting these competitors. Canadian cheese has taken first place and our share of the trade is sixty per cent. of the total. In butter, bacon and poultry the fight for supremacy is only beginning, but American Consuls in Great Britain are already directing attention to the inroads of Canadian foodstuffs on trade hitherto largely supplied from the American market.

Since 1890 the export of bacon and ham has increased from half a million to over eight million dollars. Canadian poultry sold in the London market, at Christmas, only a trifle lower than the best home grown. Year by year advances are made in the various items of the dairy and provision trade, and the ground thus secured is seldom lost again.

Looking at the export trade as a whole, it is evident that the export of "Animals and their produce" is the line that gives the best promise to the Canadian farmer of a steady occupation and an assured income. It is less dependent than grain raising on a favorable season.

The trade returns show that year by year the exports of "Animals and their produce" has expanded steadily, while the export of field has been up and down according as crops were good or poor and prices high or low.

In support of this view, I present figures showing the export of Canadian produce since 1890 under the heading "Animals and their produce," which comprises the provision and dairy departments of our exports, and "Agricultural products," which embrace grains, hay, fruits and vegetables.

	Animals and their produce.	Agricultural products.
1890	\$25,106,995	\$11,908,030
1891	25,967,741	13,666,858
1892	28,594,850	22,113,284
1893	31,736,499	22,049,490
1894	31,881,973	17,677,649
1895	34,387,770	15,719,128
1896	36,507,641	14,083,361
1897	39,245,252	17,982,646
1898	44,301,470	33,215,177

This steady increase of the export of animal provision and dairy produce amounting to eight millions in the last two years has been achieved in conjunction with a great development of the market for the same products in the mining districts of western Ontario, British Columbia and the Yukon, where a large population has been supplied with dairy produce, meats and provisions at profitable prices by the farmers of western Ontario, Manitoba and the Northwest Territories, who have thus secured a near by market of great value for articles on which the export freight rates are so heavy as to seriously impair profits.

The present fiscal year will probably again show an increase in the export of "Animals and their produce," while the markedly lower range of wheat prices will cause a decrease of several millions in the export of field products.

No further evidence is required to establish the soundness of the assertion that the future prosperity of Canadian agriculture, and therefore of the Dominion as a whole, is largely bound up in the steady increase of the production and export of dairy produce and provisions. The market is practically unlimited. In the one item of butter, Great Britain imported 3,271,801 cwt. in 1897, of which Canada supplied only a thirtieth.

THE MILLING INTEREST

The form in which the bulk of our field produce goes to the foreign market, it seems to me, is capable of great improvement. The policy of shipping in concentrated form, so successful when applied to dairying, should be adapted to field products to a very considerable extent.

I am at a loss to understand why such a large proportion of our grain is shipped unground.

Ten years ago we exported 350,115 barrels of flour, and but 2,163,754 bushels of home grown wheat, while in 1897, the last year for which statistics are available, the export of flour was 421,758 barrels, and of wheat 7,855,274 bushels.

The milling interests of the country have not increased the flour export in anything like the same proportion as the export of wheat. A better showing is made in oatmeal, the production of which for export is a comparatively new industry, the output of the mills for export trade having increased from 13,849 barrels in 1888 to 152,019 barrels in 1897.

The millers say that the cause of the want of a proportionate increase in the export of flour is that special freight rates are made from

time to time on grain shipments in large quantities for quick delivery at the seaboard, while there are no corresponding specials made for flour, also that the railways have not given the same attention to the improvement of facilities for the quick and economical handling of flour that they have for the handling of wheat. It is to the interest of the railways as well as to the interest of the country that the increase of the production of flour in this country should be encouraged, as it means increased employment to labor in the manufacture of the flour itself, in the manufacture of barrels and sacks, and in the use of the by-products from the flour, which would help to stimulate dairying and stock-feeding. There would seem to be opportunity for great expansion in the production of both flour and oatmeal by grinding in transit at convenient centres, if up-to-date appliances for the handling were adopted.

The preferential tariff has warmed the heart of the British consumer to Canada as nothing else could have done. "*Made in Canada*" is a trade mark that he has no prejudice against, and so long as "*Made in Canada*" stands for quality, Canadian produce will displace that of foreign countries at the British breakfast and dinner table in an ever increasing degree.

The first essential to national success is self-reliance. The resources of Canada are capable of illimitable development, but for that development the people should depend on their own energies.

It was my privilege during the past year to make an extended trip to the West, and I was more than gratified at what I saw. No thoughtful person could pass through this great country, and study the conditions by which we are surrounded, without being impressed with the vastness of our resources and the possibility of their future development.

With over half the wheat area of the continent, with mineral resources perhaps greater than those of any other country, with a ranching country unexcelled, with areas of pulp wood sufficient for centuries of paper-making, industry intelligently applied is all that is necessary to give wealth and make this a great nation.

TRANSPORTATION

A word upon the great question of transportation seems unavoidable. Cheap rates for both freight and passengers are of the utmost importance to the rapid development of this country.

During the past summer a rate war occurred, and while, perhaps, in some respects, not altogether satisfactory to the railways concerned, it was undoubtedly a real benefit to the country, and if the results were properly analyzed, I am not at all sure but that it would be found that the railways were not sufferers to any material extent in consequence of the low rates which prevailed, as owing to the increased traffic, any deficiency in net earnings must have been very largely overcome, and the permanent advantage which must accrue to the benefit of the railways in consequence of trade expansion and increased development of the country, can hardly be estimated.

These are days of revolution in business methods in more than one line. How to accomplish the greatest amount of work with a minimum cost is the question which men in all branches of trade are earnestly seeking to solve, and the solution always means success. Many examples might be cited in this connection, but that of the Street Railway in the change of its system from horse to electricity sufficiently illustrates the point.

The Government is giving much attention to the cheapening of the cost of transportation, especially from the wheat fields of the west to the sea, in the belief that a fair share of the export grain which is now carried largely by American vessels and railroads can be diverted to Canadian channels.

The question of a cheap through grain route from the west to the sea via the St. Lawrence is of paramount interest to the country at large. Three different Canadian routes have been discussed at length of late in the press, all of them possible competitors for this business; that via Georgian Bay ports and Toronto is one of vast importance to this province, and especially to this city. The great question for us is of course, whether it is possible for the Georgian Bay, Toronto and St. Lawrence route to compete with the Lake Erie, Buffalo and New York route in the transportation of western grain products to the seaboard. To do this successfully, there must be ample accommodation at Georgian Bay ports for the immense grain carrying vessels of the Upper Lakes. There must be elevator facilities similar to those now in existence in Buffalo, the grain must be transported across the peninsula to Toronto at a minimum cost, and modern facilities provided so that it can be transferred to vessels here with the utmost economy.

If Toronto can be made a transferring point on a great through grain route, this traffic will be to this city largely what it now is to Buffalo. There is hardly anything that could happen which would do more for our prosperity than this. We would not only derive the direct benefit incident to handling, but it would immensely increase our importance as a great distributing centre. The same vessels which would carry the grain from here to the seaboard, would undoubtedly bring back large quantities of general merchandise, and would contribute to keeping down rates by rail.

The first step necessary in carrying out this project, so far as Toronto is concerned, is the diversion of the River Don, which has long been a source of destruction to the harbour, owing to the alluvial deposit annually brought down by its waters, the removal of the deposit which has already accumulated along the water front of the city, to a sufficient extent to accommodate vessels adapted to the new St. Lawrence system, and the deepening of the entrance to the harbor to 18 feet. Already petitions from the City, the Harbor Commissioners and this Board, endorsed by the Owen Sound, Meaford, Collingwood and Midland Boards of Trade, for the necessary aid to carry out these improvements, have been forwarded to the Government, and we have reason to hope that within the coming year the work will be accomplished.

The following figures of the grain trade of the port of Buffalo will be of interest to members:—

RECEIPTS OF FLOUR AND GRAIN BY LAKE AT BUFFALO IN 1898	
Flour, bbls.	10,335,368
Wheat, bush	83,745,260
Corn, bush.....	69,094,166
Oats, bush.....	40,031,694
Barley, bush	11,548,093
Rye, bush.....	6,816,896
Flaxseed, bush	5,672,028
Total Grain.....	216,908,037

Buffalo also imports a considerable quantity of iron ore from the Minnesota ranges. The import last year was 895,789 tons. We have

on the Canadian side of the boundary, in the Lake of the Woods district, iron ore deposits at least equal in extent and value to those which supply the American furnaces, and our lake marine, when constructed, should be able to do a large trade in the haulage of this ore. The western shipments from Buffalo are also very large; coal forms a considerable portion of this, but in the miscellaneous schedule of west bound freight, we find such items as sugar, 1,360,928 bbls.; cement, 1,211,936 bbls., and salt, 726,921 bbls. This will give some idea of the vast general trade of that port.

This city is the home of steel shipbuilding on the Canadian side of lakes, and the transportation of grain from Canadian ports to Montreal, under our coasting laws, must be carried on in Canadian bottoms, and a large share of the ever-increasing miscellaneous freight will certainly find its way west through the same channels.

There are several other questions, which if time would permit, I would like to have touched upon, such as the importance of the extension of the Radial Railway system centering in Toronto; the need of better pavements on the streets which are the main entries to the city; the very commendable work of the "National Sanatorium Association" at Gravenhurst and its successful treatment of consumptives, also the need of a supplementary institution in this city; the establishment of an industrial farm colony for the unemployed, and the farm colony system for convict labor.

In closing I wish to express my appreciation of the high honor conferred upon me by the members of this Board in placing me in the President's chair, an honor which perhaps only those who have occupied the position can fully appreciate. I have endeavored to fulfil the obligations imposed by the acceptance of the office to the best of my ability. Although conscious of many imperfections on my own part, fortunately I have been surrounded by men of the highest ability and sound judgment, men who have not hesitated to devote their time and energy to the interest of the Board from time to time as occasion required. I desire most sincerely to thank all these for their hearty co-operation and able support. I cannot but recognize that the favorable results so far as the work and influence of the Board are concerned, are due to their valuable aid.

The services of the Second Vice-President, Mr. M. C. Ellis, during the past year have been most valuable, and it is to be regretted that his other duties prevented his acceptance of the position of First Vice-President at this election, and following what has become an unwritten law, taking the President's chair another year. There is compensation, however, in the fact that no better man could have been found to fill the office than Mr. Ames, who has been on the Executive during the past year, in the office of Treasurer.

The Board is to be congratulated upon the election by acclamation of such able officers for the Executive this year, as are to be found in the persons of the President, First and Second Vice-Presidents and Treasurer. Without making invidious comparisons, I am not saying too much when I say that the Board has probably never had a better or stronger Executive.

I can only add my testimony to that of my predecessors to the many good qualities of our Secretary, whose energy and usefulness to the Board are well known.

ELIAS ROGERS, President.

INAUGURAL ADDRESS

GENTLEMEN,—The first duty I feel called upon to perform is to thank you for the honor you have conferred upon me by placing me in the responsible office of President, an honor of a very high order and one which I greatly esteem. With the honor comes the feeling of responsibility, which carries with it a desire to give my best energies to the services of the Board, as the varied interests relating to the trade and commerce of our City may be affected through the action of its officers.

I do not propose to make any rash promises of what may be accomplished during my term of office, for I feel that the executive officer of this Board must not only put forth his own strength unstintingly, but he must rely upon the loyalty of the rank and file of the membership of the Board; without this but little progress can be made.

I should like to make as concise a statement as possible regarding some of the questions which it seems to me should be seriously considered at the present time, not only by members of this Board, but by every citizen.

If I properly understand what excuse this Board has to offer for its existence, it is that its members, banded together, may be the means amongst other things of promoting measures which may be considered to advance the trade and commerce of this City and Province, and, when occasion arises, of the whole Dominion, and to act as a united body whenever conditions arise which would adversely affect our interests.

This City may be considered to be one of the most fortunately situated places, as its interests are related to this Province and the Dominion, that one could possibly imagine. If in the past it has not taken the place we had hoped for, this is not on account of its location, but rather that we have scarcely awakened to the fact of our favorable position.

We discuss from time to time, I trust intelligently, questions relating to the progress of remote parts of the Dominion, but I fear we have not sufficiently considered how we may be directly benefited by the development of those distant parts of our great country.

Within a period of twelve years this City doubled in population; at the present time we claim to have 235,000 people within our limits. This great increase cannot be said to have taken place through a combined effort on our part to put into operation any especially new enterprises, which would in effect attract population. Excepting those who were attracted by the development of manufacturing enterprises, the balance came to us through various causes, attributable to what may be termed our natural advantages.

The cessation of building operations in which to house our new comers caused a panic, not only in real estate and in the building industry (which was our chief industry), but also in the minds of many of those directly and indirectly interested therein. Then the cry went up, "What else is there for us to do?" This cry has nearly died away, faint echoes are heard only within the regions of the most hopelessly pessimistic.

In relation to our own Province, we possess by far the most advantageous location as a distributing centre, being at the centre of a prosperous agricultural population, the best on the continent, and having within our limits and in close proximity also an industrial population of no mean proportions. Therefore in respect to the business which comes to our merchants and manufacturers from other parts of the Dominion, we have the advantage of being backed by a first-class market at our very door. The development of our great Western country is a source of constant pride; for many years to come its chief resources will be mining, agriculture and fisheries. The East will be largely expected to furnish the supplies.

SUDBURY LINE

The transportation facilities provided for those parts in the West which are developing most rapidly are controlled almost exclusively by the Canadian Pacific Railway Co., who have shown remarkable courage in opening up new territory. The influence of this railway all the way from Ontario westward is of a character scarcely appreciated by those who have not gone over the ground, or given the question very close study. Whether the position they occupy is a fortunate one for the country, as compared with some other imaginary conditions, is not pertinent to the subject; we have got the Canadian Pacific Railway, and we have not got the imaginary conditions.

The proposed line *via* Parry Sound to Sudbury makes us over 200 miles nearer Winnipeg and the North-West than Montreal. Toronto, as a distributing centre for the West, occupies in some commodities a more favorable position than Montreal, whilst in others we are equally as good, and in but few can it be said that we are excelled, in comparison with any other point in Eastern Canada.

If the Canadian Pacific Railway Co. could be induced to build this line, they would then be interested in this City to a degree which they never could become interested through any other medium. We would then secure to an appreciable extent the influence and genius of those who are responsible for this great trust, representing a capitalization of \$400,000,000.

Not only is this a matter of interest to this City, but to this Province in general, particularly west of Peterboro.

No better illustration of the importance of this project need be cited than to say that in the early days of its history, the Canadian Pacific Railway had one station in Montreal, with but three tracks; this station now is enlarged to ten tracks, while the new Windsor Station has since been built with six tracks, and is now enlarged to ten tracks, showing a development in traffic from three to twenty tracks.

Let us hope for a Transcontinental terminus of the Canadian Pacific Railway at an early date.

TORONTO AND GEORGIAN BAY AIR LINE RAILWAY

I do not remember an occasion when the Press were so unanimous on any subject, or discussed a public question without the slightest prejudice or more intelligently than that of the Toronto and Georgian Bay Air Line Railway.

In connection with this project, as in the case of other projects which are of vital importance to this City, we can always depend upon

our newspapers being unanimous in advocating what they deem to be in the interests of the city. When questions of this character are under discussion, we may congratulate ourselves that we have the ablest journalists that are to be found anywhere, and by far the best newspapers in the Dominion.

Of late years conditions have developed whereby this City has become a way station on a large scale, and not a terminal in any sense of any railway system. I do not propose to venture an opinion as to who is to blame for these conditions.

Therefore there appears to be a most unanimous desire to seize and improve every opportunity which may be presented, by which a most desirable change, and one which may result in lasting benefit to the City, may be brought about.

Our ambition to become a more important Railway and Shipping centre is one worthy of a City of this size, and to acquire the benefits resulting from and the influence of great railway corporations is an aspiration which a City not having the same should endeavor to acquire.

The project of connecting this City, having a suitable harbor on Lake Ontario, with the nearest and most suitable harbor for the purposes desired, on the Georgian Bay, in order to divert the grain traffic into Canadian channels, is a project well worth considering, and one which should be discussed privately and publicly in all its bearings. Regarding the importance of the project of participating in the grain-carrying trade, if such a large volume of traffic is of benefit to other places, we can take it for granted it would be a benefit to this City. I anticipate, however, that so long as there is a cent of profit in the "long haul," we must expect to meet with opposition in respect to this undertaking.

The real meaning of the magnificent St. Lawrence system of waterways, reaching as it does 2,000 miles from the ocean into the heart of the continent, is gradually dawning upon the public in general.

Up to the present time a very small proportion of the grain produced beyond the Great Lakes has found its way to the seaboard by what must be acknowledged to be the most natural channel, except as far as Lake Erie; from there it has been diverted by rail to United States ports.

The early completion of the St. Lawrence Canals to a depth of 14 feet, together with other important undertakings, such as the improvement of harbor facilities at Montreal, all point to something important which it is anticipated is going to happen in connection with diverting the grain-carrying trade.

Toronto occupies a unique position in connection with the problem to be solved.

Vessels carrying 250,000 bushels and upwards of grain have been found to be the most economical carriers; such vessels have come into Georgian Bay ports with full loads during the past season. This grain has been transferred to ocean vessels at Montreal, chiefly by rail, in competition with grain delivered at Buffalo, to be transferred by rail to New York for shipment to Europe.

A Special Committee of the Senate of Canada, at its last sitting, took evidence respecting the cost of rail as compared with water transportation, and an eminent authority gave evidence before the Committee as follows:—

"We do on the Great Lakes for one dollar what it costs the best situated railway in the United States twenty-seven dollars to do; therefore, without further going into these figures (I could give them by the hour, if necessary), you will agree with me in my conclusion, that water transportation is the cheapest."

These large carriers on the upper lakes cannot get into Lake Ontario, but even if this were possible, there would be a loss of two and one-half days in going around the peninsula of Western Ontario. The portage from the Georgian Bay to a good harbor on Lake Ontario is the shortest at Toronto. A canal across this short portage, built by the Government, could only be done at an outlay of many millions of dollars, and on account of the cost we cannot advocate it.

Therefore it becomes a live question what the intention of the Government may be, having, it is assumed, improved the St. Lawrence Canals for a purpose, and how this immense traffic, which finds its way to the seaboard *via* the United States, is to be diverted, it being assumed that the natural route is *via* the St. Lawrence Canal system, and how it is their intention to complete the chain, so many links of which have been and are being forged.

A canal from Lake Ontario to the Georgian Bay, of the capacity of the Sault Ste. Marie Canal, is a project which may be considered to be unnecessary, in view of a substitute in the shape of a railway especially built for the purpose, which may be considered a reasonable proposition. A railway of this character would cost but a fractional amount as compared with the cost of a canal, and could be built for about the amount of money it is anticipated to spend upon the Montreal harbor.

The route, if owned by the Government, could be considered as a part of our canal system, connecting tide water with the upper lakes, and would assuredly be the means of diverting the grain traffic. It is a project which might well engage the attention of the City, and one which, in order to effect early operation, the City should join in with the Government.

The Grand Trunk Railway having valuable water frontage at Toronto, together with their connections on the Georgian Bay, are in a favorable position to participate in and be a great factor in diverting the grain-carrying business during the open season of navigation. Whether the far-sightedness and enterprise which is characteristic of its present management will deem it to be in its interests to participate in what they might consider a radical movement, or continue to develop the "long haul," is a question on which I would not even appear to speculate. I would only express the hope that this railway might see it to be in their interests to throw their influence in the direction of developing the grain traffic across the portage during the open season of navigation, rather than to attempt to stimulate the "long haul" business.

Let us not forget in discussing this question that the idea is not to take away from Canadian railways a business which they at present enjoy. We cannot do this, as they do not possess the business; our own products are carried by United States ships and railways to United States ports to the extent of five bushels to one *via* Canadian ports; 263,000,000 bushels of grain, including flour reduced to its equivalent in wheat, were carried *via* Buffalo in 1898; this last season the Parry Sound Railway only carried 10,765,000 bushels, while with better facilities at Montreal they claim they could increase this as high as 20,000,000 bushels. The Grand Trunk Railway handled during the past season

6,000,000 bushels of grain at Midland, with the improved facilities provided there.

Nevertheless, does it not seem strange that all these years before freight rates on grain got down to the present level, and while the canals were still in the unfinished condition, this trade has been allowed to go through the United States, and only recently, when the St. Lawrence Canal system is approaching completion to a 14 ft. depth of water, the railways are seriously considering how they can participate in the business of the railways which traverse the State of New York.

If we are going to divert an appreciable amount of the grain business to Canadian channels, and thereby build up ocean ports like Montreal and Quebec, the short rail haul between Georgian Bay and Toronto and the utilization of the canals must be the important factor.

The United States railways now have the business, they have an equipment second to none, their running expenses are low, the fuel they use, if not half the cost, is very much less than the cost of fuel of railways operating on this side. To depend entirely upon the railways having the "long haul" here diverting the business from those having the "long haul" in the United States, would to my mind result in bringing but a small and insignificant part of the grain-carrying trade this way.

This question of an Air Line, and the improvement of Toronto harbor, is one which should be endorsed, not only by towns interested on the Georgian Bay, and cities like Montreal and Quebec and other places on the St. Lawrence River and Gulf, because it is apparent that vessels which will be able to traverse the St. Lawrence Canals will be able to unload at Quebec City and other St. Lawrence Gulf points, but it should also be endorsed by every farmer in this Province within reasonable distance of Toronto, who has produce to sell or export, for it is a fact which cannot be denied that this port was of great importance even when the canals were only 8 ft. deep, and for a considerable period after the creation of the internal northern fan of independent local railways terminating in Toronto, which were promoted by energetic citizens, and to which roads this City contributed \$1,483,000.

Transfer was made here of immense blocks of freight products brought from all parts of the interior country, to a fleet of vessels and steamers, for shipment to Montreal and points on the St. Lawrence, for export, which was of great advantage to the general trade. Although this water traffic has almost disappeared, it can be revived under new and improved conditions, and become, as in the past, a great factor in regulating freight rates on products for shipment to the East.

A good harbor, with a fleet of vessels 14 ft. draught, could not but advantageously affect this part of the Province for a very considerable radius from this City.

What we are interested in particularly is prompt action, otherwise other routes will be devised and established which will neutralize the importance of this.

The Hon. Minister of Public Works is reported to have said in Montreal a few days ago, that he was desirous of making Montreal the Buffalo of Canada. I endorse the sentiment; it is a worthy ambition; but I would go even further: I would say that Montreal, being a seaport, should be the New York of Canada; Toronto is willing to take the humbler position; being a lake port, we must insist upon its being the Buffalo of Canada.

Any question relating to transportation which in effect would reduce the cost of carrying grain, is one which interests every producer who

cultivates grain for export. That this project when in operation would reduce the cost of transportation, there can be no doubt. The money saved would not benefit those in Europe who purchase such products, as the price is regulated over there in competition with other countries, but the saving would find its way into the pockets of the farmers. The question is in every sense a national one.

It would seem to be in our interests to work with our friends in Montreal or Quebec: their interests and ours would appear to be identical. If it is necessary to have more money spent on the Montreal or Quebec harbors in order to accommodate the increased traffic, then this is a problem which should interest us equally with the people of these cities, for excellent harbor accommodation is necessary if we expect to attract sufficient tonnage in ocean-going vessels, in order to create that competition in freight rates which exists at United States ports.

We must not lose sight of the fact that this railway, if built, would be a substitute for a canal, a very practical and inexpensive one, and if owned by the Government should be considered as a part of the system of canals extending from tide water to the upper lakes.

The greatest amount of publicity should be given to this question, with a view of bringing out the advantages, and also the objections, which may be raised against it. I feel certain it will be found to be the best grain route, being the most economical on account of the short rail haul. This point settled, there should be no doubt as to the attitude of the Government towards it.

JAMES BAY RAILWAY

My views on the important question of the James Bay Railway are embodied in a report quite recently made public, therefore I shall not take up any time in discussing it further.

RAILWAY OFFICERS

I cannot but feel that in connection with our general development our two great railways will conceive it to be in their interests to have their traffic departments more generally centred in the city.

I am warranted in saying that their patrons here feel that the business demands that more power be vested in their agents here, in order that many questions which have to be considered from time to time, that now require to be referred to Montreal for decision, often causing vexatious delays and frequently a journey thither, may be decided promptly, as is the case with patrons of railways residing in Montreal.

TOURIST TRAVEL

When we consider the vast population to the south, within a day's journey of Toronto, the great wealth of the people, their aptitude for travel, their desire to visit a more northerly latitude during the hot term in search of health and pleasure, we wonder why we have not already taken steps to advertise ourselves.

The City is in itself a favorite resort for the tourist, and to the north we have that picturesque region bordering on the Muskoka Lakes and Georgian Bay.

With good hotels and judicious advertising the tourist travel of Toronto and those sections could be increased by 50,000 people annually.

Calculating that during their stay in this Province, a total, including railway fares, of one hundred dollars each would be spent, which I believe is a fair estimate, we have an added circulation of \$5,000,000.

The matter of encouraging tourist travel is a question which we ought to consider, but which should not be pushed with vigor until we are fairly certain that we are to have a modern hotel in which to accommodate those of our guests who are accustomed to such a luxury.

NEW HOTEL

I have the greatest respect for the men who own and operate our hotels; they are men of whom any city might have good reason to be proud. Our hotels in respect to accommodation and service are equal to anything of their class to be found in other places, and of course are quite good enough for me, but we must not close our eyes to the fact that we have not at the present time, nor have we had for many years past, what might be considered a modern hotel, equal to those in cities of this size in the United States or in other countries.

I feel that a new hotel is one of our greatest necessities. We must admit that strangers frequently form their opinions of a place through their hotel surroundings. We could not do a better thing for ourselves than to show outsiders that we have sufficient energy to erect such an hotel. The erection of a modern hotel would be a starting point, by which, it appears to me, other questions of importance would be influenced. A first-class hotel would be one of the best advertisements Toronto could have.

Let us dispel the illusion at once that the hotels which are now in existence would suffer from any competition which a new and modern hotel would bring. The experience has been in other places that extra hotel accommodation of this character always added to the business rather than detracted from the hotels which formerly existed.

I am glad to say that with the loyal support of some of our citizens we appear to be nearer having a magnificent hotel within our bounds, at the present time, than we have been on any former occasion that I know of, since the question has been agitated.

TORONTO A DISTRIBUTING CENTRE

The change in the base of supply for many commodities which formerly came to us from Great Britain and other European countries, to this continent, together with the fact that we have within ourselves and the immediate vicinity of this city, productive industries, adds to the importance of this city as a distributing centre.

With the encouragement of water transportation and ship-building, advantageously situated as we are, being able to communicate during the open season of navigation with all the territory bordering on the Great Lakes, and, after the canals are deepened, with the Lower St. Lawrence, Newfoundland and the Maritime Provinces, we may anticipate that progress will be made in this city by the greater tendency to locate here, of mercantile and manufacturing enterprises.

We are in need of more diversified industries. In addition to those we already have we require cotton mills, sugar refineries, rolling mills, etc.

Amongst many other commodities which come to us now from the United States, largely from the Pittsburgh and Cleveland districts, are

those of iron and steel, and their varied products. The change in base of supply respecting such commodities has been radical within the last few years, and as much as we may sympathise with the British producer yet it seems impossible for the conditions which exist in the Welsh and other iron and steel centres in Great Britain, to meet the competition from the United States, so far at least as this market is concerned. I do not see that there is any hope in the near future of the British market again being the base of supply for the many iron and steel commodities which they have heretofore supplied us with.

No better illustration of the existing conditions need be cited than the fact that several thousand tons of steel ship plates were shipped from the United States through this country, to the best ship-builders in Belfast and on the Clyde last summer, and appear to have given satisfaction to the purchasers.

CITY

My desire is to co-operate with the city authorities to the utmost extent, in all questions relating to the development of our city, and to cultivate the kindly feeling which has existed in the past between the Board of Trade and the City Council.

I cannot but express what must be the feelings of many, that this city, with a great future before it, has as yet an unfinished and incomplete appearance. In some respects the city might be considered to be in need of general repairs. Our rapid growth necessitated a class of public works which were of an inefficient and temporary character, necessitating at the present time extensive renewals.

I am not convinced that we have given the question of permanent works, such as a trunk sewer, improved source of supply for our water-works, permanent street paving and sidewalks, etc., that careful consideration by which we should be able to arrive at a *definite* policy as to what course we should pursue. The word we hear too frequently in this connection at the present time, is "cheap." This is to be regretted, for I predict that in a short time we will see the error that has been made and the amount of money that has been wasted in works of a temporary character, and it will all have to be done over again.

With the return of prosperity let us hesitate and consider whether it would not be better to put down pavements and sidewalks of a more durable character, which in the long run would be more economical.

An ideal form of city government would be by a commission. We could not likely acquire this at a single stride, yet it seems to me that the feeling will grow that this city should be able to operate under a special charter, and that we are entitled to have a charter. I do not anticipate that greater interest will be taken in civic affairs under the existing general municipal law by which we operate our civic affairs.

A city of this size has interests of its own which are not common to smaller places, legislation in connection with which we should be able to control without mixing it up yearly with the hundreds of questions which have to run the gauntlet of the local government of this province.

The question of taxation on personalty as it exists at the present time, as compared with the way it is regulated in Montreal and other places, is a most serious drawback. By way of illustration I think all are prepared to admit that if the money which is on deposit in our loan societies and banks were invested in mercantile and industrial enterprises, it would be better for the prosperity of this city. At the present

time very little of the money is subject to taxation. Assuming that the average rate on the money on deposit is 3 per cent. per annum; if the owners could be found and it could be taxed, I assume that there would be only one crop of taxes, as it would disappear, for it would take more than half of the annual interest to pay the taxes according to our present rate.

If such an agitation were advocated as might result in taxing this money, people would rise up in rebellion against it, yet a man who dares to take the money he has on deposit and invest it in either a manufacturing or mercantile enterprise, where his capital is visible to the naked eye, as represented by merchandise which he has on hand, then it is subject to taxation to the full value of the money so invested, while it is practically exempt from taxation so long as it remains in the savings bank. If the money invested to help maintain a city by manufacturers and wholesale merchants can be assessed 57% of the earning power of money in a savings bank, we may ask, is the thing reasonable? Can it lead to success? Does it make taxes lighter to the average tax-payer? Is it likely to encourage the building up of large enterprises in our midst?

Our taxes should be levied on the value of the real estate, and if the personalty tax is to be insisted upon, it should be upon the rental value of the premises occupied.

The tendency of capitalists to confine their investments to purely financial institutions, where capital is protected by special legislation, instead of investing in productive enterprises, may continue as long as the present conditions exist.

The "Assessment Act" as applied breeds corruption, perjury and disrespect for law, upon every possible ground of justice, equality and morality: the taxation of personal property in this manner stands condemned and should be revised.

The policy which is being pursued by our Assessment Commissioner at the present time, in respect to exemptions from taxation for a period of ten years, and other inducements to manufacturers who are willing to locate here, is a wise one, and I do not consider it prejudicial to the interests of those who are already here, although it is an extremity which ought to be unnecessary, yet under the existing circumstances, if we expect to attract large enterprises it is the only policy to pursue. Within the ten years during the time the exemptions last, it is to be hoped we can so adjust our affairs that this policy then will not be necessary.

We can make Toronto a desirable place for manufacturers and merchants to locate in without special inducements of this kind.

What we require is favorable transportation charges; as we develop the conditions will become more favorable if we watch and take advantage of all our opportunities.

BOARD OF TRADE

This Board in the future as in the past can be of great service in influencing legislation and in assisting in various ways in developing the trade and commerce of this city and province.

I ask for those officers and members of the Board who will be called upon to sacrifice a great deal of valuable time in consideration of the questions which shall come before us from time to time, that they shall have the loyal support and sympathy not only of the membership of the Board, but of the citizens generally. Our interests are mutual.

Upon the rising young business men will fall the burdens of the future ; they must carry on the work. We want to make this Board a popular institution in every sense of the word. One member has as many rights here as another ; there is no such thing as a clique of one body of men or another. The members should make the very best use of the Board that is in their power.

The various sections of the Board require to be reorganized, and every member should have some section to which he belongs, and to which he may go in order to ventilate his grievances and to give his views from time to time.

I hope every member will be willing to assume his fair share of responsibility in connection with the work of the Board. Let us not pursue a vacillating policy, one waiting for the other to act ; I hope both the old and new members will feel that a share of responsibility rests upon them, and that they will be glad to participate in the work of the Board and in the discussions which take place.

What we want now, associated with the present membership, is five hundred new members. For two years past we have been endeavoring to make such arrangements in connection with the finances of the Board and the Gratuity Fund, that it would not be a financial burden for anyone to become a member of this Board, and we have succeeded in working out this problem with a view of taking in a large number of new members. The entrance fee of one hundred dollars is suspended for the present, and the annual dues are now twelve dollars for resident members, and ten dollars for non-resident members, so it will be seen that the annual dues, being at a nominal figure, will not be the means of barring out anyone who would feel that they would like to be associated with the Board.

Blank forms for application have been distributed amongst the members who are present here to-day, and if each one will do his duty, within a few weeks the membership of this Board will be greatly increased. I may tell you that there are applications in now for more than ten per cent. of the number asked for.

The matter is entirely in your hands, and I hope each member will do his duty.

A. E. KEMP.

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SECRETARY'S REPORT

TORONTO, December 31st, 1898.

To the members of the Board.

GENTLEMEN,—I have the honor to report that during the year the Exchange of the Board was open for business 304 days, and closed 61 days, viz.:—52 Sundays, New Year's Day, Good Friday, Easter Monday, Queen's Birthday, Dominion Day, Civic Holiday, Labor Day, Thanksgiving Day and Christmas Day.

During the year 500 meetings have been held in the rooms of the Board, as follows :—

Arbitration, Committees of.....	12
Bankers' Section	3
Board, General Meeting of.....	6
Call Board Meeting.....	304
Council Meetings.....	21
Executive Meetings.....	22
Examiners in Grain.....	3
Grain Section	3
Gratuity Fund Subscribers.....	1
" " Trustees	10
" " Committee	1
Marine Section	3
" " Executive	1
Railway and Transportation Committee.....	8
Tanners' Section	1
" " Executive	1
Taxation Committee	6
Wholesale Grocers' Association	59
Hospital Trust	1
Oatmeal Millers	3
Dominion "	3
" " Executive.....	1
Legislation Committee.....	1
Committee re Bell Telephone Co.....	2
" re Stock Yards.....	1
" re G. T.R. Head Offices	2
" re Nickel Ore and Matte	3
" re Harbour Improvements	2
" re Trade Relations with the United States	3
Lumbermen's Association	5
" " Committee.....	1
Canadian Copyright Association	1
Insolvency Committee	1
Conference—Minister of Customs	1
Tea Brokers	1
Board of Examiners in Grain	1
Ontario Board of Examiners—Grain Standards	1
Dominion Cigar Manufacturers' Association.....	1

In the year that has passed death has entered our ranks and the Board has lost 11 of its members, as follows :—

MEMBERS OF THE GRATUITY FUND

G. M. Rose, Toronto	February 10th, aged 68
John T. Russill, Toronto	" 16th, " 56
Geo. W. Wood, Toronto	March 15th, " 57
Jas. Dollar, San Francisco.....	" 17th, " 48
R. G. Lambert, Harriston.....	May 19th, " 60
E. D. Boswell, Riviere du Loup	June 3rd, " 50
S. C. Kanady, Toronto	" 8th, " 63
Jos. Simpson, Toronto	August 17th, " 74
D. McKillop, Toronto.....	" 15th, " 55

NON-MEMBERS OF THE GRATUITY FUND

Jas. Worthington, Toronto	November 24th, aged 76
Robt. Thomson, Hamilton	December 7th, " 65

All of which is respectfully submitted,

EDGAR A. WILLS,

Secretary and Superintendent.

TREASURER'S REPORT
OF THE
BOARD OF TRADE OF THE CITY OF TORONTO.

CASH TRANSACTIONS.

12 MONTHS ENDING 31ST DECEMBER, 1898.

RECEIPTS.

Annual Subscriptions—1898 Account	\$5,100 00	
" " 1899 "	2,406 00	
		\$ 7,506 00
Rents.....		20,218 66
Transfer Fees	5 00	
Bank Overdraft 31st December, 1898		\$27,729 66
		<u>3,055 21</u>
		<u>\$30,784 87</u>

EXPENDITURES.

Bank Overdraft, 1897	\$8,283 77	
Coupons redeemed	6,225 00	
First Debentures, payment on principal.....	1,000 00	
Interest on Bank Overdraft	83 38	
Accrued interest paid.....	5 00	
		\$15,597 15
Office Expenses.....	\$ 164 04	
Salary Account—Secretary, Superintendent and Office Assist's	2,950 00	
Audit Fee	100 00	
Postage and Telegrams	123 06	
Ticker Reports	840 00	
Printing and Lithographing	346 70	
Telephones.....	90 00	
Delegates' Expenses	85 55	
Newspapers and Periodicals	45 00	
Petty Accounts	36 30	
		\$ 4,780 65
Taxes	\$3,030 18	
Fuel	1,066 38	
Light.....	158 63	
Water	264 01	
Wages—Engineer, Elevator Conductors, Janitor's Staff, Watchman, etc.....	3,920 29	
Engineering Repairs and Supplies	474 66	
Janitor's Supplies.....	160 40	
Building Outlays	432 52	
		\$10,407 07
		<u>\$30,784 87</u>

TREASURER'S REPORT

35

REVENUE ACCOUNT

For 12 months ending December 31st, 1898.

Annual Subscriptions—1 member (1897).....	\$ 17 00	
613 members at \$12	7,356 00	
176 " " 10	1,760 00	
3 " " 6 (fee for half year)	18 00	
792 members in all.....		\$ 9,151 00
Rents for 1898		20,258 66
Transfer Fees.....		5 00
		<u>\$ 29,414 66</u>

CONTRA.

Preference Coupons for 1898	\$ 6,225 00	
Interest on Life Membership Fund	721 31	
Interest on Bank Balances	83 38	
Fire Insurance	936 77	
Building Maintenance	10,407 07	
General Expenses	4,780 65	
		<u>\$ 23,154 18</u>
Surplus Carried to Building Account.....		\$ 6,260 48
Building Account 31st December, 1897		443,745 81
Building Account 31st December, 1898		<u>\$437,485 33</u>

BALANCE SHEET, DECEMBER 31ST, 1898.

LIABILITIES.

Debentures	\$420,300 00	
Accrued Interest.....	153 75	
Bank Overdraft.....	3,053 21	
Subscriptions, 1899 Account	4,406 00	
Life Membership Account	15,147 63	
		<u>\$441,062 59</u>

ASSETS.

Building and Equipment.....	\$437,485 33	
Rents	3,012 26	
Insurance, 1899 Account	565 00	
		<u>\$441,062 59</u>

LIFE MEMBERSHIP FUND.

Amount December 31st, 1897.....	\$ 15,530 32	
92 Fees for 1898	1,104 00	
		<u>\$ 14,426 32</u>
12 Months' Interest at 5 per cent	721 31	
Fund December 31st, 1898		<u>\$ 15,147 63</u>

(Signed) A. E. AMES,
Treasurer.

Audited and found correct.
CLARKSON & CROSS.

Toronto, January 4th, 1899.

19 66
15 21
4 87

4 87

GRATUITY FUND

REPORT OF THE TRUSTEES

TORONTO, July 1st, 1898.

To the Council of the Board of Trade of the City of Toronto :

The Trustees of the Gratuity Fund herewith present their Twelfth Annual Report and Financial Statement as of July 1st.

The Gratuity Fund has now been in existence for twelve years. An aggregate of \$296,700 has passed through the hands of the Trustees. The beneficiaries (567) of 123 deceased members have been paid \$170,565. A reserve fund of \$103,100 has been accumulated, which has been invested from time to time in interest bearing securities. It is worthy of note at this time that in connection with this, there has not been one dollar loss on any investment.

During its last session, an Act was passed by the Dominion Parliament providing for the winding up of the Gratuity Fund, and for the immediate distribution of a large proportion of the reserve.

In accordance with the provisions of the Act referred to, the Trustees advertised for tenders for the purchase of the securities held by the Trustees. The tender of the North American Life Assurance Co. being the highest was accepted for \$92,152.76, a premium of \$352.76 on the face value. The sum of \$86,500 has been distributed among the 692 members who were entitled to receive the same, viz: \$125 to each subscriber, in accordance with the provisions of the Act. The surplus in the hands of the Trustees (after having paid this amount, together with all legal expenses) is \$16,608, which sum is to be held for distribution to holders of certificates on the 13th June, 1903, provided the Annual Fees of the Board have been paid during this period, in accordance with the provisions of the Act.

Respectfully,

ELIAS ROGERS, <i>Chairman,</i>	} <i>Trustees.</i>
WM. INCE,	
D. R. WILKIE,	
W. D. MATTHEWS,	
A. E. AMES,	

EDGAR A. WILLS,
Secretary to the Trustees.

TWELFTH ANNUAL STATEMENT

GRATUITY FUND ASSESSMENT

Died.	NAME.	No.	Age.	No. of Beneficiaries.	Amount.
1897					
July 26	Daniel Hunter Toronto	1	57	9	\$1,500 00
Aug. 16	George Sharpe..... "	2	68	6	1,500 00
Oct. 25	G. W. Lillie..... "	3	60	7	1,500 00
Nov. 8	J. D. Hay..... "	4	42	4	1,499 00
Dec. 7	Robert H. Gray..... "	5	61	2	1,498 50
1898					
Feb. 10	Geo. M. Rose..... "	6	68	10	1,496 00
Feb. 17	J. T. Russell..... "	7	56	4	1,496 00
Mar. 15	G. W. Wood..... "	8	57	5	1,494 50
Mar. 17	Jas. Dollar, San Francisco, Cal.	9	48	3	1,495 00
May 17	R. G. Lambert..... Harriston	10	60	3	1,495 00
June 3	E. D. Boswell, Riv. du Loup, Que.	11	50	3	1,491 00
June 8	S. C. Kanady..... Toronto	12	63	2	1,491 00
		12		58	\$17,956 00

Total number of Assessments, 1897-8	12
Total number of Deaths.....	12
Total amount of Gratuities.....	\$17,956 00
Average amount of each payment	1,496 33

DISTRIBUTION OF GRATUITY

Wives.....10	Sisters..... 2	Brothers..... 1	
Adult Children..24	Minor Children..18	Total Beneficiaries..	55
Average Age 12 Deceased Members.....	57.50 years		
Number of Subscribers, June 30th, 1898	692		

RECEIPTS AND DISBURSEMENTS

July 1st, 1897, to June 30th, 1898.

1897.			
July 1st—	To balance cash in bank.....	\$ 19,065	25
1898.			
June 30th—	To interest received	5,253	44
	Receipts from Assessments.....	21,448	00
	Mortgage loan repaid	1,000	00
	Investments sold	91,800	00
	Premium on sale.....	352	76
			<u>\$138,919 45</u>
1898.			
June 30th—	By Expenses—		
	Salaries.....	\$1,000	00
	Interest to minors	479	08
	Postage	188	48
	Printing	160	25
	Legal Expenses	250	00
	Actuarial fees	125	00
	Audit fees.....	150	00
	Rent of vault.....	22	50
	Rent of offices.....	250	00
	Petty accounts	34	81
			<u>\$ 2,660 12</u>
	Payments to beneficiaries..	16,918	09
	Pay'nt Trust Acn't, minors	3,213	41
	Mortgage investment acn't.	14,300	00
	Special legal and other ex- penses in connection with legislation.....	1,125	87
	Special payment to 692 sub- scribers of \$125.00 each..	86,500	00
	Balance in bank	14,171	96
	Cash in hand.....	30	00
			<u>\$ 138,919 45</u>

BALANCE SHEET, 1ST JULY, 1898

ASSETS

Investments—First mortgages real estate..	\$10,000	00
Interest accrued on investments.....	\$ 108	95
Cash on deposit in Canadian Bank of Commerce	14,171	96
Cash undeposited	30	00
		<u>\$14,310 91</u>
		<u>\$ 24,310 91</u>

LIABILITIES

Due beneficiaries.....	\$ 7,702	91
Balance, net surplus Gratuity Fund this date	16,608	00
		<u>\$ 24,310 91</u>

We have audited the accounts of the Gratuity Fund of the Board of Trade of the City of Toronto for the year ending June 30th, 1898, and certify the above to be a correct statement of the same.

The securities held for the investments have been examined and found in order.

CLARKSON & CROSS.

TORONTO, July 3rd, 1898.

CONTRIBUTIONS TO THE LIBRARY, 1898

- Annual Report Chamber of Commerce of the District of Montreal, P. Q.
 " " Winnipeg, Man., Board of Trade.
 " " Belfast, Ireland, Chamber of Commerce.
 " " Peoria, Ill., Board of Trade.
 " " Minister of Mines, British Columbia.
 " " Rockhampton, Queensland, Chamber of Commerce.
 " " British Chamber of Commerce, Egypt.
 " " British Columbia Board of Trade.
 " " Montreal, Que., Board of Trade.
 " " Buffalo Merchants' Exchange.
 " " Mitchell Board of Trade.
 " " Board of Trade of Chicago, Ill.
 " " Southampton, England, Chamber of Commerce.
 " " Harbour Commissioners, of Montreal.
 " " Chamber of Commerce, Falmouth, England.
 " " Quebec Harbour Commissioners.
 " " Adelaide, Chamber of Commerce, Australia.
 " " Georgetown Chamber of Commerce, British Guiana.
 " " Vancouver Board of Trade.
 " " Cincinnati Chamber of Commerce.
 " " Cleveland Chamber of Commerce.
 " " Harbour Commissioners for 1897.
 " " Perth Chamber of Commerce, Western Australia.
 " " Department of Agriculture, Washington, D. C.
 " " Dunedin, N. Z., Chamber of Commerce.
- The People's Almanack for 1898, per *The Montreal Gazette*.
 Dominion Government and Legislative Assembly of Ontario Statistical
 Departmental Returns and Reports.
 Special Dominion Government Publications.
 Foreign Tariffs, as prepared by the International Customs Bureau.
 The People's Almanack for 1899, per *The Montreal Gazette*.
 General View of the Commerce and Industries of Japan.
 Demerara Fortnightly Market Reports.
 Trinidad Market Reviews.
 Relatorio Da Direccao Da Associacao Commercial Do Porto.
 Speech on Canadian Yukon Railway, by Hon. Clifford Sifton.
 Proceedings of the Twenty-Eighth Annual Meeting National Board of
 Trade, Washington, U.S.A.
 Statistical Register. New South Wales.
 Report U.S. Dept. of Agriculture, re Changes of Railway Rates, etc.
 New South Wales Register for 1897 and previous years.
 Statistical Abstract of the United States for 1897.
 Exports—Bread Stuffs, Provisions, etc., Customs Dept. U.S., for 18
 Commerce of the United States with Asia and Oceanica.
 Commerce of countries of Asia and Oceanica with other countries, 1898.
 Trade of the United States with the Hawaiian Islands.
 Commerce with Cuba and Porto Rico and Imports into the Hawaiian
 Islands, 1898.
 Foreign Commerce of Spain and Commerce of the U.S. with Spain and
 Dependencies.
 Receipts, Expenditures and Condition of the Bank of Spain.

Wheat in Commerce—Statistics of the World's Wheat Supply and Trade,
 March, 1898.
 The United States Notes—1878-1897—Treasury Department, U.S.
 Year Book of Canada for 1897.
 Trade and Navigation Returns, 1898.
 The Export Merchant Shippers of Great Britain and Ireland.
 Statistics U.S. Department of Agriculture, 1897.
 The Year Book of British Columbia.
 The Intercolonial Official Guide.

NEWSPAPERS AND PERIODICALS RECEIVED AT THE
 OFFICES OF THE BOARD

DAILY

The Toronto Globe.	Montreal Gazette.
“ Mail and Empire.	Detroit Free Press.
“ World.	Buffalo Courier.
Chicago Inter-Ocean.	New York Herald.

WEEKLY

South African Trade Journal, Cape Town.	Canadian Baker and Confectioner.
Canadian Lumberman.	Canadian Hardware and Metal Merchant.
Monetary Times.	Canadian Grocer.
Trade Review.	Draper's Record, England.
The Shareholder.	Commerce Record.
Commercial, Winnipeg.	Bradstreet's Weekly.
British Columbia.	Dun's Review.
Commercial Journal.	Canadian Colliery Guardian.
The Bulletin.	Sell's Commercial Intelligence, London, England.
Hay Trade Journal, Canajoharie, N.Y.	Manitoba Free Press.

MONTHLY

Canadian Manufacturer.	Canadian Electrical News.
Chamber of Commerce Journal, England.	Canadian Miller and Grain Trade Review.
Imperial Institute Journal, Eng.	Returns of the Chartered Banks of Canada.
Journal of the Canadian Bankers' Association.	Canadian Dry Goods Review.
Canadian Shoe and Leather Jour- nal, Toronto.	Canadian Furniture and Uphol- stery Journal and Undertakers' Gazette, Toronto.
United States Miller, Milwaukee.	Canadian Hardware and Metal Merchant.
The Bulletin.	Board of Trade Journal.
The Canadian Lumberman.	
The Consular Journal.	

TORONTO POST OFFICE, 1897-98

POSTAL RETURNS—DELIVERY DEPARTMENT

By Carriers only (letters delivered at the wicket or in letter boxes not included).

	1897.	1898.
Total number of letters delivered.....	18,032,619	15,949,103
“ “ “ newspapers delivered	4,218,699	4,233,908
“ “ “ cards delivered .....	.....	3,662,798

TORONTO (AND BRANCH OFFICES IN TORONTO)

STATEMENT OF THE AMOUNT DEPOSITED IN POST OFFICE SAVINGS BANK,
AND THE NUMBER AND AMOUNT OF MONEY ORDERS PAID

	YEAR ENDED 31ST DECEMBER, 1898		
	Deposited in Savings Bank	Number of Orders Paid	Amount of Orders Paid
Toronto (Main Office)	\$205,352	235,086	\$2,602,159 41
Bathurst street	28,203	886	11,897 25
Bleeker "	18,729	262	3,996 22
Bloor "	9,790	298	3,700 44
Broadview avenue.....	3,018	212	2,348 37
Brockton.....	5,730	222	3,824 05
Clinton street.....	4,769	124	2,105 55
Dundas "	14,322	564	9,634 59
Elm "	41,015	792	11,090 27
North Toronto .....	.....	200	2,995 20
Pape avenue .....	.....	76	768 44
Parkdale	37,739	1,140	16,818 48
Parliament street	15,939	656	12,654 05
Peter street.....	34,950	698	7,116 94
Queen " east	25,072	370	5,110 67
Riverside.....	12,402	164	2,366 22
Rusholme road	8,361	128	1,602 87
St. Joseph street	17,251	466	7,918 46
Spadina avenue.....	34,529	1,608	21,036 52
Strachan "	4,275	202	2,867 62
York street	9,006	840	9,585 72
Yorkville	50,560	1,050	13,326 58
Total.....	\$581,012	246,044	\$2,754,923 92
Total, 1897	557,286	273,671	2,699,938 19

TORONTO (AND BRANCH OFFICES IN TORONTO)

NUMBER AND AMOUNT OF MONEY ORDERS ISSUED

	YEAR ENDED 31ST DEC., 1898	
	Number	Amount
TORONTO (Main Office).....	21,435	\$219,569 90
Bathurst street	2,144	21,532 74
Bleeker "	900	7,666 95
Bloor "	1,016	8,569 41
Broadview avenue.....	453	4,285 72
Brockton	625	5,552 88
Clinton street	580	3,736 11
Dundas "	1,865	17,021 61
Elm "	2,785	24,999 27
North Toronto	371	3,758 95
Pape avenue	171	1,049 64
Parkdale	1,944	17,287 14
Parliament street	1,244	11,902 03
Peter street.....	2,206	22,887 93
Queen " east	1,567	13,328 59
Riverside	559	4,696 11
Rusholme road.....	539	5,902 97
St. Joseph street.....	1,822	16,713 65
Spadina avenue	2,922	18,647 82
Strachan "	723	7,219 22
York street	1,865	17,867 26
Yorkville	1,990	20,572 08
Total.....	49,726	\$474,767 98
Total, 1897	53,759	501,778 31

TORONTO (AND BRANCH OFFICES IN TORONTO)

REVENUE DERIVED FROM SALE OF POSTAGE STAMPS, ETC.

	YEAR ENDED 31ST DEC., 1898
TORONTO (Main Office)	\$421,801 00
Bathurst street.....	5,905 61
Bleeker "	4,370 31
Bloor "	3,212 24
Broadview avenue	2,225 80
Brockton	1,818 66
Clinton street	1,996 94
Dundas "	4,781 29
Elm "	8,168 21
North Toronto.....	2,439 49
Pape avenue.....	1,040 01
Parkdale	8,994 05
Parliament street	6,242 78
Peter street	6,055 02
Queen " east.....	4,216 57
Riverside	1,895 70
Rusholme road	2,538 48
St. Joseph street	7,108 33
Spadina avenue	13,927 22
Strachan "	9,958 06
York street	16,738 63
Yorkville	9,631 62
Total	\$545,072 02
Total, 1897.....	550,491 13

BUSINESS EMBARRASMENTS IN CANADA AND NEWFOUNDLAND
IN 1896, 1897 AND 1898, AS REPORTED TO BRADSTREETS

	No. of FAILURES			ASSETS			LIABILITIES		
	1898	1897	1896	1898	1897	1896	1898	1897	1896
Ontario	633	866	930	\$1,739,739	\$2,177,989	\$2,402,923	\$3,832,697	\$5,201,159	\$5,024,476
Quebec	500	669	870	1,398,350	1,851,396	2,803,495	3,920,782	5,599,743	8,158,426
New Brunswick	78	62	81	202,156	190,365	277,800	417,666	380,667	597,311
Nova Scotia	125	181	155	306,711	466,772	375,267	650,415	976,729	782,520
Prince Edward Island	4	10	23	21,100	36,350	58,528	35,900	84,292	125,737
Manitoba	29	43	29	152,521	232,057	160,430	329,486	470,397	323,599
North-West Territory	26	10	19	24,600	39,400	40,487	57,000	78,342	104,085
British Columbia	52	66	72	245,545	197,318	605,605	410,154	356,600	1,092,306
Totals, Canada	1,447	1,907	2,179	\$4,090,722	\$5,191,647	\$6,724,535	\$9,644,100	\$13,147,929	\$16,208,460
St. Pierre et Miquelon .....	.....	.....	2	.....	.....	42,000	.....	.....	95,000
Newfoundland	43	20	24	109,205	33,250	26,722	181,454	71,450	66,116

REPORT OF FAILURES

IN THE DOMINION OF CANADA AND NEWFOUNDLAND, TAKEN FROM DUN'S REVIEW, JANUARY 7, 1899

PROVINCES	TOTAL COMMERCIAL			MANUFACTURING		TRADING		OTHER		BANKING	
	No.	Assets	Liabilities	No.	Liabilities	No.	Liabilities	No.	Liabilities	No.	Liabilities
Ontario	587	\$2,507,982	\$3,139,366	170	\$734,834	402	\$2,348,847	15	\$55,685	4	\$497,307
Quebec	416	3,540,983	4,491,924	83	891,117	322	3,515,592	11	85,215	1	15,000
British Columbia	59	560,247	543,795	10	290,118	47	253,177	2	500	..	.....
Nova Scotia	113	406,855	763,855	14	88,790	95	638,965	4	36,100	..	.....
Manitoba	44	341,400	362,448	6	28,164	38	334,284	..	.....	..	.....
New Brunswick	77	320,127	493,435	19	193,560	57	297,375	1	2,500	..	.....
Prince Edward Island	4	14,500	26,500	1	2,500	3	24,000	..	.....	..	.....
Total, 1898	1,300	\$7,692,094	\$9,821,323	303	\$2,229,083	964	\$7,412,240	33	\$180,000	5	\$512,307
" 1897	1,809	10,574,529	14,157,498	459	3,659,135	1,315	9,931,806	35	566,557	5	154,000
" 1896	2,118	12,656,837	17,169,683	590	5,692,977	1,503	11,381,482	25	95,224	3	212,000
" 1895	1,891	11,500,242	15,802,989	441	5,872,502	1,439	9,788,932	11	141,555	7	613,090
" 1894	1,856	13,510,056	17,616,215	494	5,898,385	1,345	11,436,258	17	281,572	6	876,814
Newfoundland, 1898	34	\$106,625	\$171,820	8	.....	..	\$27,500	25	\$141,122	1	\$3,198
" 1897	25	46,998	107,657	4	\$ 7,206	20	97,951	1	2,500	..	.....
" 1896	22	77,707	122,053	2	10,500	20	111,553	..	.....	..	.....
" 1895	49	789,463	1,317,130	7	68,939	41	1,227,171	1	21,020	..	.....

REPORT OF FAILURES

CANADIAN FAILURES BY BRANCHES OF BUSINESS

(TAKEN FROM DUN'S REVIEW, JANUARY 7, 1899)

MANUFACTURERS	1898		1897		1896	
	No.	Liabilities	No.	Liabilities	No.	Liabilities
Iron, foundries and nails..	8	\$298,400	13	\$324,725	15	\$280,052
Machinery and tools	22	192,672	8	66,818	6	67,859
Wool, carpets, knit goods.	3	6,233	14	391,505	5	279,096
Cotton, Lace and hosiery.	1	4,500	1	250	2	52,100
Lumber, carpenters, etc...	38	525,014	54	538,443	55	1,402,763
Clothing and millinery....	65	148,933	91	240,279	125	501,320
Hats, gloves and furs.....	2	10,213	3	21,485	6	52,771
Chemicals, drugs, paints..	4	35,950	3	110,885	10	157,222
Printing and engraving...	10	68,669	20	100,159	28	421,522
Milling and bakers.....	15	83,564	29	177,591	30	428,143
Leather, shoes, harness...	29	223,868	44	424,518	54	549,026
Liquors and tobacco.....	3	60,014	4	61,871	9	16,241
Glass, earthenware, brick.	5	18,505	10	81,865	8	59,784
All other.....	98	552,548	165	1,118,741	237	1,425,078
Total manufacturing ...	303	\$2,229,083	459	\$3,659,135	590	\$5,692,977
TRADERS						
General stores.....	258	1,601,024	341	2,901,202	370	2,306,025
Groceries, meats, fish ...	173	1,781,250	258	968,964	282	857,025
Hotels and restaurants ...	46	153,820	79	353,099	90	382,978
Liquors and tobacco.....	30	260,727	37	103,971	36	719,060
Clothing and furnishings...	63	568,969	94	619,707	105	1,021,528
Dry goods and carpets ...	94	1,198,514	129	2,108,940	135	1,982,771
Shoes and rubbers.....	60	370,488	76	470,117	110	811,271
Furniture and crockery...	19	72,413	27	142,286	35	234,377
Hardware and stoves....	34	336,649	46	349,818	73	607,612
Drugs and paints.....	27	73,256	29	80,485	32	225,486
Jewelry and clocks.....	19	83,977	28	137,388	33	113,847
Books and papers.....	10	38,051	23	167,592	31	172,880
Hats, furs and gloves ...	20	212,380	15	114,710	40	303,697
All other.....	111	720,722	133	1,413,527	131	1,642,925
Total trading	964	\$7,412,240	1,315	\$9,931,806	1,503	\$11,381,482
Transp. and brokers.....	33	180,000	35	566,557	25	95,224
Total commercial.....	1,300	\$9,821,323	1,809	\$14,157,498	2,118	\$17,169,683

TOTAL NUMBER OF MERCANTILE FAILURES
IN THE DOMINION OF CANADA AND NEWFOUND-
LAND, WITH ASSETS AND LIABILITIES,
FOR TEN YEARS

YEAR	NO. OF FAILURES	ACTUAL ASSETS	GENERAL LIABILITIES
1889	1,616	\$ 6,119,585	\$13,147,910
1890	1,626	6,746,000	12,282,000
1891	1,846	6,014,000	14,884,000
1892	1,682	4,848,095	11,603,210
1893	1,781	7,358,692	15,690,404
1894	1,873	11,947,253	23,985,283
1895	1,923	6,299,177	15,793,559
1896	2,205	6,793,257	16,368,577
1897	1,927	5,224,896	13,219,369
1898	1,470	4,194,927	9,825,554

TORONTO CLEARING HOUSE

STATEMENT OF CLEARINGS FOR 6 YEARS

1893	\$309,275,689
1894	279,270,739
1895	308,636,044
1896	342,031,851
1897	371,456,867
1898	437,661,651

RETURNS OF CLEARING HOUSES FOR THE
DOMINION 1897-1898

	1897	1898
Montreal	\$601,185,179	\$731,260,000
Toronto	371,456,867	437,661,650
Halifax	63,513,838	61,943,000
St. John	30,109,542	51,513,000
Hamilton	33,350,542	35,637,000
Winnipeg.....	84,435,832	90,674,000

MONTHLY RETURNS

IMPORT AND EXPORT TRADE OF THE CITY OF TORONTO,
1897 AND 1898

1897	IMPORTS		EXPORTS
	Value.	Duty.	Value.
January	\$1,496,390 20	\$311,353 54	\$430,020
February	1,576,536 35	338,816 65	400,546
March	1,844,984 10	388,169 01	645,467
April	1,503,096 35	317,437 61	470,713
May	1,294,597 10	255,395 33	529,711
June	1,276,033 15	236,494 85	673,675
July	1,545,138 00	316,371 39	468,371
August	2,059,193 70	368,685 43	298,681
September	1,962,638 10	365,661 81	342,701
October ..	1,796,156 00	324,049 60	558,308
November	1,750,118 10	276,719 14	504,261
December	1,670,475 40	315,599 94	504,712
Total.....	\$19,775,356 55	\$3,814,754 30	\$5,877,166
1898			
January	\$2,169,729 00	\$399,191 12	\$246,320
February	1,919,571 00	396,380 59	194,585
March	2,456,672 00	497,715 48	254,345
April	2,208,223 00	365,704 05	364,617
May	1,772,127 00	306,410 93	321,767
June	1,300,657 00	214,772 12	574,894
July	3,096,882 00	602,905 69	496,317
August	2,471,721 00	400,769 51	399,631
September	2,009,034 00	358,125 38	831,196
October	2,148,693 00	351,741 85	795,145
November	1,863,799 00	298,706 52	780,021
December	1,827,297 00	334,554 41	903,156
Total.....	\$25,244,405 00	\$4,526,977 65	\$6,161,994

COMPARATIVE STATEMENT, 1889 to 1898

	Imports.	Duty.	Exports.
Total value, 1889.....	\$20,437,376 00	\$4,339,839 87	\$2,960,689 00
" 1890.....	19,074,351 00	4,093,478 49	3,568,946 00
" 1891.....	19,622,034 00	4,160,332 69	3,208,728 00
" 1892.....	20,661,048 00	4,424,278 03	3,630,365 00
" 1893.....	21,088,930 00	4,394,737 73	3,478,269 00
" 1894.....	17,731,843 00	3,641,140 99	3,984,462 00
" 1895.....	19,632,586 02	4,021,631 70	4,172,068 00
" 1896.....	19,641,795 35	3,934,117 50	4,447,585 00
" 1897.....	19,775,356 55	3,814,754 30	5,877,166 00
" 1898.....	25,244,405 00	4,526,977 65	6,171,994 00

RECEIPTS OF PRODUCE, ETC., BY RAIL AT
THE PORT OF TORONTO, FOR THE
YEARS 1897-98

ARTICLES	UNIT OF QUANTITY	1897	1898
Wheat	Bushels	711,772	747,446
Corn	"	130,115	119,100
Peas	"	21,468	5,110
Oats	"	552,061	965,737
Barley	"	188,854	160,879
Rye	"	2,823	5,211
Flour	Barrels	6,070	2,925
"	Bags or Sacks	165,322	153,410
Oatmeal	Barrels	3,944	2,373
Butter	Packages	41,025	37,551
Cheese	Boxes	18,317	40,094
Eggs	Cases	53,778	52,988
Tallow	Barrels	1,421	1,021
Pork	"	2,435	83
Dressed Hogs	Lbs.	4,083,933	4,617,814
Tanned Skins	Bundles	25	.....
Beef	Barrels	211	5
Tinned Meats	Packages	3,295	.....
Bacon and Hams	"	4,181	11
Potatoes	Bags	510	.....
"	Bushels	95,066	.....
Flax	"	5,359	.....
Hay	Tons. ....	.....	63
Cattle	No.	110,714	86,439
Horses	"	11,695	5,678
Sheep	"	58,991	59,796
Swine	"	196,572	148,004
Butter	Barrels .....	.....	.....
Calves	No.	5,001	2,886
Lard	Barrels	1,114	180
Leather	Rolls	18,143	18,216
Raw Hides	Lbs.	778,511	1,007,657
Sugar	Barrels	110,294	97,078
Malt	Bushels	2,985
Raw-Hide	Bundles
Sugar	Boxes	25
"	Bags	750
Ducks	Number	227

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ORTS

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COMPARATIVE STATEMENT
GOODS ARRIVED PER STEAMER AND SAILING VESSEL
FOR THE YEARS 1897-98

DESCRIPTION OF GOODS	1897	1898
General Merchandise	14,198½	16,635
Coal..... tons	128,217	161,038
Wood..... cords.....		246
Lake Stone..... toise	1,847½	1,932½
Building Stone..... tons		595
Moulding Sand..... tons	349	
Fruit..... barrels ..	2,658	1,810
"..... boxes ..	12,958	15,458
"..... baskets..	555,088	277,710
"..... bags	15	
Fire Bricks.....	23,400	100,900
Common Bricks.....	150,000	
Lumber	255,000	956,000
Grain	100,040	37,890
Sheep and Hogs.....	27	14
Horses, Cattle and Vehicles	176	136

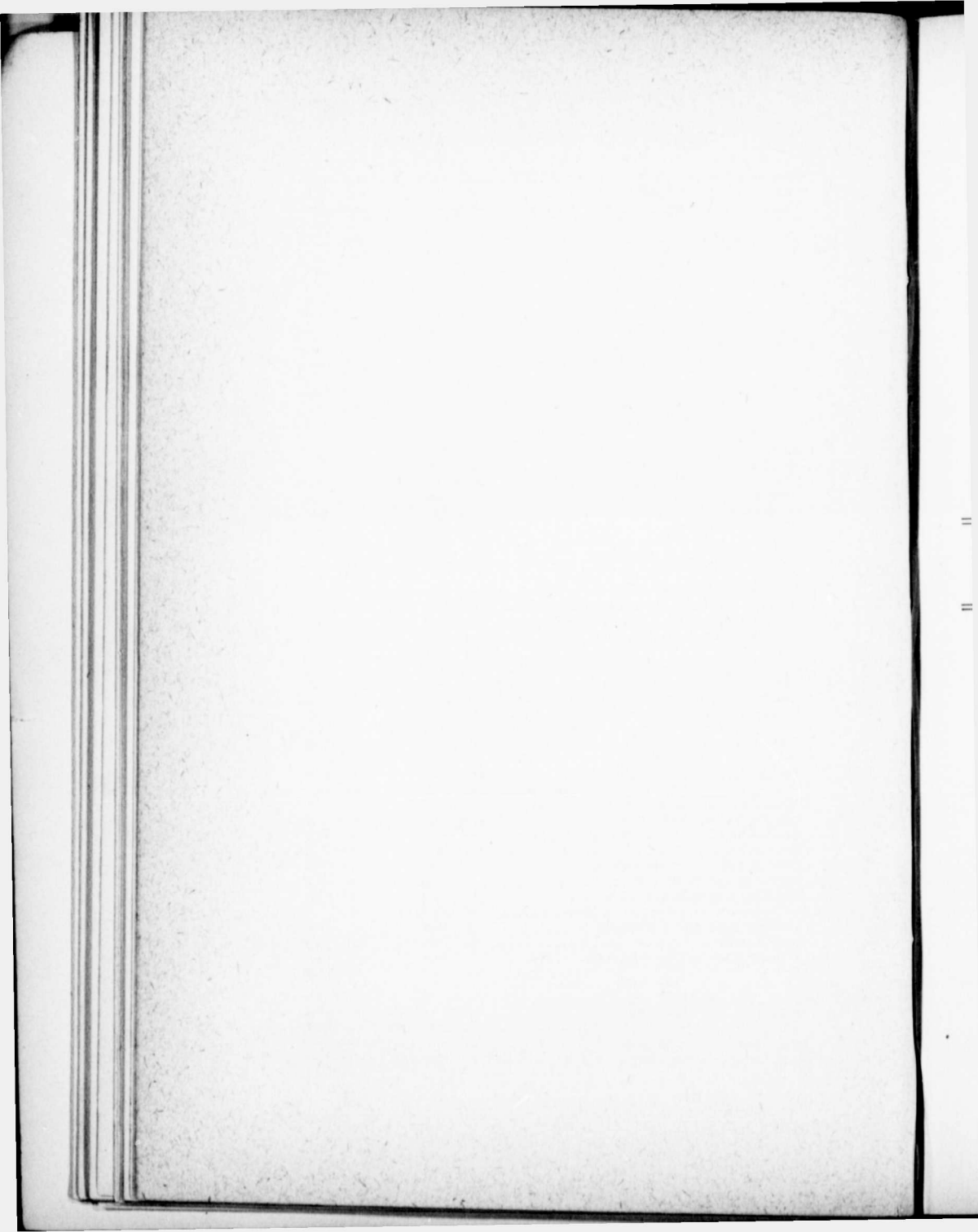
HIGHEST AND LOWEST TRANSACTIONS ON
THE TORONTO STOCK EXCHANGE
DURING 1898

		—SUMMARY—	
BANKS—	STOCKS	Highest	Lowest
Montreal.....	240	May.	236 April.
Ontario	115½	Dec.	100½ Jan.
Toronto	244	Dec.	225 April.
Merchants'	183	Nov.	170 April.
Commerce	150	Nov.	134½ Jan.
Imperial	214	Nov.	189½ Jan.
Dominion	260	Jan.	246½ April.
Standard	190	Nov.	173 Feb.
Hamilton	189	Oct.	170 Jan.
Ottawa	210	Oct.	199½ July.
Traders	111	Nov.	101 June.
MISCELLANEOUS—			
British America	135½	Dec.	124½ Jan.
Western Assurance	175	Dec.	161 April.
Canada Life	670	Dec.	
Confederation Life	275	Sept.	
Imperial Life Association	142	Aug.	141 Oct.
National Trust of Ontario	132	Aug.	125½ Dec.
Consumers' Gas	226½	Dec.	212 Jan.
Dominion Telegraph	133½	Dec.	130 May.

Montreal Gas.....	209	Dec.	177½	April.
Ontario and Qu'Appelle Land	51½	Feb.	47	Aug.
Canada North-West Land (Pref'd)	56½	Sept.	47½	May.
" " " (Common)	15	Feb.	8	July.
Canada Pacific Railway Stock	90½	Sept.	70½	April.
Toronto Electric Light (Old).....	139½	Dec.	128½	April.
" " " (New)	130	Oct.	115	April.
Canadian General Electric (Common)	145	Dec.	97	Jan.
" " " (Pref'd).....	109½	Dec.	103	Mar.
Hamilton Electric Light.....	80	Dec.	69	May.
London "	125	Dec.	102	June.
Commercial Cable	187	Aug.	159	April.
" " Coupon Bonds.....	107½	Feb.	101½	April.
" " Reg. Bonds	107½	Feb.	101½	April.
Bell Telephone.....	179	July.	165½	Aug.
" " Bonds.....	117½	Jan.	117½	Mar.
" " Rights	70½	Aug.	6½	Aug.
" " New	172	Sept.	168	Sept.
Richelieu and Ontario Navigation	113½	Feb.	86	April.
Montreal Street Railway	243	Jan.	.....	.....
Toronto Railway	109½	Dec.	83	April.
London Street Railway	182½	May.	178	July.
Empress Mining	5½	Jan.	2½	Sept.
War Eagle Mining	306½	Dec.	183	May.
Cariboo Consol. Mining and Milling	150	Dec.	104	Oct.
Grand Trunk (1st Preference)	67	May.	.....	.....

LOAN AND SAVINGS CO'S.—

Building and Loan Association.....	50	Jan.	.....	.....
Canada Landed and National Investment ..	102	Jan.	87	Dec.
Canada Per. Loan and Sav.	114	June.	103	Dec.
" " " 20 per cent....	91	April.	80	Jan.
Canadian Savings and Loan	113	Sept.	.....	.....
Central Canada Loan and Savings	129	Nov.	123	Jan.
Dominion Savings and Investment Society..	76½	Oct.	74	April.
Freehold Loan and Savings	103	Jan.	88	Dec.
" " " 20 per cent....	74	Feb.	60	Dec.
Hamilton Provident and Loan Society	111	Oct.	100	May.
" " " New	90	April.	.....	.....
Huron and Erie Loan and Sav.....	170	Feb.	167	Sept.
" " " 20 per cent..	159	Feb.	153	Jan.
Imperial Loan and Investment.....	95	Mar.	90	Oct.
Landed Banking and Loan.....	112½	Nov.	110	Mar.
London and Canadian Loan and Agency ..	75	Jan.	71	Jan.
London Loan.....	105	Jan.	.....	.....
London and Ontario Investment	78	May.	73	Oct.
Manitoba and N. W.....	40	Feb.	30	Dec.
Ontario Loan and Debenture	124	May.	121	Mar.
" " " New	110	April.	.....	.....
People's Loan and Debenture	37	Feb.	30	Dec.
Real Estate	60	July.	50	July.
Western Canada Loan and Sav.....	125	Feb.	115	Jan.
" " " " 25 per cent..	99	Feb.	85	Jan.



... LIST OF MEMBERS ...

MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO,

31st DECEMBER, 1898

NOTE.—The first column indicates the number of certificate of membership; the second column the year in which the membership was registered on the Books of the Board under the rules of same.

† Life Members, under Sub-section B, Section 14, of the By-Laws.

‡ do. do. Section 14 of the By-Laws.

No.	YEAR	NAME	FIRM	BUSINESS	LOCATION
460	1885	Abell, John	Pres'dt the John Abell Engine & Machine Works Co., ltd.	Manfrs. Threshing Machinery, Engines, Boilers, Flour-mill, Saw-mill and Electrical Machinery	Cor. Abell and Queen sts. 32 and 34 Lombard st.
439	1895	Acton, Jas.		Publisher	3 Front st. east.
691	1887	Adams, Wm.	Adams & Burns	Wholesale Wine Merchants	213 Board of Trade Building.
78	1892	Adamson, Edward		Grain Inspector	Cor. Abell and Queen sts.
346	1893	Agar, Chas. J.	The John Abell Co., limited	Secretary-Treasurer	Cooksville.
483	1885	Aikins, A. W.		Cattle Dealer and Manfr. of Eshcol Wine.	King st. west.
428	1892	Aird, John	Canadian Bank of Commerce	Assistant-Manager	5-7 Scott st.
†687	1873	Alexander, D. W.		Wholesale Leather	51 Bay st.
†622	1884	Allan, A. A.	A. A. Allan & Co.	Wholesale Hats, Caps and Furs	103-107 Simcoe st.
345	1886	Allan, James D.	The Allen Manufacturing Co.		10 King st. west.
936	1899	Allen, A. W.	A. E. Ames & Co.	Stock Brokers, etc.	1-3-5 Sherbourne st.
89	1892	Ames, Alfred E.	Royal Oil Co.	Oils, etc.	3 Wellington st. east.
234	1891	Anderson, Geo.		Broker	20 Wellington st. west.
55	1879	Anderson, T. O.	W. M. Angus & Co.	Manufacturers' Agents	54-56 Wellington st. west.
639	1884	Angus, Wm. M.	Gillespie, Ansley & Dixon	Hats, Caps and Furs	10 College ave.
285	1886	Ansley, A.	The Contracting & Paving Co.	Manager	Cor. Yonge and Carlton sts.
822	1886	Ardagh, Arthur	J. Trancle-Armand & Co.	Perfumery and Hair Goods.	52 King st. east.
689	1895	Armand-Trancle, J.	Guardian Fire Assurance Co.	General Agent	342 Carlton st.
472	1885	Armstrong, Henry D. P.		Builder	103 Bay st.
257	1890	Armstrong, Robt.	Belmont Bessemer Ore Co.		Winnipeg, Man.
395	1893	Arnoldi, Frank, Q.C.	Atkinson & Co.	Grain Merchants	
774	1889	Atkinson, Arthur			
65	1887	Backus, F. F.	Toronto, Ham. & Buffalo Ry.	General Freight and Passenger Agent	Hamilton.
312	1886	Baines, C. C.		Broker	20 Toronto st.
249	1884	Baird, A. H.	Whitelaw, Baird & Co.	Millers	Paris.
853	1890	Baird, Geo. Hugh			
32	1870	Baird, N. H.	Crane & Baird	Grain Merchants, etc.	315-318 Board of Trade Bldg.
861	1893	Baird, Henry N.			
819	1886	Ballantyne, Thomas		Cheese Exporter	Stratford.

LIST OF MEMBERS.

344	1880	James, C. C.	Whitelaw, Baird & Co.	Broker	20 Toronto st.
249	1884	Baird, A. H.		Millers	Paris.
853	1890	Baird, Geo. Hugh	Crane & Baird	Grain Merchants, etc.	315-318 Board of Trade Bldg.
32	1870	Baird, N. H.			
861	1893	Baird, Henry N.			
819	1886	Ballantyne, Thomas		Cheese Exporter	Stratford.
388	1886	Band, C. W.	James Carruthers & Co.	Grain Merchants	312-314 Board of Trade Bldg.
767	1892	Barber, Henry W.	Henry Barber & Co.	Accountants and Trustees	18 Wellington st. east.
475	1891	Barclay, David S.	Barclay, Clark & Co.	Lithographers	26, 28, 30 Lombard st.
476	1893	Barr, Frank F.	Canada Jute Co.	Manufacturers Jute and Cotton Bags.	54 Wellington st. east.
932	1899	Barr, Walter J.	The Goldsmiths' Stock Co. of Canada	Wholesale Jewellery	50 Yonge st.
830	1894	Barrett, Harold		Miller	Port Hope.
728	1886	Bazzard, Geo.		Railway Agent	Hamilton (P. O. box 24).
87	1894	Beal, R. M.	Beal Bros.	Wholesale Leather	125 Beverley st.
347	1893	Beardmore, Alfred O.	Beardmore & Co.	Wholesale Leather, Tanners, etc.	39 Front st. east.
349	1882	Beardmore, G. W.			
348	1870	Beardmore, W. D.			
114	1886	Beatty, J. Gilbert, F. C. A.		Chartered Accountant	Osgoode Hall.
† 47	1881	Beatty, W. H.	Beatty, Blackstock, Nesbitt, Chadwick & Riddell.	Solicitor to the Board	60 Wellington st. east.
650	1886	Beaty, Robert	Robt. Beaty & Co.	Stock Brokers and Bankers	10 King st. east.
54	1890	Beck, Carl	Beck Lumbering Co.	President	Penetanguishene.
429	1887	Benjamin, Alf. D.	M. & L. Samuel, Benjamin & Co.	Wholesale Hardware, Metals, etc.	30 Front st. west.
571	1895	Benjamin, Frank D.			
887	1886	Berkinshaw, W. H.		Merchant	Trenton, box 50.
† 637	1884	Bertram, Geo. H.	Bertram Engine Wk's Co., Ltd.		Cor. Bathurst and Niagara sts.
138	1895	Betzner, Jno. B.	Berlin Suspender & Button Co.	Manufacturers	Berlin.
† 588	1892	Bickell, W. J.	Bickell & Wickett.	Tanners	55 Front st. east.
935	1899	Birge, Cyrus A.	The Canada Screw Co.		Hamilton.
923	1898	Black, James C.	W. R. Johnston & Co.	Wholesale Clothing	Cor. Front and Bay sts.
† 768	1881	Blackley, Wm.	Wm. Blackley & Co.	Wholesale Millinery	230 McGill st., Montreal.
455	1892	Blackstock, T. G.	Gooderham & Worts Co., Ltd.	Director	58 Wellington st. east.
566	1885	Blaikie, J. L.	The Canada Landed and National Investment Co.	President	127 Bloor st. west.
† 27	1875	Blain, Hugh	The Eby, Blain Co., limited.	Wholesale Grocers.	21-23 Front st. east.
718	1895	Boeckh, Chas.	Boeckh Bros. & Company	Brush, Broom and Woodenware Manufacturers	80 York st.
719	1895	Boeckh, Emil C.			
796	1895	Boehmer, Aug.	A. & C. Boehmer	Paper Box manufacturers.	Berlin.
437	1894	Boisseau, E.	E. Boisseau & Co.	Wholesale Clothing	Cor. Yonge & Temperance sts.
† 449	1885	Bolte, Auguste		Brewers' Supplies	47 Colborne st.
358	1887	Bonnick, Joseph	The Ames Holden Co.	Wholesale Boots and Shoes	62 Front st. west.
656	1885	Boomer, H. C.			Gooderham Building.
6	1885	Both, G. W.		Com. Mer., Small Wares and Fancy Goods.	55 Front st. west.
653	1889	Bosworth, G. M.	C. P. R. Co.	Freight Traffic Manager	Montreal.
881	1886	Bowman, Allan		Excise Officer	Preston.
865	1887	Boyd, Mossom M.	Mossom, Boyd Co.	Lumber Manufacturers.	Bobcaygeon.
941	1890	Bradshaw, Thos.	Imperial Life Ass. Co. of Can.	Actuary	26 King st. east.
452	1885	Brandon, Jas.		Insurance Agent	23 Toronto st.
161	1894	Breithaupt, J. C.	The Breithaupt Leather Co., limited	(Secretary President	} Berlin.
91	1880	Breithaupt, Louis J.			
154	1886	Brick, Benj.		Builder	320 Carlton st.

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

iv.

No.	YEAR	NAME	FIRM	BUSINESS	LOCATION
73	1885.	Briggs, S. E.	Steele, Briggs Seed Co., limited	Seed Merchants	105-107 Front st. east.
379	1891	Briggs, Wm. Rev. D. D.	Methodist Book Room	Selling and Publishing	29-33 Richmond st. west.
933	1899.	Bright, Thomas G.	T. G. Bright & Co.	Wine Manufacturers.	54 Colborne st.
836	1874.	Brock, Wm. L.	W. R. Brock & Co.	Wholesale Dry Goods.	Cor. Bay and Wellington sts.
†614	1884.	Brock, W. R.			
6	1898.	Brough, T. G.	Dominion Bank	Manager	King and Yonge sts.
854	1886.	Brown, A. J.	A. Brown & Co.	Contractor	297 Carlton st.
375	1884.	Brown, Alex.		Miller	11 Elizabeth st.
601	1884.	Brown, Richard	The Brown Bros., limited.	Wholesale Manufacturing Stationers.	64-68 King st. east.
934	1899.	Brown, Thomas A.			
8	1883.	Brush, S. B.	Brush & Co.	Manfrs. Ball's Corsets.	Cor. Adelaide and Bay sts.
283	1885.	Buchanan, J. O.			Wellington st. west.
935	1899.	Buntin, Alex.	Buntin, Reid & Co.	Stationers and Paper Manufacturers.	29 Wellington st. west.
447	1878.	Burgess, Ralph K.		Manufacturer	5 Dale ave.
413	1886.	Burns, Jas.	Burns & McCormack.	Contractors, Coal and Wood, Builders' Supplies, Sewer Pipe, Cement.	366 Bathurst st. 38 King st. east.
†509	1885.	Burns, P.	P. Burns & Co.	Coal Merchants	12 Jordan st.
41	1804.	Burritt, A. P.	A. P. Burritt & Co.	Stock Brokers	Barrie.
638	1887.	Burton, Jas. L.	Burton & Co.	Lumber Merchants	42 Front st. west.
40	1885.	Burton, P. H.	The Merchants Dyeing and Finishing Co., limited	President	Liberty st.
397	1896.	Burton, Alf.		Manager	
39	1879.	Caldecott, S.		Merchant	42 Front st. west.
288	1895.	Caldwell, Chas.	C. Caldwell & Co.	Hay and Grain.	66 Front st. east.
534	1887.	Caldwell, W. C.	Aberdeen Mills	Miller	Lanark.
522	1893.	Campbell, Archibald		Merchant Miller	Toronto Junction.
104	1887.	Campbell, A. H.			17 Manning Arcade.
940	1899.	Campbell, Fred. J.	Canada Paper Co.	Paper Manufacturers.	15 Front st. west.
378	1894.	Campbell, J. Lorne		Stock Broker.	28 Jordan st.
†404	1887.	Campbell, Paul	Assignee		Merton, Halton Co., Ont.
801	1890.	Candee, Chas. N.	Gutta Percha and Rubber Mfg. Co., of Toronto.	Secretary	61-63 Front st. west.
267	1885.	Carrick, A. W.		Baker, Grocer, etc.	Cor. Bay and Richmond sts.
178	1884.	Carrick, Wm.	A. V. DeLaporte & Co.	Commission Merchants	82 Front st. east.
69	1869.	Carrie, Robert		Warehouseman and Commission Merchant	Cor. Church and Front sts.
381	1885.	Carrroll, Robert		Contractor	84 Adelaide st. west.
905	1896.	Carruthers, Geo. A.	James Carruthers & Co.	Commission Merchants	312-314 Board of Trade Bldg.
†754	1885.	Carruthers, Jas.			
107	1885.	Carswell, Robert	The Carswell Co., limited	Law Booksellers.	30 Adelaide st. east.
552	1889.	Carter, Edward T.	Jno. Hallam	Wool, Leather and Hides	58 Front st. east.

LIST OF MEMBERS

381	1885	Carroll, Robert		Contractor	84 Adelaide st. west.	
905	1896	Carruthers, Geo. A.	} James Carruthers & Co	Commission Merchants	312-314 Board of Trade Bldg.	
†754	1885	Carruthers, Jas.		Law Booksellers	30 Adelaide st. east.	
107	1885	Carswell, Robert		Jno. Hallam	Wool, Leather and Hides	58 Front st. east.
552	1889	Carter, Edward T.				
†354	1893	Catto, Charles J.	} J. Catto & Son	Importers Dry Goods	57-61 King st. east.	
686	1884	Catto, J.				
823	1894	Caulfeild, Hans J.	Caulfeild, Henderson & Burns	Wholesale Men's Furnishings and Manufacturers	17 Front st. west.	
135	1898	Cavanagh, A.		Grain Merchant	Board of Trade Building.	
553	1879	Chapman, Geo. A.	Chapman & Co	Grain Merchants	49 Wellington st. east.	
71	1868	Cherry, S. J.		Miller	Preston.	
593	1884	Chisholm, K.			Brampton.	
920	1891	Christie, R. J.	} Christie, Brown & Co	Biscuit Manufacturers	23-31 Duke st.	
† 11	1873	Christie, Wm.				
237	1885	Christie, W.			Grain Buyer	383 Berkeley st.
659	1894	Clare, Fred.	Clare Bros.	Stove Manufacturers	Preston.	
825	1886	Clark, David		Miller	Ayr.	
824	1889	Clark, J.			Acton.	
317	1885	Clark, P. M.		Merchant Tailor	95 King st. west.	
213	1893	Clark, T. J.	Barclay, Clark & Co	Lithographers	26, 28 and 30 Lombard st.	
†139	1886	Clarke, A. R.	A. R. Clarke & Co.	Leather and Glove Manufacturers	28 Front st. east,	
92	1885	Clarke, James		General Merchant	Bolton.	
677	1888	Clarke, L. H.		Grain Merchant	Palmerston-	
422	1879	Clarkson, E. R. C., F.C.A.	Clarkson & Cross	Chartered Accountants	Scott st.	
474	1887	Cleghorn, T. H.		Fruit and Fish	99 Yonge st.	
917	1899	Clemes, Walter H.	Clemes Bros.	Wholesale Fruit Dealers.	51 Front st. east.	
269	1894	Clinch, C. W.	The Molsons Bank	Manager	Cor. King and Bay sts.	
893	1889	Coady, Richard T.		City Treasurer	City Hall.	
†199	1883	Cockshutt, Chas.	Cockshutt & Co	Importers Woolens	57 Front st. west.	
457	1890	Cockshutt, W. F.		Merchant	Brantford.	
507	1885	Coffee, John L.	L. Coffee & Co.	Grain Merchants	409-412 Board of Trade.	
756	1886	Cole, F. F.		Grain Broker	Union Station.	
70	1898	Cole, Francis	Bank of Ottawa	Manager	Temple Building. [Cal.	
108	1885	Collins, W. E.		Merchant	366 Bryne Bldg., Los Angeles,	
63	1881	Cook, H. H.		Lumber Merchant	Freehold Bldg.	
230	1883	Cooke, W.		Late Manager Merchants' Bank, Toronto.	72 Grenville st.	
368	1887	Cooper, D. D'E.	Lehigh Valley R. R.	Agent	107-110 Board of Trade Bldg.	
†515		Cooper, James			18 St. Joseph st.	
216	1885	Copp, John C.			21 Leader Lane.	
532	1885	Cosgrave, L. J.	The Cosgrave Brewing Co. of Toronto, limited	Brewers, etc.	291 Niagara st. [sts.	
748	1883	Coulson, D.	Bank of Toronto	General Manager	Cor. Church and Wellington	
331	1885	Cowan, J. W.	The Cowan Co., limited.	Manufacturers of Cocoa and Chocolate	470 King st. west.	
883	1893	Cowdry, N. H.		Banker	Waterford. [st. west.	
604	1887	Cox, Ed. Wm.	Canada Life Assurance Co	Manager E. Ontario Branch	Canada Life Bldg., 40-46 King	
636	1893	Cox, Fred. G.	Imperial Life Ass. Co. of Can.	Managing Director	26 King st. east.	
† 23	1882	Cox, Geo. A. Hon		Bank President	46 King st. west. [real.	
298	1886	Craig, Ed. F.		Flour Merchant	Board of Trade Bldg., Mont-	
297	1886	Craig, Walter J.		Commission Merchant	Care Crane & Baird, Board of Trade Bldg., Montreal.	
211	1851	Crane, S.	Canada Coal Co.	Importers	128 Richmond st., west.	

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

VI.

No.	YEAR	NAME	FIRM	BUSINESS	LOCATION
33	1885	Crane, Thos. A	Crane & Baird	Grain and Flour Merchants	315-318 Board of Trade Bldg.
918	1886	Crangle, S		Steamboat Owner	35 Rosedale Road
685	1885	Crean, Robt. H	Dunnet, Crean & Co.		Balmuto st.
111	1886	Cross, W. H., F.C.A	Clarkson & Cross	Chartered Accountants	Scott st.
111	1883	Cross, R		Coal Merchant	64 Edward st.
†171	1888	Crowther, W. C.			Dominion Bank Building.
493	1875	Cumberland, F. B.		Vessel Owner	72 Yonge st.
402	1888	Dalby, Geo. E		Coal and Wood	343 College st.
938	1899	Daniel, F. C.	F. C. Daniel & Co.	Wholesale Fancy Dry Goods	3 Wellington st. west.
517	1879	Darling, Andrew	Wyld, Grasett & Darling	Importers Dry Goods	Cor. Bay and Wellington sts.
† 24	1874	Darling, Henry W.	General Electric Co	Treasurer	Schenectady, N.Y., U.S.A.
198	1882	Darling, Robert	Robert Darling & Co	Wholesale Woolens and Tailors' Trimmings	44 Front st. west.
782	1895	Davey, Philip		Hotelkeeper	Berlin (Walper House).
463	1883	Davidson, John I	The Davidson & Hay, limited	Wholesale Grocers	36 Yonge st.
328	1884	Davies, Robt	Dominion Brewery	Manager	Queen st. east.
890	1886	Daville, F. T		Tanner	Aurora.
270	1886	Davis, Hon. E. J	A. Davis & Son	Tanners	King P.O.
177	1867	DeLaporte, A. V	A. V. DeLaporte & Co.	Grain Merchants	82 Front st. east.
802	1885	Denne, V.		Miller	Newmarket.
846	1886	Dick, John	Dick, Ridout & Co	Manufacturers of Jute Bags, etc	14 Bay st.
367	1893	Dignum, E. J	E. J. Dignum & Co	Manufacturers Agents & Commercial Merchants	29 Melinda st.
897	1891	Dineen, Wm	W & D. Dineen	Hats and Furs	Cor. Temperance & Yonge sts.
286	1885	Dixon, H. C	Gillespie, Ansley & Dixon	Hats, Caps and Furs	54-56 Wellington st. west.
939	1899	Dixon, John J.	McIntyre & Wardell	Stock Brokers.	46 King st. west.
527	1885	Dixon, Wm		Carriage Manufacturer.	395 Wellesley st.
792	1886	Dobson, Hon. John		Merchant	Lindsay.
844	1884	Doherty, C. B.	Nerlich & Co	Wholesale Fancy Goods and Tobaccos	35 Front st. west.
372	1892	Donald, R. A.	Pure Gold Mfg. Co., limited.	Managing Director	31-33 Front st. east.
† 50	1880	Donogh, John	Swan-Donogh Lumber Co	Wholesale Lumber	North Tonawanda, N.Y.
118	1895	Douglas, Wm. J.	The Mail Printing Co.	General Manager	Corner King and Bay sts.
518	1896	Downey, James H.	J. H. Downey & Co	Grain & Coal	Whitby.
393	1885	Dracas, J. H.		Miller	Streetsville.
†618	1882	Drynan, Jno	W. A. Murray & Co	Silk Merchants, etc	17-27 King st. east.
151	1866	Duncan-Clark, S. C			52 Adelaide st. east.
664	1890	Dunnet, Thos	Dunnet, Crean & Co.		Balmuto st.
273	1893	Duthie, J. H	Dominion Line Steamships	Transportation and Freight Traffic	2 King st. east.
359	1870	Dwight, H. P.	G. N. W. Tel. Co.	President and General Manager	Cor. Scott & Wellington sts.
607	1890	Eaton, Timothy	Pres. The T. Eaton Co. (Ltd.)	Dry Goods	190 Yonge st.
590	1885	Earls, John	Canadian Freight Assn.	Manager and Secretary-Treasurer	Union Station.

LIST OF MEMBERS

273	1893	Duthie, J. H.	Dominion Line Steamships	Transportation and Freight Traffic	2 King st. east.
359	1870	Dwight, H. P.	G. N. W. Tel. Co.	President and General Manager	Cor. Scott & Wellington sts.
607	1890	Eaton, Timothy	Pres. The T. Eaton Co. (ltd.)	Dry Goods	190 Yonge st.
590	1885	Earls, John	Canadian Freight Assn.	Manager and Secretary-Treasurer	Union Station.
942	1899	Earl, T. R.	Ontario Mutual Life Assur. Co.	Superintendent of Agencies	50 Adelaide st. east.
790	1891	Eastmure, A. L.	Eastmure & Lightbourn	Insurance, etc.	3 Toronto st.
† 25	1879	Eby, J. F.	The Eby, Blain Co. (ltd.)	Wholesale Grocers	21-23 Front st. east.
886	1898	Eckardt, A. J. H.	Eckardt Casket Co.	Wholesale Undertakers' Supplies	24 Bay st. & 66-77 West Esp. st.
499	1887	Eckardt, H. P.	H. P. Eckardt & Co.	Wholesale Grocers	Cor. Front and Scott. sts.
724	1885	Eddis, Henry Wm., F. C. A.		Chartered Public Accountant	9½ Adelaide st. east.
213	1886	Edmondson, T. M.		Real Estate	12 Macdonnell ave.
384	1884	Edwards, C. H.		Lumber Dealer	7 Birch Ave.
245	1868	Elliott, R. W.			5 Front st. east.
† 610	1890	Elliott, Wm. Scott	Elliot & Co.	Wholesale Druggists	504 Board of Trade Bldg.
321	1892	Ellis, D. O.		Grain Merchant	3 King st. east.
706	1885	Ellis, J. E.	The J. E. Ellis Co. Ltd.	Jewellers	43-47 Bay st.
† 663	1882	Ellis, J. F.	Barber, Ellis & Co.	Envelope Makers and Paper Dealers	
291	1886	Ellis, M. C.			31 Wellington st. east.
400	1885	Ellis, P. W.	P. W. Ellis & Co.	Wholesale Jewellery Manfrs	
387	1885	Ellis, R. Y.		Publisher	The Bourse, Philadelphia.
106	1897	Engelhardt, Geo. W.		President	616 Garfield Bldg., Cleveland.
605	1892	Everett, H. A.	The U. S. Telephone Co.		
49	1896	Fairweather, James W. T.	Fairweather & Co.	Mnfg. Furriers	122-4 Yonge st.
380	1885	Farquhar, Geo.		Contractor	48 Pembroke st.
203	1890	Farr, Jas. E.		Commission Merchant	Newmarket.
144	1896	Farr, Jos. H.	J. H. Farr & Co.	Varnish Manufacturers	16 Morse st.
68	1895	Fergusson, Geo. Tower	Fergusson & Blaikie.	Stock Brokers.	23 Toronto st.
164	1886	Firstbrook, Joseph			9 Temperance st.
165	1886	Firstbrook, John	Firstbrook Bros	Manufacturers Lumber	301 King st. east
166	1886	Firstbrook, Wm. A.			49 Wellington st east.
578	1897	Fisher, Jno. L.	Jas. Richardson & Sons.	Grain Merchants	30 King st. east.
859	1893	Fisher, Robt. C.	Rice Lewis & Son	Hardware	306 Huron st.
341	1886	Fisher, W. D.		Manufacturers' Agent	
† 127	1885	Flavelle, J. D.	The Sadler, Dundas & Flavelle Milling Co	Millers and Grain Merchants.	Lindsay.
337	1885	Flavelle, J. W.	The Wm. Davies Co. (ltd)	Managing Director	Beachall st.
130	1886	Flavelle, W.	Dundas & Flavelle Bros.	General Merchants	Lindsay.
679	1885	Fletcher, John		Contractor and Appraiser	352 Huron st.
† 323	1885	Flett, John	Flett, Lowndes & Co.	Wholesale Trimmings, Linings and Buttons.	61 Bay st.
505	1867	Flynn, Thos.	L. Coffee & Co.	Grain Merchants	409-412 Board of Trade Bldg.
† 359	1888	Follett, Jos. J.		Merchant Tailor	181 Yonge st.
284	1894	Forbes, Geo. D.	The R. Forbes Co	Woollen Mfrs	Hespeler.
786	1886	Forster, A.	M. B. Perrine & Co	Manufacturers of Twine and Cordage.	Doon.
† 25	1885	Foster, T. G.		Importer of Upholstery Goods	44 Scott st.
645	1887	Fowke, F. L.		General Merchant and Produce Dealer	Oshawa.
661	1895	Foy, Geo. J.		Wholesale Wines and Liquors	47 Front st. east.
915	1896	Fraser, Alex		Railway Supplies	Rooms 7-8 Henderson Block, cor. Queen and Yonge sts.
10	1884	Freeland, Wm	W. & R. Freeland	Props. Yonge st. Wharf and Coal Yards	71 Bay st.

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

NO.	YEAR.	NAME.	FIRM.	BUSINESS.	LOCATION.
497	1881.	Fudger, Harris H	The Robert Simpson Co., Ltd.	President	170-78 Yonge st.
†233	1890.	Gage, W. J	The W. J. Gage Co., Ltd.	Wholesale Books and Stationery	54 Front st. west.
502	1873.	Galbraith, Wm.		Commission Merchant and Warehouse Man.	18-20-22 Church st.
704	1886.	Gamble, R. D.	Dominion Bank	General Manager	Cor. King and Yonge sts.
592	1885.	Geddes, W. A.		Wharfing and Steamboat Agent	City Wharf.
791	1898.	Gibbins, W. T.	W. Gibbins & Co	Grain Dealers	Winnipeg.
193	1887.	Gibson, Ralph E.	Conger Coal Co., Ltd	Importers Coal and Wood	6 King st. east.
329	1870.	Godson, A. W.		Contractor	1 Toronto st.
809	1894.	Goldie, Geo. E.	The Goldie Milling Co., Ltd.	Millers, etc.	Ayr.
734	1891.	Goldie, John			
20	1885.	Goldie, James		Miller	Guelph.
21	1892.	Goldie, Lincoln		Flour and Grain	Guelph.
93	1884.	Goodall, James.		Grain and Seed Merchant	80 Front st. east.
156	1884.	Goode, C		Grain Merchant	49 Wellington st. east.
223	1877.	Gooderham, Alfred		Merchant	49 Wellington st. east.
225	1885.	Gooderham, Albert E.		Distiller	72 Trinity st.
†226	1859.	Gooderham, Geo.	Bank of Toronto.	President	49 Wellington st. east.
†112	1892.	Gooderham, Geo. H.	Gooderham & Worts Co., Ltd.	Distillers.	504 Jarvis st.
735	1890.	Gooderham, Robt. T.		Broker	49 Wellington st. east.
†82	1876.	Gooderham, Wm. G.	Gooderham & Worts Co., Ltd.	Distillers.	49 Wellington st. east.
168	1898.	Gould, H. J.	Gould Bros	Millers and Grain Dealers	Uxbridge.
28	1892.	Gordon, Colin F.	John Kay, Son & Co.	Carpets, etc.	34 King st. west.
305	1887.	Gorman, David		Grain Merchant	323 Crawford st.
693	1895.	Gosling, Francis J.	Bank of Hamilton	Manager	34 Yonge st.
†325	1885.	Goulding, Wm.	Geo. Goulding & Sons	Wholesale Dry Goods	55 Bay st.
682	1893.	Gounilock, John.		General Insurance Agent.	25 Adelaide st. east.
7	1897.	Gourlay, Robert S.	Gourlay, Winter & Leeming.	Dealers in Pianos, Organs, etc	188 Yonge st.
943	1899.	Grand, James	Grand & Toy	Stationers.	14 Wellington st. west.
898	1890.	Grasett, A. W.	Wyld, Grasett & Darling	Importers of Dry Goods	Cor. Bay and Wellington sts.
494	1885.	Gray, R. M.	Dominion Bank	Manager East Toronto Branch	189 Queen st. east.
911	1888.	Green, Fred L.		Miller	Greenwood.
421	1894.	Greene, R. H.	Tor. Rubber Shoe Mfg. Co. Ltd.	Secretary and Treasurer	29 Front st. west.
788	1885.	Greay, John G.	W. & J. G. Greay	Mill Furnishings	2, 4, 6 Church st.
703	1886.	Grinnell, Thomas	Thomas Grinnell & Son	Coal Merchants	235 Broadview ave.
486	1886.	Groves, Dr.		Miller	Fergus.
715	1894.	Gundy, Wm. P.	The W. J. Gage Co. Ltd	Wholesale Stationers.	54 Front st. west.
194	1885.	Gunn, Donald	D. Gunn Bros. & Co.	Provision Merchants.	76, 78, 8c Front st. east.
128	1896.	Gunn, Andrew	D. Gunn, Bros. & Co.	Pork Packers, etc.	76-80 Front st. east.
651	1896.	Gurney, Cromwell	The Gurney Foundry Co	Manfrs. Stoves, etc	474-498 King st. w.

715 1894.	Gundy, Wm. P	The W. J. Gage Co. Ltd	Miller	Fergus.
194 1885.	Gunn, Donald.	D. Gunn Bros. & Co.	Wholesale Stationers	54 Front st. east.
128 1896.	Gunn, Andrew	D. Gunn, Bros. & Co.	Provision Merchants	76, 78, 8c Front st. east.
651 1896.	Gurney, Cromwell	The Gurney Foundry Co	Pork Packers, etc.	76-80 Front st. east.
			Manfrs. Stoves, etc	474-498 King st. w.
†832 1882.	Gurney, E	The Gurney Foundry Co. Ltd	Manufacturers Stoves, etc	474-498 King st. west.
79 1879.	Hagarty, J. H. G.	Hagarty & Co.	Steamship Managers	605 Board of Trade Bldg.
208 1885.	Hagerman, A. E.	Ontario Bank	Acting Manager	Queen st. west branch.
418 1879.	Hallam, J.		Leather, Wool, etc	85 Front st. east.
†736 1893.	Hally, John	Hally Bros	Rubber Shoes	1 Front st. east.
81 1891.	Hamilton, W. B.	W. B. Hamilton, Son & Co.	Manufacturers Boots and Shoes.	15 Front st. east.
842 1884.	Hamilton, James	J. Hamilton & Sons	Grain and General Merchants.	Port Credit.
236 1894.	Hamilton, Josh. S.	The Pelee Island Wine and Vine Yards Co	President	Brantford.
61 1894.	Hamilton, R. C.	Love & Hamilton	Insurance Agents	59 Yonge st.
123 1895.	Hamilton, Wm. H.	Hamilton Bros	General Merchants	Glen Huron.
371 1896.	Hannah, Wm	Wm. Hannah & Co	Grain and Produce	515 Board of Trade Bldg.
944 1899.	Hardy, James	R. & T. Jenkins	Accountant	15½ Toronto st.
80 1887.	Hargraft, A. R.		Produce Merchant	Cobourg.
157 1894.	Hargraft, Geo. R.	Blogg & Hargraft	Insurance Agents	49 Wellington et. east.
577 1898.	Harling, R. Dawson		Freight Agent	23 Scott st.
594 1885.	Harman, S. Bruce		Gen. Agent London & Lancashire Life Ass'e Co., London Ass'e Corporation.	19 Wellington st. east. Cor. Massey and King sts.
396 1894.	Harmer, R. S.	Massey-Harris Co., ltd	Implement Manufacturers	Winnipeg, Man., P.O. Box 1332
10 1870.	Harris, Joseph		Grain and Commission Merchant	40 Wellington st. east.
370 1884.	Hart, S. R.	Hart & Riddell	Wholesale Stationers	Box 131 Toronto Junction.
182 1886.	Hartney, W. P.		Coal, Wood, Lime, Lumber, etc.	
945 1899.	Harvey, Chas. T.	Hudson's Bay & Yukon Rail- way Navigation Co.	Civil Engineer	34 Victoria st.
†631 1890.	Harvey, W. C.	Harvey & Van Norman	Wholesale Boots and Shoes	87-89 Front st. west.
113 1885.	Hawke, W	The O'Keefe Brewing Co., of Toronto, ltd.	Brewers and Malsters	9-17 Gould st.
946 1899.	Hayes, Fred. B.	Toronto Carpet Mfg. Co.	Secretary and Manager	Esplanade, foot of Jarvis st.
947 1899.	Haywood, James		Manufacturers' Agent	30 Wellington st. east.
279 1893.	Hay, Edward	Imperial Bank of Canada	Inspector	Imperial Bank.
192 1868.	Hay, Francis W.	Hay Bros.	Grain Merchants	Listowel.
322 1892.	Hay, Robt.		Commission Merchant	513 Board of Trade Building.
100 1893.	Heath, Fred W.	Toronto Litho. Co.	Lithographers	Cor. King and Bathurst sts.
327 1885.	Heath, Stuart	Robinson & Heath.	Custom House Brokers & Steamship Agents	69½ Yonge st.
231 1886.	Hebden, E. F.	Merchants' Bank	Supt. of Branches	Montreal.
419 1877.	Hedley, Jas.		Editor "Monetary Times"	62 Church st.
303 1886.	Heintzman, Geo. C.			
60 1885.	Heintzman, H.	Heintzman & Co	Piano Manufacturers	113, 117 King st. west.
304 1886.	Heintzman, Theodore A.			
†443 1885.	Henderson, John	Toronto Cotton Batting Co.	Manufacturers	99 Niagara st.
386 1893.	Henderson, Jos	Bank of Toronto	Inspector	60 Wellington st. east.
221 1886.	Hewar, James		Grain Dealer and Seedsman	Guelph.
731 1887.	Hewlett, Jas	Hewlett & Bell	Estate Agents	24 Arcade.
506 1894.	Hibner, D.	D. Hibner & Co.	Furniture Manfrs.	Berlin.
769 1885.	Hodd, James	Hodd & Cullen	Millers	Stratford.

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

N

No.	YEAR.	NAME.	FIRM.	BUSINESS.	LOCATION.
74	1885.	Hogg, Jas. W.	The Steele, Briggs, Seed Co., ltd.	Seed Merchants	105, 107 Front st. east.
847	1893.	Hogg, Wm. T.	Hogg Bros	Grain Merchants	Oakwood.
126	1884.	Hoover, P. R.		Miller	Green River.
5	1896.	Horn, T. W.		President Luxfer Prism Co., limited	58 Yonge st.
948	1899.	Hornibrook, John T.	The Brown Bros., limited.	Wholesale Manufacturing Stationers.	64-68 King st. east.
917	1891.	Hoskin, John	Can. Land & Nat. Inv't Co.	Vice-President.	Freehold Bldg., 4th Floor.
576	1896.	Housser, J. H.	The Massey-Harris Co. ltd.	Mfrs. Agricultural Implements, &c	915 King st. west.
722	1865.	Howland H. S.	H. S. Howland, Sons & Co.	Wholesale Hardware	37 Front st. west.
125	1880.	Howland, Peleg		Miller and Grain Dealer.	Kleinburg.
292	1898.	Howland, W.	H. S. Howland.		
18	1873.	Hughes, B. B.		Estate Agents	7 Adelaide st. east.
17	1858.	Hughes, P.	Hughes Bros		
412	1888.	Humphrey, F. W.		Wholesale Grocer	69 Front st. east.
239	1897.	Hume, Geo.	Hume Bros	Flour and Feed.	Milton.
611	1885.	Hunt, C. B.	Hunt Bros	Millers	London.
612	1885.	Hunt, John I. A.		Commercial Traveller.	Churchville, N.Y.
53	1885.	Hunt, H. B.			
57	1856.	Ince, W.			
58	1885.	Ince, W., Jr.	Perkins, Ince & Co	Wholesale Grocers	43 Front st. east.
59	1891.	Ince, James.		Engine and Boiler Manfrs	14 Strachan ave.
162	1885.	Inglis, John.	John Inglis & Sons	Wholesale Stationers	42 Yonge st.
1458	1881.	Irving, A. S.	Toronto News Co	Superintendent	McKinnon Block, cor. Jordan and Melinda sts.
632	1888.	Irving, T. C.	The Bradstreet Co.		16 Wellington st. west.
797	1890.	Ivey, Jno. D.	Jno. D. Ivey & Co.	Wholesale Millinery and Fancy Dry Goods	Rat Portage.
36	1887.	Irwin, Jas. M.		Lumber Manufacturer.	
86	1876.	Jaffray, R.	The Globe Printing Co.	President	46 Victoria st.
102	1898.	James, Eben		Apple Exporter	703, 704 Board of Trade Bldg.
124	1886.	James, Silas		Valuator	77 Victoria st.
616	1884.	James, S. H.			75 Yonge st.
172	1885.	Jardine, Alex	Pres Pure Gold Mfg. Co., ltd.	Spices, etc	31-33 Front st.
928	1899.	Jarvis, Edward A.	Emilius Jarvis & Co.	Investment, Stock and Bond Brokers.	25 King st. west.
727	1885.	Jenkins, Robert	R. & T. Jenkins.	Accountants	15 Toronto st.
1804	1886.	Jennings, B. T.	Imperial Bank	Manager.	Wellington st. east.
450	1882.	Jennings, James		Insurance Agent	75 Yonge st.
335	1889.	Jennings, William T.		Consulting Engineer	Molsons Bank Building.
95	1894.	Johnston, J. T.	Toronto Type Foundry	Manager	44 Bay st.

LIST OF MEMBERS

1804	1885	Jennings, B. T.	Imperial Bank	Accountants	15 Toronto st.
450	1882	Jennings, James		Manager	Wellington st. east.
335	1899	Jennings, William T.		Insurance Agent	75 Yonge st.
95	1894	Johnston, J. T.	Toronto Type Foundry	Consulting Engineer Manager	Molson's Bank Building. 44 Bay st.
85	1885	Johnston, Wm. R.	Wm. R. Johnston & Co.	Wholesale Clothing	Cor. Front and Bay sts.
152	1886	Jones, A. F.	Medland & Jones	Insurance Agents	Mail Building.
149	1893	Jones, Lyman Melvin	Massey-Harris Co., limited	General Manager	915 King st. west
625	1882	Joselin, Chas	Wm. H. Lent & Co	Dry Goods Merchants	258-260 Fifth Avenue, New York.
949	1897	Junkin, James F.	Manufacturers' Life Ins. Co.	Manager	McKinnon Building.
950	1899	Kantel, Emil A.	Fancy Goods Co. of Canada.	Fancy Goods	50 Yonge st.
723	1891	Kay, J. Bryce	Jno. Kay, Son & Co	Carpet Dealers	34 King st. west.
170	1894	Keating, E. H.			Canada Life Building.
254	1885	Keith, Geo		Seed Merchant	124 King st. east
535	1835	Keith, J.		Coal and Wood Merchant	52 King st. east.
863	1891	Kemp, A. E.	Kemp Mfg. Co.	Mfrs. of Sheet Metal Wares, etc	Cor. Gerrard and River sts.
951	1869	Kemp, Wm. A.			
478	1882	Kemp, J. C.	Bank of Commerce	Manager	Cor. King and Jordan sts.
710	1870	Kennedy, Warring			60 Madison Ave.
771	1881	Kenny, J. J.	Western Assurance Co	Managing Director	22 Wellington st. east
549	1806	Kerr, Thos	Standard Insurance Co.	Chief Inspector	Bank of Commerce Bldg.
454	1885	Kilgour, Jos	Kilgour Bros.	Manufacturers Paper Bags, etc.	23 Wellington st. west.
453	1881	Kilgour, R			
416	1887	King, Chas	King Bros	Tanners	Whitby. 123 Jarvis st.
636	1894	King, Jos			
597	1885	King, Henry A.	Henry A. King & Co	Brokers	12 King st. east.
848	1879	King, J. D.	J. D. King & Co	Manufacturers Boots and Shoes	122 Wellington st. west.
561	1884	Kinnear, Thos	T. Kinnear & Co	Wholesale Grocers	49 Front st. east.
775	1897	Kirkland, Angus	Bank of Montreal	Manager	Cor. Front and Yonge sts.
795	1886	Knees, Chas		Tanner	Oshawa.
909	1886	Knox, John	Knox, Morgan & Co.	Wholesale Dry Goods.	Hamilton.
581	1886	Kranz, Hugo		Mgr. Economical Mutual Fire Ins. Co. of Berlin.	Berlin.
740	1894	Kreutziger, Chas		Saw and Planing Mills	Waterloo.
482	1888	Kyle, Chas. E.		Flour and Saw Mills	Heidelberg. Cor. Front and Scott sts.
26	1875	Laidlaw, J. D.		Grain Merchant	207 Board of Trade Bldg.
110	1860	Laidlaw, Robt	R. Laidlaw & Co	Lumber	1397 King st. west.
407	1886	Lake, John Neilson		Financial Broker	Hamilton (64 King st. east).
805	1888	Lander, John C.		Druggist	737 Yonge st.
761	1888	Lang, Geo. C. H.	The Lang Tanning Co., ltd.	President	Berlin.
749	1884	Lang, J. W.	Ontario Radiator Co., limited		Room 53 Canada Life Bldg.
84	1898	Lash, Z. A.	Blake, Lash & Cassels	Barristers, etc	Bank of Commerce Bldg.
309	1866	Lawson, Lewis E	The Lawson Milling Co.	Manufacturers of Breakfast Foods	231-7 Adelaide st. west.
597	1894	Laxton, Jno	Consumers Gas Co.		19 Toronto st.
133	1872	Leadlay, E	E. Leadlay & Co.	Hides and Wool	87 Front st. east.
826	1885	Leckie, John		Fishing and Yachting Supplies.	76 Wellington st. west.
674	1888	Lee, A Burdett			
101	1873	Lee, A. B.	Rice Lewis & Son	Wholesale and Retail Hardware	30 King st. east.

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

NO.	YEAR.	NAME.	FIRM.	BUSINESS.	LOCATION.
690	1886.	Lee, Sydney H }		Wholesale Jewellers	1 Wellington st. east.
366	1882.	Lee, Thomas H }		Manager	76 Church st.
461	1864.	Lee, Walter S }	Western Can. Loan & S. Co.	Architect	S.E. cor. King & Yonge sts.
634	1885.	Lennox, E. J }		Supt. Ont. & Que. Div	Union Station.
227	1893.	Leonard, Jas. W }	C. P. R. R. Co }	Retired Merchant	90 St. George st.
776	1888.	Lewis, Geo. W }		Importers and Commission Merchants	25 Front st. east.
657	1894.	Lightbound, Geo }	Lightbound, Ralston & Co }	Grain Merchant	Orangeville.
678	1884.	Lindsay, J. }		Coal Merchant	868 Yonge st.
729	1887.	Little, Jos }		Oil Merchants	Baden.
62	1888.	Livingston, Jas. }	J. & J. Livingston }	Trustee	53 Elm Ave., Rosedale.
675	1884.	Livingstone, John }		Real Estate	2 Toronto st.
684	1893.	Lobb, A. F }		Lloyd's Agent, and Commission Merchant	2 Toronto st.
490	1884.	Lobb, James }		Grain Merchants	Newcastle.
468	1885.	Lockhart, W. T }	Lockhart Bros }	Grain Merchant	Whitby.
103	1886.	Long, J. H. }		Commission Merchants	513 Jarvis st.
617	1888.	Long, Thomas }		General Insurance Agents	305-308 Board of Trade Bldg.
908	1890.	Love, Jas. L. }	W. D. Matthews & Co }	Wholesale Trimmings, Linings and Buttons	Toronto General Trusts Co.,
42	1885.	Love, Robt. W. }	Love & Hamilton }	Master Builders and Contractors	61 Bay st. [59 Yonge st.
†324	1885.	Lowndes, H. }	Flett, Lowndes & Co }	Saddler and Trunk Manufacturer	377 Spadina avenue.
628	1885.	Lucas, J. }		Furs	115 Yonge st.
357	1888.	Lugsdin, Geo. }		Grain Merchant	73 Lake st., Chicago, Ill.
732	1884.	Lugsdin, Jas. }		Vinegar and Pickle Manufacturer	Newmarket.
386	1885.	Lundy, Chas. }			128 Richmond st. w.
210	1885.	Lytle, Thomas A. }	T. A. Lytle & Co }		
405	1890.	Macdonald, John }	John Macdonald & Co }	Importers Dry Goods	21, 23 Wellington st. e.
†260	1888.	Macdonald, R. }	Manning & Macdonald }	Contractors	Manning Arcade.
†516	1883.	Mackay, D. }	Gordon, Mackay & Co }	Importers of Woolens	48 Front st. w.
851	1887.	Mackay, Wm }		Capitalist	282 St. George st.
469	1881.	Mackenzie, Campbell }	The Shedden Co }	Cartage and Storage	19 Wellington st. e.
†652	1892.	Mackenzie, Wm }	The Toronto Ry. Co }	President	Cor. Church and King sts.
741	1886.	Mackintosh, F. P. }		Commission Merchant	33 Melinda st.
295	1896.	MacLaren, Jno. F. }	The Ogilvie Milling Co }		P.O. Box 2631, City.
479	1892.	MacLean, John Bayne }		Publishers of Trade Newspapers	B'rd of Trade Bldg., M'treal.
929	1899.	MacLean, Hugh C. }	The MacLean Pub. Co }		125 Front st. west, Toronto.
952	1899.	Maclean, Wm. F. }		Publishers	83 Yonge st.
609	1885.	Maclean, Wm }	The World Newspaper Co. }		249 University av.
†401	1884.	Magann, G. P. }		Contractor Railway Supplies	Rooms 7-8 Henderson Block, cor. Queen and Yonge sts.
799	1890.	Mainwaring, R. A. }		Real Estate Agent, Broker, etc.	147 St. James st., Montreal.

609	1885.	Maclean, Wm.			63 Yonge st.
†401	1884.	Magann, G. P.		Contractor Railway Supplies.	249 University av. Rooms 7-8 Henderson Block, cor. Queen and Yonge sts.
799	1890.	Mainwaring, R. A.		Real Estate Agent, Broker, etc.	147 St. James st., Montreal.
432	1886.	Mallon, John		Cattle Dealer	690 Dundas st.
837	1885.	Manning, Alex.		Contractor	Manning Arcade.
814	1891.	Mara, H. S.		Real Estate	5 Toronto st.
765	1893.	Marriott, Chas.	Geo. Goulding & Sons	Dry Goods and Millinery	55 Bay st.
377	1889.	Marks, Thomas.	Thomas Marks & Co	Merchants and Ship Owners	Port Arthur.
148	1885.	Marlatt, C. G.	Marlatt & Armstrong	Tanners	Oakville.
745	1889.	Marshall, Noel.	The Standard Fuel Co	Vice-President and Manager	Toronto Railway Chambers.
873	1888.	Marshall, T.		Wholesale Jeweller	78 Gloucester st.
258	1886.	Marter, G. F.	Marter & York	City Agents London and Lancashire Fire Ins. Co.	Confederation Life Bldg.
533	1898.	Martin, G. E.	Martin & Co	Merchants' Buyer	23 Church st.
554	1884.	Martin, John M., F.C.A.		Chartered Public Accountant	21 Clarence sq.
835	1886.	Martin, Thos.	Martin Bros.	Millers and Grain Dealers	Mount Forest.
524	1883.	Mason, Jas.	Home Savings and Loan Co. limited	Manager	78 Church st.
253	1884.	Mason, J. Herbert.	Canada Permanent Loan Co.	President	14 Toronto st.
320	1893.	Massey, C. D.	Massey-Harris Co., limited	Treasurer	Cor. Massey & King sts. w
†569	1885.	Massey, W. E. H.	Massey-Harris Co., limited	President	
445	1894.	Masten, C. A.	The Dominion Paving and Contracting Co.		9 Toronto st.
436	1885.	Matthews, A. E.		Grain Merchant	575 Eldicott Bldg, Buffalo, N. Y.
202	1885.	Matthews, George.		Pork Packer	Lindsay.
31	1882.	Matthews, J. T.		Vessel Owner	703-4 Board of Trade Bldg.
417	1883.	Matthews, W. C.	R. G. Dun & Co.	Manager	413-418 Board of Trade Bldg.
†30	1879.	Matthews, W. D.	W. D. Matthews & Co.	Grain Merchants	305-308 Board of Trade Bldg.
255	1886.	May, Samuel		Billiard Table Manufacturer	74 York st.
955	1899.	Mayell, Arthur W.	Mayell & Co.	Manufacturers Spices, Coffee, etc.	86 Richmond st., east.
153	1885.	Medland, W. A.	Medland and Jones	General Agent Scottish Union and National Fire Ins. Co.	Mail Building. 409-412 Board of Trade Bldg. Paris.
504	1896.	Melady, John.	L. Coffee & Co.	Grain Merchants	156 King st. east.
615	1894.	Meldrum, W. H.		Miller, etc	7 King st. west.
695	1885.	Meredith, Arthur	T. Meredith & Co	Hardware Merchants	55 Colborne st.
†293	1894.	Michie, J. F.	Michie & Co	Wine Merchants	Orillia.
704	1884.	Milburn, Thomas	T. Milburn & Co.	Patent Medicines	Wellington st. west.
48	1894.	Miller, C. J.		Tanner and Currier.	Freehold Loan Bldg.
808	1890.	Miller, Daniel.	Merchants Bank	Manager	Oshawa.
†277	1887.	Miller, John B.	Parry Sound Lumber Co	President	510-512 Board of Trade Bldg.
648	1887.	Miller, Thos.		Gents' Furnishings	37 Langley ave.
669	1896.	Miller, P. R.		Grain	43-45 Bay st.
596	1885.	Millett, James E.		Dry Goods Commission Merchants	50 Adelaide st. east.
†778	1887.	Millichamp, R.	Millichamp, Coyle & Co.	Manager	50 Adelaide st. east.
953	1899.	Mills, George G	Ont. Mutual Life Assur. Co.	Manager City Agency	Brampton.
954	1899.	Mills, Jesse S.	Ont. Mutual Life Assur. Co.	General Merchant	
646	1897.	Milner, Wm. E.			
136	1895.	Moncrieff, Wm. G.	Philadelphia & Reading Coal & Iron Co	Agent	205 Board of Trade Bldg.
296	1886.	Moore, Hugh.	Crane & Baird	Accountant	3rd Floor Board of Trade Bldg.

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

No.	YEAR.	NAME	FIRM	BUSINESS.	LOCATION
770	1894.	Moore, H. S.		Postmaster, Real Estate and Insurance	Norwich.
†760	1888.	Moore, S. J.	The Carter, Crume Co	Check Book Mfrs.	28 Front st. west.
925	1868.	Morang, George N.		Publisher	60 Wellington st. west.
†235	1885.	Morrison, Jas.	Jas. Morrison Brass Mfg. Co.	Engineers and Plumbers' Supplies.	89 to 97 Adelaide st. west.
†817	1882.	Morrison, J. L.		Merchant	28 Front st. west.
76	1886.	Morrow, John			72 Carlton st., Toronto, and Charlecote Pk., Warwickshire.
†610	1886.	Muldrew, John	Mickleborough, Muldrew & Co	Importers of Dry Goods	10 Front st. west. [Eng.
602	1894.	Munro, Hugh	The Oliver Lumber Co	Wholesale Lumber	72 Canada Life Bldg.
1	1894.	Muntz, G. H.	Muntz & Beatty	Resident Fire Insurance Agents.	Temple Building.
567	1885.	Murray, J. A.	W. A. Murray & Co	Importers Dry Goods	17-27 King st. east.
77	1884.	Musson, George	George Musson & Co	Consul for Brazil	50 Front st. east.
880	1885.	Myles, Robt.		Broker	Queen's Park,
88	1886.	McArthur, A.		Coal Merchants	400 Bloor st. west. [trial
186	1889.	McArthur, W. J.		Grain Merchant	509 B'rd of Tr'de Bldg., Mon-
414	1889.	McBean, A. G.			
290	1892.	McBean, Fred. J.	F. J. McBean & Co.	Grain Merchants	505, 506 Bd. of Trade Bldg.
266	1891.	McBean, Geo.			
232	1885.	McCabe, Wm., LL.B., F.I.A.	North Am. Life Assurance Co	Managing Director	112-114 King st. west.
755	1877.	McCallum, C. J.	C. J. McCallum	Commission Merchant	Colborne.
374	1885.	McCausland, T.		Capitalist	133 Yorkville Ave.
446	1885.	McColl, A. B.	A. B. McColl & Co.	Mfrs. of Varnishes	289 Carlton st.
122	1886.	McColl, J. B.	McColl Bros. & Co	Oil Merchants	474 Gerrard st. east.
278	1885.	McConkey, Geo. S.		Confectioner	29 King st. west.
541	1895.	McCordick, W. H.		Tanner, and Wood and Coal Merchants	St. Catharines.
626	1890.	McCormack, R. L.	Conger Coal Co., limited	Secretary	6 King st. east.
121	1884.	McCuaig, J.		Commission Merchant	516 Board of Trade Building.
150	1893.	McFall, Arthur A.		Miller and Grain Merchant	Bolton.
789	1886.	McFarland, W. J.		Produce and General Merchant	Markdale.
919	1891.	McGaw, Thos.	McGaw & Winnett	Hotel Proprietors	Queen's Hotel.
603	1894.	McGee, J. C.		Financial Agent	28 Toronto st.
901	1885.	McGill, Chas.	Ontario Bank	General Manager	Scott st.
872	1894.	McGillivray, John A., Q.C.		Insurance	Temple Bldg., Bay and Rich-
217	1886.	McIntosh, A.		Lumber and Coal Merchant	30 North st. mond sts.
441	1885.	McIntosh, Jas.	P. McIntosh & Son	Produce Merchants	109 Front st. east.
314	1884.	McIntosh, W. D.		Flour Merchant	72 Grenville st.
539	1884.	McKay, J. B.			21 Hazelton Ave.
244	1885.	McKeggie, J. C.		Grain Merchant	207 Board of Trade Bldg.

530	1884	McKay, J. B.	Flour Merchant	72 Grenville st.
244	1885	McKeggie, J. C.	Grain Merchant	21 Hazelton Ave. 207 Board of Trade Bldg.
†560	1893	McKinnon, J. H.	Northrop & Lyman Co.	Wholesale Druggists
†562	1879	McKinnon, S. F.	S. F. McKinnon & Co.	Wholesale Millinery
411	1890	McLaughlan, Jas.	McLaughlan, J. & Sons	Biscuit and Confectioners
†649	1884	McLaughlin, M.	M. McLaughlin & Co.	Royal Dominion Mills
361	1897	McLennan, Jno. K.		Grain Merchant
585	1885	McMahon, John		Merchant Tailor
895	1894	McMahon, John S.	McMahon, Broadfield & Co.	Wholesale Crockery, etc.
†838	1890	McMaster, J. Short		
512	1879	McMaster, W. J.		
705	1885	McMichael, Alex.	The Jas. Robertson Co., Ltd.	Vice-President
926	1899	McMichael, S. W.		Chief Inspector of Customs
456	1875	McMurrich, Geo.		Insurance Agent
434	1896	McNairn, Samuel		Grain and Commission
†833	1888	McNaught, W. K.	American Watch Case Co.	Secretary-Treasurer
930	1899	McPherson, C. E. S.	Canadian Pacific Railway Co.	Passenger Agent
673	1885	McWilliam, Geo.	McWilliam & Everist	Wholesale Fruits
294	1879	Nairn, Alex.		Contractor
†538	1885	Nasmith, I. D.	The Nasmith Co., limited	Bakers, Confectioners & Restaurants
147	1894	Neilson, Robt.	The Goldie Milling Co., Ltd.	Millers, etc.
238	1888	Nelles, R. L.	G. T. R. R.	Local Freight Agent
9	1893	Nesbitt, Wallace	Toronto Silver Plate Co.	Director
†56	1892	Nicholls, Frederick	Can. Gen'l Electric Co., Ltd.	2nd Vice-President and Gen. Manager
630	1885	Niven, J. K.	J. K. Niven & Co.	Stock Brokers
340	1884	Noble, R.		Miller
215	1894	Nordheimer, Albert	A. & S. Nordheimer	Music, Pianos, etc.
†120	1886	Northcote, Reginald		Hop Broker & Dealer in Brewers' Supplies
813	1894	Northey, Jno. P.	Pres't Northey Mfg. Co., Ltd.	Engineers
438	1897	Nourse, C. E.	C. E. Nourse & Co.	Grain Merchants
913	1894	Oberholtzer, G. V.		Boot and Shoe Manfr
907	1897	O'Hara, Henry	H. O'Hara & Co.	Stock and Debenture Brokers
112	1875	O'Keefe, E.	The O'Keefe Brewery Co., of Toronto, limited.	
†51	1882	Oliver, Joseph	Oliver Lumber Co. of Toronto	Brewers and Maltsters
498	1894	Oronhyatekha, Acland		Wholesale Lumber
409	1894	Oronhyatekha		Fraternal Life Insurance
415	1888	Orr, W. A.		President Independent Order of Foresters
633	1893	Osborne, James Kerr	Massey-Harris Co., limited	Fruit Dealer
559	1879	Osler, E. B.	Osler & Hammond	Manufacturers of Agricultural Implements
896	1895	Palmer, Jno. J.		Brokers
720	1888	Park, James	Park, Blackwell & Co.	Printers' Machinery
201	1893	Parker, Robt.	Parker's Dye Works	Provision Merchants
43	1896	Parkin, Geo. R.		Principal U. C. C.
287	1896	Parkyn, J.	Lake of the Woods Milling Co.	Miller
				21 Front st. west.
				71-73 York st
				Owen Sound.
				1 Bay st.
				Winnipeg.
				23 Homewood Ave.
				36 Front st. west.
				94 Isabella st.
				51 Yonge st.
				265 King st. west.
				Custom House.
				4 Leader Lane.
				600-1-4 Board of Trade Bldg.
				511 King st. west.
				Cor. King and Yonge sts.
				25 Church st.
				415 Jarvis st.
				Cor. Adelaide and Jarvis sts.
				Ayr.
				G.T.R. Offices, Simcoe st.
				58 Wellington st. east.
				65 Front st. west.
				50 Front st. east.
				Norval.
				15 King st. east.
				29 Church st.
				King st. west subway.
				504 1/2 Board of Trade Bldg.
				Berlin.
				24 Toronto st.
				9-17 Gould st.
				76 Canada Life Building.
				Temple Building, Bay and
				Richmond sts.
				Oakville.
				Cor. Massey and King sts
				18 King st. west.
				44 Bay st.
				St. Lawrence Market and 111
				787 Yonge st. [Front st. e.
				Deer Park P. O.
				37 Temperance st.

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

XVI.

N	YEAR	NAME	FIRM	BUSINESS	LOCATION
†721	1884	Patterson, R. L.	Miller & Richard.	Type Founders.	7 Jordan st.
451	1885	Pattison, Wm.		Merchant.	Fergus.
757	1891	Pearen, Jno. E.		Miller and Grain Merchant.	Brampton.
751	1893	Pearson, Arthur.	Pearson Bros.	Real Estate Brokers.	17 Adelaide st. east.
†753	1885	Pearson, Chas.			
658	1894	Pearson, Edwin.			
2	1878	Pearson, W. H.	Consumers Gas Co.	General Manager and Secretary.	19 Toronto st.
803	1878	Peer, J. N.		Grain Merchant.	Gooderham Building.
89	1869	Pellatt, Henry.	Gentleman		
† 90	1885	Pellatt, H. M.	Pellatt & Pellatt.	Brokers.	36 King st. east.
†26	1885	Pender, D. A.		Accountant.	Rat Portage.
666	1885	Peplow, E.			Geo. McCulloch & Co., Rapid Doon. [City, Man.
806	1894	Perine, E. G.	M. B. Perine & Co.	Mnfrs. of Twine and Cordage.	
†318	1884	Phillips, F. J.	Cobban Manfg. Co. Ltd.	Mfrs. Mouldings, Mirror Plates, etc.	Cor. Lake and Lorne sts.
319	1886	Phillips, W. C.			
188	1885	Pingle, Homer.	C. P. R. Telegraph Co.	Supt. Ont. Division.	1st floor Board of Trade Bldg.
779	1882	Piper, E. S.	N. L. Piper & Son.	Manufs. Railway Supplies.	314 Front st. west.
644	1889	Pipon, C. A.	White Star Lint.	General Agent for Ontario.	8 King st. east.
484	1897	Pitblado, Jno.	Bank of Nova Scotia.	Manager.	Canada Life Building.
899	1886	Playfair, Jas.		Lumber Merchant.	Midland.
250	1876	Plewes, D.		Grain and Flour.	510 Board of Trade Bldg.
606	1874	Plummer, A. E.	Trusts Corporation of Ont.	Manager.	Bank of Commerce Bldg.
882	1887	Plummer, J. H.	Can. Bank of Commerce.	Ass't. Gen. Man.	Cor. King and Jordan sts.
184	1887	Polson, F. B.	The Polson Iron Works Co.		Esplanade st. east.
957	1899	Pool, John A. C.	The T. Eaton Co., limited.	Merchants.	160 Yonge st.
958	1899	Porter, John S.	The Wm. Davies Co., limited.	Pork Packers.	Beachall st.
338	1885	Power, Richard.		Fruit Grower.	Box 223, Oroville, Butte Co., [Cal.
739	1886	Preston, Geo.		Insurance Agent.	Harriston.
282	1885	Pringle, John.	Pugsley, Dingman & Co.	Coal and Wood Merchants.	617 Yonge st.
471	1893	Pringle, W. J.			
†480	1887	Pugsley, John.		Soap Manufacturers.	52 Wellington st. west.
701	1888	Quigley, R. J.	American Watch Case Co.	Manager.	511 King st. west.
433	1895	Quintal, Jos.		Grain, Feed and General Produce Merchant.	508 B. of T. Bldg., Montreal.
737	1885	Ramsey, J. G.	J. G. Ramsey & Co.	Photographic Materials.	89 Bay st.
927	1899	Rathbun, Edward W.	The Rathbun Co.	Manufacturers.	Deseronto, Ont.
334	1890	Reaman, John.		Grain Merchant.	Woodbridge.
41	1885	Reed, Jos. B.		Insurance Agent.	20 Wellington st. east.
420	1885	Reid, C.	Reid, Taylor & Bayne.	Wholesale Millinery.	11 Wellington st. east.

LIST OF MEMBERS

334 1860.	Reaman, John.	Manufacturers	Descronto, Ont.
41 1885.	Reed, Jos. B.	Grain Merchant	Woodbridge.
420 1885.	Reid, C.	Insurance Agent	20 Wellington st. east.
		Wholesale Millinery	11 Wellington st. east.
302 1894.	Reid, Geo. P.	Standard Bank	Cor. Wellington & Jordan sts.
620 1893.	Rennie, Robt.	Wm. Rennie.	134 Adelaide st. east.
642 1892.	Riddell, Wm. R.	Beatty, Blackstock, Nesbitt, Chadwick & Riddell, Cross- en Car Manf. Co. of Cobourg	58 Wellington st. east.
403 1886.	Ridout, Geo.	Dick, Ridout & Co.	14 Bay st.
38 1885.	Riky, R. A.	E. Berwick & Co.	Shelburne.
624 1895.	Riordan, Chas.	Riordan Paper Mills.	Merriton.
332 1883.	Robertson, J. Ross.		Cor. Bay and King sts.
746 1882.	Robertson, T.	Robertson Bros.	87 Queen st. east.
360 1884.	Robinson, C. Blackett.	Presbyterian Printing and Publishing Co	
584 1887.	Robson, Jas.	President	5 Jordan st.
176 1885.	Robson, M.	Tanner	Oshawa.
473 1889.	Rogers, Albert S.	Grain Merchant	Ayr.
265 1885.	Rogers, Samuel.	The Queen City Oil Co., Limited	Oil Merchants.
1526 1885.	Rogers, Elias.	The Elias Rogers Co., Limited	Coal Merchants.
827 1888.	Rogers, Alfred S.	The Rogers Coal Co., Limited	Coal Merchants
950 1899.	Rogers, W. B.	Chas. Rogers & Sons Co.	Furniture
514 1894.	Rolph, Frank.	Rolph, Smith & Co.	Lithographers
485 1887.	Roper, Fred.	Dominion Telegraph Co.	Secretary-Treasurer. Public Accountant
450 1894.	Roschman, Richard.		Button Manfr.
308 1876.	Rose, D.		Printer
306 1882.	Rose, D. A.	Hunter, Rose Co., Ltd.	Printers and Publishers
815 1886.	Ross, W.	A. Ross & Son	General Merchant and Grain Dealer
793 1886.	Rountree, Geo.		Miller
155 1886.	Russell, J. S.		Wholesale Fancy Goods
960 1899.	Rust, Chas. H., C.E.	City Engineer	
557 1884.	Rutherford, Andrew.	Canada Landed and National Investment Co., (Ltd.)	Manager
558 1898.	Rutter, A. F.	Warwick Bros. & Rutter	Wholesale Stationery
150 1889.	Ryan, Hugh.		Contractor
220 1886.	Ryan, M.		Grain Merchant
714 1881.	Ryan, Peter		
129 1886.	Sadler, Thos.	The Sadler-Dundas & Flavelle Milling Co.	Millers
391 1895.	Sampson, W. E.	Sampson, McCuaig & Co.	Wholesale Teas
205 1888.	Scheuer, E.		Wholesale Jeweller
544 1886.	Schmidt, Chas.		Grocer and Baker
596 1897.	Schmidt, Ernest A.	Witzel & Schmidt.	Grain Merchants
365 1885.	Score, R. I.		Merchant Tailor
289 1888.	Scott, A. A.	Pres't Forest Product Co., Ltd.	Wholesale Lumber, Cooperage Stock Manufac- turers and Merchants
			28, 30 Toronto st.

LIST OF MEMBERS OF THE BOARD OF TRADE OF THE CITY OF TORONTO.

NO.	YEAR	NAME	FIRM	BUSINESS	LOCATION
662	1890.	Scott, James	Georgian Bay Lumber Co.	Vice-President	Manning Arcade
758	1886.	Seagram, Joseph E.		Miller and Distiller	Waterloo
491	1884.	Shantz, D. B.	Jacob Shantz & Son Co., Limited	Button Manufacturers	Berlin
904	1895.	Shantz, P. E.		Mfrs. of Agricultural Implements	Preston
733	1884.	Shaw, Geo. A., Lieut.-Col.		Hawaiian Vice-Consul	44 Leopold st., Parkdale
876	1894.	Shaw, Hedley	Foulds & Shaw	Millers	208 Board of Trade Bldg.
583	1893.	Shenstone, J. N.	The Massey Harris Co., Limited	Secretary	Cor. Massey and King sts.
820	1885.	Shepard, Samuel		Grain Merchant	St. Thomas
423	1885.	Sheppard, E. E.	The Sheppard Pub. Co.	Managing Director	9 Adelaide st. west
763	1885.	Shirk, Peter	Shirk & Snider	Millers	Bridgeport
241	1886.	Simpson, E. A.	Toronto Knitting Co.	Manufacturers Knitted Goods	6, 8 Berkeley st.
242	1886.	Simpson, R. M.			
307	1899.	Sims, P. H.	British America Ass. Co.		18 Front st. east.
839	1898.	Skeats, W. S.	Blue Line & Canada Southern Line	Canadian Agent	204 Board of Trade Bldg. London
351	1885.	Slater, Jas.		Maltster and Produce Merchant	London
1336	1885.	Sloan, John	John Sloan & Co.	Wholesale Grocers	45 Front st. east
668	1886.	Sloane, W. P.	Quebec Bank	Manager	King st. east
261	1893.	Smallpeice, Wm. R.	W. R. Brock & Co.	Wholesale Dry Goods and Woollens	Cor. Bay & Wellington sts.
961	1899.	Smith, Alfred W.	Imperial Life Ins. Co.		1 Toronto st.
766	1885.	Smith, Prof. Goldwin		The Grange	West Toronto Junction
185	1887.	Smith, Jesse C.		Grain Buyer	Box 317, West Toronto Jct.
35	1885.	Smith, Jos.		Grain Dealer	18 King st. west
333	1895.	Smith, Robt. A.	Osler & Hammond	Stock Brokers, etc.	Cor. Wellington & Scott sts.
568	1885.	Smith, W. H.	Ontario Bank	Manager	St. Jacobs
884	1886.	Snider, E. W. B.		Miller	Waterloo
759	1885.	Snider, W.	W. Snider & Co.	Millers	54, 56 Lombard st.
45	1885.	Somerville, A. J.	Ontario Lead & Wire Co.	President and Manager	54 Front st. west
843	1894.	Spence, Geo.	The W. J. Gage Co., Ltd.	Wholesale Stationers	
316	1886.	Spence, R. W.	The Merchants Dyeing and Finishing Co., Limited	Vice-President	42 Front st. west
134	1884.	Spink, J. L.		Miller	209-10 Board Trade Bldg.
34	1884.	Sproule, John H.	J. H. Sproule & Co.	Barley and Grain Dealer	504½ Board of Trade Bldg.
64	1897.	Stanger, E.	B'nk of Brit. N'rth Am'rica	Manager	Cor. Wellington & Yonge st.

134	1884..	Spink, J. L.	Spinning Co., Limited.	Vice-President	42 Front st. west
34	1884..	Sproule, John H.	J. H. Sproule & Co.	Miller	209-10 Board Trade Bldg.
64	1897..	Stanger, E.	B'nk of Brit. N'rth America	Barley and Grain Dealer Manager	504 1/2 Board of Trade Bldg. Cor. Wellington & Yongest.
† 67	1885..	Stark, John	John Stark & Co.	Stock Brokers	26 Toronto st.
503	1884..	Stark, W. M.		Grain, Flower and Mill Feed	202-3 Board Trade Bldg.
181	1896.	Staunton, Thos. A.	M. Staunton & Co.	Wall Paper Manufacturers	950 Yonge st.
680	1895.	Steele, Jas. J.		Maltster	Dundas
72	1884..	Steele, R. C.	The Steele, Briggs Seed Co. Ltd.	Seed Merchants	105, 107 Front st. east
204	1885..	Stewart, Fred J.		Real Estate, and Member Tor. Stock Exch	40 Victoria st.
694	1898..	Stewart, Wm. B.		Manufacturers' Agent,	20 Front st. east
688	1883..	Stickland, James	C. H. McLaughlin	Grain	75 Board of Trade Bldg. Buffalo, N.Y.
281	1898.	Still, Edward.	The European Exporters Ass'n of Toronto, Ltd.	Managing Director	McKinnon Bldg.
547	1893.	Stone, Wm.	Toronto Litho. Co.	Lithographers	Cor. King & Bathurst sts.
785	1885..	Strachan, John	Erie Railway	General Agent	309-10 B'rd of Trade Bldg.
831	1889..	Stratford, Jos.		Merchant	Brantford
906	1886.	Strathy, H. S.	Traders' Bank of Canada.	General Manager.	Cor. Yonge & Colborne sts.
816	1898.	Strathy, Frank W.	Union Bank	Manager	Wellington st. west.
496	1885	Stroud, H.		Carpet Manufacturer.	Paris
392	1893.	Strowger, Walter A.	Ireland National Food Co. (ltd)	Manager	Toronto
431	1885..	Swan, Robt.	Swan Bros.	Wholesale and Retail Grocers.	162, 164 King st. east
342	1883..	Sylvester, S.	Sylvester Bros. & Hickman	Wharfingers	Esplanade
229	1896.	Suckling, Wm. J.	Suckling & Co.	Commission and Auctioneers	64 Wellington st. west
536	1882..	Tait, James D.			St. Catharines
712	1884..	Tait, Jos.		Flour and Feed.	29 North st.
963	1899..	Taylor, Chas. W.	"The Globe"	Business Manager	Cor. Yonge & Melinda sts.
962	1899..	Taylor, Henry A.		Merchant Tailor	Rossin House Block, 119 King st west. 83 Spencer ave.
464	1897.	Taylor, John M.	Dominion Radiator Co.	Radiator Manufacturers	
862	1885..	Taylor, John.		Props. Morse Soap Works and Dominion	
800	1892..	Taylor, Maurice J.	John Taylor & Co.	Dyewood and Chemical Co.	77 Front st. east
373	1885..	Teskey, W. R.			2 Selby st.
699	1891.	Thompson, Hy. L.	The Copp, Clark Co. (ltd).	Wholesale Stationers	9 Front st. west
426	1886.	Thompson, Wm. A.	Army & Navy Clothing Co	Clothing, etc.	131, 133 King st. east
818	1888..	Thomson, Daniel E.	Thomson, Henderson & Bell	Barristers, Solicitors, etc.	400-408 Board Trade Bldg.
143	1888.	Thomson, Walter		Miller and Grain Merchant	Mitchell
964	1899..	Thorn, John O.	The Metallic Roofing Co. of Canada	Manufacturers	Cor. King & Dufferin sts.
912	1874..	Thwaite, M.		Capitalist	Oshawa

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No.	YEAR	NAME	FIRM	BUSINESS	LOCATION
119	1896.	Tiffin, Ephraim.....	C P.R.R.....	General Freight Agent	Union Station
196	1886.	Todd, Martin N.....	Todd Milling Co.	Millers, etc.	Galt
489	1885.	Todhunter, Jas.....	Todhunter & Mitchell ..	Coffee and Spices.....	130 Adelaide st. east
875	1885.	Tomlinson, R. H.	British Canadian Loan an	d Investment Company. Manager.	25 Adelaide st. east.
531	1890.	Townsend, Sherman E.....	.....	Public Accountant and Assignee.....	Traders Bank Chambers, Yonge st.
856	1884.	Trees, Samuel	S. Trees & Co.	Wholesale Saddlery and Hardware.....	42 Wellington st. east
†695	1890.	Van Norman, C.C.	Harvey & Van Norman Co.	Wholesale Boots and Shoes	87-89 Front st. west
19	1892.	VanSommer, James.....	.....	Grain Merchant	23 Howland ave.
†228	1889.	Van Stone, J. C. ....	.....	Miller	Bowmanville
300	1896.	Vickers, W. W.....	Vicker's Ex., estab'd 1854.	President Vickers Express Co., (limited) ..	28 York Chambers
481	1894.	Wadsworth, Chas.....	.....	Mill Owner	Care Toronto Gen'l Trusts Co.
†784	1893.	Wadsworth, Wm. R.	Bank of Toronto	Manager	60 Wellington st. east
167	1895.	Waldar, Robt.....	.....	Summer Resort and Mineral Baths	Preston
672	1885.	Waldie, John	President Victoria Harbor Lumber Co.....	Wholesale Lumber Mfrs. and Merchants..	Room 3, 1 Toronto st. Cor. King and Jordan sts.
477	1886.	Walker, B. E.....	Canadian Bk. of Commerce	General Manager.....	Walker House
841	1879	Walker, David .....	.....	Proprietor	Walkerville
†921	1891.	Walker, F. H.	Hiram Walker & Sons (ltd)	Distillers	258 Park st. s., Hamilton
716	1894.	Walker, Wm.....	.....	Woods Bros.....	32 Church st.
†521	1886.	Walmsley, Thos.....	Scott & Walmsley	Underwriters	61-63 Front st. west.
†852	1887.	Warren, H. D.	Gutta Percha & Rubber Co.	President and Treasurer	35, 37 Front st. west
654	1884.	Warren, C. D.	Warren Bros. & Co.,	Wholesale Grocers.....	68 Front st. west
655	1884.	Warren, W. A. ....	.....	.....	.....
179	1884.	Warwick, G. F.	Warwick & Sons	Stationers and Bookbinders.....	.....
97	1891.	Warwick, Geo. R. ....	.....	.....	.....
15	1894.	Waterous, Chas. H.....	The Waterous Engine Co. Works, (ltd)	Machinery Manufacturers.....	Brantford
325	1885.	Watkins, Jas.....	S. F. McKinnon & Co.....	Wholesale Millinery.....	71-73 York st.
910	1891.	Watts, C. B.	Dominion Millers Ass'n..	Secretary and Central Grain Buyer	514 Board of Trade Bldg.
94	1886.	Weatherston, N.....	Intercolonial Ry	Western Freight and Passenger Agent	Rossin House B'k, 93 York
762	1885.	Webster, J. D.....	.....	Division Court Clerk	Preston
46	1884.	Wellington, W. E.....	Stone & Wellington	Nurserymen	49 Wellington st. east

910	1891..	Watts, C. D.	Dominion Millers Ass'n.	Proprietor and Central Grain Buyer	71-73 York st.
94	1886..	Weatherston, N.	Intercolonial Ry	Western Freight and Passenger Agent	514 Board of Trade Bldg.
762	1885..	Webster, J. D.		Division Court Clerk	Rossin House B'k, 93 York Preston
46	1884..	Wellington, W. E.	Stone & Wellington	Nurserymen	49 Wellington st. east
†272	1887..	Wescott, John		Proprietor The Peacock Hotel	Toronto Junction
660	1885..	West, Thomas	J. & J. Taylor	Safe Manufacturers.	145-147 Front st. east
313	1886..	Western, Mathew		Cooper	1248 Lill ave., Chicago, Ill.
330	1884..	Wheeler, A. E.	Wheeler & Bain	Hardware Merchants	179 King st. east.
299	1885..	White, A.	G. T. R. R.	Division Freight Agent	Union Station
492	1896..	Whitlaw, J. M.		Grain Dealer	Paris
587	1885..	Whyte, Jno., jr.	The Whyte Packing Co.	Pork Packers, etc.	Mitchell
†350	1873..	Wickett, S. R.	Bickell & Wickett	Tanners and Leather Merchants.	55 Front st. east.
968	1899..	Wilkie, D. R.	Imperial Bank	General Manager	Imperial Bank
924	1899..	Williams, Alfred R.	The A. R. Williams Machinery Co., limited	Machinery Manufacturers.	95, 97 Front st. west.
556	1886..	Williams, H. H.		Real Estate	8, 10 Victoria st.
200	1885..	Williamson, H. W.	Western Assurance Co.	Accountant	22 Wellington st. east
8	1895..	Wilson, C. C. L.	Ingersoll Packing Co.	Pork Packers, etc.	Ingersoll
889	1886..	Wilson, Jno. A.	Wilson Mahaffy	Wholesale Flour and Grain	206 Board of Trade Bldg.
206	1887..	Wilson, M. S.		Maltster	Dundas
475	1884..	Wilson, S. Frank		Publisher	73-81 Adelaide st. west.
777	1885..	Wilson, W. A.	N. Y. West Shore Railroad	General Canadian Agent	Board of Trade, Buffalo
857	1897..	Winnett, H.	McGaw & Winnett	Proprietors of the Queen's Hotel	Front st. west
870	1886..	Witzel, Theodore A.	Witzel & Schmidt	Grain Merchants	509 Board of Trade Bldg.
967	1899..	Wolverton, A.		Miller	Wolverton
744	1894..	Wood, Edward R.	Central Canada Loan and Savings Co.	Manager	26 King st. east.
965	1899..	Wood, Hon. S. C.	The Freehold Loan Co.	Manager	Freehold L. & S. Co.'s Bldg
966	1899..	Wood, James	The Robert Simpson Co., limited.	Secretary	Cor. Yonge and Queen sts.
916	1890..	Woodland, Chas. W. I.	Employers' Liability Assu	rance Corporation, limited	Temple Building.
364	1886..	Woods, J. W.	Gordon McKay & Co.	Importers Dry Goods and Woollens	48 Front st. west
262	1885..	Woods, M. J.		Cattle Dealer	14, 16 St. Lawrence Mark't
868	1887..	Woodrow, H.		Coal Merchant	672 Queen st. east
†398	1885..	Wright, John J.	Toronto Electric Co.	Manager	Esplanade st., ft. of Scott
14	1874	Wright, Jos.	The Bennett & Wright Co. (Ltd)	Contractors.	72 Queen st. east.
259	1886..	Wyld, F.	Wyld, Grasett & Darling	Importers Dry Goods and Woollens	Cor Bay & Wellington sts.
613	1888..	Wylie, Jas.	The Central Agency, (Ltd.) Threads, etc	Manager	29 Melinda st.
		Young, Jas. A.	Toronto Rubber Co.	Manufacturers of Rubber, etc.	607 Spadina ave.