

Pamph  
1893  
no. 49



The London and Canadian  
Loan and Agency  
Company  
(Limited)

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INCORPORATED 1863.

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... PROSPECTUS ...

*DIRECTORS REPORT, FINANCIAL STATEMENT,  
LIST OF SHAREHOLDERS, ETC.,  
31st AUGUST, 1893.*

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*CHIEF OFFICE IN GREAT BRITAIN:—  
28, CASTLE STREET, EDINBURGH*

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Messrs. MACKENZIE & BLACK, W.S., General Agents.



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THE  
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TOGETHER WITH

DIRECTORS' REPORT,  
FINANCIAL STATEMENT, LIST OF  
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# THE LONDON AND CANADIAN Loan Agency Company

(LIMITED)

SUBSCRIBED CAPITAL, £1,027,397.

PAID-UP CAPITAL,	-	-	£143,835.
RESERVE FUND,	-	-	£83,219.
ASSETS,	-	-	£996,783.
LIABILITIES,	-	-	768,523.
SURPLUS ASSETS	-	-	£228,260.
UNCALLED CAPITAL,	-	-	883,562.
<b>TOTAL RESOURCES,</b>	-	-	<b>£1,111,822.</b>

### CANADIAN BOARD.

PRESIDENT. SIR W. P. HOWLAND, K.C.M.G., C.B., President of the Ontario Bank and Confederation Life Association, Toronto.

VICE-PRESIDENT. COL. SIR CASIMIR S. GZOWSKI, K.C.M.G., A.D.C. to the Queen, Toronto.

### Directors.

DONALD MACKAY, Esq., Toronto, Director of Ontario Bank.

SIR DONALD A. SMITH, K.C.M.G., Montreal, President of the Bank of Montreal.

LARRATT W. SMITH, Esq., Q.C., D.C.L., York Township, President Building and Loan Association

C. E. HOOPER, Esq., Toronto.

G. R. R. COCKBURN, Esq., M.A., M.P., Toronto, Director of Ontario Bank.

JAMES HENDERSON, Esq., Barrister, Toronto.

SANDFORD FLEMING, C.M.G., C.E., LL.D., Etc., Ottawa.

MANAGER. JAMES F. KIRK.

SOLICITORS. MESSRS. HOWLAND & ARNOLDI.

**Head Office - - - 103 Bay Street, Toronto, Ont.**

### SCOTTISH BOARD.

COLIN J. MACKENZIE, Esq., of Portmore, Peebles-shire.

A. D. M. BLACK, Esq., W.S., Edinburgh.

W. H. MURRAY, Esq., W.S., Edinburgh.

HARRY CHEYNE, Esq., W.S., Edinburgh.

**Office - - - 28 Castle Street, Edinburgh.**

### Canadian Bankers.

CANADIAN BANK OF COMMERCE, ONTARIO BANK, STANDARD BANK OF CANADA, and their respective Branches, and IMPERIAL BANK OF CANADA, Winnipeg.

### Bankers in Scotland.

NATIONAL BANK OF SCOTLAND, Ltd.; NORTH OF SCOTLAND BANK, Ltd., Aberdeen.

### London Bankers.

NATIONAL BANK OF SCOTLAND, Limited.

THE LONDON AND CANADIAN  
LOAN AND AGENCY COMPANY (LIMITED)

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**PROSPECTUS**

The Company was incorporated in October 1863, by an Act of the Legislature of Canada, and commenced active business in January 1873, with the object of securing profitable investment of its funds in the way of mortgages on approved real estate, and by purchasing or lending upon Government and Municipal Debentures and other high-class securities.

The twenty-one years of its operations have witnessed not only the payment of satisfactory dividends to the Shareholders, but the accumulation from surplus earnings of a Reserve Fund equal to about 58 per cent. of the paid-up capital.

As will be seen by reference to the appended list of Shareholders, a considerable proportion of the shares of the Company's Capital Stock is held in Great Britain. A very large majority of the Canadian Shareholders are residents of the Province of Ontario, where the business of the Company is mainly carried on. No Shareholder can hold more than 1,000 shares, and transfers of stock can only be made with the consent and approval of the Directors.

The Company has a Board of Directors meeting regularly in Edinburgh, who, being well informed as to the general character of its business, constitute a means whereby Shareholders and Bondholders in Britain may at all times be brought closely in touch with the management of the Company.

It may be stated, as an evidence of the very high standing of this Company, that by special Order-in-Council of the Lieutenant-Governor of Ontario, Trustees and Executors, whose operations are necessarily limited to securities of the most undoubted char-

acter, are authorized to invest in the Bonds and other Debenture obligations of the Company.

The Debenture debt of the Company (Debenture-Stock and Debentures and Certificates payable at fixed dates) is a first charge on the whole assets of the Company, consisting mainly of first mortgages on approved real estate. The holders of the Company's Bonds and Debenture-Stock will find, in the abundant margin of security afforded by these assets and the Uncalled Capital, an absolute assurance of the safety of their investments.

By an Act of the Dominion Parliament (39 Vic., Cap. 60), the amount borrowed by the Company on the security of its Debenture-stock, Debentures and Certificates, is limited to the amount of the subscribed capital for the time being not paid up.

## Issue of Four Per Cent. Debenture-Stock

Under the authority of "The London and Canadian Loan and Agency Company's Act" of 1891, of the Parliament of the Dominion of Canada, the Directors have decided to issue £100,000 of Debenture-Stock, for the purpose of paying off or substituting the same for terminable Debentures of the Company as they mature, and also of supplying a portion of the funds authorized to be borrowed by the Company for the purpose of extending its business.

The Stock can be subscribed for and transferred in sums of not less than £10, and multiples of £1, and will carry interest at the rate of 4 per cent. per annum, payable half-yearly on 15th May and 15th November, at the offices of the Company's Bankers in London.

The Stock will rank *pari passu* with Debentures and Certificates issued or to be issued by the Company, and will be treated

6 The London and Canadian Loan and Agency Company.

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as part and parcel of the ordinary Debenture debt limited by statute as already mentioned. It will be subject to the condition that the Company may, at any time after 2nd July 1903, redeem and cancel same or any part thereof at a premium of 5 per cent. on the par value.

Holders of the Company's Debentures may convert the same into an equal amount in Debenture-Stock, and will be paid accrued interest on surrender of their bonds.

The Register of this Stock will be kept at the office of the Company's General Agents in Edinburgh, who have been authorized to sign and issue Certificates for the same.

Forms of application, etc., may be had from MESSRS. MACKENZIE & BLACK, W. S., 28 Castle Street, Edinburgh.

**THE TWENTIETH ANNUAL REPORT**  
 OF  
*THE DIRECTORS*  
 OF THE  
**LONDON AND CANADIAN**  
**LOAN AND AGENCY COMPANY**  
**(LIMITED)**

BEING FOR THE YEAR ENDING 31ST AUGUST, 1893

The Directors beg to submit to the Shareholders the Twentieth Annual Report of the Company, together with relative accounts to the 31st August, 1893.

Applications for loans were received during the year to the amount of £492,077, on property estimated as worth £980,131; and loans were approved and effected to the extent of £118,299 15 8, on property valued by the Company's own appraisers at £243,231.

The Debentures and Certificates of the Company issued and renewed during the year amounted to £151,406 16 9, making a net increase of £37,201 4 5 since last report.

The Revenue account, after all interest and charges have been deducted and all ascertained losses written off, shows a balance of . . . . . £15 992 5 3  
 From which, deducting two half-yearly dividends, amounting with the tax thereon to . . . . . 11,703 17 2

There remains a balance of . . . . . £4,288 8 1  
 Of which £3,082 3 9 has been added to the Company's "Reserve Fund" and £1,206 4 4 is carried forward at the credit of "Revenue Account" to next year.

During the greater part of the year just ended your Directors had considerable difficulty in selecting safe investments at remunerative rates, and in consequence ceased accepting the abundant supplies of money which our active agents in Edinburgh had been sending us. The indications point to a stiffening of rates and our prospects of securing desirable mortgage loans during the coming year are improved.

An increase of £23,799 8 4 will be noticed in the item of municipal and other negotiable debentures, your Directors having taken advantage of the general stringency in the money markets to use the Company's surplus funds awaiting investment in purchasing at favorable rates some choice securities of this class.

Payment of interest on mortgages in Ontario has been fairly well met, and is nearly up to the average, notwithstanding that the very low prices for farm produce, which have ruled during the year, disposed the farmers to hold for higher figures. Although in Manitoba the same conditions have obtained, the Company has received payment of a larger amount of interest from that Province this year than in any previous year of its history.

As usual, all ascertained losses have been written off. The amount has been considerably augmented by the irrecoverable costs in an important law-suit which had to be carried to the Privy Council, where the Company's position was upheld. The importance, to investors, loan companies and banks, of the principles involved in this decision, cannot be overestimated.

The Manitoba crop of this season has been safely harvested and the quality of the wheat crop is generally good. In some districts the yield has been light, but the general average has been satisfactory. The President and Chief Inspector made their annual tour through that Province late in August, and were pleased to observe that mixed farming is becoming more general.



Evidences of more careful farming, improved buildings, and in some districts increased population, were plainly manifest. New grain elevators and mills are being erected at many points along the lines of railway ; and the cities of Winnipeg and Brandon, as well as the country towns, have increased in size and their prosperous appearance is marked.

The Directors have pleasure in testifying to the efficiency and fidelity of the Manager and Officers of the Company, both here and in Manitoba, in the performance of their duties.

W. P. HOWLAND,

*President.*

TORONTO, 4th October, 1893.

#### AUDITORS' CERTIFICATE.

*To the President and Directors of the London and Canadian Loan and Agency Co., Ltd.*

GENTLEMEN,—We have completed the annual audit of the books and accounts of the Company for the year ending 31st August, 1893, and have found them correct, and the cash balances to agree with the bankers' books.

We have also examined the Company's statement of "Assets and Liabilities" and "Revenue Account," have compared them with the ledger balances and found them correct.

The mortgages, debentures and other securities have been carefully examined. They agree with the schedule submitted to us, and with their respective entries in the ledger.

The "Loans on Call or Short Date on "Debentures and Securities" have been valued at their respective market prices, and we find that the amounts advanced on them are amply covered.

We are, Gentlemen, yours faithfully,

DAVID HIGGINS, }  
J. J. WOODHOUSE, } Auditors.

TORONTO, 4th October, 1893.

# ASSETS AND

31st AUG

## ASSETS

Loans on Mortgages and Interest.....	£811,876 1 8
Properties Account—	
Company's Offices and Building	
in Toronto .....	£15,410 19 3
Company's Offices and Building	
in Winnipeg.....	9,246 11 6
Other Real Estate vested in the	
Company .....	20,181 13 8
	44,839 4 5
	£856,715 6 1
Municipal and other negotiable Debentures.....	101,212 0 5
Loans on Call or Short Date on Debentures and	
Securities .....	33,883 16 4
	135,095 16 9
Sundry Debtors .....	1,377 12 0
Cash in hand—	
With Company's Bankers in Canada .....	3,594 17 5
	£996,783 12 3

Dr.

## REVENUE ACCOUNT FOR THE

Cost of Management.....	£ 4,393 16 9
Commission on Debentures issued and Loans effected during	
the year, and Agency Charges .....	4,279 14 6
Debenture and Certificate Interest paid and	
accrued to 31st August, 1893.....	£ 35,543 12 4
Less amount reserved last year for interest	
accrued on Debentures and Certificates..	4,737 1 4
	30,806 11 0
Dividend No. 39, 4 per cent., paid 15th	
March, 1893.....	5,753 8 6
Dividend No. 40, 4 per cent., payable 15th	
September, 1893.....	5,753 8 6
Municipal Tax thereon .....	197 0 2
Carried to credit of Company's Reserve Fund	3,082 3 9
Balance at credit of Revenue Account carried	
to next year.....	1,206 4 4
	15,992 5 3
	£55,382 7 6



# LIABILITIES

AUGUST, 1893.

## LIABILITIES

Capital Stock Subscribed, 100,000 Shares, at £10 5 6 each,

..... £1,027,397 5 3

Capital Stock paid up—14 per cent .....	£143,835	12	6
Reserve Fund.....	83,219	3	0
Debentures and Certificates payable at fixed dates.....	753,202	2	3
Reserved for interest accrued on Debentures and Certificates to date.....	5,080	15	4
Sundry Creditors.....	3,543	7	10
Due to Company's Agents and Bankers in Britain.....	942	18	6
Dividend No. 40, payable 15th September, 1893 .....	5,753	8	6
Balance at credit of Revenue Account carried to next year.	1,206	4	4

£996,783 12 3

## YEAR ENDING 31st AUGUST, 1893

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Balance at credit of Revenue Account, 31st August, 1892 .....	£3,202	14	2
Less amount voted to President and Auditors at the last annual meeting .....	472	12	1
	<u>£2,730</u>	2	1

Net interest, etc., received and accrued to 31st August, 1893, after writing off all ascertain- ed losses.....	52,652	5	5
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1893

£55,382 7 6

August 31st.—By Balance carried to next year .....

£ 1,206 4 4

J. F. KIRK, *Manager.*

*THE PROGRESS OF THE COMPANY,*  
*and its position on 31st of August of each year of*  
*its operations, may be seen from the following*  
**TABLE.**

YEAR	PAID-UP CAPITAL	RESERVE FUND	ASSETS
1873	£27,709	£796	£66,384
1874	28,634	1,232	159,601
1875	37,025	4,109	305,703
1876	61,643	11,712	489,263
1877	81,506	21,164	675,639
1878	82,191	29,383	732,437
1879	114,669	33,493	786,562
1880	115,068	37,602	824,984
1881	115,068	40,068	812,566
1882	115,068	44,178	822,546
1883	115,068	49,315	797,348
1884	115,068	53,425	776,871
1885	115,068	57,534	816,339
1886	115,068	59,589	898,112
1887	143,835	73,972	947,031
1888	143,835	73,972	946,152
1889	143,835	73,972	949,889
1890	143,835	73,972	945,705
1891	143,835	77,054	947,578
1892	143,835	80,136	965,482
1893	143,835	83,219	996,783

# REPORT OF THE TWENTIETH ANNUAL MEETING

OF THE

**LONDON AND CANADIAN**

## LOAN AND AGENCY COMPANY

(LIMITED)

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The Twentieth Annual Meeting was held in the Offices of the Company, 103 Bay Street, Toronto, on Wednesday, the 11th day of October, 1893, at noon. Among those present were the following : Sir W. P. Howland, Col. Sir Casimir S. Gzowski, Rev. Dr. Warden (Montreal), Rev. Dr. Moffatt, Dr. Larratt W. Smith, Q.C., Col. Sweny and Messrs. T. R. Wadsworth, C. E. Hooper, John Scott, C. S. Gzowski, Donald Mackay, David Higgins, David McGee, R. D. Moffatt, M.D., John A. Wood, Jacob Moerschfelder, George Robinson, E. J. Hobson, Frank Arnoldi, Q. C., and O. A. Howland.

On motion of Mr. T. R. Wadsworth, seconded by Mr C. E. Hooper, Sir W. P. Howland was appointed Chairman and Mr. J. F. Kirk Secretary of the Meeting.

The Minutes of the last Meeting were taken as read.

The Chairman, having read the Annual Report, said :

GENTLEMEN,—The report in your hands will, I think, show that the affairs of the Company are in a satisfactory condition, and that the business of the past year has, upon the whole, been progressive.

There are a few points in reference to the operations of the year that may be briefly touched upon. In the first place I would ask you to notice that our mortgage investments stand very nearly at the same amount as last year, the increase being only some \$7,000 (£1,600). During the early part of the year the rate of interest for new loans of a desirable character was extremely low, and the alternative presented itself of either taking the low rate or accepting undesirable securities. Under these circumstances we thought it prudent to use even more than our usual caution in accepting new business.

Turning to our debenture liabilities, you will observe an increase as compared with last year of about \$181,000 (£37,000), the total for the year just closed being \$3,665,583.60 (£753,202 2 3), and for the year previous \$3,484,537.67 (£716,000 17 10). In this connection it is very gratifying to know, such is the favorable view taken of the Company's standing in Britain, that had we continued the rate of interest we were offering for money on debentures, the supplies we could have commanded would have been far in excess of what could have been profitably invested here.

With reference to the item of "Municipal and other negotiable debentures," you will see by the statement that we have increased our investments under this heading to the extent of \$115,824 (£23,800), as compared with last year, and I may mention that the debentures represented by this increase have been bought at a rate very favorable to the Company.

During the year we have had a considerable sum lent out on stock securities, the amount at the close of the year being \$164,900 (£33,880), as against \$117,884 (£24,220) at the same period last year, an increase of \$47,000 (£9,600). The rate obtained on these loans has been very fair, and sufficient margin to make the loans absolutely safe for the Company has always been kept up by the borrowers.

Our Reserve Fund, as you will observe, now amounts to \$405,000 (£83,219 3 0). Last year it stood at \$390,000 (£80,136 19 3), thus showing an increase of \$15,000 (£3,082 3 9) for the year just ended.

The cost of management is very little different from last year, showing only a slight increase of \$550 (£113) for this year.

The Commission and Agency charges amount this year to \$20,827 (£4,279). Last year the same item totalled \$16,875 (£3,467), a difference of nearly \$4,000 (£812). The amount under this heading is, as you are aware, dependent in a great measure upon the debentures renewed and new money obtained in Britain.

The profits of the year amounted to \$256,241.04 (£52,652 5 5), as against \$266,498.14 (£54,759 17 10) last year. The difference arises from the fact that this year, in writing off the losses ascertained during the year, the amount so written off was taken directly from the year's profits. Last year these deductions

were taken from the general balance. The sum written off this year in respect of losses on properties sold under mortgages in default, was considerable ; our policy in regard to properties which are unproductive, being always to endeavor to make a sale at as early a date as possible, and to invest the proceeds in good interest-bearing assets.

Allusion is made, in the report before you, to a lawsuit to which the Company was a party, and which went through all the courts in this country and finally to the Privy Council in England, where the Company was successful. The point at issue was one of the utmost importance, an adverse decision on which would have made transactions in stocks almost impracticable. In actions of this nature there are always, as you know, legal fees and expenses which are not recoverable from the losing party, and these, amounting to a large sum, we have had to provide for. The diminution of the profits, therefore as compared with last year, is accounted for through the payment of the costs referred to, and the amounts written off in respect of losses on properties sold during the year.

The Chief Inspector, Mr. Wadsworth, and myself made our usual visit to the Northwest to look into our affairs there, and I may say that we found everything very satisfactory indeed. The people there have been subject to a great many disadvantages, one of which is the low price of grain ; but every year more land is being brought under cultivation, mixed farming is more general, and the population is increasing, though not rapidly. One feature worthy of note is that payments in Manitoba have never been so well met as in the past year. This, in a measure, is due to the very efficient management of our Agent at Winnipeg, aided by his staff and the Local Directors.

The interest receipts in Ontario have also been satisfactory, and in view of the low prices of grain prevailing and the fact that a large proportion of our loans are on farm lands, it is gratifying to be in a position to make this statement.

I do not think there are any other points requiring special notice at my hands, but I shall be pleased to give any further explanations which you may desire. I now beg to move the adoption of the Report.

SIR CASIMIR GZOWSKI,—I beg to second the motion for the adoption of the Report.

The motion was declared carried.



COL. SWENY,—I move "That the thanks of the Shareholders be presented to the Canadian and to the Scottish Directors and also to the Manitoba Local Directors for their care of the Company's interests during the year."

MR. JACOB MOERSCHFELDER,—I beg to second the motion.  
The motion was declared carried.

REV. DR. MOFFATT,—I move "That the acknowledgment of the Shareholders be offered to the Manager and the Officers, to the Company's Agents in Great Britain, and to the Auditors for their services during the year, and that the Auditors be paid \$400 (£82 3 10) each and be re-appointed for the year now begun, and in case of death or resignation of both or either of them, the Board be and are hereby empowered to appoint others in their place."

MR. E. J. HOBSON,—I beg to second the motion.  
The motion was declared carried.

MR. JOHN SCOTT,—I move "That a poll for the election of Directors for the ensuing year be now opened, and remain open until a period of five minutes shall elapse without a vote being cast, and that Mr. C. S. Gzowski and Dr. R. D. Moffatt be appointed Scrutineers, and be paid \$5.00 (£1 0 7) each for their services."

MR. DAVID MCGEE,—I second the motion.  
The motion was declared carried.

MR. DONALD MACKAY,—I move "That Sir Casimir S. Gzowski do now take the chair."

MR. DAVID HIGGINS,—I second the motion.  
The motion was declared carried.

DR. LARRATT W. SMITH,—I move "That in recognition of the continued valuable services and assistance during the past year of the President, Sir W. P. Howland, he be asked to accept the sum of \$1,500 (£308 4 5)."

MR. T. R. WADSWORTH,—I beg to second the motion  
The motion was declared carried, and Sir W. P. Howland acknowledged his thanks for the resolution passed.

The Scrutineers reported the following gentlemen duly elected Directors: Sir W. P. Howland, Sir C. S. Gzowski, Sir D. A. Smith, Donald Mackay, Dr. L. W. Smith, Q.C., T. R. Wadsworth, C. E. Hooper, G. R. R. Cockburn, M.P., and James Henderson.

At a subsequent meeting of the newly elected Board, Sir W. P. Howland was elected President, and Sir C. S. Gzowski Vice-President.

# . . List of Shareholders . .

31st August, 1893

NAME.	ADDRESS.	Shares.
Aikins, Hon. J. C.	Toronto, Ont.	250
Aird, John (Asst. Mgr. and H. W. Fitton, Acct. in trust)	" "	270
Aitken, John	" "	487
Aitken, Mrs. Janet	" "	262
Alexander & Fergusson	Brokers, Toronto, Ont	6
Alger, Col. W. N.	The Fort " "	180
Allenby, Frederick G.	Barrister, Galt, Ont.	120
Alley, J. A. M. (Inspector in trust)	Toronto, Ont.	502
Allison, Mrs. Janet H., Executrix	Chicago, Ill., U.S.	30
Anderson, W.N (Trustee Estate late Wm. Kay)	Toronto, Ont	75
Arnoldi, Frank	Barrister, Toronto, Ont	236
Arnoldi, John R. (in trust)	Ottawa, Ont.	250
Arnoldi, Frank (in trust for Mrs. Agnes Arnoldi)	Toronto, "	320
Bain, John	" "	75
Baines, W. J. (in trust)	Broker, Toronto, Ont.	72
Baker, John	Paris, Ont.	100
Baker, Miss Margaret A.	" "	45
Baker, Miss Lottie	" "	100
Baker, Miss Mary E.	" "	60
Baldwin, E. St. George, and H. H. Strathy (Trustees for Mrs. Agnes S. Strathy)		62
Baldwin, Mrs. Elizabeth M.	Toronto, Ont.	100
Baldwin, Robert	Barrister, Toronto, Ont.	193
Baldwin, W. Warren, M.D	Toronto, Ont.	87
Band, W. P.	Penetanguishene, Ont.	34
Barber, James	Georgetown, Ont	100
Bartlett, Rev. J. B.	Stalford Villa, Weston Super-Mare, England.	116
Beaty, Robert, & Co.	Brokers, Toronto, Ont	300
Beatty, Mrs. Mary A	Sarnia "	172
Bell, Mrs. Elizabeth J.	Toronto "	105
Benson, T.M., and G.L. McCaul (Trustees)	Port Hope "	250
Best, Mrs. Frances Mary	Peterboro "	172
Biscoe, Thomas Ramsay	Kingillie, Inverness, Scotland.	800
Black, A.D.M., and J.M. Mackenzie, W.S. No. 2	Edinburgh, Scotland	140
Black, A.D.M., and J.M. Mackenzie W.S.	" "	560
Black, A.D.M., (in trust) W.S.	28 Castle St., Edinburgh, Scotl'd	498
Black, A.D.M. W.S.	Edinburgh, Scotland	52
Black, Miss Edith S.	Chicago, Ill., U.S.	10
Black, Miss Katherine A.M.	23 Glencairn Crescent, Edinburgh, Scotland	312
Blackburn, Hugh	Moidart, Ardgour, Scotland.	250
Bland, Rev. E. M.	Hamilton, Ont.	79
Bolster, L.	Toronto "	1000
Bond, Miss Florence	Inverary "	59
Boswell, Mrs. Charlett	Banff, N.W.T.	553
Boyle, Robert W.	Druggist, Toronto, Ont.	220
Braine, Mrs. Ann	Halifax, N.S.	90
Breden, John	Kingston, Ont.	500

18 The London and Canadian Loan and Agency Company.

NAME.	ADDRESS.	Shares.
Bridges, Edward	Sifton Lodge, Zeals, Bath, Eng.	190
Britton, B. M., Q.C.	Kingston, Ont.	250
Brodie, J. L. (Cashier in trust)	Toronto	25
Brooke, George (Executors of)	Field Head, Mirfield, England	332
Brownscombe, Mrs. Ellen	Ilfracombe, Devon, England	430
Buchan, Miss Jane	Toronto, Ont.	100
Buchan, Miss Maria	Toronto, Ont.	40
Buckley, Rev. P. L.	Owen Sound, Ont.	100
Burland, G. B.	Bank Note Engraver, Montreal, Que.	500
Burns, Mrs. Margaret L.	Toronto, Ont.	181
Burns, William	Inverness, Scotland	250
Burns, William	Toronto, Ont.	35
Burrows, Miss Harriet	" "	125
Cadow, A. S.	" "	31
Cadow, Miss Mary Ellen	" "	63
Campbell, Patrick Wm. and Henry Goudy	36 Castle St., Edinburgh, Scotl'd	500
Campbell, Rev. Thomas M.	Lindsay, Ont.	225
Campbell, James	Toronto	187
Carroll, John	" "	100
Carroll, J. W.	The Observatory, Toronto, Ont.	65
Carry, Mrs. E. S.	Pt. Perry, Ont.	100
Cartwright, John R.	Barrister, Toronto, Ont.	406
Cassels, D. S., Acct., and L. E. Wedd, Asst. Acct. (in trust)	Toronto, Ont.	205
Cassell, Henry Z.	" "	50
Cawthra, Miss A. Mabel	" "	50
Cawthra, Mrs. Elizabeth J.	" "	50
Cawthra, W. H.	Barrister, Toronto, Ont.	150
Cherriman, Prof. J. B.	Bideford, England	1000
Cherriman, Mrs. Julia	" "	251
Cheyne, Harry	W.S. Edinburgh, Scotland	250
Clark, Andrew	West Flamboro, Ont.	80
Cochrane, J. C. T.	Brockville, Ont.	400
Cockburn, Geo. R.R., M.P.	Pres. Toronto Land and Invest- ment Corporation, Toronto, Ont.	271
Cohen, Hanay	Toronto, Ont.	20
Cohen, Henry	" "	300
Cole, T. S.	Travelling Agent Y. M. C. A., Toronto, Ont.	321
Colville, Neil	Leskard, Ont.	65
Colville, Mrs. Janet	" "	25
Colville, Robert	Orono "	111
Cowie, Horton	Walkerton "	35
Copland, Wm (Executors of late)	Toronto "	80
Cosens, Miss Eleanor A.	" "	37
Covert, Henry	Port Hope "	500
Cox, G. A. (in trust)	Toronto "	165
Cox, Mrs. A. S.	Paris "	200
Craigie, Rev. James R.	Toronto "	100
Crane, Miss Mary A.	Halifax, N. S.	487
Creelman, Mrs. Hattie	Brookfield, N. S.	60
Crocker, J. Sydney (Executors of)	Toronto, Ont.	147
Cruikshank, Mrs. Helen	Aberdeen, Scotland	130
Currier, Mrs. Hannah	Ottawa, Ont.	400
Dagg, Wm., and W. J. Morrice (Trustees)	Montreal, Que.	21
Dalglish, J. M.	Vancouver, B.C.	166
Danks, Rev. Wm.	Ilkley, Yorkshire, England	500
Davidson, Mrs. Susanna F.	Colborne, Ont.	100



List of Shareholders.

NAME	ADDRESS.	Shares.
Dawson, Chas. M.	Truro, N.S.	20
Denison, C. A. (Acct. in trust)	Toronto, Ont	145
Dickie, Mrs. Harriet (Trustee of Henry A. Dickie)	Truro, N.S.	90
Dickie, Miss Joan	" "	50
Dixie, Mrs. Elizabeth	Credit Village, Ont.	36
Dixon, B. Homer	Consul-General for the Netherlands, Toronto, Ont.	300
Dixon, B. Homer (in trust for Mrs. Goldwin Smith)	Toronto, Ont.	710
Dobie, William	" "	70
Douglas (Executors of late Dame Eleanor)	Montreal, Que.	400
Douglas, the Right Honorable Francis Archibald, Viscount Drumlanrig		205
Duff, Mrs. Barbara	Toronto, Ont.	284
Duke, Rev. Wm., D.D.	St. Vigeans, Scotland	180
Dunlap, Miss Helen	Truro, N.S.	38
Dunlop, John	South Zorra, Ont.	320
Dupont, Miss Frances	Toronto, Ont.	100
Dupuis, Mrs. T. R.	Kingston, "	25
Du Vernet, Mrs. Stella	" "	200
Dwyer, Mrs. Florence	Toronto, "	50
Easton, Mrs. Alice I.	" "	215
Farley, J. H.	" "	20
Farwell W. G., M.D.	Norfolk, Va., U.S.	62
Fauquier, Mrs. Eleanor	Vancouver B.C.	8
Fitton, Chas. E.	P.L.S., Orillia, Ont	23
Fitton, Mrs. Amelia S. R.	Orillia, Ont.	127
Fitton, Henry W.	" "	150
Fleming, Sandford C.M.G., LL.D.	Ottawa "	250
Fleming, Mrs. Jessie	Toronto "	15
Fox, Edward (Exrs. of late)	" "	8
Fraser, Kenneth	40 Church St., Inverness, Scot	375
Fraser, Miss Magdaline D.	St. Margare s, Victoria Circus, Inverness, Scotland	210
Freeland, Mrs. Margaret	Toronto, Ont.	200
Fulton John, M.D. (Exrs. of)	" "	250
Gallagher, Rev Eugene F.	Schomberg "	135
Garrett, John (Trustee Estate John Garrett)	Hamilton "	460
Gaviller, Thomas (Exrs. of)	Beeton "	148
Gibney, Rev. H. J.	Alliston "	320
Gibson, Rev. John	Norwood "	60
Gibson Mrs Louisa	Toronto "	40
Gildersleeve, Miss L. A. M.	Kingston "	335
Gildersleeve, Chas. F. (in trust)	" "	265
Gordon Mrs. Augusta	Toronto "	145
Gordon, Colin F. and E. D. Armour (Trustees)	" "	366
Gordon, William	Rosedale "	418
Gosling, F. J., Acting Agent, and D. S. Cassels, Acct. (in trust)	Toronto "	713
Gowan, Hon. J. R.	Senator, Barrie, Ont	775
Grasett, F. L. M., M.D.	Toronto, Ont	247
Grassick, Mrs. Mary Ann	Aberdeen, Scotland.	200
Grassick, Miss Catherine S	" "	150
Grassick, Miss Jane	" "	100
Grassick, Miss Georgina	" "	255
Gray, Mrs. Margaret F.	New York, U.S.	20
Greig, Geo., President, and W. I. Mackenzie, Manager in trust.	Toronto, Ont	200

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NAME.	ADDRESS.	Shares.
Greig Geo., Vice-Pres., and R. H. Tomlinson, Manager in trust .....	Toronto, Ont .....	173
Grimmer, Geo. K. ....	St. Andrews, N. B. ....	110
Grimmer, Miss Mary A. ....	" " .....	110
Grimmer, John D. ....	" " .....	110
Gzowski, C. S., Jr (in trust) .....	Toronto, Ont .....	1000
Gzowski Lady .....	" " .....	1000
Gzowski, Mrs Mary .....	" " .....	212
Gzowski, Sir Casimir S. K.C.M.G. ....	" " .....	1000
Hague, Mrs Jemima .....	" " .....	77
Hammond Mrs. Isabella .....	Springfield " .....	125
Harbert, Richard .....	Toronto " .....	130
Harris, Arthur B. ....	Clarkson " .....	200
Harris, Miss E. M. ....	Toronto " .....	50
Harris, Miss Lucy L. ....	" " .....	25
Harrison, T. S. (in trust) .....	" " .....	100
Harrison, Mrs. J. K. M. ....	" " .....	313
Harrison, Mrs Sarah .....	" " .....	150
Hart, Jairus .....	Halifax N.S. ....	208
Heffernan, Miss M. C. ....	Collingwood, Ont .....	50
Henderson, James and Elmes .....	Barristers, Toronto, Ont .....	87
Henderson James .....	Barrister " " .....	495
Henderson & Small (in trust) .....	Barristers " " .....	250
Hepburn Mrs. Mary A .....	Toronto Ont .....	200
Higgins, David .....	Agent Edinburgh Life Ins. Co. Toronto Ont .....	100
Hill, Miss H. M. ....	Toronto, Ont .....	150
Hime Arthur G. ....	" " .....	68
Hime Arthur G. (in trust for Maud E. V. Hel- liwell) .....	" " .....	100
Hime, H. L., & Co .....	Brokers, Toronto, Ont .....	146
Hime, H. L. (in trust for Mrs Elizabeth Farrant) .....	Toronto, Ont .....	36
Hindes. Rev. Ralph W. ....	Springfield-on-Credit, Ont .....	133
Hitchcox, Miss Adah .....	Paris, Ont .....	30
Hitchcox, Mrs. Alecia .....	" " .....	20
Hobson, Edward J. ....	Toronto " .....	250
Hodgins, Mrs Anna M .....	" " .....	15
Home Savings and Loan Co., Ltd. (in trust) .....	" " .....	913
Hooper, Charles Edward .....	" " .....	1000
Hooper, C. E. (in trust for C. G. Hooper) .....	" " .....	33
Hooper, C. E. (in trust for E. M. Hooper) .....	" " .....	73
Hooper, C. E. (in trust) .....	" " .....	92
Hossack, Thomas, M.D. ....	Lucan .....	750
Howe, Etna D .....	Toronto " .....	75
Howland, Arnoldi & Bristol (in trust) .....	" " .....	47
Howland & Arnoldi .....	Barristers, Toronto, Ont .....	412
Howland & Arnoldi (in trust) .....	Toronto, Ont .....	115
Howland & Arnoldi (in trust for J. R. Cuff) .....	" " .....	258
Howland, Sir Wm. P., K.C.M.G., C.B. ....	" " .....	241
Howland, Sir Wm P., and Frank Arnoldi, Trustees .....	" " .....	968
Howland, Oliver A .....	Barrister, Toronto, Ont .....	1
Hughes, William A. ....	Dundas Ont .....	54
Hutchison, Thomas .....	Carlowrie, Kirkliston, Scotland .....	250
Hyde, Mrs Rebecca L. (in trust for Mrs. Louisa Lydon) .....	Dundas, Ont .....	300
Hyman, Ely .....	Churchville " .....	1000
Hyman, Mrs. Sophia .....	" " .....	88

List of Shareholders.

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NAME.	ADDRESS.	Shares.
Innes, James.....	Publisher, Guelph. Ont .....	330
Innes, Mrs. Helen .....	Guelph, Ont.....	170
Jones, Rev. Wm .....	Trinity College, Toronto, Ont ..	125
Kay, Wm. (Exrs. of late).....	Goderich, Ont.....	150
Kay, Mrs. Annie.....	Toronto " .....	250
Keith Mrs. Agnes .....	" " .....	100
Kemp J. C., Manager, and J. Aird, Assistant Manager (in trust).....	" " .....	1000
Kerr, Mrs. Margaret.....	" " .....	460
Kiernan, Rev. E. J.....	Collingwood " .....	150
Kinnear, C. G. H.....	3 South Charlotte St, Edinburgh, Scotland .....	400
Kirkland, Thomas, M. A .....	Toronto, Ont.....	129
Knowlan, Miss Susan L .....	Halifax, N.S.....	5
Kyllachy, Hon Lord .....	Edinburgh Scotland .....	250
Laird, John (in trust for Mrs. Elizabeth McQueen)	Barrie, Ont.....	180
Laird, John (in trust for Mrs. Ellen Laird).....	" " .....	132
Laird, Miss Carry L.....	London " .....	120
Laird, Miss Annie L.....	" " .....	30
Laird, Rev. J. G.....	" " .....	350
Lamport, Henry .....	Toronto " .....	1000
Lamport, W. A .....	" " .....	45
Langlois, H. (in trust for C. A. Langlois) .....	" " .....	50
Lasher, Mrs. Henrietta .....	Kingston " .....	125
Laurie, Alexander.....	Toronto " .....	300
Lavis, Charles .....	Belleville " .....	500
Lefevre, Henry J.....	Lakefield " .....	125
Legh, Mrs. Emma Beata .....	Tutshill House, near Chepstow ..	131
Legh, Miss Mary H. C.....	Halifax, N.S.....	93
Little Rev. James .....	Richmond, Va., U.S .....	1000
Logan, William.....	Accountant, Toronto, Ont .....	100
Long, Thomas, & Bro .....	Collingwood, Ont .....	1000
Long, Thomas .....	Toronto, Ont.....	750
Lyman, Frederick S.....	Advocate, Montreal, Que.....	82
Lyman, Henry (in trust).....	Merchant " " .....	125
Lyman, Henry.....	Merchant " " .....	41
McConochie, Samuel .....	Bowmanville, Ont.....	900
McFarlane, Miss Catherine.....	Buffalo, N. Y., U.S.....	5
McGee, Wm. F .....	Toronto, Ont.....	50
McGee, Francis X.....	" " .....	50
McGee, Alexander.....	" " .....	50
McGee, David.....	" " .....	500
McGee, James (in trust) .....	" " .....	450
McGill, John, Acct., and G. R. Bartlett, Teller (in trust).....	" " .....	721
McLaren, Robert .....	" " .....	28
McMaster, J. S .....	34 Clements Lane, Lombard St., London, E.C.....	400
McMurrich, W. B (in trust).....	Barrister, Toronto, Ont.....	32
McMurrich, W. B., and George (in trust for Mrs. M. P. Miles) .....	Toronto, Ont.....	57
McMurtry, Mrs. Louisa F.....	" " .....	10
McNeill, John .....	35 Hope St., Glasgow, Scotland	16
Macaulay, Miss C. J.....	Kingston, Ont.....	282
Macdonald, Miss Jane F.....	Goderich " .....	195
MacGregor, Mrs. Kate B .....	Hamilton " .....	30
Mackay, Donald .....	Merchant, Toronto, Ont.....	870

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NAME.	ADDRESS.	Shares.
Mackenzie, Miss Louisa Helen .....	25 Ainslie Place, Edinburgh, Scot.	666
Mackenzie, Miss Jean Charlotte .....	" " " "	666
Mackenzie, Colin J. ....	Portmore, Peebles-shire, Scotl'nd	250
Mackenzie, J. Mansfield, Executors of (in trust)	Edinburgh, Scotland .....	264
Mackenzie, Mervyn .....	Barrister, South Edmonton, Man	25
Maclea, Kenneth, and Edward Brown (Trustees)		1
Macpherson, Mrs Helen G. ....	Montreal, Que.	150
Macpherson, Henry (Executors of) .....	Owen Sound, Ont. ....	350
Mara, Edward .....	Lucan, Ont. ....	1000
Marani, C. J. ....	Vancouver, B. C. ....	300
Marriott, Charles .....	Toronto, Ont. ....	100
Marshall, Miss Mary B. ....	Halifax, N. S. ....	99
Marling, Mrs. Ellen Ada. ....	Toronto, Ont. ....	324
Martin, Mrs Mary Ann. ....	Aberdeen, Scotland. ....	150
Martin, T. E. ....	Brockport, N. Y. ....	290
Matthew, Miss Jessie. ....	Montreal, Que. ....	341
Maughan, Nicholas .....	Assessment Commissioner, Toronto, Ont. ....	100
Maxwell, Wellwood .....	Kirkennan, Dalbeattie, Scotland	100
Michie, George S., Jno. F. Michie and Chas. F. Wattie .....	Toronto, Ont. ....	214
Miles, Julius. ....	" " .....	53
Miller, Daniel (as Manager in trust) .....	" " .....	300
Moerschfelder, Jacob .....	Post Office, Toronto, Ont. ....	380
Moffatt, Rev. R. C., D. D. ....	Toronto, Ont. ....	120
Moffatt, R. D., M. D. ....	" " .....	30
Moody, Harry. ....	London, England .....	200
Moore, Mrs. Lucy M. ....	Toronto, Ont. ....	50
Morris, Henry Hume (Trustee) .....	Canadian Bank Commerce, Barrie, Ont. ....	163
Morris, Mrs. Jessie C. ....	Hamilton, Ont. ....	64
Morris, Mrs. M. A. ....	Listowel " .....	200
Mortimer, Mrs. Sophia H. ....	Toronto " .....	260
Moxon, Rev. George H. ....	Sundon Vicarage, Bedfordshire, England .....	100
Murphy, Charles J. ....	P. L. S., Toronto, Ont. ....	50
Murray, Wm. Hugh. .... W. S.	Edinburgh, Scotland .....	250
Nellis, Thomas Ferris .....	Barrister, Ottawa, Ont. ....	332
Nicol, Wm. Boys .....	Barrister, Toronto " .....	100
Nordheimer, Samuel. ....	Merchant " " .....	625
O'Brien, L. R., and Mrs. F. M. Dumoulin (Trustees) .....	Toronto, Ont. ....	139
O'Donnell, Michael .....	" " .....	800
O'Donnell, Mrs. A. S. ....	" " .....	31
Orr, Miss Mary H. ....	Bobcaygeon, Ont. ....	112
Osborne, J. B. (Executors of) .....	Beamsville " .....	500
Paisley, Mrs. Louise F. ....	Gibson, N. B. ....	152
Pangman, Chas. E. ....	Toronto, Ont. ....	10
Parker, Neville G. D., M. D. ....	St. Andrews, N. B. ....	142
Paterson, Thomas. ....	Merchant, Bowmanville, Ont. ....	780
Paterson, John Henry .....	Manufacturer, Toronto, Ont. ....	37
Paterson, Rev. T. W. ....	Deer Park, Ont. ....	37
Paterson, John Henry, and others (Trustees for children of C. W. Paterson) .....	" " .....	37
Paterson, John Henry, and others (Trustees for Miss Emily Paterson) .....	" " .....	30
Paterson, John Henry, and others Trustees for Mrs. Elizabeth Roger) .....	" " .....	30

## List of Shareholders.

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NAME.	ADDRESS.	Shares.
Paterson, John Henry, and others (Trustees for Miss Mary L. Paterson).....	Deer Park, Ont.....	30
Paterson, John Henry, and others (Trustees for Mrs. Hannah Paterson).....	" ".....	60
Pattison, F. G. H.....	Grimsby ".....	62
Patton, Miss Jane (Trustee for Mrs. Mary Lewis).....	Toronto ".....	488
Pearson, James, and H. L. Hime (Trustees)....	" ".....	240
Pellatt & Pellatt.....	Brokers, Toronto, Ont.....	5
Philpott, F. V. (in trust for O. Philpott).....	London, England.....	69
Pipe, Wm., M. D. (Executors of).....	Berlin, Ont.....	125
Plumb, Thomas Street (Exrs. of the late).....	Toronto ".....	16
Plummer, A. E. (Manager in trust).....	" ".....	776
Pottenger, John.....	Bank Manager, Hamilton, Ont.....	150
Pottenger, Mrs. Jane J.....	Hamilton, Ont.....	150
Rainey, Mrs. Pansie Annie.....	London, England.....	250
Ramsay, Mrs. Helen A.....	Toronto, Ont.....	848
Ramsay, William.....	" ".....	1000
Reid, James.....	London, England.....	250
Reid, John N. (Executors of).....	Toronto, Ont.....	127
Remon, E. P. (Executors of late).....	Ottawa ".....	200
Revell, Lionel O.....	Coboconk ".....	81
Richardson, Ralph..... W. S.	2 Parliament Square, Edinburgh, Scotland.....	187
Robertson, Alexander.....	Hastings, England.....	125
Robertson, R. M.....	Tharsis, Spain.....	200
Robertson, Duncan.....	Farmer, Acton, Ont.....	31
Robinson, Miss Eliza.....	Toronto, Ont.....	62
Robinson, Christopher, Q. C.....	" ".....	751
Robinson, George.....	" ".....	120
Ross, Chas. H.....	Barrie ".....	200
Rule, Wm. Taylor.....	The Camp, Inverness, Scotland.....	375
Ryan, Hugh.....	Rosedale, Ont.....	1000
Ryan, Mrs. Margaret.....	" ".....	250
Ryerson, Mrs. Isabella D. (Exrs. of).....	Kingston, Ont.....	100
Saer, Mrs. Agnes.....	Boston, Mass., U.S.....	120
Sandham, Gen. Robert.....	London, England.....	811
Sandham, Mrs. Isabel Ramsay.....	" ".....	260
Scholefield, Mrs. Ethel Mary.....	Toronto, Ont.....	165
Schell, R. S.....	Mgr. Royal L. & S. Co., Brantford, Ont.....	150
Scott, James.....	Merchant, Toronto, Ont.....	200
Scott, John.....	Toronto, Ont.....	450
Sewell, Mrs. Henrietta C.....	London, England.....	258
Shaw, Wm. (in trust).....	Edinburgh, Scotland.....	830
Sheldon, Joseph W. (Exrs. of).....	Galt ".....	250
Simpson, Hon. J. (Exrs. of).....	Bowmanville, Ont.....	500
Small, Miss Catharine G.....	Strathroy ".....	178
Smith, Hon. Frank. President, and Jas. Mason, Manager in trust.....	Toronto, Ont.....	1000
Smith, J. Elliot.....	Halifax, N.S.....	130
Smith, Mrs. H. E. M.....	Toronto, Ont.....	150
Smith, Mrs. Mary E.....	" ".....	150
Smith, Larratt W., Q. C., D. C. L.....	President Building & Loan Ass'n, Toronto, Ont.....	625
Smith Sir D. A.....	Montreal, Que.....	500
Smith W. H., Manager, and John McGill, Acct. in trust.....	" ".....	605
Smith, Mrs. Margaret (guardian of Alice Smith).....	Halifax, N.S.....	120



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NAME.	ADDRESS.	Shares.
Snider, George (Exrs. of).....	Owen Sound, Ont.....	200
Snodgrass, Robert Pollok .....	Canonbie, Dumfriesshire, Scot.	373
Snodgrass Wm. Geo.....	" " " " " "	373
Speid, Henry .....	Lennoxville, Que .....	96
Standard Bank of Canada (in trust) .....	Toronto, Ont.....	700
Starr, Geo. Herbert (Exrs of late) .....	Halifax, N.S .....	198
Starr, Geo. Herbert, Trustee (Exrs of) .....	" " .....	40
Starr, Mrs. Rebecca Alison .....	" " .....	87
Starr, Mrs. Sarah E.....	Wolfville " .....	198
Starr, Rev. J. H. (in trust).....	Toronto, Ont.....	40
Sterling, Mrs. Kate.....	" " .....	52
Stewart, Fred J.....	" " .....	10
Stewart John.....	Hamilton " .....	320
Stuart, John (in trust) .....	" " .....	500
Sweny, Mrs. Alice R .....	Toronto " .....	1000
Sweny, Col G. A.....	" " .....	500
Tambllyn, W. W.....	Teacher, Whitby, Ont.....	100
Taylor, F. C .....	Express Agent, Lindsay, Ont...	150
Temple, Miss Mary S.....	Toronto, Ont.....	200
Temple, Mrs. Margaret J. A.....	" " .....	64
Thompson, Thomas McLerie (Exrs. of) .....	" " .....	250
Thomas William.....	" " .....	125
Treble, Miss Laura M.....	" " .....	160
Treble, John M.....	Merchant, Toronto, Ont.....	873
Trees, Samuel (in trust).....	" " .....	25
Trusts Corporation of Ontario. ....	Toronto, Ont.....	220
Tully, Kivas and C. J. Blomfield Trustees for Band Trust .....	Penetanguishene, Ont .....	205
Turnbull, James (in trust for Mrs. E. M Reid) ..	Hamilton, Ont.....	10
Turnbull, James (Exrs of)..... W S.	St Colmes House, Aberdour, Fife	562
Turnbull Mrs Margaret L .....	Glasgow, Scotland .....	50
Turnbull, Mrs. L .....	Hamilton, Ont.....	600
Vidal, Major B H. ....	London " .....	171
Wadsworth, T. R.....	Miller, Weston, Ont.....	1000
Wakefield, Mrs. Elizabeth.....	Toronto, Ont.....	100
Walkem R. T. Q. C.....	Kingston " .....	108
Walker, Mrs. H. M. ....	Malton, Ont.....	100
Warden, Rev. Robert H.....	Montreal, Que.....	187
Watson, James H.....	Brampton, Ont.....	30
Weaver, William.....	Toronto " .....	55
Wickens, R. (in trust for Mrs. M. M. Wickens) ..	" " .....	600
Wightman Robert.....	Druggist, Owen Sound, Ont.....	105
Wightman, Mrs. Jane.....	Owen Sound, Ont .....	26
Wilkes, Alfred J.....	Barrister, Brantford, Ont. ....	250
Wilson, Charles S.....	Banker, Picton, Ont.....	200
Wilson, Sir Adam (Exrs. of late).....	Toronto, Ont .....	410
Wilson, W. B., and C. S. Reid, Executors.....	" " .....	45
Wood, John A.....	" " .....	250
Woodhouse, J. J.....	Accountant, Toronto, Ont.....	472
Yates, Mrs. Jane .....	Kingston, Ont .....	142
Young, James.....	The Observatory, Toronto, Ont.	43