Annual Report



of the Board

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OF THE CITY OF TORONTO, CANADA.



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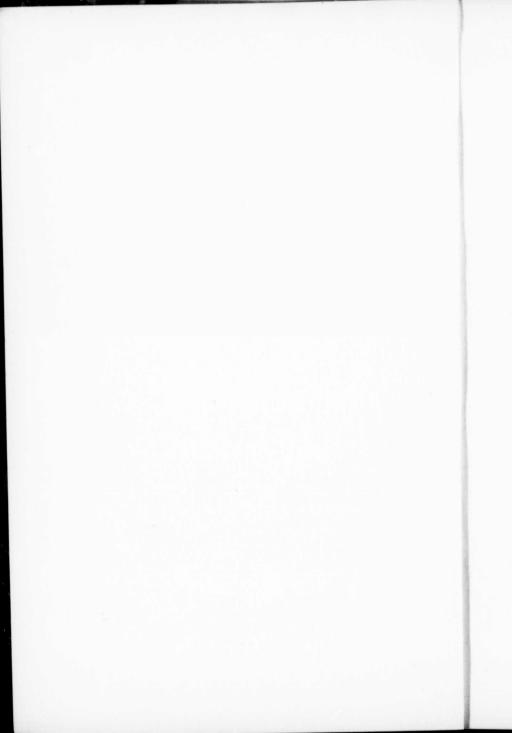
TORONTO BOARD OF TRADE

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THE BOARD OF TRADE OF THE CITY OF TORONTO.

Annual Report. 1896.





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OFFICERS OF THE BOARD, 1897.

President, - - - E. Gurney.

1st Vice-President, - - Elias Rogers.

2nd Vice-President, - - A. E. Kemp.

Treasurer, - - - D. W. Alexander.

Secretary and Superintendent, Edgar A. Wills, J.P.

Council:

E. B. Osler.

W. Christie,
W. D. Matthews,
H. N. Baird,
S. Caldecott,
W. G. Gooderham,
J. H. G. Hagarty,
J. Herbert Mason,
J. Carrick.

J. FLETT.

Board of Arbitration :

J. D. LAIDLAW,
THOS. FLYNN,
J. E. PEAREN, Brampton,
R. S. BAIRD,
W. Ross, Port Perry,
C. GOODE,
J. H. SPROULE,
C. W. BAND,
W. COOKE,
NOEL MARSHALL,
D. O. ELLIS,
I. I. HIGMORE.

Representatives on Harbour Commission:

W. Galbraith. W. A. Geddes.

Representatives on Industrial Exhibition:

JOHN L. COFFEE.

G. A. CHAPMAN, W. B. HAMILTON.

Solicitor to the Board :

W. H. BEATTY, Q.C.

Auditors to the Board:

CLARKSON & CROSS.

COMMITTEES OF THE BOARD.

Examiners in Flour and Meal: 1896-97. W. GALBRAITH, WM. M. STARK, J. E. PEAREN. J. L. SPINK. Examiners in Grain: 1896-97. W. D. MATTHEWS, H. N. BAIRD, J. CARRICK, JAMES CARRUTHESA. THOS. FLYNN, Examiners in Hides and Leathers: D. W. ALEXANDER, E. LEADLEY, W. BEARDMORE, E. J. DAVIS. D. McLEAN, Floor and Call Board Committee : 1896-97. JOHN CARRICK. D. O. Ellis. M. McLaughlin, Flour Inspector: Grain Inspector: EDWARD ADAMSON, Inspector of Hides and Leathers: A. E. THOMPSON.

Board of Arbitrators and Examiners in Grain for Ontario:
(Appointed by His Excellency the Governor-General in Council, 18th Nov., 1895.)

Geo. A. Chapman, Chairman.

W. D. Matthews, H. N. Baird,

THOMAS FLYNN

SECRETARY. EDGAR A. WILLS.

Trustees of the Gratuity Fund:

THE PRESIDENT AND TREASURER OF THE BOARD.

To serve 1 year . W. Ince.

" 2 years . D. R. Wilkie.
" 3 years . W. D. Matthewa.

SECRETARY TO THE TRUSTEES.

EDGAR A. WILLS.

TRADE SECTIONS OF THE BOARD.

Bankers' Section :

CHAIRMAN.

J. H. PLUMMER, Canadian Bank of Commerce.

DEPUTY-CHAIRMAN.

SECRETARY-TREASURER.

WM. GRINDLAY, Bank of British North America. EDGAR A. WILLS.

EXECUTIVE COMMITTEE.

R. D. Gamble, Dominion Bank. Geo. P. Reid, Standard Bank.

C. Brough, Bank of Montreal.

J. O. BUCHANAN, Union Bank. D. COULSON, Bank of Toronto.

W. GRINDLAY, Bank of British North America.

D. MILLER, Merchants Bank.

C. W. CLINCH, Molsons Bank.

W. H. SMITH, Ontario Bank.

W. P. SLOAN, Quebec Bank. H. S. STRATHY, Traders Bank.

B. E. Walker, Canadian Bank of Commerce.

D. R. WILKIE, Imperial Bank. F. J. Gosling, Bank of Hamilton.

Flour, Grain, Malt and Hop Section:

CHAIRMAN.

M. McLaughlin.

JOHN CARRICK.

SECRETARY-TREASURER, EDGAR A. WILLS,

EXECUTIVE COMMITTEE.

C. B. WATTS.

J. CARRICK. T. FLYNN.

J. CARRUTHERS, M. McLaughlin,

Wholesale Dry Goods Section:

CHAIRMAN.

ANDREW DARLING.

DEPUTY-CHAIRMAN, JOHN MACDONALD. SECRETARY-TREASURER.

D. EDGAR A. WILLS.

EXECUTIVE COMMITTEE.

J. W. IVEY.

WM. BLACKLEY. C. COCKSHUTT. Andrew Darling.
J. Short McMaster.

Wholesale Hardware and Metal Section:

CHAIRMAN.

A. B. LEE.

P. HOWLAND.

SECRETARY-TREASURER, EDGAR A. WILLS.

EXECUTIVE COMMITTEE.

ALF. D. BENJAMIN.

A. B. LEE.

GEO. BERTRAM.

P. HOWLAND.

ALEX. MCMICHAEL.

Wholesale Booksellers and Stationers' Section:

CHAIRMAN.

A. S. IRVING.

W. J. GAGE.

SECRETARY-TREASURER.
EDGAR A. WILLS.

EXECUTIVE COMMITTEE.

W. J. GAGE.

J. F. ELLIS. Dr. W. Briggs. A. S. IRVING.

G. F. WARWICK.

Marine Service :

CHAIRMAN.

F. B. CUMBERLAND.

DEPUTY-CHAIRMAN.

SECRETARY-TREASURER.

CAPT. S. SYLVESTER.

EDGAR A. WILLS.

EXECUTIVE COMMITTEE. CAPT. S. SYLVESTER.

F. B. CUMBERLAND.

W. A. GEDDES.

J. T. MATTHEWS.

CAPT. S. CRANGLE.

Jewellers' and Silversmiths' Section:

CHAIRMAN.

W. K. McNaught.

DEPUTY-CHAIRMAN.

SECRETARY-TREASURER.

H. K. S. HEMMING.

EDGAR A. WILLS.

EXECUTIVE COMMITTEE.

E. Scheuer.

W. K. McNaught. H. K. S. Hemming. M. C. Ellis.

JOHN C. COPP.

Manufacturers' Section :

CHAIRMAN.

E. GURNEY.

DEPUTY-CHAIRMAN.

SECRETARY-TREASURER.

LYMAN M. JONES. EDGAR A. WILLS.

EXECUTIVE COMMITTEE.

LYMAN M. JONES.

A. E. KEMP.

ROBT. McCLAIN.

J. P. MURRAY.

E. GURNEY.

W. K. McNaught.

H. D. WARREN.

Tanners' Section :

CHAIRMAN. GEO. C. H. LANG.

DEPUTY-CHAIRMAN.

SECRETARY-TREASURER.
EDGAR A. WILLS.

A. R. CLARKE.

GEO. C. H. LANG.

W. D. BEARDMORE.

A. R. CLARKE.

L. J. Breithaupt. S. R. Wickett.

THE BOARD OF TRADE OF THE CITY OF TORONTO.

PRESIDENT'S REPORT.

The year 1896 has been an anxious one to all engaged in business or finance in Canada, and I believe that most business men breathed more freely when the New Year of 1897 was ushered in. This Board has not escaped its share of the troubles, financial difficulties and anxieties that have been so prevalent, and in my review of the past year's work of the Board of Trade of the city of Toronto, I must deal with one or two unpleasant matters concerning the Board itself, viz.: the necessity there was for the rearrangement of the Mortgage and Debenture Debt and the rearrangement of the Gratuity Fund. These were unpleasant and thankless tasks, requiring much time and careful consideration from the Council. On the other hand, I think that the Board has done good work, and has proved its value and importance to the community, particularly in connection with the meeting of the Chambers of Commerce of the Empire held during the state of the community of the Empire held during the state of the state of the community of the Empire held during the state of the community of the Empire held during the state of the community of the Empire held during the state of the community of the Empire held during the state of the community of the Empire held during the state of the community of the Empire held during the state of the community of the Empire held during the community of the community of the Empire held during the community of the community

ing the year in London.

Rearrangement of the Debt of the Board.—While it had been realised for some time past that the expenditure of the Board was dangerously near the revenue, early in the present year, through reduction of rents and the loss of tenants from the building, it became evident that the Board could not continue to meet the very heavy drain for interest upon its Mortgage and Debenture Debt. After much consideration and many meetings of the Council, it was decided to frankly place the position before the holders of the First Mortgage Bonds (The New York Life Insurance Company) and the holders of the Second and Third Mortgage Bonds, who were for the most part members of the Board. A Committee visited New York and had an interview with the Finance authorities of the New York Life Insurance Company, and after prolonged negotiations that Company, realising the financial position of the Board through the falling off of rent revenue, in a most generous spirit met the Board's request and agreed to a reduction of interest upon the \$249,000 First Mortgage Bonds held by them from 43 per cent .to 3 per cent. for a term of ten years, on condition, however, that the Second and Third Bondholders should agree to reduce the interest on their Bonds for a like period from 5 per cent. to 21 per cent., and I am pleased to be able to state that of the total of these two classes of Bonds amounting to \$172,300 holders, representing \$136,000, have agreed to the reduction, and I have no doubt that the holders of the remaining Bonds will also consent to the reduction.

The saving to the Poard by this rearrangement amounts to the

very large sum of \$8,675.00 per annum for the ten years. The result of this rearrangement should enable the Board to meet all its obligations for the future, and it only requires a strong and steady effort on the part of all the members of the Board to assure success. This is not a pleasant task, but it had to be faced.

The Gratuity Fund.—Last year a Committee of the Council was appointed to look into the position of the Gratuity scheme. The work of this Committee was continued during the early part of this year, with the result that on the 30th June last a plan for the readjustment and modification of the scheme was submitted to the

members and approved of.

The Gratuity scheme has, I think, been of great service in the past in helping to keep up the large membership of the Board. However, on its present basis, while it may possibly not be so attractive a feature in the future, at all events it is now on a financially sound basis, and can be dealt with by the members at any time if it does not answer its main purpose of added attraction to Board of Trade membership.

City Waterworks.—This Board has always taken an active interest in the betterment of our waterworks system. Nothing has yet been done towards carrying out Mr. Mansergh's plan for putting the waterworks on a proper and safe basis—although conditions have not changed, and the necessity is now as great as ever that we should have, at all events, a sure supply of water for fire protection.

and ample pure water for domestic purposes.

Ottawa, Arnprior & Parry Sound Railway, -- In 1893 a Committee of the Board of Trade reported as to the proposal that the Ontario Government should bonus this railway. It was then pointed out that the line was being built largely in the personal interests of its promoters—that the country through which it was to pass was almost useless for settlement or agricultural purposes, and that when completed it would seriously affect the business interests of Toronto and Ontario by diverting the traffic from our city to Ottawa and Montreal Later events proved the correctness of the contention of the Board; numerous complaints from business men showed that the policy of the road was to divert traffic from Toronto and Western Ontario. It is satisfactory, however, to be able to state that through the efforts of a Committee of this Board, who made representations to both the Ontario and Dominion Governments, the difficulty existing at Scotia Junction, so far as relates to the exchange of freight, has been amicably settled, and the further question of passenger and mail service is also, I believe, being ad-

Meeting of Chambers of Commerce of Empire.—This Board took a special interest in the meeting of the Chambers of Commerce of the Empire, held in London in June last. They felt that it was an important event of great interest to all parts of the British Empire and, in consequence, devoted much time and consideration to fram-

ing resolutions to be submitted to the Congress.

The resolutions submitted by the Board of Trade of Toronto were placed first upon the list of subjects to be discussed by the meeting in London, and the Toronto resolution suggesting a scheme of Preferential Trade between all parts of the Empire was, I think, considered the most important, and the most practical one offered to the Congress. While no immediate results were achieved, I believe that, as a consequence of the Congress, a substantial advance has been made towards that goal many of us hope to obtain—the closer and stronger binding together of the British nation and people through increased trade relations.

No one is more desirous than I am that we should live in the most friendly and cordial relations with our neighbors to the South, but at the same time I realize that we are two distinct and separate nations. We can never sink our individuality and our nationality. We should live in friendly rivalry, each trying to set a high standard of national and individual honor, and through such rivalry doing more to advance civilization than would be possible were this vast continent controlled by only one nation. Such a condition would, as a recent Hungarian writer put it, of necessity tend to "Chinafy" a people living so entirely alone and without close rivalry.

I believe that our true interest is to cultivate the closest business relations with Great Britain and our sister colonies, and I for one would not hesitate to take the first step in this direction by admitting all goods coming from England or English Colonies on more favorable terms than goods coming from any other countries.

Canada.—The year 1896 will be memorable in Canada through the advent to power of the Reform Party after more than eighteen years in opposition. The dread of serious change in the fiscal policy of the country by the new Government has to some extent checked enterprise, but I am sure that the general belief is that there will be no damage done to our industries, and that changes in the tariff will be made only after most careful consideration, and with due regard for established industries. I believe that all parties recognize fully the great importance to this country of having a large and prosperous manufacturing community within itself.

Much is expected of the present Government. If they can advance the prosperity of the country, increase immigration, help to develop our industries and our national wealth, they will receive full credit and support from all true Canadians.

I believe that first and above all other immediate necessities for our development is the building of the Crow's Nest Pass Railway to let our merchants and manufacturers into our own mining district, East and West Kootenay, etc. British Columbia is to be in the immediate future one of the great mining regions of the world, and the Rainy River District in Ontario bids fair to even rival British Columbia. Miners are always good customers to merchants and manufacturers; as a rule they buy high-class goods at full prices and pay cash. At present the bulk of the miners' trade in British

Columbia is with Americans. It belongs to Canada, and we must have it. The opening up of the mines in British Columbia and the Rainy River District will give Manitoba and Ontario farmers a market, give our merchants and manufacturers a market, and generally do much to promote the interests of Canada. I believe that the trade with the mines is going to develop to an enormous extent, and to our merchants and manufacturers, if they are enterprising and energetic, a splendid field is opening up, and a period of expansion and success is before them.

Toronto.—I wish I could speak with more certainty of Toronto's future. We have here everything that is necessary to make a prosperous City; but for some reason or other we have stood still for many years past. No real enterprise has been taken up by our citizens since the days of the late George Laidlaw, when our merchants and citizens banded together and built railroads reaching out in all

directions, rapidly adding to our wealth and population.

Since then we have been ready to go into all sorts of schemes, voting large sums of money to carry out "fads"—among them the Don Improvement, the Court House, enormous Local Improvement expansion, and anything that would cause money to be spent, if it could be borrowed on the credit of the City, without giving one thought as to what would be the result. The result has been to add enormously to our debt and taxation, without adding in the slightest degree to our prosperity. The same policy appears still to be in favor, and the sentiment of Toronto seems to be one of suspicion to all enterprise; there is plenty of energy to pull down and obstruct but none to build up. The prosperity of a city is simply the aggregate prosperity of the individual and of companies within the Municipality, and yet the success of an individual or of a corporation in Toronto seems to at once invite attack, and I myself know of more than one industry that should have been located here, but which has gone elsewhere, because, rightly or wrongly, the impression is abroad that Toronto does not treat enterprise in a broad and liberal spirit. Unless there is a change in this condition of affairs I see little hope for improvement in Toronto for many years to come.

In conclusion, I must express my sincere thanks to the Council for the unremitted attention they have given to the affairs of the Board during the past trying year. To the First Vice-President, Mr. Gurney, I owe special thanks, and of our Secretary, Mr. Wills, I can only say that his energy and loyalty to the Board of Trade

are untiring and constant.

E. B. OSLER,

President.

SECRETARY'S REPORT.

TORONTO, December 31st, 1896.

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 417 meetings have been held in the rooms of the

Board, as follows :-

Arbitration, Board of	1
" Committees of	9
Bankers' Section	9
Board, General Meeting of	3
Booksellers and Stationers' Section	3
" Executive	1
Call Double Meeting	04
Council Meetings	20
Dry Goods Section	4
" Executive	1
Examiners in Grain	2
Finance Committee	3
Fire Insurance Committee	4
Grain Section Executive	3
Gratuity Fund Subscribers	1
" Trustees	14
" Committee	6
Insolvency Committee	1
Jewellers' Section, Executive	1
" "	2
Legislation Committee	4
Manufacturers' Section	2
Marine Executive	1
" Section	2
Railway and Transportation Committee	2
Tanners' Executive	1
" Section	2
Miscellaneous	11
-	
	117

The membership of the Board at the close of the present year is 861 members, made up as follows:—681 resident members, and 180 non-resident members. Of these 93 are life members. 32 members have been elected during the year, 13 of whom qualified by transfer to themselves of outstanding certificates, and 19 joined under the new Regulations of the Board as adopted at the General Meeting held on the 30th of June, 1896.

In the year that has passed death has entered our ranks and the

Board has lost 19 of its members as follows:-

MEMBERS OF THE GRATUITY FUND.

Geo. Hardy, Toronto Jany.	23rd,	aged	52
J. R. Dundas " "	24th,	"	60
Thos. McCraken, Toronto	26th,	66	63
Hart A. Massey, " Feby.	10th,	66	72
J. J. Vickers, Toronto March	11th,	44	76
John Bailie, ""	13th,	44	67
A. Ross, Port PerryJuly	11th,	11	68
John Esson, Detroit	21st,	66	70
W. S. Tennant, Toronto Aug.	11th,	4.6	42
W. M. Milligan, ""	13th,	44	44
R. Donald, TorontoSept.	4th,	66	67
Robert McLean, TorontoOct.	13th,	44	80
Capt. Jno. McGann, Toronto "	28th,	14	67
C. Flanagan, Toronto "	29th,	+ 6	52
Geo. H. Hastings, TorontoNov.	5th,	46	51
A. Campbell, Colborne "	11th,	"	54
NON-MEMBERS OF THE GRATUITY F	UND.		
Wm. Ryan, TorontoSept.	3rd,	aged	61

All of which is respectfully submitted,

Hon. Jno. Ferguson, Toronto...... "

Jno. F. Young, Toronto......Oct. 14th,

EDGAR A. WILLS,

Secretary and Superintendent.

22nd,

TREASURER'S REPORT

OF THE

BOARD OF TRADE OF THE CITY OF TORONTO.

CASH TRANSACTIONS.

12 Months Ending 31st December, 1896

RECEIPTS.

Balance of Annual Subscriptions, 1896	7,786 00 3,876 00	
Transfer Fees Rents, 1895 account.	27 00 3.843 06	
" 1896 " Bank Overdraft—Excess of expenditure over receipts	18,476 58 12,442 65	
		46,451 29

EXPENDITURES,				
Bank Overdraft—Dec. 31st, 1895. Debentures redeemed. Coupons redeemed. Interest on Bank Overdrafts Office Expeases. Salary Account—Secretary, Superintendent and Office Assistants. Library Account. Typewriter Machine. Postage and Telegraph Account. Ticker Reports. Printing and Lithographing Petty Accounts. Telephones. Delegates' Expenses, etc	\$ 158 2,950 40 87 145 770 549	86 00 00 50 20 00 45 12 50	6,828 98 1,100 00 19,186 25 523 14	
Taxes Puel Light Water Building Wages Account Engineer, Elevator Conductors, Fireman, Janitor's Staff and Watchman Engineering Supplies, repairs and renewals. Janitor's Department, supplies.	\$ 4,525 1,078 157 264 3,696 746 66	76 53 68 25 71 90 90	4,978 63 10,536 78	
Special Expenditure re Building Auditor's Fees. Fire Insurance—3 years premium.		00	3,297 56	48,451 29

Annu Rents Trans

Prefer Secon Third Life M Intere Fire I

Buildi Genera

Balanc

Surplu Second

Past dt Advanc

Debentu Accrued Bank Ov Subscrip Life Men Surplus

Building Rents Ac Insurance

Amount Subscript

12 Month

Audited a

TORONTO,

REVENUE ACCOUNT.

	-		
For 12 mont	hs ending	December 31st	1896

tot II months chang becember other, too.				
Annual Suiscriptions.	15,283 20,957 27	50	20 207	
CONTRA.		-+	36,267	50
Preference Coupons for 1896	16,676 16,795 2,795	38	24 347	50
мемо.		Ė	00,001	-
Surplus, December 31st, 1895	15,527 2,795 100	40		
Less	18,422	58		
Past due remais written off. \$1,136 00 Advances on Tenants' Account written off. 307 16	1,443	16		
-	16,979	40		

BALANCE SHEET DECEMBER 31st, 1896.

LIABILITIES.

Debentures Accrued Interest and Outstanding Coupons. Bank Overdraft Subscriptions, 1897 Account Life Membership Account Surplus		421,300 4,824 12,442 3,876 16,354 16,979	65 00 78 42	475,777 48	
ASSETS.			-		
Building and Equipment. Bents Accrued and Due. Insurance paid in advance.		2,808 2,438	27 54	475,777 48	
LIFE MEMBERSHIP FUND.			-		
Amount December 31st, 1895. Subscriptions for 1896 of 92 members.	\$	17,139 1,564			
12 Months interest at 5%	*	15,575 778	79	8 16,354 78	
Signed) D. W. ALEXANDER			-	10,304 78	

Treasurer.

CLARKSON & CROSS.

Toronto, January 4th, 1897. 2

Audited and found correct.

1 451 90

3,451 29

THE BOARD OF TRADE OF THE CITY OF TORONTO,

GRATUITY FUND.

REPORT OF THE TRUSTEES

TORONTO, July 1st, 1896.

To the Council of the Board of Trade, Toronto:

GENTLEMEN.

The Trustees of the Gratuity Fund herewith present their Tenth Annual Report as required by the By-laws.

In January last the personnel of the Board of Trustees was changed by the election of Mr. E. B. Osler as President of the Board of Trade.

Forty-five certificates have been transferred this year; the average age of those retiring being 51 and of the the new participants 57 h.

During the year 9 deaths have occurred, all of which have been assessed for upon the subscribing m mbers. The average age of those who died was 61 years. The death rate for the the past ten years has only reached a fraction of over the expectancy of one per cent. per annum.

Fourteen meetings of the Trustees have been held during the past year.

The amount loaned on mortgage is \$68,000.00, on property appraised at \$141,000.00; the amount invested in Bonds is \$25,000.00. The average rate of interest on the whole amount invested being a fraction over 43 per cent.

The recent amendments and alterations to the By-laws governing the Gratuity Fund, copies of which have been forwarded to the members, having been approved of by he General Board, the Fund is now being administered under the By laws as so amended.

At the ensuing meeting in September, of which due notice will be given, Mr. W. D. Matthews, Trustee, retires by rotation, but is eligible for re-election.

Respectfully,

WM. INCE, Chairman, E. B. OSLER, D. R. WILKIE, W. D. MATTHEWS, D. W. ALEXANDER,

Trustees.

EDGAR A. WILLS. Secretary to the Trustees.

(18)

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payabl (d)ing his foregoi remote which :

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(0) or both children which equally

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ORDER OF DISTRIBUTION OF THE GRATUITY FUND.

By-Law 17.

Sub-sec. 10.—After proof of the death of any subscribing member to the satisfaction of the Trastees, there shall be paid out of the moneys collected the sum of \$1.500, which money shall be paid to the father or mother, brothers or sisters, wife, child or children, grandchild or grandchildren, step-child or step-children, or other persons to whom the member stands in (loco parentis), in such proportion as may be designated by the member, which designation shall be in writing over his own signature, and such designation may from time to time be altered as the member may see fit, either as to the person or the class of persons desired to benefit, and which sum shall be payable free from all debts, charges or demands whatsoever, excepting claims (if any), of the Board, as provided by the Act 49, Vic. Cap. 56, Sec. 8.

- 11.—Nothing herein contained shall be taken or construed as a liability of the Board for the payment of any sum whatever, the liability of each member being limited to the payment of the assessments rovided for under this By-law on the death of any other member, and the liability of the Board being limited to the payment of the sum above prescribed, or such part thereof as shall be collected after it shall have been collected from the members, excepting as provided in Sec. 22 of this By-law.
- 12.—The disposition or payment of the gratuity upon the death of any member shall be to and in favor of the persons following and in the proportion following, "unless the member shall expressly direct otherwise in writing," in favor of the parties, or some one or more of them, as herein provided by section 10, and the meaning and extent of the term "representatives" is hereby defined as follows.—
- (a) If the deceased member shall leave surviving him a widow and no children, the whole is to be payable to the widow.
- (b) If the deceased leave a child or children and no widow surviving, the whole is payable to such child or children in equal shares.
- (c) If the deceased member leave a widow and a child or children surviving, one-half shall be payable to the widow and half to the child or children in equal shares.
- (d) In any case under which any child or the children of a deceased member would, if surviving him, be entitled to the gratuity payable on his death or a share therein under any of the foregoing clauses, and such child or children do not survive him but leave (surviving him) more remote descendants they shall take (in equal shares, per stripes) the gratuity or share therein to which their parent or parents respectively, if surviving, would have been entitled.
- (e) If the deceased member leave no widow or children, or more remote descendants surviving him, the gratuity shall be payable:—
- (f) If the deceased leaves father and mother, or either surviving him, then to the father and mother in equal shares, or to the one if only one surviving.
- (g) If the deceased leaves no father or mother surviving him, and leaves brothers and sisters, or both, the gratuity shall be paid to the brothers and sisters in equal shares, and if there be also children of any deceased brother or sister, such children shall take in equal shares the shares which the deceased parent, if surviving, would have taken; relatives of half blood to take equally with those of whole blood.
 - (h) The shares of minors to be paid to the legal guardians of their personal estate.
- (i) If there be no person entitled to the gratuity under any of the foregoing clauses, the same may be disposed of and paid to any person or persons, to whom the Tru-tees of the Gratnity Fund in their uncontrolled discretion shall deem to have been wholly or partly dependent upon the deceased member or reasonably entitled to the benefit of the gratuity, or if the same be not so disposed of by the Trustees it shall go to and form part of the Gratnity Fund.
- (j) The shares of minors for whom no guardians shall be appointed, may be paid into a legal depaisory of trust funds, subject to the order of such minors when they arrive at full age, or to order of their guardians when appointed.
 - All guardians must accept the guardianship in writing.

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Report

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THE BOARD OF TRADE OF THE CITY OF TORONTO.

TENTH ANNUAL STATEMENT.

GRATUITY FUND ASSESSMENT.

Died.	Name.	No.	Age.	No. of Bene- ficiaries.	Amount.
1895 July 13	Whitlaw, ChasParis	1	72	5	\$1,766 81
" 24	Macleod, MMontreal	2	45	5	1,766 81
Nov. 30	Hamilton, GeoToronto	3	54	6	1,766 43
1896 Jan. 23	Hardy, Geo	4	52	5	1,766 81
24	Dundas, J. R	5	58	5	1,766 81
26	McCracken, Thos	6	58	3	1,766 81
Mar. 11	Vickers, J. J	7	76	13	1,766 81
Feb. 20	Massey, H. A	8	72	9	1,766 81
Mar. 13	Bailie, Jno	9	67	3	1,766 81
		9		54	\$15,900 00

Total number of	f Assessments, 1895-6	10
	f Deaths	9
Total amount of	f Gratuities	\$15,900 00
Average amoun	t of each payment	1,766 76

DISTRIBUTION OF GRATUITY.

Wives 8	Adult Children28
	Minor Children18 Total Beneficiaries5
Average	age of 9 members deceased
	Percentage of deaths 10th year 1.00
	Percentage of deaths for 10 years $1.\frac{1}{8}$
Number	of subscribers, July 1st, 1896

RECEIPTS AND DISBURSEMENTS.

July 1st, 1895, to June 30th, 1896.

1895.			
July 1st.—To Balance Cash on hand	\$21,336	76	
June 30th.—To Interest received	4,583	84	
Receipts from Assessments			
Debenture Loans repaid	15,000		
		\$62,945	60

June

Assess Intere

Due B Due T Due 18

Balanc

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1896. June 30th.—By	Salaries \$1	1,000					
	Printing	$\frac{154}{107}$					
	Medical Fees	75					
	Legal Expenses	340					
	Actuarial Fees	200					
	Auditors' Fees	$\frac{75}{200}$					
	Rent Safety Vault	200					
	Guarantee Company's Fees	27					
	Petty Accounts	89					
	-			\$ 2,292	16		
	Payments to Beneficiaries			18,476			
	Mortgage and Debenture Investment Bank Balance	5,177		27,000	00		
	Less over-deposited		50	15,177	29		
						\$62,945	6
						-	
		y, 189					-

Investments:—First Mortgages Real Estate Debentures			
Assessments due and unpaid	\$93,000 00		
	610,400 00		00
LIABILITIES,			
Due Beneficiaries \$ 132 52 Due Trust Account, Minors 4,970 90 Due 18 Non-participating Subscribers upon with-			
drawal	8 19,769 97		
Balance, net surplus Gratuity Fund this date			00
		-	

We have audited the accounts of the Gratuity Fund of the Board of Trade of the City of Toronto for the year ending 30th June, 1896, 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 4th, 1896.

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CONTRIBUTIONS TO THE LIBRARY, 1896.

Annual Report, Montreal Board of Trade.

- New York Produce Exchange.
- Winnipeg Board of Trade. Winnipeg Produce Exchange.
- Dunedin, New Zealand, Chamber of Commerce.
- Buffalo, N.Y., Merchants' Exchange.
- Detroit, Mich., Board of Trade Belfast, Ireland, Board of Trade,
- Auckland, New Zealand, Chamber of Commerce,
- National Board of Trade, U.S.A.
- Chicago Ill., Board of Trade.
- City of La Crosse. Wis , Board of Trade.
- Cleveland, Ohio, Board of Trade.
- 66 Cincinnati, Ohio, Board of Trade,
- British Columbia, Board of Trade,
- Southampton, Eng., Chamber of Commerce.
- County of Dennis, Man., Board of Trade.
- .. Edinburgh Scotland Chamber of Commerce.
- Saginaw, Mich , Board of Trade.
- Melbourne, Australia, Chamber of Commerce.
- Quebec Harbor Commissioners.
- Montreal Harber Commissioners.
- Beekeepers' Association, Ontario.
- United States Treasury Department.
- United States Department of Agriculture.
- Farmers' Institute of Ontario.
- Chamber of Commerce, District of Montreal.
- Imperial Institute London, Eng.

Secretary of the Treasury, Washington, D.C., 1894. Statistical Register of New South Wales for 1894 and previous years.

The Wealth and Progress of New South Wales for 1894.

Mining in the Province of Salta, Argentine Republic. Relatorio Des Altos Da Direccio da Associacio Commercial Do Porto,

18 15 Monthly Reports Department of Agriculture, U.S.A.

Dominion Government Statistical Departmental Returns and Reports. Legislature of Ontario,

Special Dominion Government Publications.

Foreign Tariffs, as prepared by the International Customs Tariffs Bureau. Argentine Republic, Useful Information in pamphlet form, per Nicol Kingsmill, Consul.

PAPERS RECEIVED AT THE OFFICES OF THE BOARD.

DAILY.

The Toronto Globe.

Mail and Empire.

World.

Chicago Inter-Ocean.

Montreal Gazet'e.

Detroit Free Press.

Buffalo Courier.

New York Herald

WEEKLY.

Canadian Lumberman. Monetary Times. Trade Review. The Shureholder. Commerc al, Winnipeg. British Columbia. Commercial Journal. The Bulletin. Manitoba Free Press.

The Bulletin.

The Canada Lumberman.

Canadian Baker and Confectioner. Canadian Hardware and Metal Merchant. Canadian Grocer. Drapers' R cord. England. Commerce Record. Bradstreet's Weekly. Dun's Review. Canadian Colliery Guardian.

MONTHLY.

Canadian Manufacturer. Canadian Electrical News. Chamber of Commerce Journal, Canadian Miller and Grain Trade England. Review. Returns of the Chartered Banks of Imperial Institute Journal, Eng-Canada. land. Journal of the Canadian Bankers' Canadian Dry Goods Review. Association. Canadian Furniture and Upholstery Canadian Shoe and Leather Journal, Toronto.

Journal and Unitertakers' Gazette, Toronto. United States Miller, Milwaukee. Canadian Hardware and Metal Merchant.

TORONTO POST OFFICE, 1896.

DELIVERY DEPARTMENT.

189	95	letters deliv	4 6:6	18			16,8	25,756
Total n	umber of	newspapers	delivered	1:-				
18	95	3,79	1 338	18	396		3.9	92,372
Compa	rative stat	tement of Po	stage Sta	amı	os sold	in t	he years 15	895-96 :
18	95	\$450,5	79.95	18	396		\$473,	025.53
		MAI	LING DE	PAR	TMENT.			
							1895.	1896.
Total n	umber of	Letters	posted	at	Toront	01	4,611,194	15.639,572
6.6		Post Caris	1		+ 6		4 280,120	4 251,948
44	4.6	Books, Circ	ulars.&c	**	* *		9,651,694	9,879 506
Parcel	Post						294.944	393,198
		ors					249,562	267,904

SAVINGS BANK DEPARTMENT.

					1895.	1890.
Amount on	deposit	(Branch	Offices	included)	\$534,115	\$557,286

MONEY ORDER DEPARTMENT.

				1895.	
-	Orders Issued.			513, 225.88	\$ 494,555.31
	Orders Paid			2,494,167.48	2,522,500.30
1	Number of Or	ders issued	in 1896	******	53,826
		" paid	**		275,607

BUSINESS EMBARRASSMENTS IN CANADA AND NEWFOUND-LAND IN 1895 and 1896, AS REPORTED TO BRADSTREETS.

No.	of F	AILUR	Es. Ass	SETS.	LIABILITIES.			
	1896.	1895.	1896.	1895.	1896.	1895.		
Ontario Quebec . New Brunswick Nova Scotia Prince Edward Island Manitoba North-West Territory British Columbia	155 23 29	67 114 10 38 13	2,803,495 277,800 375,267 58,528 160,430	2,490,855 238,605 348,070 46,300 168,340 77,300	\$ 5,024,476 8,158,426 597,311 782,520 125,737 323,599 104,085 1,092,306	6,881,281 446,394 838,088 80,890 359,260		
Totals, Canada	2,179	1,876	\$ 6,724,535	\$ 6,054.127	\$16,208,460	\$ 15,347,93		
St. Pierre et Miquelon Newfoundland	24		42,000 26,722		95,000 66,116			

TOTAL NUMBER OF MERCANTILE FAILURES IN THE DOM-INION OF CANADA AND NEWFOUNDLAND, WITH ASSETS AND LIABILITIES, AS REPORTED TO BRADSTREETS, FOR EIGHT YEARS.

YEAR.	No. of Failures	ACTUAL ASSETS,	GENERAL LIABILITIES
1889	1,616	\$ 6,119,585	\$ 13,147,910
1890	1,626	6,746,000	12,482,000
1891	1,846	6,014,000	14,884,000
1892	1,682	4,848,095	11,603,210
1893	1,781	7,388,692	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	16,369,576

MANUFACTURERS.	No.	1896. Liabil- ities.	No.	1895. Liabil- ities.	No.	1894. Liabil- ities.	TRADERS.	No.	1896. Liabil- ities.	No.	1895. Liabil- ities.	No.	1894. Liabil- ities.
Iron Foundries and Nails	15	\$280,052	38	\$910,772	48	\$397.592	General Stores	370	\$2,306,025	330	\$2,050,365	332	\$2,179.69
Machinery and Tools	6	67,859	8	169,400	21		Gro., Meats, Fish.	282	857,025	271	1,157,311	243	1,152,273
Wool, Carpets, Knit Goods	5	279,096	14	577,276	10	157,755	Hotels and Res'ts	90	382,978	102	460,866	108	585,223
Cotton, Lace and Hosiery	2	52,100	6	61,615	4	102,689	Liquors and Tob	36	719,060	42	175,836	46	180,708
Lumber, Carpenters, etc	55	1,402,763	43	413,992	58	1,273,070	Clothing and Fur'g	105	1,021,528	84	388,090	56	405,510
Clothing and Millinery	125	501,320	76	451,251	62		D. G. and Carpets		1,982,771	123	1,761,597	147	2,527,228
Hats, Gloves and Furs	6	52,771	3	20,445	2		Shoes and Rubbers		811,271	77	442,607	62	332,772
Chemicals, Drugs, Paints.	10	157,222	12	155,222	14		Furn. and Crockery	35	234,377	37	361,750	29	125,179
Printing and Engraving	28	421,522	9	50,424	24		H'ware and Stoves	73	607,612	41	488,839	47	618,954
Milling and Bakers	30	428,143	23	46,348	23		Drugs and Paints.	32	225,486	26	96,001	23	133,879
Leather, Shoes, Harness	54	549,026	44	1,020,609			Jewelry and Clock	33	113,847	27	51,732	15	83,340
Liquors and Tobacco	9	16,241	6	33,483			Books and Papers.	31	172,880	18	39,297	31	374,541
Glass, Earthenware, Brick.	8	59,784	6	7,904			Hats, Furs, Gloves	40	303,697	14	40,570	16	209,071
All other	237	1,425,078	1:3	1,953,761	153	1,736,153	All other	131	1,642,925	267	2,274,071	190	2,527,882
Total Manufacturing	590	\$5,692,977	441	\$5,872,502	4944	5,898,385	Total Trading Transp. and Brk's	1,503 25	\$11,381,482 95,224	1,439 11	\$9,788,9 8 2 141,555	1,345 17	\$11,436.258 281,572
							Total Com 1	2,118	\$17,169,683	1,891	\$15,802,989	1,856	\$17,616,215

R. G. DUN & CO.

CANADIAN FAILURE STATISTICS.

CANADIAN FAILURES IN 1896.

		TOTAL COMMERCIAL.			MANUFACTURING,		TRADING.		Отнев.		Banking,	
Provinces.	No.	Assets.	Liabilities.	No.	Liabilities.	No.	Liabilities.	No.	Liabilities	No.	Liabilities	
Ontario Quebeo British Columbia Nova Scolia Manitoba New Brunswick Prince Edward Island	1.072 718 61 125 52 68 19	\$4,299,451 6,272,100 772,969 496,343 574,853 169,653 71,468	5:8,593 392,368	145 12 15 12 19	\$1,711,739 3,342,301 422,004 110,706 28,131 75,606 2,500	673 570 52 107 39 45	\$4,181,880 5,270 615 385,015 632,116 489,462 311,962 110,432	14 3 3 1 4	10,551	2 1	\$ 32,000 180,000	
Total 1896 Total 1895 Total 1894	2,118 1,891 1,856	\$12,656,837 11,590,242 13,510,056	15.802,989	590 441 494	\$5,692,977 5,872,502 5,898,385	1,503 1,439 1,345	9,788,932	25 11 17		3 7 6	\$212,000 613,090 876,814	
Newfoundland	22 49	\$ 77,707 789,463	\$ 122,053 1,317 130	2 7	\$ 10,500 68,939	20 41	\$ 111,553 1,227,171	'n	21,020	::		

R. G. DUN & CO.

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RECEIPTS OF PRODUCE, ETC., BY RAIL AT THE PORT OF TORONTO FOR THE YEARS 1895-1896.

ARTICLES.	UNIT OF QUANTITY.	1895	1896
Wheat	Bush	510,196	231 638
Indian Corn	do	475,314	697.145
Peas	do	56 782	47.707
Oats	do	805,280	1,535.805
Barley	do	477,198	953 613
Rye	do	40,386	246.715
Flour.	Brls	7,229	16 455
Do	Bags or Sacks	109,036	112,692
Oatmeal	Brls	5,855	9.009
Do	Sacks	300	
Butter	Packages	42,819	57.306
		15,399	21.818
Cheese.	Boxes	44,096	37,664
Eggs	Cases.	989	3,051
Tallow	Brls	313	8,258
Pork	do		
Dressed Hogs	Lbs	3,418,830	3,190,703
Do	do	1,507	
Beef	Brls		360
Tinned Meats	Packages		681
Bacon and Hams.	do	3	
Potatoes	Bags	9.548	1,903
Do	Bush	11,243	57,725
Apples.	Brls	375	
Pears	do	3	
Hay	Tons	21	145
Cattle	No	90,177	93 243
Horses	do	4,269	18,986
Sheep	do	96,384	79 591
Swine	do	169,378	140 684
But'er.	Brls		501
Calves	No	2,350	1,881
Lard	Brls.	91	
Leather	Rolls.	30 461	40 443
Raw Hides	Lbs	1,212.034	970,665
Sugar	Brls	93.180	767,661
		356,894	
Coal	Tons	,	38
Raw Hide	Bundles		56

COMPARATIVE STATEMENT.

GOODS ARRIVED PER STEAMER AND VESSEL FOR THE YEARS 1895-1896.

	321100 1000 10001		
ARTICLES.	UNIT OF QUANTITY.	1885	1896
General Merchandise	Tons	7,350	13,768
Coal		162,478	153,094
Lake Stone	Toise	2,008	1,565
Building Stone	Tons	438	6
Moulding Sand	do	76	

ARTICLES.	UNIT OF QUANTITY.	1895	1896
Fruit	Brls	3,214	4.979
Do	Boxes	2,161	7.807
Do	Baskets	77,976	239,086
Do	Bags		313
Fire Bricks			47.000
Common Bricks		873,500	237,100
Shingles	Bundles	227	
Lumber	Foot B. M	3,000	1,005,000
Grain	Bush	110,700	121,800
Sheep		7	,
Horses, Vehicles, etc		140	176

HIGHEST AND LOWEST TRANSACTIONS ON THE TORONTO STOCK EXCHANGE DURING 1896.

STOCKS.	SUMMARY.			
	Highest.	Lowest.		
BANKS:				
Montreal	220 April.	2154 Jan.		
Ontario	*86 Sept.	55 Aug.		
Toronto	240 Feb.	226 Dec.		
Merchants'	168 Feb.	162 July.		
Commerce	1361 Mar.	122 Aug.		
Imperial	184 Mar.	177 Nov.		
Dominion	242 Jan.	225 Dec.		
Standard	165 April.	161 Jan.		
Hamilton	157 Nov.	148 Aug.		
MISCELLANEOUS:				
British America	120 June.	112 Jan.		
Western Assurance	164 June,	152 Aug.		
Canada Life	670 Mar.			
Confederation Life Association	280 June.	270 Mar.		
Consumers' Gas	203 Aug.	195 April.		
Dominion Telegraph	127 Jan.	121 Oct.		
Ontario and Qu'Appelle Land Co	38 Nov.	37 Nov.		
Canada North-West Land Co., pf	44 Jan.	38 July		
Canadian Pacific Railway Stock	623 May.	52 Jan.		
Victoria Rolling Stock	150 Nov.			
Toronto Electric Light Co	142 Feb.	125 Nov.		
Canada General Electric Co	82 Dec.	60 April.		
Commercial Cable Co	$167\frac{1}{8}$ Dec.	1271 Aug.		
Postal T. C. Co	961 Dec.	70 Aug.		
Bell Telephone Co	158 Nov.	1521 July.		
Montreal Street Railway Co	220 Mar.	2074 July.		
Toronto Railway Co	77½ Mar.	62 July.		
Duluth S. S. and O. Railway, pf	13 Jan.	10½ April.		

On reduc d capital,

26	MINING STOCKS:		
179	Lillooet, Fraser River, and Cariboo		
307	Gold Fields, Limited	1641 Sept.	133 Nov.
086	Crown Point Gold Mining Co	47 Oct.	397 Dec.
313	Empress Mining Co	261 Oct.	19 Dec.
)00			
100	LOAN AND SAVINGS CO'S:		
100	British Canadian Loan and Invest. Co.	110 Mar.	99% July.
100	Building and Loan Association	70 Feb.	60 Nov.
300	Canada Landed and Nat. Inv. Co	109 May.	104 Jan.
	Canada Permanent Loan and Sav. Co	149 Jan.	128 Nov.
76	do. do. 20 per cent.	123 Mar.	117 Sept.
	Canada Savings and Loan Co	1111 Feb.	109 April.
	Central Canada Loan and Savings Co	120 Feb.	118 May.
	Dominion Savings and Invest, Society.	81 Jan.	77 Mar.
	Farmers' Loan and Savings Co	101 Jan.	
	Do. do. 20 per cent.	65 Mar.	50 July.
TO	Freehold Loan and Savings Co	1121 Jan.	99 Dec.
	Do. do. 20 per cent.	95 Jan.	75 Dec.
	Hamilton Provident and Loan Soc'y	118 Feb.	110 Sept.
	Do. do. 20 per cent.	90 July.	
	Huron and Erie Loan and Sav. Co	170 Feb	157 Dec.
	Do. do. 20 per cent.	157 April.	146 Dec.
	Imperial Loan and Investment Co	105 Jan	108 Feb.
n.	Do. de. 40 per cent.	80 Feb.	
g.	Landed Banking & Loan Co	116 Mar.	113 Nov.
C.	London and Canad'n L'n and Agency Co	108½ Jan.	87½ Nov.
у.	London Loan Co	103 April.	102 Mar.
g.	London and Ontario Investment	100 July.	99½ July.
v.	Manitoba and North-West	83 Jan.	
1.	Ontario Loan and Debenture Co	1241 Feb.	123 Mar
1.	Do. do. 20 per cent.	110 Mar.	
7.	People's Loan and Debenture Co	35 June.	25 Aug.
	Union Loan and Savings Co	90 July.	88 Dec.
	Western Canada Loan and Sav. Co	148 Jan.	105 Dec.
	Do. do. 25 per cent.	135 Feb.	95 Dec.

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MONTHLY RETURNS.

IMPORT AND EXPORT TRADE OF THE CITY OF TORONTO, 1895 AND 1896.

				1000 1111				
				IMPO	RTS.			EXPORTS.
1895.				Vet	ue.	Dut	ty.	Value.
				8	cts.	8	cts.	8
January			-	1,851,747	00	369.892	07	415,581
February				1,719,093		398.907	70	353 481
March				1,703,606	50	366,766	63	394,937
April				1,593,948	70	325,225	27	277,575
May				1,443 457	76	283 046	06	335,820
June		-		1,228,753	70	251,961	75	299,117
July				1,777,191	80	328,138	61	187,879
August				1,779 367	26	419,058	66	293.735
September				1,979,224	00	386,528	94	375,596
October				1,661,448	60	338,233	88	379 479
November				1,422,984	70	283,873	35	432,278
December				1,481,763	00	269 997	78	426,590
Tota	1			\$19,632,586	02	\$4,021,631	70	\$4,172,068
1896.				Val_2	te.	Dut	y.	Value.
				\$	cts.	8	cts.	\$
January				1,875 763	60	421 180	18	273,381
February				1,846,183	84	431.856	19	353,382
March				1,854,692	60	4:8,865	19	304,610
April				1,476,926	50	336,021		289,071
May		-		1,705.6 32	95	291.344	40	439,237
June				1,270,508	96	252,752	96	324,899
July				1,847,613	25	288,591	06	309,899
August		-		1 907,428	25	359,258	25	318,688
September		-		1,740,943	10	343 331	02	411,684
October				1,477,100	30	294 360	50	485,233
November				1.274 12)	20	228,268	53	503,657
December				1,364,853	80	258,287	85	428,844
Tota	l			\$19,611,795	35	\$3,934,117	50	\$1,447,585

COMPARATIVE STATEMENT, 1839 TO 1896.

Total v				Imports.	Duty.	Exports.	
	value,	1839		\$20,437,376 00	\$4 339,839 87	\$2,960,689 00	
	**	1890		19,074,351 00	4 093,478 49		
	**	1:91		19 622,034 00	4,1:0,332 69		
		1892		20,661,048 00	4 424,278 0		
	11	1893	-	21 (88,93) 00	4,394.737 73	3,478,269 00	
	**	1894		17,731 843 (0)	3,641,140 99	3 984,462 00	
	н	1895		19,632.586 02	4,021,631 70		
	14	1896		19,641,795 35	3,934,117 50	4,447,585 00	

MONTHLY TOTALS TORONTO CLEARING HOUSE, 1891, 1892, 1893, 1894, 1895, 1896.

	1891	1892	1893	1894	1895	1896
January		\$ 29,069,057	\$ 30,226,941	8 27 267,606	\$ 27,961,535	\$ 33,095,563
February		23,610,467	23 704 495	19.209 967	20 493,816	28,544,977
March		27,052.738	26 282 197	22,893,878	22.332.196	26,087,199
April.		24,291.169	26,974,686	21,473,195	21,960 821	26,111,489
May		24.636,677	25,747,669	24,173,800	25 698 583	27,796.316
June		26.994,818	25.823.084	21 965,613	26,772 221	28 384 178
July	8 9.220,074*	28.784.881	27 043 625	23.763 087	26.838 600	30,494,760
August	22.513,617	24,228,431	22,311,189	21 779,292	23.235 351	25 128 213
September	25,855,943	25 036 156	24,505 010	20 078,767	22.543.278	24 870,724
October	28,633,127	29 704.003	25.264.432	25 750 866	28 437 419	29 242,868
November	28 364.869	30.998.827	25.997.016	25,214,277	28 633,776	29 129 287
December	31,310,309	32,157,099	25,398,395	25,700,371	33,728,448	33,146,277
Total	\$145 ,89 7 ,939	\$326,564,323	\$309,278,769	\$279,270,739	\$308,636,044	\$342,031,851

^{*}Ten days only.

[†] Bank of Toronto joined 25th November, 1895. Quebec Bank left 25th July, 1896.

INAUGURAL ADDRESS.

JANUARY 26TH, 1897.

Candidates for office are usually expected to make profuse promises precedent to an election. You have been good enough to place me at the head of your Executive body without pledge, and this induces the feeling that I should be both frank and careful, not only in making promises, but also in expressing opinions; and as I can better assure this by a written than by an oral communication. I have determined to ask you to bear with me in this less interesting method of expression. As you are aware, the experience of the past President has on former occasions been held to be practically the expression of the Executive regarding, not only the history of the year just past, but a declaration of the opinion of the Executive regarding the coming year, as to the domestic affairs of the Board. and also as to its course in relation to public questions, so far as present knowledge will justify an expression of opinion, it being recognized that the incoming President cannot usually, in the nature of things, be as well seized of the facts and conditions as his predecessor in office, and the distinguished character and ability of Mr. Osler warrants the remark that his recommendation should command at least as great consideration as those of his predecessors. I have, however, to say in my own behalf that, during the past year. I have been intimately associated with him, and have therefore become somewhat familiar with the business and condition of the Board and its affairs, and am, therefore, able to express a more intelligent opinion upon these subjects than I should have been had I been selected from the ranks, or than I should have been had I given less time and attention to the duties of the office which I today vacate.

Regarding the domestic affairs of the Board, I would say respectfully that members of the Board should be extremely careful in their expressions of opinion concerning the status of the Board, and especially about its internal economy, its status as a public body, and its public policy. Most of us belong to business partnerships or corporations, as partners, officers or stockholders, and doubtless in our wisdom or folly are deluded by the notion that, in difference of opinion regarding the methods or policy of our concerns, the majority of our associates who over-rule us are wrong because they do not agree with us. Yet, in such cases, we do not feel justified in pursuing a professedly destructive course in striving to pull down because we cannot control. I especially deprecate the publication in the newspapers of opinions concerning the action of the Executive which must sometimes be formed on partial information, and when

this is not the case, a member should bear in mind that it is an axiom that all men know more than any man, and a proper appreciation of the proportion of things should justify the conviction that the opinion of the Council should be more worthy of confidence than that of a single member of the Board, on the same statement Moreover, I would most respectfully urge upon members that public complaint of a paid executive officer is not an evidence of strength of character on the part of the complainant, and it certainly does not mark the presence of a controlling loyalty to the Board of Trade. Officers of the Board, including the President and Secretary, should be held uncompromisingly to their duty as indicated by the Constitution and By-laws, and it is especially to be deprecated when public complaint and lamentation is made, because of too ardent pursuit of the interests of the Board of Trade by one of its members, or by its staff, it would seem to indicate either that there are no internal arrangements for the vindication of the rights of members, or that members who appeal through the press are ignorant of the constitutional provision for such vindication. If rights of members are not sufficiently guarded, the correct course would be to initiate in the regular way measures to safeguard threatened interests.

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Clearly, then, a decent regard for the corporate body of which we are all members, and in a sense co-partners, should deter every member from such appeals to the public; and in this connection it may be said that a faithful administration of a bad law is the surest way of securing its repeal. I cannot be definite regarding many questions which are of surpassing interest to the members, as the time would not suffice for their discussion, even if I were sufficiently well seated in the saddle to justify me in a declaration of policy. I may, however, promise that to the extent of my ability I shall endeavor to place facts before you in the clearest light, and shall make recommendations, so far as I shall make any, with a view to permanency rather than to procure an immediate relief at the expense of the future; and I hope to have courage to advocate measures that may be unpopular to my immediate friends and associates, if by the sacrifice of individuals the interests immediate and remote of the whole Board are likely to be conserved.

It should be the desire of members of the Board to establish the conviction in the public mind that the commercial morality of the city and country are increased and advanced by its existence; and that individuals in the community who, because of membership, measure up to its standards are given a better quality as to honesty, and have given to them a larger and broader outlook than they would or could have cramped and confined within the narrow limits of their own business; and, moreover, it should be made clear by those who know that the Board offers a method of public expression to the views of a private member which could find no other equivalent. I feel sure that if members could know the vast

influence and the immense work done by the Board that is not published, we should never hear that little man's plaint, "What does the Board do for me?" There is no member of the business community who is not affected by its operations, and that favorably, although individuals may be unconscious of the fact. Instead, therefore, of installing a new Executive while entertaining a feeling of indifference to its success, and a latent intention to hold it responsible for your errors in the past, the very difficulties of the situation should prompt in men of our race and antecedents such a closing of the ranks as will insure a new life and larger influence for the Board, and the mere breezy utterances of a new President, unaccompanied by a corresponding activity on your part, will ac-

complish nothing.

The Government, provincial and federal, have always been keenly alive to the value of Boards of Trade as a means of securing facts, technical information about trade, and the opinions of the leading men of the country regarding questions of legislation affecting trade; and happily the attitude of Boards of Trade has not been affected by party politics in any instance within my recollections, so as to invalidate their influence; and it shall be my aim to have this Board, during my administration, maintain this character; and perhaps there never was a time in our history when it was so desirable that advice tendered to the Government should represent the business views of the members, untinctured by their political affiliations and prejudices. The Federal Government has given every public pledge possible that there is to be a business administration, and that revolutionary action is not contemplated or to be expected; as a result of these pledges a degree of confidence is entertained which could not otherwise have existed; and although there must be in the nature of things some apprehension. there is not any such hopelessness as I feared at one time. The publication of the new tariff rates will define pretty clearly the issue as between the several parties on the tariff question, and enterprise will not be limited as hitherto by complete uncertainty as to the meaning of certain political shibboleths which have been capable of almost any construction; definiteness will be of extreme value to trade.

We have had in the experience of the people of the United States an object lesson in National Banking which, as viewed from our point of observation, has been so instructive as to have wiped out the last vestige of "Greenbackism" in Canada. Our people are as well satisfied to allow a bank to make money as they are to allow a butcher to make money, and upon exactly the same principle and for the same reason. The populist of the United States would take over the railroad, the manufacturer, the farm, and the individual upon exactly the same principle that he has taken possession of the banking privilege, and with as little reason. Happily we have escaped all that, and our people, so far as I know, without exception rejoice at

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the banking system which, although it does not commend itself to the popular heart of the people of the United States, is held in high estimation by their statesmen and financiers. Our Government has placed its little finger on the rights of bankers, and has in doing so accomplished so far as possible an evil for the people. Bank rates, while they are more level in Canada, are not so low as they are in New York and Boston, and were it not for this point of interference on the part of the Government with our banking, whereby they allow a higher rate of discount than is desirable, the money which feeds the people, which is active, which pays wages, and which is borrowed from the bank, is charged for at a rate at least 1 per cent. higher than it would be. The Board of Trade stands ready to co-operate with all Boards of Trade in the direction of freeing the country from this evil, or at least so much of it as will in effect reduce the value of money to the average user.

I have nothing but words of commendation to utter regarding the relations that have existed between the Board and the authorities of the city. We have always been met in the kindest way, and have had afforded to us every facility required to secure a knowledge of questions affecting the interests of the business community. I shall ask your co-operation in endeavoring to exert an influence in the direction of conserving the interests of the business community against the too manifest purpose of increasing the obligations of the city, and thereby increasing the annual tax on business, whereby this best of all Cancdian trade centres is being gradually emasculated. There is now a proposition to reach the Island by a street car line which, it is said, will cost only \$200,000. I am advised that this sum is a mere trifle compared with the real cost of such an enterprise, and I am constrained to believe that the utmost carefulness should characterise any movement in the direction of the inception of new public works by the facts in conection with the building of the new Court House, which, although it has perhaps not been shown to cover any corrupt action on the part of anyone, has indicated a most gross and inexplicable difference between estimated cost and the real expenditure. These buildings were to cost \$600,000: \$2,000,000 have already been appropriated, and no thoughtful man can view the facts as to probable expenditure without grave apprehension. I shall, early in the year, place the matter before the Council, and ask them to send it on to you for discussion.

The atmosphere is so full of mining stock certificates that it is difficult to breathe. Some legislation should be secured to protect the public against the gross deception which is being practised under foreign charters, whereby a thimble-rig business is being done under cover of absolute absence of responsibility on the part of promoters, and unhappily good names are associated with concerns which would not be found there were the ordinary responsibilities attaching to joint stock concerns operating in these. I shall ask the Council to

institute such an enquiry as may result in a discussion by you of this question. I do not deprecate speculation, or even great risks, in ventures of this kind. I do think that protection should be afforded to innocent, ignorant people who are paying their money into the hands of people when there is no chance whatever of any return of principal or interest. I would have you discriminate the

legitimate from that which I have described.

The Board should be keenly alive to everything that concerns the business public in the mining territory, so rapidly filling up with people, in this province and in British Columbia. Subsidies are being freely suggested, and the issue will soon be clearly declared as between the bonusing of a company to build certain roads, or the building and control of the roads by the Government. Our past history warrants the greatest solicitude as to the decision to be reached. You may exercise a potent influence if you will, I shall endeavor to secure all facts that are attainable, and shall do what I may to influence the Council to send all these facts with their conclusions on to you. The Crow's Nest Pass is said to be valuable to Canada in a degree hard to exaggerate, and we are enjoined by our British Columbia friends to hold that Pass against all comers, as the condition precedent of all others to the future success of that country. These representations have been made recently to the Government by a deputation sent here for the purpose. We should be seized of the facts at as early a date as possible and should exert an influence to conserve whatever interests this country may have in that district, which might otherwise be endangered.

Perhaps no city in the world has been as frank as Toronto in an exposition to the world of what are sometimes called its "outs." We have overbuilt. We have too many houses, too many stores, but the excess of dwellings is not much above the normal; while as regards store property, the excess of vacancies is so thoroughly understood to be attributable to the changes in trade growing out of the establishment of great departmental stores, that it should not be accepted as an indication of a lessened business. This cause has also had its part in affecting the jobbing in certain lines of trade; this has affected individuals sadly, but changes will come. Manufacturers' agents from Europe and the United States have come amongst us, and Toronto, like other western cities of America, must adjust itself to the changed conditions. The business may be done by different men and in a different way, but the business will be done. The houses may belong to different owners, but we have the houses and they will be occupied. Toronto is not a finished city, it has a great future, and upon us rests the responsibility of a rapid or deferred recovery. Our newspapers have a responsibility in this connection both as to the past and present, great beyond my power of expression. If citizens of Toronto would show anything like the same loyalty to their city as is shown by the

citizens of other towns which have had similar experiences, we would see a change for the better in incredibly short time. Chicago has had a worse time than Toronto, and yet I have never heard a citizen of Chicago, no matter how badly he may have been hit, say a word which could be construed as a reason for avoiding that city as a place of residence; on the contrary, the newspapers and citizens of Chicago believe in their future and say so in terms as emphatic as were ever used in times of prosperity.

BANKRUPTCY.

While I do not approve of a permanent bankrupt law, thereby justifying in the minds of traders of the baser sort, the idea that somehow some unknown sum less than 100 cents is right, and that such a law is an indication of the expected in commercial affairs. I know that I stand pretty nearly alone in this view, the general feeling being that the equitable distribution of the proceeds of an estate is the main thing to be attained. I do, however, so far agree in the immediate necessity of such an enactment as to advocate it, and shall urge the Council to take the matter up with the Government at as early a day as possible for the relief of many worthy debtors who have been, or may be, driven from the country by the renewal of judgments against them year after year, even when it is conceded that they have been just in their treatment of their creditors.

I concur in the recommendation made to Government touching the question of emigration, and shall council my associates to urge the suggestion on the attention of sister Boards, with a view of subjecting it to the closest analysis, and securing for it such attention on the part of Government as its merits, when subjected to the dis-

cussion, may warrant.

Many questions suggest themselves as affecting the business destiny of our city, but I have occupied your time to as full an extent as I feel warranted in doing. I believe that your duty is as clear as mine. By an expenditure of time which will be sufficient for the accomplishment of what I have outlined, I shall only justify your confidence in me. If I ask for your presence at general meetings, occasionally, I shall expect you to respond, and clearly your duty is as obvious as mine.

E. GURNEY,

President.



LIST OF MEMBERS.

Members of the Board of Trade of the City of Toronto.

31st DECEMBER, 1896.

Note.—The first column indicates the number of certificate of membership; where a blank exists the membership has not been taken out; the second column the year in which the membership was registered on the Books of the Board under the rules of same.

* Non-Subscribers to the Gratuity Fund.

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

t do. do. Section 14, of the By-Laws.

No. YEAR	NAME.	FIBM.	Business,	LOCATION.
755 1887 460 1885	Abbs, Edward	Engine and Machine Works	Coal Merchant. Mnfrs. Threshing Mach'y., Engines, Boilers, Flour Mill and Saw Mill	185 St. Clarens ave. Cor. Abell and Queen sts.
78 1892 346 1893 483 1885 430 1885	Adamson, Edward Agar, Chas. J. Aikins, A. W. Aikins, J. Aikins, J.	The John Abell Co. Ltd	Assistant Manager	213 Board of Trade Buildin Cor. Abell and Queen sts. Cooksville. 76 Sherbourne st. King st. west. 5-7 Scott street.
122 1884 345 1886 891 1892 1886 234 1891 55 1879 639 1884 285 1886 689 1895 472 1885	Allan, A. A. Allan, James D. Ames, Alfred E. Anderson, A. C. Anderson, Geo. Anderson, T. O. Angos, Wm. M. Ansley, A. Ardagh, A-thur. Armand-Tranclé, J. Armstrong, Henry D. P.	A. A. Allan & Co. A. E. Ames & Co. A. C. Anderson & Co. Royal Oil Co. Alexander & Anderson. Jas. A. Cantlie & Co. Gillespie, Ansl-y & Dixon The Contracting & Paving Co. J. Tranclé-Armand & Co.	Wholesale Hats, Caps and Furs. Stock Brokers, etc. Wholesale Jewellery. Oils, etc. Importers Dry Goods Manufrs. Agent Hats, Caps, and Furs. Manager Perfumery and Hair Goods General Agent.	51 Bay st. 10 King st. west. 6 Wellington st. east. 1-3-5 Sherbourne st. 43 Front st. west. 20 Wellington st. west. 54-56 Wellington st. west.

65 1887 Backus, F. F	Canada Southern Line	Canadian Agent	1211 Board of Trade Bldg.
646 1885 Badenach, W		Accountant	17 Leader Lane.
70 1895 Baetz Jacob	Anthes Mfo Co	Manfa of Daniston	

12 1890 Armstrong, Henry D. P. Guardian Fire Assurance Co. General Agent. 52 King st. east.
257 1890. Armstrong, Robt. Guardian Fire Assurance Co. General Ágent. 52 King st. east. 342 Carleton st. Builder. 342 Carleton st. 103 Bay st.

65	11887		Canada Southern Line	Canadian Agent	211 Board of Trade Bldg.
	1885	Badenach, W		Accountant	17 Leader Lane.
70		Baetz, Jacob	Anthes Mfg Co	Manfs of Furniture	Berlin.
		Baines, C. C		Broker	20 Toronto St.
		Saird, A. H	Whitelaw, Baird & Co	Millers	
	1890	Baird, Geo. Hugh)	" dictan, Dana & Continu		
			Crane & Baird	Grain Merchants, etc	315-318 Board of Trade Bldg.
		Baird, H. N	Crane & Daird	Grain Merchants, etc.	Dio Diala of Trade Diog.
		Baird, Henry N	2 4 1 11 THE 1 1	(***	C-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1
	1886	Baird, R. S	Confederation Life Ass'n	City Agent	
819	1886	Ballautyne, Thomas		Cheese Exporter	
388	1886	Band, C, W	James Carruthers & Co	Grain Merchants	
767		Barber, Henry W	Henry Barber & Co	Accountants and Trustees	18 Wellington st. east.
		Barclay, David S	Barclay, Clark & Co	Lithographers	26, 28, 30, Lombard st.
			Canada Jute Co	Manufrs. Jute and Cotton Bags	54 Wellington st. east.
	1894	Barrett, Harold	Canada o de Co	Miller	Port Hope.
	1004	parrett, narold	Barton Son & Co	Spice Manufacturers.	2 Bay st.
		Rarton, Robert A		Commission Merchants	
			W. B. Bayley & Co	Commission Merchants	II ile
		Bazzard, Geo		Canadian Freight Agent	Hamilton.
		Beal, R. M	Beal Bros	Wholesale Leather	52 Wellington st. &
34.	1893	Beardmore, Alfred O.)			
349	1882	Beardmore, G. W	Beardmore & Co	Wholesale Leather, Tanners, etc	39 Front st. east.
348	1879	Beardmore, W. D.			
		Beatty, J. Gilbert, F. C. A.		Chartered Accountant	Osgoode Hall.
		Beatty, W. H	Beatty, Black-tock, Nesbitt		
1 4.	1001	Doucey, Tr. 22	Chadwick & Riddell	Solicitor to the Board	60 Wellington st. a.
620	1000	Beaty, Robert	Robt, Beaty & Co	Stock Brokers and Bankers	10 King st. east.
		Beck, Carl	Beck Lumbering Co		Penetanguishene.
			T. Bell & Co		156 Simcoe st.
-998	1850	Bell, T	Wm. Bell & Son	Coal Merchants.	137 Dundas st.
209	1885	Bell, Wm	Wm. Dell & Son		101 20 11111111111111111111111111111111
429	1887	Benjamin, Alf. D	M.&L. Samuel, Benjamin &Co.	Wholesale Hardware, Metals, etc	30 Front st. west.
				16 1 4	D
		Ferkinshaw, W. H		Merchant	frenton, Box 50.
		Bertram, Geo. H	Bertram & Co		53 Yonge st.
343	1885	Bethune, Geo. S. C	Farmers Loan & Savings Co.	Manager	17 Toronto st.
138	1895	Betzner, Jno. B	The Berlin Suspender and		
-		,	Button Co	Manufacturers	Berlin.
4588	1892	Bickell, W. J	Bickell & Wickett	l'anners	55 Front st. east.
		Bingeman, Jos	The Berlin Brush Co	Brushes and Brooms	Berlin.
		Blackley, Wm	Blackley, O'Malley & Co	Wholesale Millinery and Fancy Goods	1831 Notre Dame st . Montreal
			Gooderham & Worts Co. Ltd		58 Wellington st. east.
400	1002	Blackstock, T. G	The Canada Landed and Na-	Director	oo wellington st. cast.
560	1000	Blaikie, J. L		President	127 Bloor st. west.
		DI - D - 11 7 1 D		President	
		Blain, David, LL.D	THE THE CO. T	W1 1 - 1 - C	or of Front st. cast.
				Wholesale Grocers	
		Boeckh, Chas	Chas. Boeckh & Sons	Brush and Broom Manufacturers	80 York st.
719	1895	Boeckh, Emil C.	Came Determ & Constitution		

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No.	YEAR.	NAME.	FIRM.	Business.	Location.
706	1895	Boehmer, Aug	A & C. Boehmer	Paper Box Mfrs	Berlin.
				Cement Sewer Pipe, &c.	Berlin.
437	1841	Boissean E	E. Boisseau & Co.	Wholesale Clothing	
	1886.	Seilert, E. R.			Guelph.
	1885	Bolté, Auguste		Brewers' Supplies	47 Colborne st.
	1887	Bonnick Tosenh	The Ames Ho'den Co	Wholesale Boots and Shoes	62 Front st. west.
	1885	Boomer H C	Warren Bros. & Boomer		35, 37 Front st. east.
	1884		Watten Dros. & Doomer	Builder	Bloor st. east.
	1885			Com. Mer., Small Wares & Fancy Goods.	
	1885	Boswell E D		Com Dien, Cham Wares & Paney Goods.	Riv. du Loup (en bas), P.Q.
	1889	Rosworth G M	C. P. R. Co	Freight Traffic Manager	Montreal.
	1885	Botsford Chas S	0. 1. 10. 00	Dry Goods	524-526 Queen st. west.
	1886			Excise Office	Preston.
	1895	Bowman C M	Bowman & Zinkan	Tanners	Southampton.
	1887	Poved Mossom M	Mossom, Boyd Co	Lumber Manufacturers	Bohcavgeon.
	18.5	Brandon Jas			57 Victoria st.
	1886	Brazill W P			152 King st. east.
	1894	Breithaupt, J. C		(Carratanna	
	1839	Breithaupt, Louis J	The Breithaupt Leather Coltd	President	Berlin.
	1896	Breithaupt, E. Carl	Berlin & Waterloo St. Rv.	(Lieanchy	,
021	1030	Breithaupt, E. Cari	Co. Berlin Gas Co	Consulting Electrical Engineer	Berlin.
151	1886	Brick, Benj		Builder	320 Carlton st.
	1885	Briggs, S. E.	Steele Briggs Seed Co T.td	Seed Merchants	105-107 Front st. east.
*379		Briggs, Wm., Rev. D.D	Methodist Book Room	Selling and Publishing	
	1894	Brock, Wm. L			
*+614		Brock, W. R.	W. R. Brock & Co	Wholesale Dry Goods	Cor. Bay and Wellington sts.
	1885	Brough C	Bank of Montreal	Manager	Cor. Front and Yonge sts.
	1886	Brown A J	Dank of Bionifeat		297 Carlton st.
	1884				11 Elizabeth st.
	1885				Jarvis st. Wharf.
	1885			Publishers' Agent	
	1884.	Brown Richard	The Brown Bros., Ltd		64, 66, 68 King st. east.
	1883	Brush, S. B.	Bruch & Co		Cor. Adelaide and Bay sts.
	1885			l'ub., Wholesale Stationer & Fancy Good-	
	1885	Buchan, Ewing	Bank of Hamilton	Manager	Owen Sound.
	1885	Buchanan, J. O	Union Bank	Manager Toronto Branch	Wellington st. west.
	1878			Manufacturen	5 Dele ave
		Burns, Jas	Burns & McCormack	Contractors, Coal & Wood, Bldrs' Sup-	Date ave.
419	1000	Durns, Jas	During & Diccormack	plies, Sewer Pipe, Cement	366 Bathurst st.

| +509|1885 | Burns, P | P. Burns & Co. | Coal Merchants | 38 King st. east. | 44 | 1894 | Burritt, A. P | Broker | 12 Jordan st. |

1509 1885 Burns, P					
Booker 12 Jordan st. 13 Jordan st. 14 Jordan st. 15 Jordan st. 16 Jordan st. 16 Jordan st. 17 Jordan st. 18	+509:1883	Burns, P	P. Rurns & Co.	Coal Merchants	138 King at east
Caldecott, Burton, Agents Burton, P. H. Caldecott, Burton & Spence. Importers Dry Goods 46, 48 Bay st.	44 1894		Ti Daile & Co	Broker	19 Jordan et
46, 48 Bay st. 1895 Burton, P. H. Caldecott, Burton & Spence. Importers Dry Goods 46, 48 Bay st. 1, iberty st. 1896 Burton, Alf The Merchants Pyeing Co. Importers Dry Goods 46, 48 Bay st. 1, iberty st. 1897 Caldecott, S. Caldecott, Burton & Spence. Importers Dry Goods 46, 48 Bay st. 1898 Caldwell, Chas. C. Caldwell & Co. Hay and Grain 96 Front st. east. 1897 Caldwell, W. C. Aberdeen Mills Miller Lan. stk. 1887 Campbell, A. H. 17 Manning Arcade. 17 Manning Arcade. 1888 Campbell, A. H. 1888 1889 Candee, Chas. N. Gutta Percha & Rubber Mfg. Co. of Toronto Secretary. 61 G3 Front st. west. 1890 Candee, Chas. N. Gutta Percha & Rubber Mfg. Co. of Toronto Sater, Grocer, etc. Cor. Bay and Richmond sts. 1884 Carrick, John A. V. DeLaporte & Co. Commission Merchants 82 Front st. east. 1885 Carrick, Robt. Warehouseman and Commission Merchants 1885 Carruthers, Geo. A. 178 1885 Carruthers, Geo. A. 178 1885 Carruthers, Jas. 178 1885 Carruthers, Jas. 178 1885 Carruthers, Jas. 178 1885 Carruthers, Jas. 179 1886 Carruthers, Jas. 179 1886 Carruthers, Jas. 179 1886 Carruthers, Jas. 179 1886 Carruthers, Jas. 170			Burton & Co	Lumber Merchants	Parrie
397 1896 Burton, Alf The Merchants Pyeing Co. Liperty st.		Burton P. H	Caldentt Burton & Spance	Importora Dev. Goods	46 49 Domet
39 1879 Caldecott, S. Caldecott, Burton & Spence Importers Dry Goods 46-48 Bay st.	397 1896	Barton Alf	The Marchanta Dweing Co.	importers Dry Goods	10, 10 Day 8t.
288 1895	00, 1000.	. Dureou, All	The Merchants Lyeing Co		Liberty st.
288 1895	39 1879	Caldeastt S	Caldanatt Dunton & Sunnas	Important Day Co. l.	46 40 D
Sampbell Archibald Archibald Miller Langer La		Caldecott, S	C. C. L. Burton & Spence	disporters Dry Goods	40-48 Day st.
Second S		Caldwell W C	C. Caldwell & Co	Hay and Grain	
*104 1887. Campbell, A. H. 378 1894. Campbell, J. Lorne 17 Manning Arcade. 28 Jordan st. 404 1887. Campbell, Paul. 801 1890. Candee, Chas. N. 315 1886. Carolan, James 20 of Toronto Secretary. Wholesale and Retail Flour and Feed. 423 Queen st. west. 426 1885. Carrick, A. W. 1885. Carrick, John. 4. V. DeLaporte & Co. Warehouseman and Commission Merchats 82 Front st. east. 4381 1885. Carruthers, Geo. A. 45 1885. Carruthers, Jas. 45 1885. Carruthers, Jas. 45 1885. Carruthers, Jas. 45 1885. Carruthers, Robert 55 1889. Carret, Robert 55 1889. Carter, Edward T. 56 1889. Catto, Charles J. 57 58 58 Catto, J. 58 1893. Catto, Charles J. 59 1884. Catto, J. 50 1889. Catto, Charles J. 50 1880. Catto, Charles J. 51 1880. Catto, Charles J. 52 1880. Catto, Charles J. 53 1880. Catto, Charles J. 54 1880. Catto, Charles J. 55 188			Aberdeen Mills	Miller	
378 1894 Campbell J. Lorne Stock Broker 28 Jordan st. 61 Wellesley st. 62 Gampbell Paul Stock Broker Stock Broker 62 Gampbell Paul 61 Wellesley st. 62 Gampbell Paul 62 Gampbell Paul 63 Front st. 63 Wellesley st. 63 Front st. 64 Wellesley st. 64 Gampbell Paul 62 Gampbell Paul 62 Gampbell Paul 63 Front st. 64 Gampbell Paul Paul 64 Gampbell Paul 64 Gampbell Paul Paul 64 Gampbell Paul Paul 64 Gampbell Paul Paul 64 Gampbell Paul Paul Paul Paul 64 Gampbell Paul Paul Paul Gampbell Paul Paul Paul Paul Gampbell Paul Paul Gampbell Paul Paul Gampbell Paul Paul Gampbell Paul Gampbell Paul Gampbell Paul P	*104 1997	Campbell, Archibald		Merchant Miller	Toronto Junction.
1896 Candee, Chas. N. Gutta Percha & Rubber Mfg. Co. of Toronto Secretary Gl. 63 Front st. west.		Campbell, A. H			17 Manning Arcade.
1890 Candee, Chas. N. Gutta Percha & Rubber Mfg. Co. of Toronto Secretary Co. of Toronto Secretary Wholesale and Retail Flour and Feed G23 Queen st. west.		. Camphell, J. Lorne		Stock Broker	28 Jordan st.
Co. of Toronto. Secretary. 61.63 Front st. west.		Campbell, Paul			61 Wellesley st.
315 1886 Carrick, A W Baker, Grocer, etc. Cor. Bay and Richmond sts.	801 1890.	Candee, Chas. N			
315 1886 Carrick, A W Baker, Grocer, etc. Cor. Bay and Richmond sts.			Co. of Toronto	Secretary	
178 884 Carrick, John	315 1886,	. Carolan, James		Wholesale and Retail Flour and Feed	623 Queen st. west.
178 884 Carrick, John	*267 1885	. Carrick, A. W		Baker, Grocer, etc	Cor. Bay and Richmond sts.
69 1869 Carrie, Robt Warehouseman and Commission Merchant 27 Front st. east. 1885 Carruthers, Geo. A	178 884	Carrick, John	A. V. DeLaporte & Co	Commission Merchants	
381 1885 Carruthers, Geo. A 385 Carruthers, Geo. A 312-314 Board of Trade Bldg, Garswell, Robert The Carswell Co. (Limited) Law Booksellers 30 Adelaide st. east. 352 1889 Carter, Edward T Jno. Hallam Wool, Leather and Hides 35 Front st. east. 353 1893 Catto, Charles J 3	69 1869.	. Carrie, Robt		Warehouseman and Commission Merchant	27 Front st. east.
905 1895 Carruthers, Geo. A Jas. Carruthers & Co. Commission Merchants 312-314 Board of Trade Bldg, 107 1885 Carrswell, Robert The Carswell Co. (Limited) Law Booksellers 30 Adelaide st. east. 552 1889 Carter, Edward T Jno. Hallam Wool, Leather and Hides 85 Front st. east. 4354 1893 Catto, Charles J J. Catto & Son. Importers Dry Goods 37-61 King st. east. 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895	38111885	Carroll Dobt		Contractor	
107 1886 Carswel Robert The Carswell Co. (Limited) Law Booksellers 30 Adelaide st. east. 552 1889 Carter, Edward T Jno. Hallam Wool, Leather and Hides 85 Front st. east. 1893 Catto, Charles J J. Catto & Son. Importers Dry Goods 37.61 King st. east. 1893 Catto, Law Booksellers 30 Adelaide st. east. 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 1895 18	905 1896.	. Carruthers, Geo. A.			
107 1886 Carswel, Robert The Carswell Co. (Limited) Law Booksellers 30 Adelaide st. east. 552 1889 Carter, Edward T Jno. Hallam Wool, Leather and Hides 85 Front st. east. 1893 Catto, Charles J J. Catto & Son. Importers Dry Goods 37 61 King st. east. 1893 Catto, Law Booksellers 30 Adelaide st. east. 1895 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 1896 189	†754 1885.	. Carruthers, Jas.	Jas. Carruthers & Co	Commission Merchants	312-314 Board of Trade Bldg.
552 1889 Carter, Edward T Jno. Hallam Wool, Leather and Hides S5 Front st. east. 1893 Catto, Charles J J. Catto & Son Importers Dry Goods 57-61 King st. east. 1895 Catto & Son The control of the cast of t				Law Booksellers	30 Adelaide st east
†354 1893. Catto, Charles J. J. Catto & Son. Importers Dry Goods	552 1889.	. Carter. Edward T	Ino Hallam	Wool Leather and Hides	
686 1884. Catto, J. J. Catto & Son Importers Dry Goods					
823 894 Caulfield Hans I H I Caulfield & Co Wholesele Man's Funnishings 13 Front et west	686 1884	Catto, J	J. Catto & Son	Importers Dry Goods	57-61 King st. east.
	823 1894	Caulfield Hans J	H J Caulfield & Co	Wholesale Men's Furnishings	13 Front st. west.
*553 1879. Chapman, Geo. A. Chapman & Co. Train Merchants. 33 Scott st.	*553 1879	Chapman Geo A	Chanman & Co	Prain Marchants	
268 1895 Chisholm, Daniel. Hay and Produce Merchant 14 Langley ave.	268 1895	Chisholm Daniel	опаршан & со	Hay and Produce Merchant	
50311884 [Chi helm 17	503 1884	Chi holm II	The state of the s	tray and Produce Merchans	Braninton
92011891 [Christie R. J.]	92011891	(Christie R. J.	Manager Control of Con		
11 1873 Christie, Wun Christie, Brown & Co. Biscuit Manufacturers 23-31 Duke st. *237 1885 Christie, W Grid Gri	+ 11 1873	Christie Wm	Christie, Brown & Co	Biscuit Manufacturers	23-31 Duke st.
*237 1885. Christie, W. 383 Berkeley st.	*237 1885	Christia W	and stall to	' P	202 Poulsolers of
6591894 Clare Fred Clare Pres Tall Duyer 1000 Derkeley St.	659 1894	Clare Fred	Clara Page	34 - M. f.	Decree St.
825 1886 Cark, David Miller Ayr.	7 825 1886	Cark David	Clare Dios	William	A am
824 1889 Clark, J. S2 Melville st, Dundas.	824 1889	Clark J		Miller	
317 1885. Clark, P. M. Merchant Tailor, 95 King 8t, west.	317 1885	Clark P M		M14 (P-11	
	f 213 1893	Clark T I	Panalan Clark & C.		
1 213 1893. Clark, T. J Parelay, Clark & Co. Lithographers. 26, 28 and 30 Lombard st. +139 1886. Carke, A. R. A. R. Clarke & Co. Leather and Glove Manufacturers 28 Front st. east.	4130 1886	Cicalco A D	arciay, Clark & Co		
†139 1886. Ciczke, A. R	92 1365	Cicalco Lamos	A. R. Clarke & Co		
92 1885. Ularke, James. General Merchant. Bolton.	810 1886	Carles Take		seneral Merchant	Bolton.
S10 1886 Coacke, John	67: 1886	Corke I II		Grocer	Brampton,
		Clarkson F D C F C	Cl. 1	Grain Merchant	Palmerston.
422 k79. Clarkson, F. R. C., F. C. A Clarkson & Cross Chartered Accountants Scott st.	474 1997	Clarkson, F. R. C., F. C. A	Clarkson & Cross	Chartered Accountants	Scott st.
474 1887. Clephorn, T. H. Fruit and Fish. 4 Yonge st.	969 1894	Client C M		Fruit and Fish	4 Yonge st.
269 1894. Clinch, C. W	203 1834	Conde Dishard (D	The Molsons Bank	Manager	Corner King and Bay sts.
893 1889 Coady, Richard T City Hall.	693 1000			City Treasurer	City Hall.

No.	YEAR.	NAME.	FIRM.	Business.	LOCATION.
457 507 756	1890 1885 1886	Coffee, John L	L. Coffee & Co	Merchant Grain Merchants Grain Broker	57 Front st. west. Brantford. 109-412 Board of Trade. Union Station. Cor. Michigan and Kingsbury sts., Chicago.
23 ± 368 †515 216	1883 1887 1885	Cooke, W	Lehigh Valley R. R	Lumber Merchant. Late Manager Merchants Fank, Toronto. Agent. Manager.	Freehold Bldg.
748 •331 88 •372 604	1885 1883 1885 1893 1867 1887	Coulson, D	The Cosgrave Brewing Co. of Toronto, Ltd	Brewers, etc. General Manager Manufacturers of Cocoa and Chocolate Grain Merchant Treasurer and Supt. of Supplies Manager E. Ontario Branch	291 Niagara st. Cor. Church and Wellington sts 470 King st. west. Lindsay. Cor. Scott and Wellington sts. Canada Life Bld'g., 40-46 King 26 King st. east. [st. west. 26 King st. east.
298 297 211 33 918 685 344	1886 1881 1885 1886 1885 1893	Craig, Ed. F. Craig, Walter J. Crane, S. Crane, Thos, A. Crangle, S. Crean, Robt. H. Crocker, Sydney.		Flour Merchant. Commission Merchant.	Board of Trade Bldg., Montreal 128 Richmond st. west. 315-318 Board of Trade Bldg. 35 Rosedale Road. Balmuto st. 22 Wellington st. east. 37 Colborne st.
140 247 111 141 +171 493	1885 1888 1875.	Crombie, Alex. Cross, W. H., F.C.A. Cross, R. Crowther, W. C. Cumberland, F. B.	Elliot & Co. Clarkson & Cross.	Wholesale Druggists Chartered Accountants Coal Merchant Vessel Owner. Produce Dealer	113 Maitland st. 5 Front st. east. Scott st. 64 Edward st. 48 Front st. east. 72 Yonge st.
402 517	1883 1879	Dalby, Geo. E	Wyld, Grasett & Darling	Coal and Wood	343 College st. Cor. Bay and Wellington sts.

402 517	1883 1879	Dalby, Geo. E	Wyld, Grasett & Da	Coal and Wood rling Importers Dry Goods		Wellington sts.
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198 782 463 582 849 175 890 270 550 175 802 286 657 780 7780 461 18 518 518 518 518 518 713 72 *** 747 *** 747 *** 747 *** 747	1882, 1883, 1887, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886, 1886,	Darling, Robert. Davey, Philip Davidson, John I. Davidson, John I. Davidson, John I. Davies, Morgan Davies, Robt. Davies, Thos. Davilie, F. T. Davis, E. J. Dawson, H. W. DeLaporte, A. V. Delaporte, A. V. Dick, John Dinneen, Wm. Dinnick, C. R. S. Dinnis, A	Davies Brewing Co. Dominion Brewery A. Davis & Son A. V. De Laporte & Co. Dick, Ridout & Co. W. & D. Dineen Richd. Dinnis & Son Gillespie, Ansley & Dixon. The Dollar Lumber Co. Nerlich & Co. Donogh & Oliver The News Printing Co. The Mail Printing Co. J. H. Downey & Co. W. A. Murray & Co. Dunnet, Crean & Co. Teronto Financial Corp. National Despatch Line	Wholesale Woollens & Tailor's Trimmings, Hotelkeeper. Wholesale Grocers Brewers, etc. Manager. Financial Broker. Fanner. Fanners Produce Merchants. Grain Merchants. Manufacturers of Jute Bags, etc. Hats and Furs. Builder. Builders and Contractors. Hats, Caps and Furs. Carriage Manufacturer Merchant. Wholesale Fancy Goods and Tobaccos. Grocers. Wholesale Fancy Goods and Tobaccos. Grocers. Wholesale Lumber. Publishers. General Manager. Grain and Coal Miller. Silk Merchants, etc. Financial Agent. Merchant Manager Transportation and Freight Traffic. Coal Merchant.	Berlin (Walper House.) 36 Yonge st. Don Brewery. { Middle Hill Farm, Llancar } van, near Cow Bridge, Wales. Queen st. cast. Corner River and Queen sts. Aurora. King P. O.
*607 590 790 † 25 499	1890 1885 1891	Eaton, Timothy. Earls, John. Eastmure, A. L. Eby, Jos. F.	Pres. The T. Eaton Co. (Ltd.) Ass'n of Gen'l Freight Ag'ts. Eastmure & Lightbourn. The Eby, Blain Co. Ltd. H. P. Eckardt Co.	President and General Manager Dry Goods Manager and Secretary-Treasurer Insurance, etc. Wholesale Grocers Wholesale Grocers.	10 Queen st. east. Cor. Scott and Wellington sts. 190 Yonge st. Union Station. 3 Toronto st. 21-23 Front st. east. Cor. Front and Scott sts. 94 Adelaide st. east.

Members of the Board of Trade of the City of Toronto.—Continued.

No.	YEAR.	Name.	FIRM.	Business.	LOCATION.
910	1886	Edmondson, E. S		Miller	Oshawa.
		Edmondson, T. M		Real Estate.	
		Edward, Adam	Elliot & Co	Accountant	5 Front st. east.
				Lumber Dealer	7 Birch ave.
		Elliot, R. W }	Elliot & Co	Wholesale Druggists	5 Front st east
1610	1897	Elliot, Wm. Scott	Emot & Co		
	1892	E lis, D. O	The J. E. Ellis Co. Ltd	Grain Merchant	3 King st, east.
		Ell's, J. E Ellis, J. F	Barber, Ellis & Co	Envelope Makers and Paper Dealers,	43-47 Bay st.
	1882	Ellis, M. C	barber, Fills & Co	Envelope Makers and Taper Dealers,	13-11 Day St.
	1885	Ellis, P. W	P. W. Ellis & Co	Wholesale Jewellery Manfrs	31 Wellington st. east.
	1885	Ellis, R. Y			
	1888	Evans H W		Insurance Agent	26 Wellington st. east.
605	1892	Everett, H. A	The A., B. & C. Ry. Co.,		
			Cleveland, Ohio	President	616 Garfield Bldg, Cleveland.
F00	1000	P.:- T		Miller	Clinton.
	1886 1896	Fair, James	Fairweather & Co	Mnfg Furriers	Pet rboro'.
	1885			Contractor	
	1890			Commission Merchant	
	1896 .	Farr. Jos. H.	J. H. Farr & Co	Varnish Manufacturers	16 Morse st.
	1895	Ferguson, Gec. Tower	Alexander, Ferguson & Blackie	Stock Brokers	23 Teronto st.
	1886	Firstbrook, Joseph			9 Temperance st.
	1886	Firstbrook, John	Firstbrook Bros	Manufacturers Lumber	301 King st. east.
	1886	Firstbrook, Wm. A			
	1893		Rice Lewis & Son	Hardware	30 King st. e.
	1886	Fisher, W. D	70 C 11 T) 1 6 T1 - 11		306 Huron st.
1121	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	
		Flavelle, W	Dundas & Flavelle Bros	General Merchants	
		Fletcher, John.	Daniel & Lievello Diosi	Contractor and Appraiser	352 Huron st.
		Flett, John	Flett, Lowndes & Co	Wholesale Trimmings, Buttons and Silks	27 Front st. west.
505	1867	Flynn, Thos	L. Coffee & Co	Grain Merchants	409-412 Board of Trade Bldg.
	1888	Follett, Jos. J		Merchant Tailor	
	1894	Forhes, Geo. D	The R. Forbes Co		Hespeler.
	1887	Forbes, W		Builder and Contractor	102 Davenport Road.
786	1886	Forster, A	M. B. Perine & Co	Manufacturers of Twine and Cordage	Doon.

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+723	5 1885	Foster, T. G	T. G. Foster & Co	Importers of Upholstery Goods & Carpets	
	5 1887	Fowke, F. L		General Merchant and Produce Dealer	
	1 1895			Wholesale Wines and Liquors	47 Front st. east.
	1879	Frankland, G. F		Cattle Dealer	
	5 1896	Fraser, Alex	W. & R. Freeland	Railway Supplies	
				Props. Yonge st. Wharf and Coal Yards	
497	1881	Fudger, Harris H		Wholesale Fancy Goods	50 Yonge st.
4000	3 1890	Gage, W. J.	The W. J. Gage Co. (Ltd.)	Wholesale Books and Stationers	54 Front st. west.
		C-1- T W			
466	1886	Gale, J. W., Jr	Gale Manufacturing Co	Manufacturers of Shirts, etc	18 Mincing Lane.
502	2 1873	Galbraith, Wm		Flour Merchant	22 Church st.
704	11886	Gamble, R. D	Dominion Bank	General Manager	
599	2 1885	Geddes, W. A			City Wharf.
117	7 1887	Gianelli, Angelo M. F	Gianelli & Co	Importers of and Dealers in Mediter-	
					37 Yonge st.
193	3 1887	Gibson, Ralph E	Conger Coal Co. Ltd	Importers Coal and Wood	6 King st. east.
329	9 1870	Godson, A. W		Contractor	1 Toronto st.
809	9 1894	Goldie, Geo. E }	The Goldie Milling Co	Millers, etc	Aur
					*
				Miller	
				Flour and Grain	
				Grain and Seed Merchant	80 Front st. east.
				Grain Merchant	
				Merchant	49 Wellington st. east.
22	1885	Gooderham, Albert E		Distiller	
+220	6 1859	Gooderham, Geo	Bank of Toronto	President	49 Wellington st. east.
		Gooderham, Robt. T		Distillers Broker.	JU4 Jarvis st.
				Distillers	
		Gordon, Colin F	John Kay, Son & Co	Carpets, etc.	
		Gorman, David		Grain Merchant.	
		Gosling, Francis J.		Manager	
			Geo, Goulding & Sons	Wholesale Dry Goods.	55 Boy et
		Graham, G. W	deo, doulding & bolle		Aurora.
	8 1890	Grasett, A. W	Wyld, Grasett & Darling		Cor. Bay and Wellington sts.
		Gray, Robert H	yiu, Grasett & Daring		15 Toronto st.
		Grav, R. M		Manager East Toronto Branch	
					Greenwood.
		Greene, R. H		Toronto Rubber Shoe Mfg. Co	11 Front st. west.
369	9 1895	Greening, Thos. B	T. B. Greening & Co	Wholesale Fea and Coffee	Hamilton.
		Greev, John G		Mill Furnishings	2. 4. 6 Church st.
				Manager	
703	3 1886	Grinnell, Thomas	Thomas Grinnell & Son	Coal Merchants	235 Broadview ave.
48	6 1886	Groves, Dr		Miller	Fergus.
713	5 1894	Gundy, Wm. P	The W. J. Gage Co. Ltd	Miller. Wholesale Stationers	54 Front st. west.

No.	YEAR.	NAME.	FIRM.	Business,	LOCATION.
104	1995	Gunn, Donald	D. Gunn, Bros. & Co	Provision Merchants	76, 78, 80 Front st. east.
		Gunn, Andrew	D. Gunn, Bros. & Co		76-80 Front st. east.
			E. & A. Gunther		10 Wellington st. east.
651	1896	Gurney, Cromwell			474-498 King st. w.
		Gurney, E	The Gurney Foundry Co. Ltd.		474-498 King st. west.
870	1991	Guy F A			Oshawa. [Cham
12	1885	Gzowski, C. S., Jr			103 Bay st., London & Canadia
			Hagarty & Co		605 Board of Trade Bldg.
				Manufacturers	
			Ontario Bank		Queen st. west branch.
803	1885	Hall, Capt. W	Wue, Hall & Son	Shipowners	310 Front st. west.
418	1879	Hallam, J		Leather, Wool, etc	
736	1893	Haliy, John	Hally Bros	Rubber Shoes	38 Yonge st.
98	1892	Hamilton, Chester B }		Manufacturers Boots and Shoes	15 Front st. east.
		Hamilton, W. B			The second second
			J. Hamilton & Sons	Grain and General Merchants	Port Credit.
236	1894	Hamilton, Josh. S	The Pelee Island Wine and		
			Vine Yards Co		Brantford.
61	1894	Hamilton, R. C	Love & Hamilton		59 Yonge st.
	1895	Hamilton, Wm. H	Jas. Hamilton & Sons	Millers and General Merchants	
					78 Colborne st.
	1887	Hargraft, A. R			Cobourg.
				Insurance Agents	49 Wellington st. east.
				Real Estate Dealer	269 Jarvis st. 8
594	1885	Harman, S. Bruce		Gen. Agent London and Lancashire Life	
				Ass'e Co., London Ass'e Corporation	19 Wellington st. east.
			Massey, Harris Co., Ltd		Cor. Massey and King sts.
		Harold, Samuel		Grain Merchant	Brantford.
10	1870	Harris, Joseph		Grain and Commission Merchant	
		Hart, S. R			27 Wellington st west.
	1886	Hartn-y, W. P		Grain and Produce	
	1890	Harvey, W. C		Wholesale Boots and Shoes	87-89 Front st. west.
113	1885	Hawke, W	The O'Kesfe Brewing Co.,		
			of Toronto, (Ltd.)		9-17 Gould st.
		Hawerth, Geo. F	Sadler & Haworth	Leather Belting	
			Imperial Bank of Canada	Inspector	
			Davidson & Hay, Ltd	Wholesale Grocers	36 Yonge st.
322	1892	Hay, Robt		Commission Merchant	513 Board of Trade Building.

			Toronto Litho, Co	Lithographers	Cor. King and Bathurst sts.
		Heath, Stuart	Robinson & Heath	Custom House Brokers & Steamship Agts.	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)			,
		Henderson, John	Lyman Bros	Wholesale Mfg. Chemists	71-73 Front st. east.
389	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.
307	1885	Higman, J. J	British America Ass'e Co	Marine Branch Manager	18. 20 Front at east
619	1885	Hill, Wm. J		Contractor	105 Bloor st. west.
769	1885	Hodd, James	Hodd & Cullen		Stratford.
74	1885		The Steele, Briggs, Seed Co.		Otta de la constante de la con
	2000	120BB) 0401 11 111111111	Ltd.	Seed Merchants	105, 107 Front st. east.
847	1893	Hogg, Wm. T	Hogg Bros	Grain Merchants	Oakwood
575	1894	Holinrake, H. J	Hollinrake & Co	Dry Goods Importers	Ingersoll
		Hoover P R	Tronibiliae & Collins	Miller	Green River.
5	1896	Horn T W		President Prismatic Glass Co	
*917	1891	Hoskin, John	Can. Lan'd & Nat. Inv't Co.	Vice-President	Freehold Bldg. 4th Floor
570	1806	Honeser J H	The Massay-Harris Co. Ltd	Mfrs. Agricultural Implements	Cor Massay and King ata
*212	1894	Huvenden R. J		Paints, Oils, etc.	78.80 King et weet
722	1865	11 -1 -3 11 6			0
195	1880	Howland, Peleg	H. S. Howland, Sons & Co	Wholesale Hardware	37 Front st. west.
18	1873				
17	1050	Hughes D		Estate Agents	7 Adelaide st. east.
419	1888	Humphrey F W		Grocer	64 Front st east
*611	1885	Hunt C B			
*612	1885	Hunt, John I. A.	Hunt Bros	Millers	London.
53	1885	Hunt H B		Commercial Traveller	Churchville N V
163	1885	Hunter Daniel		Committee Traveller	121 Dovercourt Road
*222	1886	Hutchina W. H.	W. H. Hutchins & Son.	Grain Merchants	Parkhill
794	1895	Hymmen, Henry	Philip Gies & Co	Stoves, Tinware, etc	Berlin.
	1000	and the state of t	Tamp or a continuity	overed ammand over	Derrie
57	1856	[nce, W)			
58	1885	Ince, W., Jr	Perkins, Ince & Co	Wholesale Grocers	43 Front st. east.
59	1891	Ince. James			10 11000 000 00000
169	1885	Inglis John	John Inglis & Sons	Engine and Boiler Manfrs	14 Strachan ave
+458	1881	Irving, A. S	Toronto News Co	Wholesale Stationers	12 Vonge et
		0.			
632	1888	Irving, T. C	The Bradstreet Co	Superintendent	dan and Melinda sts.
797	1890	Ivey, Jno. D	Jno. D. Ivey & Co	Wholesale Millinery and Fancy Dry Gds.	16 Wellington at a fete cest
		Irwin, Jas. M.		Lumber Manufacturer	Peterboro'
90	12001	,			t vocatorio

·No.	YEAR.	NAME.	FIRM.	Business.	LOCATION.
86 124	1886	Jacobi, Ph. Jaffray, R. James, Sılas		President	5 Wellington st. east. Cor. Adelaide and Victoria st. 72 Victoria st. Cor. Yonge and Queen sts.
*616 172 727 +804	1884 1885 1886	Janes, S. H Jardine, Alex Jenkins, Robt Jennings, B. T	Pure Gold Manuf. Co	Spices, etc. Accountants. Manager	75 Yonge st. 31 Front st. east. 15 Toronto st. Wellington st. east.
335 95 189	1889 1894 1894	Jennings, James Jennings, William T Johnston, J. T Johnson, W. F Johnston, Wm. R	Member Institute C. E Toronto Type Foundry	Consulting Engineer Manager Agricultural Implements	75 Yonge st. Molsons Bank Bldg. 44 Bay st. Cor. Massey and King sts. Cor. Front and Bay sts.
152 99 149	1886 1886 1893	Jones, A. F Jones, J. B	Medland & Jones	Insurance Agents	Mail Building. 283 Simcoe st. 915 King st. west. 68-70 W. 23rd st., New York.
+723 170 +254	1894 1885	Keith, Geo		City Engineer	62 Charles st. 34 King st. west. City Hall. 124 King st. east.
†863 478 †710	1885 1891 1882 1870	Kemp, J. C	Kemp Manf. Co Bank of Commerce Western Ass'e Co.	Mfrs. of Sheet Metal Wares, etc	92 King st. east. Cor. Gerrard and River sts. Cor. King and Jordan sts. 60 Madison Ave. 22 Wellington st. east.
169 *549 *137 *96	1896 1896 1885 1886	Kent, Jos. Kerr, Taos. Kerr, Wm Kiely, W. T	Jno. Kent & Son	Coal and Wood	78 Yonge st. Bank of Commerce Bldg. 76 Howard st. God-rich.
454 †453	1887 1885 1881	Kilgour, Jos	Kilgour Bros	Manufacturers Paper Bags, etc	 450 Upper St. Charles Baronieé st., Montreal. 23 Wellington st. west. 36 Colborne st.
636 579	1894 1885	King, Jos	King Bros	Tanners Brokers Mfrs Boots & Shoes	12 King st. east.

LIST
OF
MEMBERS.

561	1884	Kinnear Thos	T. Kinnear & Co	Wholesale Grocers	47 Front st. east.
795	1886	Knees, Chas		Tanner.	Oshowa
501	1884	Knowlton W H	Knox, Morgan & Co	Commission Agency	
4000	1001	Knowiton, W. H	17 3.5	Commission Agency	Koom 1. 30 King St. east.
T303	1000	Knox, John	Knox, Morgan & Co		Hamilton.
281	1856	Kranz, Hugo		Merchant and Manager The Economical	
				Mutual Fire Insurance Co. of Berlin	Berlin.
740	1894	Krentziger, Chas.		Mutual Fire In-urance Co. of Berlin Saw and Planing Mills	Waterloo.
				Flour and Saw Mills	Heidelberg.
480	1999	Vale Ches F			Cor. Front and Scott sts.
10-	1000.	Kyle, Chas, E		• • • • • • • • • • • • • • • • • • • •	Cor. Front and Scott sts.
00					
26	1819	Laidlaw, J. D			207 Board of Trade Bldg.
-110	1890	Laidlaw, Robt	R. Laidlaw & Co	Lumber and Stone	1397 King st. west.
407	1886	Lake, John Neilson	R. G. Lambert & Sons	Financ al Broker	Hamilton (64 King st. east.)
738	1886	Lambert R G	R. G. Lambert & Sons	General Merchants	Harriston and Plattsvil e
805	1888	Lander Ino C	tii O. Zamioti & Dono	Druggist	
761	1848	Lang Clas C H	The T Toi C- (T + 1)	D!-	Berlin.
4710	1000	Lang, Geo. C. H	The Lang Tanning Co. (Ltd.)		
		LIADE, U. W	o. W Lang & Co	Wholesale Grocers	9, 61, 63 Front at east.
600	1886	Langley, Henry	Langley & Langley	Architects	Canada Life Building.
787	1888	Lawrie, W. S. B	W. & J. G. Greey	Mill Furnishings	2. 4, 6 Church st.
309	1896	Lawson, Lewis E	The Lawson Milling Co	Mfrs. of Breakfast Foods	231-7 Adelaide st. w.
597	1894	Laxton Ino	Consumers Gas Co		19 Toronto et
903	1886	Leach, Hugh	Consumers Gas Correction		100 College at
*4133	1879	Leadler k	E. Leadlay & Co	Hides and Wool.	or Frank et and
40.00	1885	Leadilay, E	E. Leadiay & Co	nides and wool	87 Front st. east.
		Leckie, John	:::::::::::::::::::::::::::::::::::::::	Fishing and Yachting Supplies	9 Church st.
	1886	Leak, W	W. Leak & Co	Fishing and Yachting Supplies Lumber Merchants	White Bridges, Dundas st.
	1888	Lee, A. Burdett	Rice Lewis & Son (Ltd)	Wholesale and Retail Hardware	20 Vina at cost
+101	1873	Lee, A. B	Trice Liewis & Son (Littl)	wholesale and Retail Hardware	ou King st. cast.
*690	1886	Lee, Sydney H		57/1 1 1 T 11	. *** ***
366	1882	Lee, Thomas H		Wholesale Jewellers	1 Wellington st. east.
		Lee, Frank P	Wm. A. Lee & Son	ReallEst., Ins., Loan & Financial Brokers	10 Adeleide et cost
461	1864	Lee, Walter, S	Western Can Lean & S. Ca	Manager	10 Adelaide st. east.
621	1001	Lee, waiter, S	western Can. Loan & S. Co	Manager	76 Church st.
031	1880	Lennox, E. J	C. P. R. R. Co	Architect Supt. Ont. & Que. Div.	S. E. cor. King & Yonge sts.
227	1893	Leonard, Jas. W	C. P. R. R. Co	Supt. Ont. & Que. Div	Union Station,
770	1888	Lewis, Geo. W		Retired Merchant	90 St. George st.
657	1894	Lightbound, Geo	Lightbound, Ralston & Co	Importers and Commission Merchants	13 St. John st., Montreal.
442	1883	Lillie, G. W.	Lyman Bros	Wholesale Druggists	71 73 Front at east
*678	1884	Lindsay J		Grain Merchant.	Or proville
	1857	Little Toe		Coal Merchant	Orangevine.
		Linium T.	T & T 1:-:	Old Merchant	sos xonge st.
67	11000	Livingston, Jas	J. & J. Livingston	Oil Merchants	Baden.
	1884	Livingstone, John		Trustee	3 E m ave. Rosedale.
684	1893	Lobb, A. F		Real Estate	2 Toronto st.
. 49u	1881	Lobb, James		Lloyd's Agent, and Commission Merchant	2 Toronto st.
467	1892	Lockhart, A		Grain Merchant	Newcastle.
	1885	Lockhart, Allan J	Lockhart Bros	Grain Merchants	Rossland RC
		Lockhart W T	Lockhart Bros	Grain Merchants	Namacatla
200	1879	I selebant Ton	Tomas Tookhant Son & Co.	Commission Merchants.	Newcastle.
91	110/2	LOCKHAPT, Jas	James Lockhart, Son & Co	Commission dierchants	29 Melinda st.

No.	YEAR.	NAME.	FIRM.	Business.	LOCATION.
103	1886	Long, J. H		Grain Merchant	Whitby.
617	1888	Long, Thomas			513 Jarvis st.
5 19	1884	Long, W. E	Credit Foncier, Franco-Cana-	0 . 70 . 35	***
			dian	Ont. Div., Manager	28 Wellington st. east.
908	1890	Love, Jas. L		Commission Merchants	305-308 Board of Trade Bldg.
92	1005	Love, Root, W	Flott Tomodor & Co	Wholesale Trimmings, Buttons and Silks	Toronto General Trusts Co.,
	1885	Lowndes, H	Fiett, Lowndes & Co		\ 860 College st.
000	1883	Lucas, J		Master Builders and Contractors	377 Spadina ave.
257	1888	Lucas, o		Saddler and Trunk Manufacturer	115 Yonge st.
739	1884	Lucsdin Jas		Furs	34 Colborne st.
871	1894.	Lugsdin, Jos	J. & J. Lugsdin	Hatters and Furriers	124 Yonge st.
386	1885	Lundy, Chas		Grain Merchant	Newmarket.
573	1886	Lve. Henry	Hiram Walker & Sons	Special Accountant and Adjuster	Walkerville.
210	1885	Lytle, Thomas A	T. A. Lytle & Co	Vinegar and Pickle Manufacturers	128 Richmond st. west.
405	1890	Macdonald, John	John Macdonald & Co.	Importers Dry Goods	21, 23 Wellington st. cast.
	1888	Macdonald R		Contractors	Manning Arcade.
	1883	Mackay, D	Gordon, Mackay & Co	Importers of Woollens	48 Front st. west.
851	1887	Mackay, Wm			314 Brunswick ave.
469	1881	Mackenzie, Campbell	The Shedden Co	Cartage and Storage	19 Wellington st. east.
741	1886	Mackintosh, F. P	The Ogilvie Milling Co	Commission Merchant	33 Melinda st.
295	1896	MacLaren, Jno. F	The Ogilvie Milling Co		P.O. Box 2631, City.
479	1892	MacLean, John Bayne	The J. B. MacLean Pub. Co	Publishers of Trade Journals	26 Front st. west.
609	1885	Maclean, Wm	Union Loan and Savings Co	Managing Director	28, 30 Toronto st.
401	1884	Magann, G. P		Contractor Railway Supplies	174 King st. east,
799	1890	Mainwaring, R. A		Real Estate Agent, Broker, etc	
432	1886	Mallon, John		Lime Merchant,	
130	1000	Maioney, John		Contractor	Manning Areade
		Mara, H. S.		Real Estate	5 Toronto st.
765	1893	Marriott, Chas	Geo Goulding & Sons	Dry Goods and Millinery	
377	1889	Marks, Thomas	Thomas Marks & Co	Merchants and Ship Owners	
	1885		Mariatt & Armstrong.	Tanners	Oakviile.
745	1889	Marshall, Noel	The Standard Fuel Co	Vice-President and Manager	
873	1888	Marshall, T		Wholesale Jeweller	78 Gloucester st.
258	1886	Marshall, T	Marter & York	City Agents London and Lancashire Fire	
- 1				Ins. Co	Confederation Life Bldg.
66	1885	Martin, G. V	The Martin Mfg. Co	Managing Director	Whitby.

004	1884	Martin, John M., F.C.A			of Clarence square,	
835	1886	Martin, Thos	Martin Bros		Mount Forest.	
524	1883	Mason, Jas	Home Savings and Loan Co	Manager	78 Church st.	
	1884	Mason, J. Herbert	Canada Parmanant Loan Ca	President	14 Toronto st.	
	1893	Mason, O. Herberg	Massas Harris Co (1 td.)	Trescurer		
	1895 .	Massey, C. D	Massey-Harris Co. (Ltd.)	Treasurer	Cor. Massey and King sts. west	
			"tassey liailis co. (Lito.)	President		
445	1894	Masten, C. A	The Dominion Paving and			
			Contracting Co		9 Toronto st.	
436	1885	Matthews A E	J. H. Sproule	Grain Merchant	5041 Board of Trade Bldg.	
				Pork Packer		
202	1880	Matthews, George		Fork Facker	702-3 Board of Trade Building.	
		Matthews, J. T		Vessel Owner	702-3 Board of Trade Duilding.	
417	1883	Matthews, W. C	R. G. Dun & Co	Manager	413-418 Board of Trade Bldg.	
+ 30	1879.	Matthews, W. D.	W. D. Mat hews & Co	Grain Merchants	305-308 Board of Trade Bldg.	
955	1886	May Samuel		Billiard Table Manufacturer	74 Vork st.	
		May, Samuel		General Agent Scottish Union and Na-		
103	1885	Mediand, W. A	Mediand & Jones	General Agent Scottish Union and Na-	15 3 D 3 3	
					Mail Building.	
504	1596	Melady, John	Melady & McNairn	Grain and Commission	206 Board of Trade Bldg.	
615	1894	Meldrum, W. H.		Miller, etc. Hardware Merchants	Peterboro.	
665	1005	Moradith Anthur	T Manadith & Co	Hardware Merchants	156 King st. east.	- 1
4000	1000	Milia T E	Millio & C.	Wine Merchants	7 King et west	¢
T203	1891	Michie, J. F	stichie & Co	Wine Merchants	of Calls and of	•
764	1884	Milburn, Thomas	T. Milburn & Co	Patent Medicines	55 Colborne st.	
48	1894	Miller, C. J		anner and Currier	Orillia.	R
808	1890	Miller, Daniel	Merchants Bank	Tanner and Currier	Wellington st. west.	
+277	1887	Miller John B	Parry Sound Lumber Co	President	Freehold Loan Bldg.	1
CAS	1997	Miller Thes		Gents' Furnishings		t
#000	1004	Miller D D		Grain	210 Board of Trade Bldg.	E
-008	1890	Miller, F. R				b
596	1885	Millett, James E	Millichamp, Coyle & Co		37 Langley ave.	t
+778	1887	Millichamp, R	Millichamp, Coyle & Co		47, 49 Bay st.	-
*174	1885	Millichamp, Wallace		Merchant and Manufacturer	234 Yonge st.	ç
136	1895	Moncrieff Win G	Philadelphia & Reading Coal			
100	1000.	broncing trans ottom	& Iron Co	Agent	204 Board of Trade Bldg.	
000	1.000	Mr. Tr.	Crane & Baird		3rd Floor Board of Trade Bldg.	
296	1886	Moore, Hugh	Crane & Baird			
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.	
109	1886.	Morgan, Capt. James		Mariner	15 St. Patrick st.	
853	1867	Morison J			32 Victoria st.	
4000	1001	Monison Tee	The Jas. Morrison Brass M'fg	Cumer in the contract of the c	02 11000114 00	
T230	1889	Morrison, Jas	The Jas. Morrison Brass M 1g	D T 1	00 4 07 4 3 1 13 4	
	1	1	Co	Brass Founders	89 to 97 Adelaide st. West.	
+817	1882	Morrison, J. L	Morrow & Ewing	Merchant	28 Front st. west.	
76	1886	Morrow, John	Morrow & Ewing	Commission Merchants, Teas and Coffees	13 St. John st., Montreal, P.O.	
4840	1886	Muldrew John	J. Muldrew & Co	Importers of Dry Goods		
606	1904	Munna Much	Donogh & Oliver	Wholesale Lumber		
002	100t.	Mulito, Hugh				
1	1891.	Muntz, G. H		Resident Fire Insurance Agents	13 Toronto st,	
			W. A. Murray & Co	Importers Dry Goods	17-27 King st east.	
77	7 1884	Musson, George	George Musson & Co	Consul for Brazil	50 Front st. east.	-
				Real Estate	46 Gerrard st. east.	-
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LIST OF MEMBERS

No	YEAR.	NAME.	FIRM.	Business.	LOCATION.
	1895	Myers, R. Holtby			504-5 Stinson Block, Los An- Queen's Park, [geles, Cal.
	1885 1886 .	Myles, Robt			
196	1889	McArthur, W. J.		Coal Merchants	400 Bloor st. w.
545	1886	McBain, John J		Wholesale Grain and Produce Merchant.	Peterboro', Office and Elevator
				Grain Merchant	237 Charlotte st. 213, 214 Board of Trade Bldg., Montreal.
	1892	McBean, Fred. J }	Archibald McBean & Son	Grain Merchants	505, 506 Bd. of Trade Bldg.
	1891	McBean, Geo	Archibaid Biebean & Bon		163 Dowling ave., Parkdale,
				Contractor	King.
	1886 1885	McBride, Isaac	North Am Tife Assurance Co.	Grain and Produce Merchant	5 Manning Arcade, King st. w.
374	1885	McCansland T	North Am. Life Assurance Co	('apitalist	133 Yorkville ave.
271	1885	McClain Robt	J. & J. Taylor	Safe Manufacturers	145, 147 Front st. east.
16	1885	McConnell, T	A. B. McColl & Co		18 Maitland st.
446	1885	McColl, A. B	A. B. McColl & Co		289 Carlton st.
12:2	1886	McCoil J. B.	McColl Bros. & Co		474 Gerrard st. east.
278	1885	McConkey, Geo. S	McConnell & Walsh		29 King st. west. 127 Bedford Road.
207	1885	McConnell, N	McConnell & Walsh		St. Catharines.
541	1895	McCordick, W. H			6 King st. east.
626	1896	McCormack, R. L	Conger Coal Co. Ltd.)		20 Leonard ave.
					67 Yonge st.
150	1803	McFall Arthur A		Miller and Grain Merchant	Bolton,
789	1886	McFarland W. J		Produce and General Merchant	Markdale.
919	1891	McGaw, Thos	McGaw & Winnett		Queen's Hotel.
603	1894	Metiee, J. C		Financial Agent	5 Toronto st.
901	1895	McGill, Chas	Ontario Bank	General Manager	Scott sr.
709	1888	McGill, G. W		Coal and Wood Merchants	168 Bathurst st.
					Temple Building, Bay and
872	1894	McGillivray, John A., Q.C.		Insurance	Richmond sts.
217	1886	McIntosh, A			30 North st.
441	1885	McIntosh, Jas	P. McIntosh & Son	Produce Merchants	109 Front st. east.
314	1884	McIntosh, W. D		Flour Merchant	209 Yonge st. 75 Prince Arthur ave.

362	1885	McKay, G. P		Grain, Seeds, Loan and Insurance	Alliston.
244	1885	McKeggie, J. C		Grain Merchant	207 Board of Trade Bldg.
+652		McKenzie, W	The Toronto Ry. Co	President	58 King st. east.
		McKinnen I U	Northrop & Lyman Co	Wholesale Druggists	611 Spadina ave.
			S. F. McKinnon & Co	Wholesale Millinery	21 Pront st. West.
				Secretary-Treasurer	5 Towler of
*411	1890	McLanchlan Jas	McLauchlan, J. & Sons	Biscuit and Confectioners	Owen Sand
+649	1884	McLanghlin M	M. McLaughliu & Co	Royal Dominion Mills	1 Bay et
427	1869	McLean, D.	inti intermediate to co	Wholesale Hides, Leather	39 Vonge st
585	1885	McMahon, John		Merchant Tailor	23 Homewood ave
*895	1894	McMahon, John S	McMahon, Broadfield & Co	Wholesale Crockery, etc	42 Front st. west.
*+838	1890	McMaster, J. Short	McMaster & Co	Importers Dry Goods	12 Front st. west.
512	1879	McMaster, W. J	Gordon, McKay & Co	Importers Dry Goods,	48 Front st. west.
*705	1885	McMichael, Alex	The Jas. Robertson Co.(Ltd.)	Vice-President	265 King st. west.
456	1875	McMurrich, Geo		Insurance Agent	4 Leader Lane.
434	1896	McNairn, Samuel	Melady & McNairn	Grain and Commission	206 Board of Trade Bldg.
			American Watch Case Co		511 King st. west.
673	1885	McWilliam, Geo	McWilliam & Everist	Wholesale Fruits	25 Church st.
* 10.1	1070	xr			
4799	1879	Nairn, Alex	77 37 141 67 77 79	Contractor	
	1885 1885	Nasmith, J. D	The Nasmith Co. (Ltd))	Baker	Cor. Adelaide and Jarvis sts.
	1894	Neilson, Hugh	The Coldie Milling Co. Ltd.	Millers, etc	235 Carlton st.
238	1888	Nelles, R. L	G T R R	Local Freight Agent	G T P Offices Simons at
510	1884	Nelson, C. H			
511	1874	Nelson, H. W	H. A. Nelson & Sons	Wholesale Fancy Goods and Wooden Ware	
9	1893	Nesbitt, Wallace	Toronto Silver Plate Co	Director	58 Wellington st. east.
	1892	Nicholls, Frederic	Can. Gen'l, Electric Co. (Ltd.)	2nd Vice-President and Gen. Manager	65 Front st. west.
629	1884	Niven, M		Commission Merchant	50 Front st. east.
			J. K. Niven & Co	Stock Brokers	50 Front st. east.
	1884	Noble, R		Miller Music, Pianos, etc.	Norval.
	1894	Nordheimer, Albert	A. & S. Nordheimer	Music, Pianos, etc	15 King st. east.
+120			77. D. 134. 37	Hop Broker & Dealer in Brewer's Supplies	29 Church st.
813	1891	Northey, Jno. P	Vice-Pres, and Manager Nor-	Parisons	17.
- 1			they Mfg. Co. Ltd	Engineers	King st. west subway.
158	1884	Oates, W. H	H. V. Burns	Grain Merchant	50 D1 of T1 D-0-1
913	1891	Oberholtzer G V			52 Board of Trade, Buffalo. Berlin.
112	1875	O'Keefe, E	The O'Keefe Brewery Co., of	13000 and Shoe Manif	Бегив.
722		2	Toronto (Ltd.)	Brewers and Maltsters	9-17 Gould at
399	1886	O'Leary, James		Coal and Wood Merchant	281 Queen st. west.
+ 51	1882	Oliver, Joseph	Donogh & Oliver	Wholesale Lumber	N. Tonowanda, N. Y.
498	1894	Oronhyatekha, Acland		Fraternal Life Insurance	Medical Bldg.
*409	1894	Oronhyatekha		President Independent Order of Foresters	Bay and Richmond.

	NAME.	FIRM.	Business.	LOCATION.
1893	Osborne, James Kerr	Massey, Harris Co. (Ltd.) Osler & Hammond	Fruit Dealers. Manufacturers of Agricultural Implements Brokers.	Oakville. Cor. Massey and King ste. 18 King st. west.
1895 1888	Palmer, Jno. J	Park, Blackwell & Co	Printer's Machinery	Mail Building. St. Lawrence Market and 111 Front st. east.
1896 1896 1887	Parkin, Geo. R. Parkyn, J. Parsons, Chas. Paterson, R. L.	Miller & Richard	Principal U. C. C. Miller. Leather Merchant. Type Founders	787 Yonge st. Deer Park P.O. 622 Bathurst st. 79 Front st. east. 7 Jordan st. Oakville.
1886 1891 1893 1885	Pattison, Wm	•••••	MerchantMiller and Grain Merchant	Fergus. Brampton. 17 Adelaide st. east.
1878 1885 1869	Pearson, W. H	Peer & Co Gentleman	Flour Commission Merchants	19 Toronto st. 510 Board of Trade Bldg. 36 King st. east.
1885 1885	Pender, D. A	T. G. Foster & Co	Imp, Upholstery Goods and Carpets	61 King st. east. Geo. McCulloch & Co., Rapic City, Man.
1884 1886	Phillips, F. J	Cobban Manfg. Co. Ltd	Mfrs. Mouldings, Mirror Plates, etc	For. Lake and Lorne sts.
1885 1882 1889 1886	Pingle, Homer Piper, E. S. Pipon, C. A., Playfair, Jas.	C. P. R. Telegraph Co. N. L. Piper & Son White Star Line	Supt. Ont. Division	1st Floor Board of Trade Bldg. 314 Front st. west. 8 King st. east. Midland.
1894 1887	Plummer, A. E	Trusts Corporation of Ont. Can. Bank of Commerce The Polson Iron Works Co	Manager Ass't. Gen. Man	516 Board of Trade Bldg. Bank of Commerce Bldg. Cor. King and Jordan sts. Esplanade st. east. 572 Church st.
	1893 1869 1895 1895 1898 1898 1898 1896 1887 1884 1885 1885 1885 1885 1885 1885 1885	1893. Osborre, James Kerr. 1869. Osler, E. B. 1895. Palmer, Jno. J. 1898. Park, James 1893. Parker, Robt 1896. Parkin, Geo. R. 1896. Parkyn, J. 1887. Parsons, Chas 1888. Patterson, Thos 1888. Patterson, Thos 1898. Patterson, Wm. 1891. Pearen, Jno. E. 1893. Pearson, Arthur. 1894. Pearson, Chas 1894. Pearson, Gwin 1878. Pearson, W. H 1884. Patterson, W. H 1885. Pender, D. A. 1885. Pender, D. A. 1885. Pender, D. A. 1884. Phillips, F. J. 1884. Phillips, W. C. 1884. Phillips, W. C. 1885. Ping, Geo. 1885. Ping, Geo. 1885. Ping, Homer 1886. Playfair, Jas. 1896. Playfair, Jas. 1896. Playfair, Jas. 1887. Plounmer, J. H 1887. Ploun, F. B.	1869 Osler, E. B	1893

282 1885 Pringle, John	739(1996	Peaston Gao		Insurance Agent	Harriston.
	282 1885	Pringle, John		ringiames reposition to the control of the control	
701 1888		Pringle, W. J			
433 1895. Quintal, Jos. General Produce Merchant 233 Commissionerst, Monts	7480 1887	Pugsley, John	Pugsiey, Dingman & Co	Soap Manufacturers	32 Wenington st. West.
Sol 1893 Ramsay J. Fred'k R. H. Ramsay & Son Provision and Commission Merchants 68 Front st. east.					511 King st.west. 233 Commissioner st., Montreal
*332 1883. Robertson, J. Ross. Robertson, J. Ross. Robertson Bros. Manufacturers of Confectionery. So Queen st. east. Robertson, J. Ross. Robertson, T. Robertson Bros. Manufacturers of Confectionery. So Queen st. east. Care The Toronto General Oshawa. [Trust 176 1885] Robson, M. Rogers, Albert S. Robson, M. Grain Merchant. Ayr. Grain Merchant. Ayr. Ross. Rogers, Robert S. Rogers, Rogers, Robert S. Rogers,	52 1893 676 1885 737 1885 334 1890 *376 1885 41 1885 302 1894 850 1899 620 1893 642 1892 403 1886 38 1886	Ramsay, J. Fred'k. Ramsay, Robt. H. Ramsey, J. G. Reaman, John. Reed, John. Reed, Jos. B. Reid, C. Reid, Geo. P. Reid, John Y. Rennie, Robt. Riddell, Wm. R. Ridout, Geo. Riky, R. A.	R. H. Ramsay & Son. J. G. Ramsey & Co. Citizens' Milling Co. Reid, Taylor & Bayne. Standard Bank Wm. Rennie. Beatty, Blackstock, Nesbitt, Chadwick & Riddell. Crossen Car Manf. Co. of Cobourg Dick, Ridout & Co. E. Berwick & Co.	Provision and Commission Merchants Photographic Materials. Grain Merchant. Miller. Insurance Agent. Wholesale Millinery General Manager Seeds Barristers. President Mnfrs, Jute Bags. Grain Merchants.	68 Front st. east. 89 Bay st. Woodbridge, 11, 13 Elizabeth st. 20 Wellington st. east. 11 Wellington st. east. Cor. Wellington and Jordan sta 87 Pembroke st. 134 Adelaide st. east. 58 Wellington st. east. 14 Bay st. Shelburne.
1894 Rogers Elias Rogers & Co. Coal Merchants 20 King st. west.	*332 1883. 746 1882. 360 1884. 775 1884. 584 1887. 176 1885. 473 1889.	Robertson, J. Ross. Robertson, T. Robinson, C. Blackett. Robinson, Herbert. Robson, Jas. Robson, M. Rogers, Albert S. I.	Robertson Bros Presbyterian Pr'ng & Pub. Co.	Proprietor Evening Telegram. Manufacturers of Confectionery. President. Tanner. Grain Merchant	Cor Bay and King sts. 87 Queen st. east. 5 Jordan st. Care The Toronto General Oshawa. [Trust Co. Ayr.
Ass 1887 Roper, Fred. Dominion Telegraph Co. Secretary and Treasurer 2 Toronto st.	†526 1885	Rogers, Elias	Elias Rogers & Co	Lithographers	49 Wellington st. west.
A countant A c		1		Secretary and Treasurer	2 Toronto st.
A. Ross & Son	459 1894. 308 1876. 306 1882.	Roschman, Richard Rose, D	,	Button Manfr. Printer	Waterloo. 78 Bay street.
	815 1886. *793 1886. 608 1895. 155 1886.	Ross, W Rountree, Geo Rumpel, Geo Russell, J. S.	A. Ross & Son Berlin Felt Boot Co	General Merchant and Grain Dealer. Miller. Manfrs. Felt and Felt Boots, etc Wholesale Fancy Goods.	Port Perry. Thistleton. Berlin 116 Bay st.

LIST OF MEMBERS.

No.	YFAR.	NAME.	FIRM.	Business.	Location.
557	1884	Rutherford, Andrew	Canada Landed and National		
*120	1000	D II1	Investment Co. (Ltd.)	Manager	23 Toronto st.
199	1000	Ryan, Hugh		Contractor	Rosedale, City.
71.4	1880	Ryan, M		Grain Merchant	Paris.
714	1001	Ryan, Peter			Registry Office, City.
129	1886	Sadler, Thos	The Sadler Dundas & Flavelle		
1			Milling Co	Millers	Lindsay.
391	1895	Sampson, W. E	Lailey, Watson & Co	Wholesale Clothing	51 Front st w.
205	1888	Scheuer, E		Wholesale Jeweller	90 Yonge st.
544	1886	Schmidt, Chas		Grocer and Baker	86-90 Queen st. west.
365	1885	Score, R. J		Merchant Tailor	77 King st. west.
289	1888	Scott, A. A		Wholesale Lumber	28, 30 Toronto st.
	1884	Scott, Hugh	Scott & Walmsley	Wholesale Lumber	32 Church st.
*662	1890	Scott, James	Georgian Bay Lumber Co	Vice-President	Manning Arcade.
758	1886	Seagram, Joseph E		Miller and Distiller	Waterloo.
495	1886	Segsworth, John		Wholesale Jeweller	103 Bay st.
491	1894	Shantz, D. B	Jacob Shantz & Son Co., Ltd	Button Manfrs	Berlin.
142	1895	Shantz, M. E	J. E. Shantz & Co	Foundry	Berlin.
904	1895	Shantz, P. E		Mfrs. of Agricultural Implements	Preston.
214	1885	Sharp, Geo	************************	Coal Merchant	1331 Queen st. west.
733	1884	Shaw, Geo. A., LieutCol		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. Ltd.	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	
*763	1885	Shirk, Peter	Shirk & Snider	Millers	Bridgeport.
241	1886	Simpson, E. A			
240	1869	Simpson, Jos	Toronto Knitting Co	Manufacturers Knitted Goods	6, 8 Berkeley st.
242	1886	Simpson, R. M			
		Simpson, Robt			170-178 Yonge st.
548	1885.	Simpson, Wm			Rear of 91-3 King st. west.
877	1892	Skinner, Robt. B	James A. Skinner & Co	Wholesale Crockery, Glass, etc	Care of J. A. Skinner & Co., Vancouver, B.C.
351	1885.	Slater, Jas.		Maltster and Produce Merchant	
1336	1885.	Sloan, John		Wholesale Grocers	
668	1886	Sloane, W. P.		Manager	
591	1886	Small, John.		Collector H.M.S. Customs.	
261	1893	Smallpiece, Wm. R	W. R. Brock & Co	Wholesale Dry Goods and Woollens	

*513 1876	Smith, G. B	The Tor. Dry Goods Import Co	Wholesale Dry Goods	39 Front st, west.
*766 1885	Smith, Prof. Goldwin			The Grange.
185 1887	Smith, Jesse C		Grain Buyer	West Toronto Junction.
35 1885	Smith, Jos		Grain Dealer	Box 317, West Toronto Junction
333 1895	Smith, Robt. A	Osler & Hammond	Stock Brokers, etc	18 King st. west,
568 1885	Smith, W. H.	Ontario Bank	Manager	Cor. Wellington and Scott sts.
884 1886	Snider, E. W. B		Miller	St. Jacobs.
759 1885	Snider, W	W. Snider & Co	Millers	Waterloo.
45 1885	Somerville, A. J			54, 56 Lombard st.
843 1894	Spence, Geo	The W. J. Gage Co., Ltd		54 Front st. west.
316 1886		Caldecott, Burton & Spence	Importers Dry Goods	46, 48 Bay st.
173 1888	Spilling, John S	Spilling Bros	Cigar Manufacturers	137 Jarvis at.
		opining Dros Internet		209 Board of Trade Bldg.
135 1884	Spink, Wm		· · · · · · · · · · · · · · · · · · ·	560 Ontario st.
34 1884		J. H. Sproule & Co		5041 Board of Trade Bldg.
		J. M. Staebler & Co	Wholesale Sundries.	Berlin.
183 1885	Stark Chas			50 Bismark ave.
	Stark, John	John Stark & Co	Stock Brokers.	26 Toronto st.
503 1884	Stark, W. M	John Stark & Co	Grain, Flour and Mill Feed	
181 1896	Staunton, Thos. A	M. Staunton & Co	Wall Paper Manufacturers	
	Steele, Jas. J.	M. Staulton & Co	Maltster	Dundas.
79 1884	Steele, Jas. J	The Steele, Briggs, Seed	Mattster	Dundas,
12 1001	Steele, R. C	Co. (Ltd.)	Seed Merchants	105, 107 Front st. east.
*000 1000	Stevenson Author	Co. (1.6d.)		Peterboro'.
829 1896	Stevenson, Arthur			
204 1880	Stewart, Fred. J	C II M. I 11		30 Victoria st.
		C. H. McLaughlin		340 Frank in st., Buffalo.
			Lithographers	Cor. King and Bathurst sts.
	Stouffer, John R	D . D .		Berlin.
785 1885	Strachan, John	Erie Railway	General Agent	309, 310, 3rd Floor Board of Trade Bldg.
831 1889	Stratford, Jos		Merchant	Brantford.
*906 1886	Strathy, H. S	Traders' Bank of Canada		Cor. Yonge and Colborne sts.
711 1885	Stratton, W. C		Collector of Inland Revenue	
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		Esplanade.
229 1896.	Suckling, Wm. J	Suckling & Co	Commission and Auctioneers	64 Wellington st. west.
	,			
536 1882.	Tait, Jas. D		Wholesale and Retail Dry Goods	St. Catharines.
712 1884	Tait, Jos			744 Yonge st.
783 1887	Tasker, W. F.	Taylor Bros	Susiness Manager Don Valley Pressed	
			Brick Works	60 Adelaide st. east.
145 1886	Taylor, Geo. C.	Taylor, Scott & Co	Woodenware,	
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No.	YEAR	NAME.	FIRM.	Business.	Location.
	1885	Taylor, John	11	Prop's, Morse Soap Works and Dominion	
	1892	Taylor, Maurice J	John Taylor & Co		77 Front st. east.
361	1883	Telfer, A	Telfer Mfg. Co		Johnson st.
408	1886	Tennant, Jas	Jas. Tennant & Co	Lumber Dealers	Dock 3, foot of Bathurst st.
373	1885	Teskey, W. R			2 Selby st.
898	1888	Thayer, F. A	Thaver & Co	Wholesale Jewellers	Deer Park.
425	1886	Thompson, Poyce	Jno. Eaton Co	Dry Goods Merchants	134-8 Yonge st.
699	1891	Thompson, Hy.L	The Copp, Clark Co (Ltd.)	Wholesale Stationers	9 Front st. west.
424	1870	Thompson, Thomas	Jno. Eaton Co	Dry Goods Merchants	134-8 Yonge st.
426	1886	Thompson, Wm. A	Army and Navy Clothing Co	Clothing etc	131, 133 King st. east.
818	1888	Thomson, Daniel E	Thomson, Henderson & Bell.	Barristers, Solicitors, etc	400 to 408 Board of Trade Bldg.
363	1889	Thomson, Robert		Lumber Merchant	Hamilton.
143	1883	Thomson, Walter			Mitchell.
694	1867	Thomson, Wm			55 Walmer Road.
730	1891	Thorne, Horace	Thorne, Warren & Starr	Capitalists	Freehold Loan Co's Bldg.
912	1874	Thwaite, M		Capitalist	
119	1896	Titlin, Ephraim	C. P. R. R.	General Freight Agent	Union Station.
190	1886	Todd, Martin N	Todd Milling Co		Galt.
197	1885	Todd, Thos		Commission Merchants, Maltsters, etc	
489	1880	Todhunter, Jas	Todhunter & Mitchell		130 Adelaide st. east.
22	1889	Tomlinson, Jos	T. Tomlinson & Son	Foundrymen	
107	1885	Tomlinson, R. H	Brit. Can. Loan & Invest. Co.		25 Adelaide st. east.
521	1850	Towner, Geo		£2.52,2.12.11.11.11.11.11.11.11.11.11.11.11.11	10 Wellesley st.
050	1004	Townsend, Sherman E		Public Accountant and Assignee	Traders Bank Chmbrs., Yonge
200 1	1004	Trees, Samuel		Wholesale Saddlery and Hardware	
302	1890	Turner, Richard	Whitehead & Turner	Wholesale Grocers	Quebec.
438 1	1885	Urquhart, D		Accountant.	Mimico.
695 1	1890	Van Norman, C. C.	Harvey & Van Norman	Wholesale Boots and Shoes	87-89 Front st west
19 1	1892	VanSommer, James		Grain Merchant	23 Howland ave
228 1	1889	Van Stone, J. C			Bowmanville.
300 1	896	Vickers, W. W	Vicker's Ex., established 1854	President Vickers Exp. Co. (Ltd.)	28 York Chambers.
481 1	894	Wadsworth, Chas		Mill Owner	Care Toronto General Toronto
	893	Wadsworth Wm. R	Bank of Toronto	Manager	60 Wellington st. east. [Co
	895	Walder Robt	Dank of Toronto	Summer Resort and Mineral Baths	Practon
	885	Waldie, John	President Victoria Harbor	odininer resort and brineral Daths	I reston.
		, o out	Lumber Co	Wholesale Lumber Mfrs. and Merchants.	Doors 9 1 Monomato at

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477	1886	Walker, B. E	Canadian Bank of Commerce		Cor. King and Jordan sts.
		Walker, David		Proprietor	Walker House.
	1891	Walker F. H		Distillers	Walkerville.
	1894	Walker, Wm	Table of the control	Woods Bros	258 Park st. south, Hamilton.
	1886	Walmalov Thomas		Underwriters	
	1885	Walsh, W	waimsiey.	Coal and Wood Merchant	39 Sullivan st.
	1887	Warren, H. D.		President and Treasurer	
	1884	Warren, C. D			
	1884	Warren, C. D	Warren Bros, & Boomer	Wholesale Grocers	35, 37 Front st. east.
	1884	Warren, W. A			
		Warwick, G. F	Warwick & Sons	Stationers and Bookbinders	68 Front st. west.
		Warwick, Geo. R			
15	1894	Waterous, Chas. H	The Waterous Engine Co.	35 1: 35 6	D
			Works, Ltd	Machinery Manufacturers	Brantford.
		Watkins, Jas	S. F. McKinnon & Co	Wholesale Millinery	61 Bay st.
	1885	Watson, R	R. & T. Watson	Wholesale Confectioners	75 Front st. east.
	1885	Watson, T			
	1891	Watts, C. B	Dominion Millers Association	Secretary and Central Grain Buyer	514, Board of Trade Bldg.
	1886	Weatherston, N	Intercolonial Ry	Western Freight and Passenger Agent	Rossin House Block, 93 York st.
	1885	Webster, J. D		Merchant	Preston.
	1884	Wellington, W. E	Stone & Wellington	Merchant. Nurserymen	49 Wellington st. east.
500	1887	Wescott, John		Proprietor The Peacock Hotel	Toronto Junction.
742	1886	West, Richard		Contractor	239 Adelaide st. west.
+272	1885	West, Thomas	J. & J. Taylor	Safe Mfrs	145-147 Front st. east.
	1887	Western M		Cooper	1142 Noble ave., Lake View.
000		dottern, bening in the control of the control o			Chicago, Ill.
313	1886	Wheeler A E	Wheeler & Bain	Hardware Merchants,	179 King st. east.
		Wheelihan D			Campbellville.
	1884	White A	GTRR		Union Station.
	1885	Whiteside T R	O. 1.11.11.		City Hall,
		Whitlaw, Chas. M	North-Western Sampling and		Oity time.
240	1000	William, Chas. St	Milling Co	Sampling Ores	Wallace, Idaho.
900	1885	Whitlaw, J. M		Grain Dealer	Paris.
	1896	What Inc. in	The Whyte Packing Co	Pork Packers, &c.	Mitchell.
	1885	Whyte, Jho., Jr	Bickell & Wickett	Tanners and Leather Merchants	55 Front st. east.
	1873	Wilkin D D	Imperial Bank	General Manager	Imperial Bank.
	1885	Williams D	timperiat bank		578 Spadina ave.
	1886	Williams, D	Western Assurance Co	Accountant	22 Wellington st. east.
	1885	Williamson, H. W	Western Assurance Co		Care of E. S. Williamson, 118
		Williamson, W. S			
	1885	Wilson, C. C. L	Ingerson Packing Co	Pork Packers, etc	
	1895	Wilson, Jno. A	A. Moore	Wholesale Flour and Grain	35 Shaftesbury ave.
	1886	Wilson, M. S		Maltster	Dundas.
	1885	Wilson, Robt. A		Scale Manufacturer	67 Esplanade st. east.
	1887	Wilson, S. Frank	***************************************	Publisher General Canadian Agent	73-81 Adelaide st. west
	1884	Wilson, W. A	N. Y. West Shore Railroad	General Canadian Agent	37 Yonge st.
83	1885	Wilson, Wm		Vinegar Manufacturer	113, 115, 117 Bay st.
777	1885	Winnett, H	McGaw & Winnett	Proprietors of the Queen's Hotel	Front st. west.

No.	YEAR.	NAME.	FIRM.	Business.	LOCATION.
		Wolverton, A	Wood, G. W. & Son.	Miller. Agents for Atlas Ass. Co. of London, and National Ass'ce. Co. of Ireland. and Estate Agents.	Wolverton. 56 King st. east.
	1894 1885.	Wood, Hon. S. C		Manager Importers and Wholesale Dealers in Sad-	Freehold L. & S. Co's Bldg.
364	1890. 1886 1885	Woods, M. J		Importers Dry Goods and Woollens Cattle Dealer	48 Front st. west.
914 *75	1887. 1884.	Worthington, Jas Wragge, Ed		Manufacturer.	1528 King st. west. Toronto.
543 14	1891 1874	Wright, Jos Wyatt, H. F	The Bennett & Wright Co. Ltd Wyatt & Co	Centractors Stock, Financial and Debenture Brokers Importers Dry Goods and Woollens	Esplanade st. foot of Scott 72 Queen st. east. Canada Life Bldg. Cor. Bay and Wellington ste 33 Melinda st.
697	1889	Yeoman, T. H	Millburn & Co Toronto Rubber Co	Wholesale Druggists	55 Colborne st. 607 Spadina ave.

